



CRA Public File

As of 04/01/2023

Loan to Deposit Ratios:

Q1 2022	75%
Q2 2022	74%
Q3 2022	74%
Q4 2022	77%

Written Public Comments:

None

CRA Performance Evaluation:

Performance Evaluation conducted by Office of the Comptroller of the Currency:

April 4, 2022

List of Bank Branches:

100 Jericho Quadrangle
Suite 105
Jericho, NY 11753

Hours of Operation: 8:30am – 5:00pm
Monday – Friday

Toll-Free: 1-800-996-0213

Census Tract: 5185.01

List of Bank Branches Opened or Closed:

None



Product & Service Listing

Personal Deposit

- Personal Checking
- Money Market Savings
- Certificate of Deposits

Business Deposit

- Business Checking
- Business Money Market Accounts
- IOLA/IOLTA Checking
- Escrow Management Accounts

Personal Lending

- Early Access Loans

Business Lending

- Commercial Mortgages
- Business Loans & Lines of Credit
- Overdraft Protection
- Standby Letters of Credit

Other Business Services

- Merchant Services
- ACH Origination

Other Services

- | | |
|------------------|--------------------------|
| ➤ Online Banking | ➤ Remote Deposit Capture |
| ➤ Bill Pay | ➤ Mobile Banking |
| ➤ ATM/Debit Card | ➤ Wire Transfers |
| ➤ Direct Deposit | ➤ Allpoint ATM access |

Esquire Bank Fee Schedule

Non-Allpoint ATM Network Withdrawal Fee*	\$2.50
Checking Account Closing (within 90 days of opening)	\$25.00
Clerical Research	\$25.00
Collection of Checks, Notes or Sight Drafts Foreign or Domestic	\$50.00
Counter Check	\$5.00
Deposited / Cashed check returned	\$15.00
Inactive Account Fee	\$15.00
Interim Statement	\$5.00
Insufficient Fund / Uncollected Fee	\$32.00
Legal Process Compliance (levies, attachments, etc.)	\$125.00
Replace Debit Card - Normal Delivery	\$10.00
Replace Debit Card - Expedited Mailing	\$30.00
Miscellaneous Copies (IRS forms 1099, Deposit Ticket, etc.)	\$5.00
Monthly Paper Statements (except on-line accounts) <i>will appear as: SERVICE CHG SYS-GEN on your statement</i>	\$2.00
Notary Fee	Varies by state
Official Check	\$10.00
Safe Deposit Box Annual Rental	Varies
Money Market Withdrawal over the 6 Limit Transactions	\$25.00
Return Mail	\$10.00
Statement Copy (previous months)	\$10.00
Stop Payment Request Check or ACH	\$30.00
Wire Fees - Domestic	\$25.00
Wire Fees - International	\$30.00
Check Cashing	\$10.00

*When you use an ATM not in the Allpoint network, you may also be charged a fee by the ATM operator.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

April 4, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Esquire Bank, National Association
Charter Number 25125

100 Jericho Quadrangle, Suite 100
Jericho, NY 11753

Office of the Comptroller of the Currency

343 Thornall Street
Suite 610
Edison, NJ 08837

Note: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	3
State Rating.....	5
State of New York.....	5
Community Development Test.....	9
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable considering Esquire Bank, National Association's (Esquire or the Bank's) performance context.
- All consumer and small business loans considered in this evaluation were originated or purchased within its assessment area (AA).
- The distribution of loans represents excellent distribution among borrowers of different income levels.
- The geographic distribution of loans reflects reasonable distribution of lending among census tracts of different income levels.
- The community development (CD) test rating is outstanding based on Esquire's responsiveness to community needs through qualified CD loans, investments, and services.

Loan-to-Deposit Ratio

Considering the Bank's size, financial condition, and credit needs of the AA, the LTD ratio is reasonable.

Esquire's quarterly average net LTD ratio throughout the 2019-2020 evaluation period (evaluation period) was 81.2 percent, ranging from a low of 77.9 percent to a high of 83.4 percent. Examiners compared Esquire's quarterly average net LTD ratio to six similarly situated banks. The quarterly average net LTD ratio for the six peer banks over the same period averaged 115.3 percent, ranging from a quarterly low of 88.7 percent to a quarterly high of 293.3 percent.

Esquire's quarterly average net LTD ratio ranks seventh out of the seven similarly situated banks but is reasonable relative to the Bank's performance context, which considers competition, available products, economic condition of the AA, and lending opportunities in low- and moderate income (LMI) geographies.

Lending in Assessment Area

All of the Bank's loans are inside its assessment area (AA).

The Bank originated and purchased 100 percent of the small business and consumer loans inside the AA during the evaluation period. This analysis considers, if applicable, all of the AAs in aggregate. This percentage does not include extensions of credit by affiliates that may be considered, if applicable, under the other performance criteria.

Table D- Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	94	100	0	0	94	21,499	100	0	0	21,499
Consumer	70	100	0	0	70	5,901	100	0	0	5,901
Total	164	100	0	0	164	27,400	100	0	0	27,400
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Description of Institution

Esquire is wholly owned by Esquire Financial Holdings, Inc., a one-bank holding company founded in 2006 and headquartered in Jericho, NY. Esquire is an independent, full-service national bank dedicated to serving the financial needs of the legal industry and small businesses nationwide, as well as commercial and retail customers in the New York metropolitan area. Esquire operates one full-service branch from its main office in Jericho, NY and is open Monday to Friday 8:30am -5:00pm. Additionally, the Bank operates an administrative office in Boca Raton, Florida.

Esquire offers tailored products to the legal community and their clients as well as merchant services to small business owners on a nationwide basis. The Bank also offers traditional banking products for businesses and consumers in its local market area. Esquire's loan portfolio totals \$660.5 million as of December 31, 2020 and includes commercial and industrial loans, commercial real estate, and post-settlement consumer loans. The multi-family portfolio includes loans that provide LMI borrowers with affordable housing. The post-settlement consumer loans benefit LMI borrowers who have limited income due to their injuries. This includes post-settlement loans related to the World Trade Center Victims Compensation Fund.

The Bank operates in one AA that includes all of Nassau and Suffolk Counties on Long Island and all of Kings, Queens, Bronx, and New York counties in New York City. The Bank did not make any changes to the AA during the evaluation period. There were no branch openings or closings nor were there any mergers or acquisitions during the evaluation period.

There are no legal, financial, or other factors impeding the Bank's ability to help meet the credit needs in its AA during the evaluation period. The Bank received an overall "Satisfactory" rating during its last Intermediate Small Bank CRA Evaluation dated January 22, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC performed a full-scope evaluation covering January 1, 2019 through December 31, 2020. We evaluated the Bank using Intermediate Small Bank evaluation procedures, which includes a Lending Test and Community Development Test. The Lending Test evaluates Esquire's record of meeting community credit needs in the AA through lending activity. The Community Development Test evaluates the Bank's responsiveness to community development needs in its AA through qualified CD lending, investments, donations, and services. We determined Esquire's primary lending products during the evaluation period are consumer and small business loans based upon the Bank's overall business strategy and the volume of consumer and small business loans purchased and originated during the evaluation period. We considered the economic, financial, and environmental factors that impact the Bank's CRA performance in our analysis.

Selection of Areas for Full-Scope Review

In each state where the Bank has an office, one or more AA within that state was selected for a full-scope review. For purposes of this evaluation, Bank-delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, Bank-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The Bank's overall rating is based on the Bank's one AA, which is receiving a full-scope review.

Esquire's rating is based on performance within the state of New York, which includes the six counties of NY County, Kings County, Queens County, Bronx County, and Nassau and Suffolk Counties that constitute the Bank's AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of

this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of New York

CRA rating for the State of New York:

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The Bank's loan-to-deposit ratio (LTD) is reasonable considering the size of the institution, financial condition, assessment area, and credit needs.
- All consumer and small business loans considered in this evaluation were originated inside the AA.
- The overall distribution of loans across geographies of different income levels, including low- and moderate-income (LMI) census tracts, is reasonable.
- The overall distribution of loans by income level of the borrowers is excellent.
- The level of community development (CD) lending, investments, donations, and services reflects outstanding responsiveness to the community needs of the AA.

Description of Institution's Operations in New York

Esquire operates one full-service branch located in Jericho, New York. Esquire offers a standard selection of deposit and lending products to commercial and retail customers in the New York metropolitan area. Beyond lending and deposits, the Bank also offers a full range of services, such as wire transfers, automated clearing house (ACH) payments, bill pay, and merchant services. Account access alternatives include online banking and mobile banking and ATM access to more than 55,000 ATMs in the AllPoint Network.

Esquire's primary business focus is to provide deposit and lending services that meet the financial needs of the legal industry and small businesses nationwide. During the evaluation period, the Bank also participated in the Small Business Administration (SBA) Paycheck Protection Program (PPP) in response to the COVID-19 pandemic.

Esquire's AA consists of 2,664 contiguous geographies (census tracts) within the Bronx, Kings, New York, Queens, Nassau, and Suffolk Counties. Of the 2,664 census tracts, 298 are low-income tracts, 658 are moderate-income tracts, 964 are middle-income tracts, 671 are upper-income tracts, and 72 have not been assigned an income classification. The AA complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

Table A – Demographic Information						
Assessment Area: CSA 35620 - Esquire Bank						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,664	11.2	24.7	36.2	25.2	2.7
Population by Geography	10,810,247	13.6	27.0	34.7	24.4	0.3
Housing Units by Geography	4,281,539	12.4	25.0	33.1	29.2	0.2
Owner-Occupied Units by Geography	1,623,517	2.7	16.1	46.5	34.6	0.2
Occupied Rental Units by Geography	2,258,723	19.9	31.7	24.0	24.1	0.3
Vacant Units by Geography	399,299	8.8	23.9	30.7	36.3	0.3
Businesses by Geography	1,125,303	6.8	19.0	31.3	40.9	2.1
Farms by Geography	9,646	3.8	20.0	45.3	30.2	0.7
Family Distribution by Income Level	2,447,961	29.8	16.8	17.5	35.9	0.0
Household Distribution by Income Level	3,882,240	30.6	15.0	16.2	38.2	0.0
Median Family Income MSA – 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Median Housing Value			\$523,390
Median Family Income MSA – 35004 Nassau County-Suffolk County, NY		\$108,193	Median Gross Rent			\$1,365
			Families Below Poverty Level			14.1%
Source: 2015 ACS and 2020 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.						

Competition within the AA is strong. The AA is highly competitive for both loans and deposits and the market is dominated by large financial institutions. The top five lenders in Esquire's market area, including JPMorgan Chase Bank, N.A., American Express National Bank, Citibank, N.A., Bank of America, N.A., and TD Bank N.A., hold approximately 80.3 of the total market share.

According to the June 30, 2020 Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report, Esquire ranked 54 out of 116 banks in deposit market share by dollar volume at 0.04 percent of the market or \$727.5 million. The deposits in the AA comprise 100 percent of the Bank's total deposits. The top five financial institutions account for 70.7 percent of total deposit market share inside the AA or \$1.3 trillion in dollar volume. The top five institutions include JP Morgan Chase Bank, N.A., The Bank of New York Mellon, Goldman Sachs Bank USA, HSBC Bank USA, N.A., and Bank of America, N.A.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the non-seasonally adjusted unemployment rate for the New York-Jersey City-White Plains NY-NJ MD (NY-NJ MD) was 9.6 percent as of December 31, 2020, an increase from 4.4 percent in January 2019. The Nassau and Suffolk Counties MD unemployment rate was 5.8 percent, an increase from 3.8 percent over the same period. Increasing unemployment rates resulted from the COVID-19 pandemic. The average unemployment rates have improved since reaching peaks of 16.7 and 15.8 percent between April and May 2020.

Moody's Analytics published information in November 2020 indicating the NY-NJ MD continues to be in economic recovery after the effects of the COVID-19 pandemic. Top industries in the area providing employment are the healthcare and banking industries. Notable employers include Montefiore Health System, Mount Sinai Health System, JP Morgan Chase & Co., Bank of America, and New York-Presbyterian Healthcare System.

The Nassau and Suffolk County NY MD also continues to be in economic recovery from the COVID-19 pandemic. Top industries in the area providing employment are the healthcare, medical devices, technology, and telecommunications industries. Notable employers include Northwell Health, Henry Schein Inc., Cablevision Systems Corp., CA Inc., and Pall Corp.

Community Contacts

As part of the CRA evaluation, the OCC reviewed information from three community contacts within the Bank's AA to determine local economic conditions and community needs. The first community contact, located in Queens County, was a for-profit organization that focuses on rehabilitation of multifamily and distressed properties, occasionally collaborating with low-income housing tax credits (LIHTCs). The second community contact, located in Kings County, works to provide job readiness training for students. The third community contact, located in Nassau County, offers a variety of programs and resources to attract new businesses and economic opportunities for residents of Nassau and Suffolk Counties. These contacts indicated the primary community needs are affordable housing, home improvement, small business financial support, sustainable employment, and improving LMI access to banking services.

Scope of Evaluation in New York

The full-scope review of Esquire's AA consisted of the entirety of Queens, Kings, New York, Bronx, Nassau, and Suffolk counties with consumer and small business loans being the primary focus of our review. The OCC considered the Bank's performance context while performing our analysis. Examiners placed equal weight on the Bank's performance in its AA for each year of the evaluation to reach our conclusion.

Conclusions in Respect to Performance Tests in New York

Lending Test

The Bank's performance under the Lending Test in the state of New York is Satisfactory.

Conclusions for New York Receiving a Full-Scope Review

Based on a full-scope review, the Bank's lending performance in the state of New York is reasonable.

Distribution of Loans by Income Level of the Geography

The Bank exhibits reasonable geographic distribution of loans in the state.

Small Business Loans

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the Bank's originations and purchases of small business loans.

The distribution of the small business loans in LMI geographies is reasonable. The percentage of small business loans originated in low-income geographies was below the percentage of businesses in low-income geographies and below the aggregate distribution of loans in low-income geographies. The percentage of small business loans originated in moderate-income geographies was below the percentage of businesses in moderate-income geographies and below the aggregate distribution of loans in moderate-income geographies.

Consumer Loans

Refer to Table U in Appendix D for the facts and data used to evaluate the geographic distribution of the Bank's consumer loan originations and purchases.

The distribution of consumer loans in LMI geographies is reasonable. The percentage of consumer loans to low-income borrowers exceeded the percentage of households in low-income geographies. The percentage of loans to moderate-income borrowers was below the percentage of households in moderate-income geographies.

Lending Gap Analysis

We did not find any unexplained or conspicuous gaps in the Bank's lending.

Distribution of Loans by Income Level of the Borrower

The Bank exhibits excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the Bank.

Small Loans to Businesses

Refer to Table R in the state of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the Bank's originations and purchases of small business loans.

Esquire originated most of their loans under the SBA PPP; therefore, sufficient data was unavailable to perform a meaningful analysis of distribution of small business loans by gross annual revenue. SBA PPP loans were available to qualifying small businesses during the COVID-19 pandemic to cover the cost of payroll, interest on mortgages, rent, and utilities.

Consumer Loans

Refer to Table V in the state of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the Bank's consumer loan originations and purchases.

The distribution of consumer loans to LMI borrowers is excellent. All of Esquire's consumer loans during the evaluation period were to LMI borrowers. The proportion of consumer loans was significantly above the proportion of low-income borrowers in the Bank's AA. The proportion of consumer loans was above the proportion of moderate-income borrowers in the Bank's AA.

Responses to Complaints

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

Community Development Test

The Bank's performance under the Community Development Test in the state of New York is Outstanding.

Based on a full-scope review, the Bank exhibits excellent responsiveness to community development needs in the CSA through community development loans, qualified investments, and community development services, as appropriate, considering the Bank's capacity and the need and availability of such opportunities for community development in the Bank's AA.

Number and Amount of Community Development Loans

Refer to the Community Development Loan table below for the facts and data used to evaluate the Bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
New York-Jersey City-White Plains and Nassau-Suffolk CSA	17	100%	\$38,359	100%
Outside AA	0	0%	\$0	0%
TOTAL	17	100%	\$38,359	100%

Esquire's CD lending performance represents excellent responsiveness to community needs. The Bank originated 17 qualified CD loans totaling \$38.4 million or 34.9 percent of tier 1 capital. CD loans responded to affordable housing needs in the Bank's AA. CD lending activity positively impacted the overall CD rating due to the outstanding level of CD lending and responsiveness to community needs with a focus on affordable housing. Some examples of fully qualified CD loans are as follows:

- Esquire originated a \$6.2 million loan for a six-story apartment building located in a moderate-income census tract in Manhattan. This building provides 64 affordable units for LMI families.
- Esquire originated an \$11.2 million loan for two apartment buildings located in LMI census tracts in the Bronx. These two buildings provide 62 affordable units for LMI families.
- Esquire originated a \$3.5 million loan for a five-story apartment building located in a moderate-income census tract in the Bronx. This building provides 32 affordable units for LMI families.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
New York-Jersey City-White Plains and Nassau-Suffolk CSA	5	7,730	3	5,874	8	100	13,604	100	0	0

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

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

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

Esquire's CD investment performance represents excellent responsiveness to community needs. Esquire's qualified CD investments totaled \$13.6 million or 12.4 percent of tier 1 capital. Qualified investments include mortgage-backed securities with underlying loans for properties in LMI census tracts within the Bank's AA. The Bank also provided 22 grants totaling \$345,000 during the review period. These grants supported affordable housing, community services, and economic development in the Bank's AA.

The highlights of the Bank's CD investments are as follows:

- A \$3.2 million investment in a mortgage-backed security to provide affordable housing within the AA. The entire investment is secured by properties within LMI census tracts
- A \$1.5 million investment in a mortgage-backed security to provide affordable housing within the AA. The entire investment is secured by properties within LMI census tracts.
- A \$50,000 grant to support a senior crime stopper program for LMI senior citizens residing in Kings and Nassau Counties.
- A \$68,000 grant to a food bank in the AA in response to the needs of the community during the COVID-19 pandemic.

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

Extent to Which the Bank Provides Community Development Services

Esquire's CD service performance represents excellent responsiveness to community needs. During the evaluation period, Esquire employees, officers, and board members dedicated 2,251 hours to six qualified organizations operating in its AA. During the evaluation period, CD services focused on financial literacy training to middle and high school students in LMI school districts. Senior management also provided services to organizations that support affordable housing initiatives and other community needs. The following are examples of the CD services provided by the Bank:

- A Bank employee serves on the loan review committee for a Community Development Financial Institution (CDFI) that focuses on providing financing to minority and low-income small businesses.
- A Bank employee is a founding member and serves as a board member for an organization that provides mentoring, financial management, and career opportunities in the financial services industry to low-income students who are also recipients of scholarship funds.
- A Bank employee serves as Treasurer and an Advisory Board member for an organization that helps LMI individuals find services such as food pantries and soup kitchens.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2019 – 12/31/2020	
Bank Products Reviewed:	Consumer Loans and Small Business Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not Applicable	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
CSA(s)		
New York-Newark, NY-NJ-CT-PA and Nassau-Suffolk	Full-Scope	<i>Bronx, Kings, Queens, New York, Nassau, and Suffolk Counties</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS (Esquire Bank N.A.)			
Overall Bank:	Lending Test Rating	CD Test Rating	Overall Bank/State/Multistate Rating
Esquire Bank	Satisfactory	Outstanding	Outstanding
State:			
New York	Satisfactory	Outstanding	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

Multifamily: Refers to a residential structure that contains five or more units.

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2019-20**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Esquire Bank	94	21,499	100.0	396,795	6.8	1.1	6.6	19.0	13.8	18.2	31.3	23.4	31.8	40.9	59.6	41.3	2.1	2.1	2.0
Total	94	21,499	100.0	396,795	6.8	1.1	6.6	19.0	13.8	18.2	31.3	23.4	31.8	40.9	59.6	41.3	2.1	2.1	2.0

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2019-20**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Esquire Bank	94	21,499	100.0	396,795	90.7	--	34.2	4.4	--	4.9	--
Total	94	21,499	100.0	396,795	90.7	--	34.2	4.4	--	4.9	--

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography **2019-20**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Esquire Bank	70	\$5,901	100.0	12.7	14.3	25.1	20.0	33.4	45.7	28.5	20.0	0.2	--

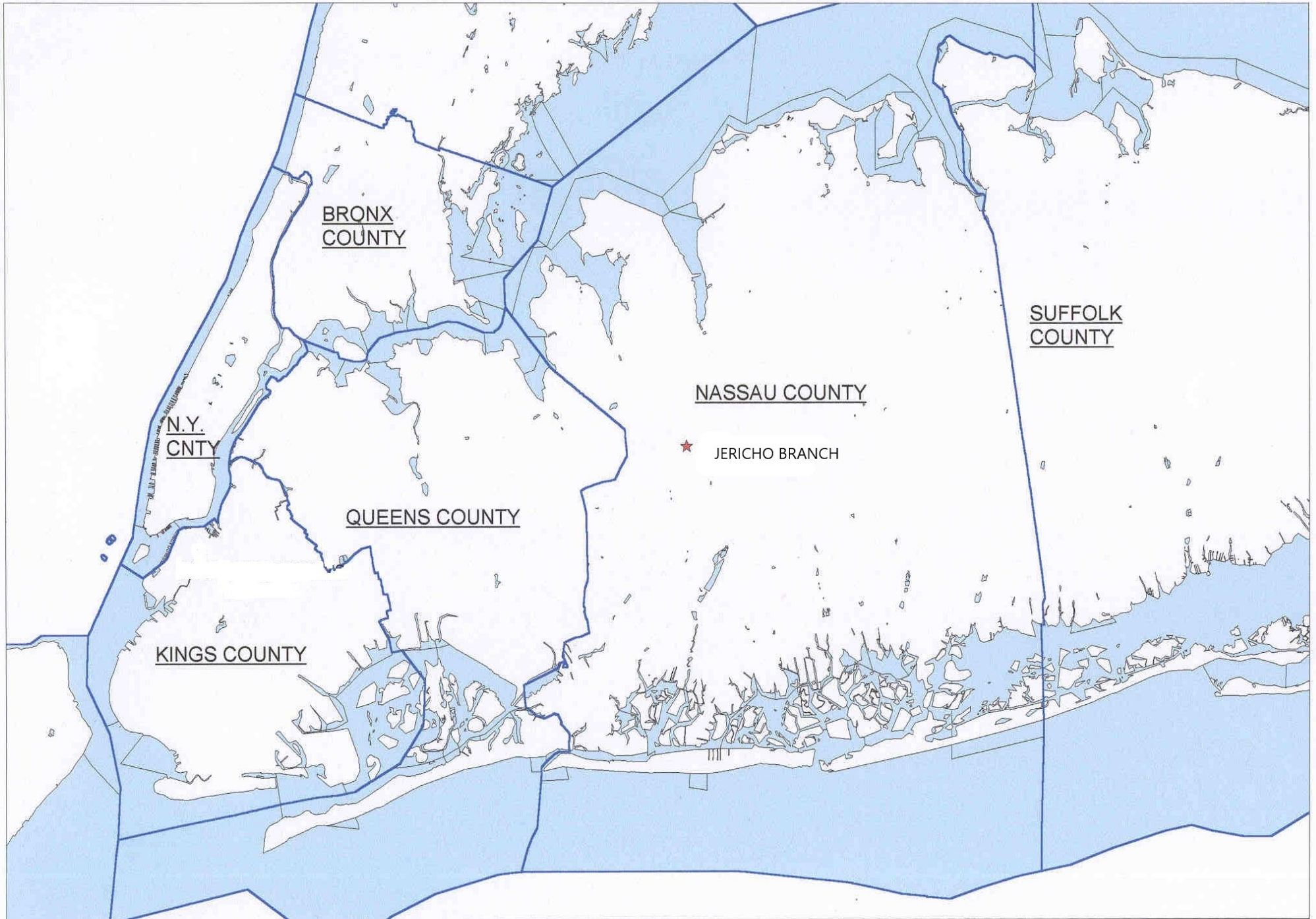
Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2019-20**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Esquire Bank	70	5,901	100.0	30.6	84.3	15.0	15.7	16.2	--	38.2	--	0.0	--
Total	70	5,901	100.0	30.6	84.3	15.0	15.7	16.2	--	38.2	--	0.0	--

Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data.
Due to rounding, totals may not equal 100.0%

ESQUIRE BANK
ASSESSMENT AREAS and BRANCH LOCATION



2022 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 005 - BRONX COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0001.00	Unknown	No	0.00	\$99,000	\$0	\$0	3772	93.11	3512	0	0
36	005	0002.00	Middle	No	81.46	\$99,000	\$80,645	\$69,639	4779	96.82	4627	776	1431
36	005	0004.00	Middle	No	114.59	\$99,000	\$113,444	\$97,961	6272	96.21	6034	1549	2114
36	005	0016.00	Moderate	No	51.05	\$99,000	\$50,540	\$43,640	5795	97.91	5674	259	545
36	005	0019.01	Middle	No	87.97	\$99,000	\$87,090	\$75,203	2292	89.09	2042	8	66
36	005	0019.02	Moderate	No	73.91	\$99,000	\$73,171	\$63,188	1613	89.77	1448	60	181
36	005	0019.03	Unknown	No	0.00	\$99,000	\$0	\$0	2	100.00	2	0	0
36	005	0019.04	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	005	0020.01	Low	No	27.44	\$99,000	\$27,166	\$23,463	5007	98.64	4939	0	140
36	005	0020.02	Moderate	No	57.83	\$99,000	\$57,252	\$49,440	4584	98.56	4518	576	1247
36	005	0023.00	Low	No	38.13	\$99,000	\$37,749	\$32,598	4742	98.59	4675	0	54
36	005	0024.00	Unknown	No	0.00	\$99,000	\$0	\$0	6	83.33	5	0	0
36	005	0025.00	Low	No	44.33	\$99,000	\$43,887	\$37,901	5442	98.07	5337	68	271
36	005	0027.01	Low	No	21.22	\$99,000	\$21,008	\$18,142	3080	98.86	3045	2	33
36	005	0027.02	Low	No	20.71	\$99,000	\$20,503	\$17,708	4995	98.12	4901	16	129
36	005	0028.00	Moderate	No	67.18	\$99,000	\$66,508	\$57,436	5853	98.48	5764	324	372
36	005	0031.00	Moderate	No	55.65	\$99,000	\$55,094	\$47,578	2964	98.82	2929	104	85
36	005	0033.00	Low	No	28.95	\$99,000	\$28,661	\$24,755	3689	98.51	3634	104	270
36	005	0035.00	Low	No	34.43	\$99,000	\$34,086	\$29,435	3726	96.73	3604	67	207
36	005	0037.00	Moderate	No	60.32	\$99,000	\$59,717	\$51,570	340	98.53	335	0	10
36	005	0038.00	Unknown	No	0.00	\$99,000	\$0	\$0	1683	98.93	1665	145	252
36	005	0039.00	Low	No	42.69	\$99,000	\$42,263	\$36,497	6345	96.08	6096	53	397
36	005	0040.01	Middle	No	95.92	\$99,000	\$94,961	\$82,000	1739	92.81	1614	201	367
36	005	0041.00	Low	No	41.93	\$99,000	\$41,511	\$35,849	6146	98.47	6052	277	641
36	005	0042.00	Middle	No	96.12	\$99,000	\$95,159	\$82,171	7201	98.75	7111	436	226
36	005	0043.00	Low	No	39.03	\$99,000	\$38,640	\$33,368	5883	97.79	5753	167	463

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0044.00	Low	No	27.51	\$99,000	\$27,235	\$23,523	4642	98.10	4554	54	282
36	005	0046.00	Low	No	42.84	\$99,000	\$42,412	\$36,625	1976	97.32	1923	181	320
36	005	0048.00	Low	No	49.78	\$99,000	\$49,282	\$42,554	4184	98.47	4120	126	270
36	005	0050.01	Low	No	40.18	\$99,000	\$39,778	\$34,350	4960	98.37	4879	171	568
36	005	0050.02	Low	No	40.94	\$99,000	\$40,531	\$35,000	6518	98.40	6414	147	573
36	005	0051.00	Low	No	24.62	\$99,000	\$24,374	\$21,051	6459	97.48	6296	0	64
36	005	0052.00	Low	No	33.75	\$99,000	\$33,413	\$28,854	2130	99.06	2110	66	163
36	005	0053.00	Low	No	22.46	\$99,000	\$22,235	\$19,202	4371	99.13	4333	0	47
36	005	0054.00	Low	No	45.76	\$99,000	\$45,302	\$39,119	6804	98.81	6723	281	981
36	005	0056.00	Moderate	No	63.23	\$99,000	\$62,598	\$54,052	2863	98.95	2833	189	451
36	005	0059.02	Low	No	41.85	\$99,000	\$41,432	\$35,776	2577	91.31	2353	312	53
36	005	0060.00	Low	No	48.67	\$99,000	\$48,183	\$41,607	1262	98.73	1246	56	116
36	005	0061.00	Middle	No	94.41	\$99,000	\$93,466	\$80,705	3444	99.04	3411	854	117
36	005	0062.00	Low	No	42.19	\$99,000	\$41,768	\$36,069	6769	98.49	6667	86	380
36	005	0063.01	Moderate	No	54.64	\$99,000	\$54,094	\$46,714	6567	95.08	6244	329	143
36	005	0063.02	Unknown	No	0.00	\$99,000	\$0	\$0	19	100.00	19	0	0
36	005	0064.00	Moderate	No	58.49	\$99,000	\$57,905	\$50,000	4186	97.47	4080	345	1046
36	005	0065.00	Low	No	26.30	\$99,000	\$26,037	\$22,485	6251	96.40	6026	55	246
36	005	0067.00	Low	No	24.53	\$99,000	\$24,285	\$20,976	6893	98.30	6776	100	260
36	005	0068.00	Moderate	No	54.33	\$99,000	\$53,787	\$46,447	3419	98.25	3359	251	799
36	005	0069.00	Low	No	48.98	\$99,000	\$48,490	\$41,875	6964	98.22	6840	233	683
36	005	0070.00	Moderate	No	62.64	\$99,000	\$62,014	\$53,553	5021	97.91	4916	321	1129
36	005	0071.00	Moderate	No	70.32	\$99,000	\$69,617	\$60,120	2789	97.63	2723	373	239
36	005	0072.00	Moderate	No	52.01	\$99,000	\$51,490	\$44,461	6291	95.09	5982	400	760
36	005	0073.00	Low	No	31.10	\$99,000	\$30,789	\$26,591	4205	98.10	4125	20	114
36	005	0074.00	Moderate	No	67.79	\$99,000	\$67,112	\$57,950	3536	98.39	3479	566	675
36	005	0075.00	Low	No	44.45	\$99,000	\$44,006	\$38,000	6749	97.05	6550	413	551
36	005	0076.00	Moderate	No	66.45	\$99,000	\$65,786	\$56,807	5682	97.01	5512	468	1236
36	005	0077.00	Moderate	No	59.03	\$99,000	\$58,440	\$50,463	1974	96.91	1913	173	255

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0078.00	Middle	No	85.22	\$99,000	\$84,368	\$72,853	7037	96.73	6807	519	1346
36	005	0079.00	Low	No	36.75	\$99,000	\$36,383	\$31,418	6826	98.52	6725	51	186
36	005	0083.00	Moderate	No	52.74	\$99,000	\$52,213	\$45,091	6122	98.82	6050	344	411
36	005	0084.00	Middle	No	101.02	\$99,000	\$100,010	\$86,362	2587	98.72	2554	710	1002
36	005	0085.00	Low	No	37.44	\$99,000	\$37,066	\$32,010	5894	97.61	5753	335	500
36	005	0086.00	Low	No	33.37	\$99,000	\$33,036	\$28,529	4145	99.16	4110	273	394
36	005	0087.00	Low	No	37.91	\$99,000	\$37,531	\$32,415	5976	98.59	5892	65	185
36	005	0089.00	Low	No	47.30	\$99,000	\$46,827	\$40,441	3118	97.18	3030	97	139
36	005	0090.00	Low	No	38.63	\$99,000	\$38,244	\$33,024	3911	98.47	3851	247	354
36	005	0092.00	Moderate	No	58.76	\$99,000	\$58,172	\$50,238	6271	93.86	5886	476	997
36	005	0093.01	Low	No	48.67	\$99,000	\$48,183	\$41,613	5551	98.47	5466	114	686
36	005	0093.02	Unknown	No	0.00	\$99,000	\$0	\$0	512	93.75	480	0	0
36	005	0096.00	Moderate	No	73.84	\$99,000	\$73,102	\$63,125	2946	93.52	2755	271	604
36	005	0098.00	Middle	No	84.56	\$99,000	\$83,714	\$72,286	5903	97.10	5732	673	1116
36	005	0110.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	005	0115.02	Low	No	30.85	\$99,000	\$30,542	\$26,373	4396	99.00	4352	78	480
36	005	0117.01	Low	No	35.50	\$99,000	\$35,145	\$30,354	1554	99.03	1539	23	121
36	005	0117.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	005	0118.00	Upper	No	124.29	\$99,000	\$123,047	\$106,250	5324	37.30	1986	974	1700
36	005	0119.00	Low	No	44.82	\$99,000	\$44,372	\$38,318	5703	97.81	5578	101	418
36	005	0121.01	Moderate	No	53.37	\$99,000	\$52,836	\$45,625	3319	98.40	3266	227	388
36	005	0121.02	Low	No	29.49	\$99,000	\$29,195	\$25,216	1616	98.76	1596	12	109
36	005	0123.00	Moderate	No	51.94	\$99,000	\$51,421	\$44,401	4766	98.72	4705	145	403
36	005	0125.00	Low	No	42.84	\$99,000	\$42,412	\$36,623	4139	98.19	4064	305	742
36	005	0127.01	Low	No	46.06	\$99,000	\$45,599	\$39,375	2184	98.44	2150	150	173
36	005	0129.01	Low	No	39.95	\$99,000	\$39,551	\$34,158	4923	98.25	4837	90	178
36	005	0130.00	Upper	No	140.90	\$99,000	\$139,491	\$120,446	1198	70.87	849	281	410
36	005	0131.00	Low	No	44.59	\$99,000	\$44,144	\$38,125	5390	98.05	5285	214	583

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0132.00	Upper	No	169.73	\$99,000	\$168,033	\$145,092	6652	76.35	5079	1662	2458
36	005	0133.00	Moderate	No	69.12	\$99,000	\$68,429	\$59,090	6064	98.86	5995	167	389
36	005	0135.00	Low	No	47.28	\$99,000	\$46,807	\$40,417	4001	98.75	3951	97	341
36	005	0138.00	Middle	No	81.12	\$99,000	\$80,309	\$69,347	3060	45.98	1407	712	987
36	005	0141.00	Low	No	43.25	\$99,000	\$42,818	\$36,976	7344	97.97	7195	143	155
36	005	0143.00	Moderate	No	53.14	\$99,000	\$52,609	\$45,434	1898	96.68	1835	15	55
36	005	0144.00	Low	No	31.10	\$99,000	\$30,789	\$26,589	6046	96.34	5825	297	572
36	005	0145.00	Low	No	27.47	\$99,000	\$27,195	\$23,487	7055	98.36	6939	25	55
36	005	0147.01	Low	No	37.44	\$99,000	\$37,066	\$32,005	6361	99.36	6320	0	120
36	005	0147.02	Low	No	43.02	\$99,000	\$42,590	\$36,778	5081	99.29	5045	5	72
36	005	0149.00	Low	No	38.92	\$99,000	\$38,531	\$33,277	4723	97.80	4619	153	160
36	005	0151.00	Low	No	31.41	\$99,000	\$31,096	\$26,853	5957	97.94	5834	297	659
36	005	0152.00	Middle	No	89.58	\$99,000	\$88,684	\$76,583	2593	74.39	1929	525	1025
36	005	0153.00	Low	No	39.65	\$99,000	\$39,254	\$33,896	4258	98.31	4186	180	410
36	005	0155.00	Low	No	39.19	\$99,000	\$38,798	\$33,505	2891	98.86	2858	53	114
36	005	0157.00	Low	No	45.33	\$99,000	\$44,877	\$38,750	5542	98.59	5464	136	456
36	005	0158.00	Middle	No	86.64	\$99,000	\$85,774	\$74,063	1442	64.42	929	208	419
36	005	0159.00	Moderate	No	73.90	\$99,000	\$73,161	\$63,177	2481	99.07	2458	79	72
36	005	0160.00	Middle	No	99.67	\$99,000	\$98,673	\$85,208	4003	51.36	2056	838	1350
36	005	0161.00	Low	No	25.24	\$99,000	\$24,988	\$21,579	5243	97.79	5127	15	49
36	005	0162.00	Middle	No	104.06	\$99,000	\$103,019	\$88,958	1908	62.89	1200	250	547
36	005	0163.00	Unknown	No	0.00	\$99,000	\$0	\$0	34	85.29	29	0	0
36	005	0164.00	Middle	No	97.87	\$99,000	\$96,891	\$83,667	1221	57.17	698	271	431
36	005	0165.00	Low	No	31.85	\$99,000	\$31,532	\$27,227	1097	98.45	1080	4	31
36	005	0166.00	Middle	No	111.00	\$99,000	\$109,890	\$94,889	2625	78.82	2069	456	860
36	005	0167.00	Low	No	40.35	\$99,000	\$39,947	\$34,500	3373	98.07	3308	63	105
36	005	0169.00	Moderate	No	62.66	\$99,000	\$62,033	\$53,571	1586	98.74	1566	65	176
36	005	0171.00	Unknown	No	0.00	\$99,000	\$0	\$0	10	100.00	10	0	0
36	005	0173.00	Low	No	42.72	\$99,000	\$42,293	\$36,525	6395	98.47	6297	105	211

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0175.00	Low	No	43.60	\$99,000	\$43,164	\$37,273	6988	97.98	6847	0	124
36	005	0177.01	Low	No	25.18	\$99,000	\$24,928	\$21,532	4754	95.29	4530	77	381
36	005	0177.02	Moderate	No	50.60	\$99,000	\$50,094	\$43,257	4979	98.65	4912	222	638
36	005	0179.01	Moderate	No	51.26	\$99,000	\$50,747	\$43,827	5124	98.71	5058	116	94
36	005	0179.02	Moderate	No	59.16	\$99,000	\$58,568	\$50,575	3447	98.52	3396	0	11
36	005	0181.01	Moderate	No	53.14	\$99,000	\$52,609	\$45,429	3299	97.82	3227	57	274
36	005	0181.02	Low	No	43.18	\$99,000	\$42,748	\$36,920	5510	97.64	5380	55	81
36	005	0183.01	Moderate	No	79.52	\$99,000	\$78,725	\$67,981	4423	94.08	4161	432	23
36	005	0183.02	Moderate	No	50.44	\$99,000	\$49,936	\$43,125	3686	98.78	3641	60	91
36	005	0184.00	Upper	No	120.75	\$99,000	\$119,543	\$103,227	4329	58.33	2525	615	1351
36	005	0185.01	Moderate	No	56.63	\$99,000	\$56,064	\$48,411	3076	97.72	3006	15	105
36	005	0185.02	Low	No	26.03	\$99,000	\$25,770	\$22,259	6442	97.76	6298	86	306
36	005	0189.00	Low	No	41.52	\$99,000	\$41,105	\$35,497	8360	97.34	8138	127	378
36	005	0193.00	Low	No	49.58	\$99,000	\$49,084	\$42,383	6020	98.39	5923	96	199
36	005	0194.00	Moderate	No	77.13	\$99,000	\$76,359	\$65,938	2022	84.97	1718	306	757
36	005	0195.00	Moderate	No	50.92	\$99,000	\$50,411	\$43,536	7509	97.32	7308	84	200
36	005	0197.00	Low	No	41.20	\$99,000	\$40,788	\$35,223	7213	99.18	7154	12	13
36	005	0199.00	Low	No	46.90	\$99,000	\$46,431	\$40,095	7909	98.31	7775	117	254
36	005	0200.00	Moderate	No	54.01	\$99,000	\$53,470	\$46,176	5235	94.69	4957	256	652
36	005	0201.00	Moderate	No	51.22	\$99,000	\$50,708	\$43,789	4345	97.72	4246	0	72
36	005	0202.00	Moderate	No	61.30	\$99,000	\$60,687	\$52,407	2789	91.39	2549	135	428
36	005	0204.00	Moderate	No	60.92	\$99,000	\$60,311	\$52,083	3129	93.74	2933	194	676
36	005	0205.01	Low	No	28.03	\$99,000	\$27,750	\$23,967	7859	98.74	7760	40	313
36	005	0205.02	Moderate	No	52.36	\$99,000	\$51,836	\$44,764	2462	98.29	2420	166	293
36	005	0206.01	Moderate	No	78.06	\$99,000	\$77,279	\$66,731	3277	92.58	3034	218	640
36	005	0209.00	Moderate	No	51.78	\$99,000	\$51,262	\$44,267	4823	97.76	4715	0	77
36	005	0210.01	Middle	No	86.03	\$99,000	\$85,170	\$73,542	8946	97.41	8714	751	170
36	005	0210.02	Moderate	No	75.39	\$99,000	\$74,636	\$64,450	7855	97.61	7667	559	43

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0211.00	Low	No	42.91	\$99,000	\$42,481	\$36,686	5822	98.64	5743	111	314
36	005	0212.00	Middle	No	100.71	\$99,000	\$99,703	\$86,096	6596	97.83	6453	582	120
36	005	0213.01	Moderate	No	57.59	\$99,000	\$57,014	\$49,231	1264	98.58	1246	101	61
36	005	0213.02	Low	No	33.34	\$99,000	\$33,007	\$28,502	5830	99.25	5786	52	30
36	005	0215.01	Moderate	No	61.68	\$99,000	\$61,063	\$52,733	4078	98.80	4029	26	144
36	005	0215.02	Low	No	34.65	\$99,000	\$34,304	\$29,628	6360	98.36	6256	106	206
36	005	0216.01	Moderate	No	52.40	\$99,000	\$51,876	\$44,800	4701	93.53	4397	263	519
36	005	0216.02	Moderate	No	67.07	\$99,000	\$66,399	\$57,340	6237	97.31	6069	527	302
36	005	0217.00	Moderate	No	56.95	\$99,000	\$56,381	\$48,689	5006	97.56	4884	7	70
36	005	0218.00	Moderate	No	65.80	\$99,000	\$65,142	\$56,250	6610	96.88	6404	408	864
36	005	0219.00	Moderate	No	56.02	\$99,000	\$55,460	\$47,893	1176	97.28	1144	0	44
36	005	0220.00	Low	No	44.89	\$99,000	\$44,441	\$38,375	2511	96.73	2429	14	164
36	005	0221.01	Moderate	No	55.84	\$99,000	\$55,282	\$47,742	4001	99.15	3967	0	115
36	005	0221.02	Low	No	35.87	\$99,000	\$35,511	\$30,667	5457	99.03	5404	11	44
36	005	0222.00	Moderate	No	64.13	\$99,000	\$63,489	\$54,828	3968	95.56	3792	197	374
36	005	0223.00	Low	No	35.62	\$99,000	\$35,264	\$30,454	5063	98.54	4989	0	33
36	005	0224.01	Moderate	No	69.65	\$99,000	\$68,954	\$59,545	2787	88.05	2454	101	0
36	005	0224.03	Middle	No	97.36	\$99,000	\$96,386	\$83,231	3275	87.36	2861	163	8
36	005	0224.04	Moderate	No	77.41	\$99,000	\$76,636	\$66,176	4489	83.47	3747	461	88
36	005	0225.00	Moderate	No	58.35	\$99,000	\$57,767	\$49,886	8141	98.45	8015	79	164
36	005	0227.01	Low	No	44.47	\$99,000	\$44,025	\$38,021	5669	98.85	5604	44	158
36	005	0227.02	Low	No	43.86	\$99,000	\$43,421	\$37,500	1634	97.86	1599	26	75
36	005	0227.03	Moderate	No	62.87	\$99,000	\$62,241	\$53,750	1699	97.70	1660	12	81
36	005	0228.00	Moderate	No	77.66	\$99,000	\$76,883	\$66,389	6336	81.25	5148	383	546
36	005	0229.01	Moderate	No	53.78	\$99,000	\$53,242	\$45,979	5766	97.83	5641	74	299
36	005	0229.02	Low	No	45.85	\$99,000	\$45,392	\$39,196	3401	98.59	3353	234	416
36	005	0230.00	Moderate	No	60.85	\$99,000	\$60,242	\$52,019	3001	81.71	2452	176	462
36	005	0231.00	Moderate	No	55.65	\$99,000	\$55,094	\$47,574	1464	99.25	1453	16	130
36	005	0232.00	Moderate	No	68.72	\$99,000	\$68,033	\$58,750	3000	76.83	2305	324	620

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0233.01	Moderate	No	51.85	\$99,000	\$51,332	\$44,330	4577	98.30	4499	154	189
36	005	0233.02	Low	No	48.32	\$99,000	\$47,837	\$41,307	3574	98.80	3531	0	54
36	005	0235.01	Low	No	29.10	\$99,000	\$28,809	\$24,879	3570	99.08	3537	0	85
36	005	0235.02	Moderate	No	60.24	\$99,000	\$59,638	\$51,500	4417	98.94	4370	75	71
36	005	0236.00	Moderate	No	73.18	\$99,000	\$72,448	\$62,560	2204	77.45	1707	114	346
36	005	0237.02	Moderate	No	61.68	\$99,000	\$61,063	\$52,734	1179	97.71	1152	6	6
36	005	0237.03	Low	No	29.32	\$99,000	\$29,027	\$25,067	5086	97.23	4945	11	46
36	005	0237.04	Low	No	21.47	\$99,000	\$21,255	\$18,357	3970	98.72	3919	14	15
36	005	0238.00	Moderate	No	77.13	\$99,000	\$76,359	\$65,938	2750	76.18	2095	287	710
36	005	0239.00	Low	No	49.42	\$99,000	\$48,926	\$42,252	8213	98.95	8127	26	233
36	005	0240.00	Moderate	No	68.51	\$99,000	\$67,825	\$58,571	4583	91.45	4191	477	1208
36	005	0241.00	Low	No	49.94	\$99,000	\$49,441	\$42,695	6331	98.42	6231	56	405
36	005	0243.00	Low	No	39.63	\$99,000	\$39,234	\$33,879	5577	98.35	5485	42	91
36	005	0244.00	Moderate	No	74.99	\$99,000	\$74,240	\$64,107	2407	63.48	1528	356	701
36	005	0245.01	Low	No	38.41	\$99,000	\$38,026	\$32,841	5059	98.50	4983	26	278
36	005	0245.02	Low	No	35.82	\$99,000	\$35,462	\$30,625	3797	99.32	3771	23	98
36	005	0246.00	Middle	No	110.40	\$99,000	\$109,296	\$94,375	2297	62.43	1434	328	689
36	005	0247.00	Moderate	No	56.29	\$99,000	\$55,727	\$48,125	1921	97.24	1868	15	64
36	005	0248.00	Middle	No	89.88	\$99,000	\$88,981	\$76,838	3620	58.34	2112	283	576
36	005	0249.00	Unknown	No	0.00	\$99,000	\$0	\$0	4	100.00	4	0	0
36	005	0250.00	Middle	No	114.54	\$99,000	\$113,395	\$97,917	2672	47.72	1275	542	731
36	005	0251.00	Moderate	No	52.62	\$99,000	\$52,094	\$44,988	6924	98.57	6825	491	783
36	005	0252.00	Middle	No	105.89	\$99,000	\$104,831	\$90,521	2682	57.87	1552	356	904
36	005	0253.00	Moderate	No	56.86	\$99,000	\$56,291	\$48,614	6234	98.40	6134	57	171
36	005	0254.00	Middle	No	102.98	\$99,000	\$101,950	\$88,036	2163	52.94	1145	400	665
36	005	0255.00	Moderate	No	58.59	\$99,000	\$58,004	\$50,088	8092	93.28	7548	141	184
36	005	0256.00	Moderate	No	69.24	\$99,000	\$68,548	\$59,196	1908	75.58	1442	183	425
36	005	0257.00	Moderate	No	62.35	\$99,000	\$61,727	\$53,302	1809	97.40	1762	23	40

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0261.00	Moderate	No	75.78	\$99,000	\$75,022	\$64,783	2060	93.20	1920	928	28
36	005	0263.00	Low	No	44.39	\$99,000	\$43,946	\$37,950	6788	95.83	6505	101	511
36	005	0264.00	Moderate	No	70.48	\$99,000	\$69,775	\$60,250	5693	65.48	3728	1029	1634
36	005	0265.00	Moderate	No	67.84	\$99,000	\$67,162	\$58,000	7166	97.04	6954	49	364
36	005	0266.01	Middle	No	91.31	\$99,000	\$90,397	\$78,056	3328	67.07	2232	295	546
36	005	0266.02	Moderate	No	62.42	\$99,000	\$61,796	\$53,359	6409	71.01	4551	524	1258
36	005	0267.01	Moderate	No	64.09	\$99,000	\$63,449	\$54,787	3983	95.96	3822	24	77
36	005	0267.02	Low	No	42.36	\$99,000	\$41,936	\$36,216	7022	95.91	6735	447	745
36	005	0269.00	Moderate	No	61.28	\$99,000	\$60,667	\$52,389	4126	96.22	3970	175	248
36	005	0273.00	Low	No	48.67	\$99,000	\$48,183	\$41,612	7939	93.41	7416	381	591
36	005	0274.01	Upper	No	125.93	\$99,000	\$124,671	\$107,656	5136	40.28	2069	1292	1791
36	005	0274.02	Upper	No	136.65	\$99,000	\$135,284	\$116,818	3553	32.73	1163	781	1291
36	005	0276.00	Low	No	2.92	\$99,000	\$2,891	\$2,499	23	78.26	18	0	0
36	005	0277.00	Low	No	37.58	\$99,000	\$37,204	\$32,132	4968	91.97	4569	57	125
36	005	0279.00	Moderate	No	62.92	\$99,000	\$62,291	\$53,793	8145	84.28	6865	829	403
36	005	0281.00	Middle	No	106.87	\$99,000	\$105,801	\$91,364	3720	70.67	2629	926	178
36	005	0283.00	Moderate	No	50.72	\$99,000	\$50,213	\$43,365	2084	93.23	1943	35	75
36	005	0284.00	Unknown	No	0.00	\$99,000	\$0	\$0	297	81.14	241	0	0
36	005	0285.00	Middle	No	90.05	\$99,000	\$89,150	\$76,979	3440	59.77	2056	466	327
36	005	0286.00	Middle	No	119.38	\$99,000	\$118,186	\$102,054	1395	55.63	776	215	466
36	005	0287.00	Moderate	No	71.65	\$99,000	\$70,934	\$61,250	3953	83.05	3283	281	643
36	005	0288.00	Middle	No	94.74	\$99,000	\$93,793	\$80,991	3055	40.00	1222	577	851
36	005	0289.00	Moderate	No	59.00	\$99,000	\$58,410	\$50,438	4736	82.71	3917	267	119
36	005	0293.01	Upper	No	222.99	\$99,000	\$220,760	\$190,625	1954	35.26	689	738	63
36	005	0293.02	Upper	No	141.58	\$99,000	\$140,164	\$121,033	5248	42.19	2214	1639	192
36	005	0295.00	Upper	No	147.86	\$99,000	\$146,381	\$126,402	4615	51.51	2377	1061	568
36	005	0296.00	Moderate	No	67.90	\$99,000	\$67,221	\$58,050	2878	67.48	1942	151	260
36	005	0297.00	Upper	No	150.50	\$99,000	\$148,995	\$128,654	4005	41.65	1668	959	161
36	005	0300.00	Middle	No	101.82	\$99,000	\$100,802	\$87,045	6591	68.71	4529	840	1420

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0301.00	Upper	No	166.21	\$99,000	\$164,548	\$142,083	1627	49.42	804	323	36
36	005	0302.01	Moderate	No	72.32	\$99,000	\$71,597	\$61,823	4048	94.76	3836	837	156
36	005	0302.02	Middle	No	81.16	\$99,000	\$80,348	\$69,385	6063	96.57	5855	1034	108
36	005	0307.01	Upper	No	257.52	\$99,000	\$254,945	\$220,144	5799	31.06	1801	973	214
36	005	0309.00	Upper	No	173.41	\$99,000	\$171,676	\$148,239	3947	33.42	1319	681	224
36	005	0310.00	Upper	No	130.89	\$99,000	\$129,581	\$111,892	4372	72.28	3160	932	1301
36	005	0312.00	Upper	No	146.81	\$99,000	\$145,342	\$125,500	1555	68.94	1072	326	565
36	005	0314.00	Upper	No	141.67	\$99,000	\$140,253	\$121,111	2071	69.82	1446	430	685
36	005	0316.00	Middle	No	87.44	\$99,000	\$86,566	\$74,750	2071	67.55	1399	359	702
36	005	0318.00	Upper	No	160.52	\$99,000	\$158,915	\$137,222	1961	70.07	1374	370	576
36	005	0319.00	Unknown	No	0.00	\$99,000	\$0	\$0	454	54.63	248	0	0
36	005	0323.00	Middle	No	101.74	\$99,000	\$100,723	\$86,973	5001	45.27	2264	1744	234
36	005	0324.00	Low	No	37.81	\$99,000	\$37,432	\$32,328	3113	85.90	2674	174	373
36	005	0326.00	Middle	No	108.49	\$99,000	\$107,405	\$92,747	3494	68.55	2395	498	1009
36	005	0328.00	Low	No	48.81	\$99,000	\$48,322	\$41,726	4133	82.41	3406	176	565
36	005	0330.00	Moderate	No	54.74	\$99,000	\$54,193	\$46,801	5837	71.37	4166	187	515
36	005	0332.01	Moderate	No	59.22	\$99,000	\$58,628	\$50,625	4103	84.69	3475	448	45
36	005	0332.02	Middle	No	81.26	\$99,000	\$80,447	\$69,464	4204	89.06	3744	407	269
36	005	0334.00	Unknown	No	0.00	\$99,000	\$0	\$0	69	91.30	63	4	4
36	005	0335.00	Upper	No	180.87	\$99,000	\$179,061	\$154,615	2440	35.33	862	412	243
36	005	0336.01	Moderate	No	56.80	\$99,000	\$56,232	\$48,559	4306	97.31	4190	83	110
36	005	0336.02	Moderate	No	60.13	\$99,000	\$59,529	\$51,406	1555	94.08	1463	283	151
36	005	0337.00	Upper	No	127.78	\$99,000	\$126,502	\$109,234	3838	45.44	1744	657	821
36	005	0338.01	Moderate	No	72.77	\$99,000	\$72,042	\$62,212	2337	92.81	2169	215	443
36	005	0338.02	Low	No	43.38	\$99,000	\$42,946	\$37,083	1737	95.51	1659	19	77
36	005	0340.00	Moderate	No	68.35	\$99,000	\$67,667	\$58,430	4858	91.31	4436	357	734
36	005	0342.00	Moderate	No	73.84	\$99,000	\$73,102	\$63,125	1732	94.05	1629	313	579
36	005	0343.00	Middle	No	106.11	\$99,000	\$105,049	\$90,714	1706	64.54	1101	204	266

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0344.00	Moderate	No	73.68	\$99,000	\$72,943	\$62,991	1930	95.03	1834	387	626
36	005	0345.00	Upper	No	157.57	\$99,000	\$155,994	\$134,700	3754	61.56	2311	600	555
36	005	0348.00	Moderate	No	59.28	\$99,000	\$58,687	\$50,681	6640	95.87	6366	764	1121
36	005	0350.00	Middle	No	109.59	\$99,000	\$108,494	\$93,689	2284	95.23	2175	345	662
36	005	0351.00	Middle	No	95.38	\$99,000	\$94,426	\$81,538	3539	52.53	1859	504	254
36	005	0356.00	Middle	No	116.72	\$99,000	\$115,553	\$99,781	2261	96.51	2182	457	712
36	005	0358.00	Middle	No	98.17	\$99,000	\$97,188	\$83,924	7542	98.70	7444	1861	2760
36	005	0359.00	Low	No	30.04	\$99,000	\$29,740	\$25,682	3731	98.42	3672	38	133
36	005	0360.00	Middle	No	106.09	\$99,000	\$105,029	\$90,694	3024	88.72	2683	744	941
36	005	0361.00	Low	No	31.99	\$99,000	\$31,670	\$27,351	5569	99.25	5527	25	240
36	005	0363.00	Low	No	31.02	\$99,000	\$30,710	\$26,524	7074	98.71	6983	162	324
36	005	0364.00	Middle	No	85.59	\$99,000	\$84,734	\$73,167	2603	98.73	2570	493	893
36	005	0365.01	Low	No	43.70	\$99,000	\$43,263	\$37,358	3897	99.33	3871	98	261
36	005	0365.02	Low	No	44.51	\$99,000	\$44,065	\$38,056	2449	97.88	2397	37	241
36	005	0367.00	Low	No	40.90	\$99,000	\$40,491	\$34,967	2672	97.31	2600	141	290
36	005	0368.00	Moderate	No	79.04	\$99,000	\$78,250	\$67,574	2165	98.66	2136	282	549
36	005	0369.01	Low	No	29.03	\$99,000	\$28,740	\$24,821	1910	98.59	1883	68	51
36	005	0369.02	Low	No	20.98	\$99,000	\$20,770	\$17,938	2324	97.76	2272	22	183
36	005	0370.00	Middle	No	95.97	\$99,000	\$95,010	\$82,045	2536	98.03	2486	505	730
36	005	0371.00	Moderate	No	55.49	\$99,000	\$54,935	\$47,442	4504	98.49	4436	142	575
36	005	0372.00	Moderate	No	74.63	\$99,000	\$73,884	\$63,800	2289	97.07	2222	231	422
36	005	0373.00	Moderate	No	51.17	\$99,000	\$50,658	\$43,750	6117	98.22	6008	227	397
36	005	0374.00	Low	No	42.39	\$99,000	\$41,966	\$36,240	3890	97.63	3798	197	423
36	005	0375.04	Low	No	28.46	\$99,000	\$28,175	\$24,329	4023	97.22	3911	25	176
36	005	0376.00	Middle	No	90.01	\$99,000	\$89,110	\$76,948	2274	94.55	2150	273	406
36	005	0378.00	Moderate	No	68.30	\$99,000	\$67,617	\$58,387	3569	96.64	3449	151	304
36	005	0379.00	Low	No	41.21	\$99,000	\$40,798	\$35,231	6878	98.23	6756	67	243
36	005	0380.00	Low	No	41.81	\$99,000	\$41,392	\$35,742	4938	97.77	4828	714	874
36	005	0381.00	Low	No	43.56	\$99,000	\$43,124	\$37,237	6853	98.37	6741	111	488

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0382.00	Middle	No	86.27	\$99,000	\$85,407	\$73,750	2852	98.35	2805	526	861
36	005	0383.01	Moderate	No	55.40	\$99,000	\$54,846	\$47,361	4635	98.23	4553	32	122
36	005	0383.03	Low	No	37.56	\$99,000	\$37,184	\$32,109	3468	98.96	3432	42	181
36	005	0383.04	Low	No	24.16	\$99,000	\$23,918	\$20,654	2508	97.57	2447	38	38
36	005	0385.00	Low	No	26.92	\$99,000	\$26,651	\$23,016	5362	97.69	5238	49	374
36	005	0386.00	Middle	No	81.62	\$99,000	\$80,804	\$69,777	7949	99.03	7872	919	1337
36	005	0387.00	Low	No	43.35	\$99,000	\$42,917	\$37,058	3401	89.56	3046	29	248
36	005	0388.00	Middle	No	88.01	\$99,000	\$87,130	\$75,238	2941	98.37	2893	532	886
36	005	0389.00	Moderate	No	55.76	\$99,000	\$55,202	\$47,670	4819	81.05	3906	40	317
36	005	0390.00	Middle	No	80.76	\$99,000	\$79,952	\$69,044	3323	98.37	3269	183	951
36	005	0391.00	Moderate	No	54.80	\$99,000	\$54,252	\$46,853	7210	92.23	6650	203	521
36	005	0392.00	Moderate	No	76.98	\$99,000	\$76,210	\$65,809	1809	97.95	1772	161	434
36	005	0393.00	Low	No	39.76	\$99,000	\$39,362	\$33,996	8033	96.75	7772	99	339
36	005	0394.00	Moderate	No	65.10	\$99,000	\$64,449	\$55,650	4647	96.75	4496	380	418
36	005	0395.00	Low	No	44.55	\$99,000	\$44,105	\$38,083	4254	98.10	4173	190	482
36	005	0396.00	Moderate	No	57.81	\$99,000	\$57,232	\$49,419	4485	98.71	4427	319	1014
36	005	0397.00	Moderate	No	53.25	\$99,000	\$52,718	\$45,521	4492	45.28	2034	5	54
36	005	0398.00	Moderate	No	64.32	\$99,000	\$63,677	\$54,987	3347	98.36	3292	573	1243
36	005	0399.01	Low	No	44.26	\$99,000	\$43,817	\$37,835	5254	96.95	5094	10	175
36	005	0399.02	Moderate	No	51.82	\$99,000	\$51,302	\$44,301	5548	98.20	5448	9	240
36	005	0401.00	Low	No	42.31	\$99,000	\$41,887	\$36,174	5009	96.85	4851	11	64
36	005	0403.02	Low	No	35.64	\$99,000	\$35,284	\$30,469	4197	98.21	4122	11	36
36	005	0403.03	Low	No	45.15	\$99,000	\$44,699	\$38,601	4843	97.27	4711	82	334
36	005	0403.04	Low	No	38.75	\$99,000	\$38,363	\$33,125	4125	97.38	4017	25	54
36	005	0404.00	Middle	No	118.89	\$99,000	\$117,701	\$101,637	3530	98.90	3491	620	1045
36	005	0405.01	Low	No	44.70	\$99,000	\$44,253	\$38,211	4385	97.47	4274	77	137
36	005	0405.02	Moderate	No	53.94	\$99,000	\$53,401	\$46,114	7320	97.61	7145	193	508
36	005	0406.00	Moderate	No	53.14	\$99,000	\$52,609	\$45,431	3792	98.39	3731	366	1005

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0407.01	Moderate	No	50.69	\$99,000	\$50,183	\$43,338	3235	93.69	3031	6	30
36	005	0407.02	Low	No	44.28	\$99,000	\$43,837	\$37,857	6968	92.62	6454	98	361
36	005	0408.00	Moderate	No	54.43	\$99,000	\$53,886	\$46,536	4475	97.54	4365	225	454
36	005	0409.00	Moderate	No	74.08	\$99,000	\$73,339	\$63,333	3580	88.27	3160	363	78
36	005	0411.00	Low	No	49.61	\$99,000	\$49,114	\$42,411	3215	92.72	2981	146	220
36	005	0413.00	Moderate	No	71.31	\$99,000	\$70,597	\$60,964	7781	88.99	6924	211	301
36	005	0414.00	Middle	No	86.12	\$99,000	\$85,259	\$73,625	5342	96.26	5142	625	1260
36	005	0415.00	Low	No	45.97	\$99,000	\$45,510	\$39,297	5872	89.25	5241	63	256
36	005	0418.00	Middle	No	80.04	\$99,000	\$79,240	\$68,425	3752	95.60	3587	290	586
36	005	0419.00	Low	No	44.45	\$99,000	\$44,006	\$38,000	7205	92.14	6639	36	282
36	005	0420.00	Moderate	No	52.90	\$99,000	\$52,371	\$45,224	3905	97.49	3807	94	296
36	005	0421.00	Low	No	44.28	\$99,000	\$43,837	\$37,857	6135	92.37	5667	131	97
36	005	0422.00	Middle	No	81.82	\$99,000	\$81,002	\$69,946	3211	97.42	3128	550	767
36	005	0423.00	Moderate	No	56.94	\$99,000	\$56,371	\$48,681	4179	89.69	3748	30	210
36	005	0424.00	Middle	No	95.30	\$99,000	\$94,347	\$81,473	2553	96.94	2475	462	785
36	005	0425.00	Moderate	No	60.80	\$99,000	\$60,192	\$51,974	7667	90.99	6976	24	354
36	005	0426.00	Middle	No	113.59	\$99,000	\$112,454	\$97,103	6982	98.70	6891	1269	2265
36	005	0428.00	Upper	No	139.12	\$99,000	\$137,729	\$118,929	2230	98.34	2193	523	761
36	005	0429.01	Low	No	37.73	\$99,000	\$37,353	\$32,257	3711	93.42	3467	70	205
36	005	0429.02	Low	No	48.95	\$99,000	\$48,461	\$41,852	4334	94.07	4077	130	145
36	005	0430.00	Middle	No	85.08	\$99,000	\$84,229	\$72,729	2952	97.66	2883	700	1055
36	005	0431.01	Low	No	42.08	\$99,000	\$41,659	\$35,977	5185	95.45	4949	51	66
36	005	0431.02	Low	No	36.73	\$99,000	\$36,363	\$31,402	5050	96.04	4850	229	275
36	005	0434.00	Middle	No	102.35	\$99,000	\$101,327	\$87,500	3649	95.09	3470	550	879
36	005	0435.01	Low	No	39.96	\$99,000	\$39,560	\$34,167	1192	98.91	1179	0	50
36	005	0435.02	Unknown	No	0.00	\$99,000	\$0	\$0	2	100.00	2	0	0
36	005	0435.03	Unknown	No	0.00	\$99,000	\$0	\$0	122	76.23	93	0	0
36	005	0436.00	Middle	No	85.80	\$99,000	\$84,942	\$73,352	2061	97.28	2005	388	570
36	005	0442.00	Unknown	No	0.00	\$99,000	\$0	\$0	3877	98.68	3826	665	948

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	005	0444.00	Middle	No	96.81	\$99,000	\$95,842	\$82,759	3984	97.49	3884	886	1408
36	005	0448.00	Upper	No	128.97	\$99,000	\$127,680	\$110,250	2007	98.51	1977	460	747
36	005	0449.01	Middle	No	115.31	\$99,000	\$114,157	\$98,571	1946	30.73	598	369	488
36	005	0449.02	Middle	No	109.67	\$99,000	\$108,573	\$93,750	2229	32.75	730	314	550
36	005	0451.01	Middle	No	107.59	\$99,000	\$106,514	\$91,976	1817	32.36	588	233	318
36	005	0451.02	Middle	No	109.04	\$99,000	\$107,950	\$93,214	2142	32.31	692	339	411
36	005	0456.00	Upper	No	128.87	\$99,000	\$127,581	\$110,165	3056	85.77	2621	755	1035
36	005	0458.00	Low	No	33.68	\$99,000	\$33,343	\$28,798	5662	99.22	5618	0	106
36	005	0460.00	Moderate	No	58.07	\$99,000	\$57,489	\$49,643	2890	98.55	2848	121	450
36	005	0462.03	Moderate	No	54.87	\$99,000	\$54,321	\$46,906	6599	93.71	6184	1536	28
36	005	0462.04	Middle	No	94.42	\$99,000	\$93,476	\$80,714	5552	94.13	5226	1269	271
36	005	0462.05	Moderate	No	66.29	\$99,000	\$65,627	\$56,675	4445	94.71	4210	714	31
36	005	0462.06	Middle	No	119.40	\$99,000	\$118,206	\$102,072	4434	95.62	4240	846	173
36	005	0462.07	Middle	No	88.35	\$99,000	\$87,467	\$75,529	6228	94.54	5888	1951	163
36	005	0462.08	Moderate	No	78.53	\$99,000	\$77,745	\$67,135	5155	97.63	5033	629	1494
36	005	0462.09	Low	No	47.92	\$99,000	\$47,441	\$40,964	3707	99.49	3688	169	380
36	005	0484.01	Upper	No	123.83	\$99,000	\$122,592	\$105,858	3888	98.33	3823	605	1303
36	005	0484.02	Unknown	No	0.00	\$99,000	\$0	\$0	41	100.00	41	0	0
36	005	0504.00	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
36	005	0516.01	Upper	No	136.96	\$99,000	\$135,590	\$117,083	4445	38.47	1710	1154	1705
36	005	0516.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 047 - KINGS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0001.00	Upper	No	228.45	\$99,000	\$226,166	\$195,292	4616	31.11	1436	1178	354
36	047	0002.00	Unknown	No	0.00	\$99,000	\$0	\$0	1205	91.78	1106	44	246
36	047	0003.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3850	18.78	723	999	385
36	047	0005.01	Upper	No	251.02	\$99,000	\$248,510	\$214,583	4404	24.41	1075	1123	151
36	047	0005.02	Upper	No	270.52	\$99,000	\$267,815	\$231,250	2640	22.08	583	550	174
36	047	0007.00	Upper	No	267.10	\$99,000	\$264,429	\$228,333	4415	27.79	1227	691	721
36	047	0009.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5167	31.00	1602	714	232
36	047	0011.00	Upper	No	265.82	\$99,000	\$263,162	\$227,232	1578	51.08	806	84	14
36	047	0013.00	Upper	No	205.20	\$99,000	\$203,148	\$175,417	2465	52.49	1294	819	14
36	047	0015.01	Moderate	No	70.71	\$99,000	\$70,003	\$60,446	5161	74.95	3868	107	168
36	047	0015.02	Upper	No	188.63	\$99,000	\$186,744	\$161,250	5801	59.75	3466	413	57
36	047	0018.01	Unknown	No	0.00	\$99,000	\$0	\$0	2563	64.96	1665	0	0
36	047	0018.02	Unknown	No	0.00	\$99,000	\$0	\$0	6	100.00	6	0	0
36	047	0018.03	Unknown	No	0.00	\$99,000	\$0	\$0	16	68.75	11	0	0
36	047	0018.04	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0020.00	Moderate	No	66.53	\$99,000	\$65,865	\$56,875	1694	91.74	1554	79	295
36	047	0021.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5975	31.16	1862	969	232
36	047	0022.00	Moderate	No	55.13	\$99,000	\$54,579	\$47,135	4589	83.42	3828	520	480
36	047	0023.00	Low	No	26.73	\$99,000	\$26,463	\$22,853	3940	98.25	3871	71	0
36	047	0029.01	Low	No	33.32	\$99,000	\$32,987	\$28,488	3149	96.73	3046	12	46
36	047	0030.00	Upper	No	127.21	\$99,000	\$125,938	\$108,750	1811	46.66	845	365	387
36	047	0031.01	Upper	No	179.20	\$99,000	\$177,408	\$153,194	3395	65.36	2219	621	36
36	047	0031.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0033.00	Upper	No	163.64	\$99,000	\$162,004	\$139,886	4807	53.03	2549	289	591
36	047	0034.00	Upper	No	133.25	\$99,000	\$131,918	\$113,911	3489	40.36	1408	713	617
36	047	0035.00	Upper	No	165.42	\$99,000	\$163,766	\$141,406	2402	55.62	1336	202	325

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0036.00	Middle	No	114.17	\$99,000	\$113,028	\$97,604	3959	39.28	1555	696	439
36	047	0037.00	Upper	No	173.46	\$99,000	\$171,725	\$148,281	4565	50.93	2325	195	23
36	047	0038.00	Upper	No	154.81	\$99,000	\$153,262	\$132,344	1529	31.07	475	361	405
36	047	0039.00	Upper	No	225.02	\$99,000	\$222,770	\$192,361	2644	46.33	1225	323	296
36	047	0041.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3398	35.73	1214	447	870
36	047	0043.00	Upper	No	235.81	\$99,000	\$233,452	\$201,579	3810	36.27	1382	453	503
36	047	0044.00	Upper	No	191.00	\$99,000	\$189,090	\$163,274	2448	20.83	510	732	791
36	047	0045.00	Upper	No	243.46	\$99,000	\$241,025	\$208,125	3476	23.07	802	620	919
36	047	0046.00	Upper	No	228.35	\$99,000	\$226,067	\$195,208	1154	22.70	262	410	509
36	047	0047.00	Upper	No	256.30	\$99,000	\$253,737	\$219,097	1951	41.41	808	263	194
36	047	0049.00	Upper	No	204.53	\$99,000	\$202,485	\$174,844	2412	33.50	808	423	395
36	047	0050.00	Upper	No	187.31	\$99,000	\$185,437	\$160,125	2535	24.46	620	588	502
36	047	0051.00	Upper	No	190.49	\$99,000	\$188,585	\$162,841	2658	34.01	904	510	842
36	047	0052.01	Upper	No	185.16	\$99,000	\$183,308	\$158,281	1879	28.15	529	211	237
36	047	0052.02	Upper	No	136.89	\$99,000	\$135,521	\$117,025	2668	22.49	600	735	270
36	047	0053.01	Upper	No	159.77	\$99,000	\$158,172	\$136,583	2164	41.96	908	317	558
36	047	0053.02	Unknown	No	0.00	\$99,000	\$0	\$0	86	34.88	30	0	5
36	047	0053.03	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0054.00	Middle	No	84.64	\$99,000	\$83,794	\$72,355	3426	31.49	1079	506	485
36	047	0056.01	Upper	No	125.65	\$99,000	\$124,394	\$107,411	2692	29.16	785	626	367
36	047	0056.02	Middle	No	99.98	\$99,000	\$98,980	\$85,469	1734	27.10	470	481	159
36	047	0058.00	Middle	No	89.15	\$99,000	\$88,259	\$76,213	3450	35.19	1214	342	545
36	047	0059.00	Middle	No	119.90	\$99,000	\$118,701	\$102,500	1742	52.87	921	42	310
36	047	0060.00	Middle	No	117.97	\$99,000	\$116,790	\$100,852	2876	45.34	1304	349	728
36	047	0062.00	Upper	No	150.98	\$99,000	\$149,470	\$129,063	2958	37.42	1107	263	498
36	047	0063.00	Upper	No	253.94	\$99,000	\$251,401	\$217,083	2007	26.11	524	282	585
36	047	0064.00	Middle	No	106.44	\$99,000	\$105,376	\$90,993	3623	37.79	1369	569	692
36	047	0065.00	Upper	No	219.20	\$99,000	\$217,008	\$187,381	5461	21.86	1194	1075	1815
36	047	0066.00	Middle	No	106.47	\$99,000	\$105,405	\$91,016	3974	43.71	1737	411	723

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0067.00	Upper	No	253.12	\$99,000	\$250,589	\$216,375	3618	20.95	758	685	1153
36	047	0068.00	Middle	No	80.69	\$99,000	\$79,883	\$68,984	5491	52.52	2884	419	881
36	047	0069.01	Upper	No	224.89	\$99,000	\$222,641	\$192,250	1631	27.10	442	235	459
36	047	0069.02	Upper	No	248.91	\$99,000	\$246,421	\$212,778	1962	30.33	595	269	475
36	047	0070.00	Middle	No	96.64	\$99,000	\$95,674	\$82,614	2454	47.43	1164	684	383
36	047	0071.00	Moderate	No	66.32	\$99,000	\$65,657	\$56,694	4362	79.67	3475	276	445
36	047	0072.00	Low	No	49.47	\$99,000	\$48,975	\$42,295	2082	87.32	1818	80	122
36	047	0074.00	Moderate	No	54.55	\$99,000	\$54,005	\$46,635	5829	92.95	5418	287	1056
36	047	0075.00	Upper	No	206.84	\$99,000	\$204,772	\$176,815	4691	25.75	1208	856	1818
36	047	0076.00	Moderate	No	63.64	\$99,000	\$63,004	\$54,402	4872	88.65	4319	358	1144
36	047	0077.00	Upper	No	243.39	\$99,000	\$240,956	\$208,064	5690	27.75	1579	1077	1424
36	047	0078.00	Middle	No	83.94	\$99,000	\$83,101	\$71,762	5333	90.17	4809	222	802
36	047	0080.00	Middle	No	95.09	\$99,000	\$94,139	\$81,288	4024	88.74	3571	452	1063
36	047	0082.00	Middle	No	99.50	\$99,000	\$98,505	\$85,060	4008	84.18	3374	236	831
36	047	0084.00	Moderate	No	58.64	\$99,000	\$58,054	\$50,132	3311	81.15	2687	262	494
36	047	0085.00	Low	No	22.53	\$99,000	\$22,305	\$19,261	6673	98.37	6564	0	30
36	047	0086.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0088.00	Middle	No	82.15	\$99,000	\$81,329	\$70,227	3258	75.45	2458	335	613
36	047	0090.01	Middle	No	81.44	\$99,000	\$80,626	\$69,625	1886	88.55	1670	105	208
36	047	0090.02	Moderate	No	59.13	\$99,000	\$58,539	\$50,551	1391	91.73	1276	90	314
36	047	0092.01	Middle	No	104.40	\$99,000	\$103,356	\$89,250	2087	85.58	1786	192	302
36	047	0092.02	Low	No	37.47	\$99,000	\$37,095	\$32,038	3424	91.15	3121	183	271
36	047	0094.01	Moderate	No	51.40	\$99,000	\$50,886	\$43,939	3127	95.14	2975	201	530
36	047	0094.02	Moderate	No	70.45	\$99,000	\$69,746	\$60,224	3168	80.40	2547	148	510
36	047	0096.00	Moderate	No	56.39	\$99,000	\$55,826	\$48,208	6462	87.56	5658	577	1119
36	047	0098.00	Moderate	No	54.15	\$99,000	\$53,609	\$46,291	7440	95.99	7142	337	1034
36	047	0100.00	Moderate	No	67.83	\$99,000	\$67,152	\$57,986	7741	94.39	7307	462	1256
36	047	0101.00	Middle	No	98.75	\$99,000	\$97,763	\$84,423	4590	68.85	3160	408	949

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0102.00	Moderate	No	68.30	\$99,000	\$67,617	\$58,388	6578	95.48	6281	307	970
36	047	0104.01	Moderate	No	50.29	\$99,000	\$49,787	\$42,994	3015	94.83	2859	159	529
36	047	0104.02	Low	No	39.22	\$99,000	\$38,828	\$33,527	2965	91.67	2718	156	500
36	047	0106.01	Moderate	No	58.19	\$99,000	\$57,608	\$49,750	3037	95.59	2903	134	596
36	047	0106.02	Moderate	No	65.80	\$99,000	\$65,142	\$56,250	2820	97.27	2743	222	571
36	047	0108.01	Moderate	No	52.86	\$99,000	\$52,331	\$45,188	2876	97.08	2792	204	415
36	047	0108.02	Low	No	40.31	\$99,000	\$39,907	\$34,464	2840	91.55	2600	127	431
36	047	0110.00	Middle	No	82.50	\$99,000	\$81,675	\$70,526	2709	76.08	2061	293	566
36	047	0112.00	Moderate	No	59.48	\$99,000	\$58,885	\$50,851	6636	65.60	4353	310	728
36	047	0114.00	Moderate	No	54.76	\$99,000	\$54,212	\$46,818	4150	53.08	2203	197	757
36	047	0116.00	Low	No	47.62	\$99,000	\$47,144	\$40,714	5529	91.35	5051	227	785
36	047	0117.00	Upper	No	124.84	\$99,000	\$123,592	\$106,719	2672	46.67	1247	371	751
36	047	0118.00	Moderate	No	64.81	\$99,000	\$64,162	\$55,406	2578	92.13	2375	101	306
36	047	0119.01	Upper	No	180.06	\$99,000	\$178,259	\$153,929	1589	44.68	710	227	385
36	047	0119.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0120.00	Moderate	No	54.39	\$99,000	\$53,846	\$46,500	1176	92.09	1083	170	237
36	047	0121.00	Upper	No	182.66	\$99,000	\$180,833	\$156,146	1916	45.41	870	284	609
36	047	0122.00	Low	No	44.40	\$99,000	\$43,956	\$37,961	5521	88.59	4891	283	719
36	047	0126.00	Moderate	No	67.66	\$99,000	\$66,983	\$57,844	3085	65.87	2032	256	510
36	047	0127.00	Middle	No	108.33	\$99,000	\$107,247	\$92,606	4036	72.32	2919	310	350
36	047	0128.01	Low	No	43.24	\$99,000	\$42,808	\$36,964	2567	80.76	2073	253	353
36	047	0129.01	Upper	No	256.08	\$99,000	\$253,519	\$218,911	2333	45.74	1067	352	700
36	047	0129.02	Upper	No	164.97	\$99,000	\$163,320	\$141,023	3318	49.34	1637	221	693
36	047	0130.00	Middle	No	100.89	\$99,000	\$99,881	\$86,250	5347	50.23	2686	373	541
36	047	0131.00	Upper	No	184.49	\$99,000	\$182,645	\$157,708	3979	43.13	1716	755	1240
36	047	0132.00	Upper	No	120.16	\$99,000	\$118,958	\$102,721	2870	74.01	2124	312	571
36	047	0133.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	4411	33.82	1492	702	1059
36	047	0134.00	Upper	No	128.21	\$99,000	\$126,928	\$109,605	4212	48.53	2044	540	1172
36	047	0135.00	Upper	No	253.20	\$99,000	\$250,668	\$216,446	3799	35.59	1352	823	791

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0136.00	Upper	No	142.15	\$99,000	\$140,729	\$121,516	4079	40.03	1633	659	864
36	047	0137.00	Upper	No	202.76	\$99,000	\$200,732	\$173,333	3406	36.11	1230	408	741
36	047	0138.00	Middle	No	89.38	\$99,000	\$88,486	\$76,406	3247	40.34	1310	355	779
36	047	0139.00	Upper	No	202.81	\$99,000	\$200,782	\$173,375	3727	38.82	1447	356	710
36	047	0140.00	Moderate	No	71.74	\$99,000	\$71,023	\$61,333	2136	33.61	718	364	515
36	047	0141.01	Upper	No	176.93	\$99,000	\$175,161	\$151,250	1621	48.86	792	171	333
36	047	0141.02	Upper	No	160.36	\$99,000	\$158,756	\$137,083	1858	41.44	770	243	274
36	047	0142.00	Middle	No	88.65	\$99,000	\$87,764	\$75,781	3434	42.11	1446	518	472
36	047	0143.00	Upper	No	145.78	\$99,000	\$144,322	\$124,620	3705	48.64	1802	301	750
36	047	0145.00	Upper	No	135.37	\$99,000	\$134,016	\$115,720	4404	52.61	2317	331	916
36	047	0147.00	Upper	No	154.37	\$99,000	\$152,826	\$131,964	2242	42.60	955	372	492
36	047	0148.00	Middle	No	111.31	\$99,000	\$110,197	\$95,156	1244	27.09	337	289	435
36	047	0149.01	Upper	No	212.19	\$99,000	\$210,068	\$181,389	1529	34.47	527	250	354
36	047	0149.02	Upper	No	211.93	\$99,000	\$209,811	\$181,170	3601	37.24	1341	560	817
36	047	0150.00	Middle	No	94.85	\$99,000	\$93,902	\$81,083	1791	41.65	746	337	668
36	047	0151.00	Upper	No	237.00	\$99,000	\$234,630	\$202,600	3696	26.60	983	872	999
36	047	0152.00	Middle	No	104.52	\$99,000	\$103,475	\$89,350	2545	41.81	1064	513	846
36	047	0153.00	Upper	No	232.50	\$99,000	\$230,175	\$198,750	2633	24.95	657	419	692
36	047	0154.00	Unknown	No	0.00	\$99,000	\$0	\$0	9	66.67	6	10	10
36	047	0155.00	Upper	No	264.52	\$99,000	\$261,875	\$226,125	3466	24.26	841	890	918
36	047	0157.00	Upper	No	210.29	\$99,000	\$208,187	\$179,766	4447	24.92	1108	888	970
36	047	0159.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5206	26.97	1404	1122	733
36	047	0160.00	Middle	No	114.23	\$99,000	\$113,088	\$97,650	4462	51.73	2308	386	672
36	047	0161.00	Upper	No	225.19	\$99,000	\$222,938	\$192,500	3450	40.55	1399	671	697
36	047	0162.00	Upper	No	152.92	\$99,000	\$151,391	\$130,729	2218	41.57	922	383	420
36	047	0163.00	Upper	No	188.72	\$99,000	\$186,833	\$161,327	4088	43.44	1776	420	910
36	047	0164.00	Upper	No	144.03	\$99,000	\$142,590	\$123,125	775	58.84	456	27	45
36	047	0165.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5080	24.70	1255	1525	1035

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0166.00	Upper	No	185.16	\$99,000	\$183,308	\$158,281	1968	21.34	420	613	781
36	047	0167.00	Upper	No	218.01	\$99,000	\$215,830	\$186,364	4754	25.85	1229	1065	841
36	047	0168.00	Upper	No	137.80	\$99,000	\$136,422	\$117,799	1695	40.06	679	522	690
36	047	0169.00	Upper	No	152.75	\$99,000	\$151,223	\$130,583	4459	39.58	1765	471	999
36	047	0170.00	Middle	No	105.08	\$99,000	\$104,029	\$89,831	3604	55.97	2017	654	1180
36	047	0171.00	Upper	No	174.74	\$99,000	\$172,993	\$149,375	3717	24.08	895	765	1141
36	047	0172.00	Upper	No	129.20	\$99,000	\$127,908	\$110,449	3300	62.52	2063	450	1097
36	047	0174.00	Upper	No	138.55	\$99,000	\$137,165	\$118,438	1950	51.90	1012	515	706
36	047	0175.00	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
36	047	0176.00	Middle	No	102.47	\$99,000	\$101,445	\$87,596	2418	59.88	1448	483	632
36	047	0177.00	Unknown	No	0.00	\$99,000	\$0	\$0	15	86.67	13	0	0
36	047	0178.00	Middle	No	86.76	\$99,000	\$85,892	\$74,167	2959	67.35	1993	309	609
36	047	0179.00	Middle	No	110.77	\$99,000	\$109,662	\$94,697	3895	75.51	2941	544	843
36	047	0180.00	Middle	No	95.77	\$99,000	\$94,812	\$81,875	3125	66.94	2092	521	991
36	047	0181.00	Upper	No	139.12	\$99,000	\$137,729	\$118,924	4204	41.08	1727	531	833
36	047	0182.00	Middle	No	86.59	\$99,000	\$85,724	\$74,028	3745	75.33	2821	522	1032
36	047	0183.00	Upper	No	185.17	\$99,000	\$183,318	\$158,293	2784	41.45	1154	393	767
36	047	0184.00	Moderate	No	77.63	\$99,000	\$76,854	\$66,364	2460	63.62	1565	578	880
36	047	0185.01	Low	No	47.06	\$99,000	\$46,589	\$40,230	4461	92.92	4145	187	129
36	047	0186.00	Middle	No	89.93	\$99,000	\$89,031	\$76,875	2364	65.78	1555	380	729
36	047	0187.00	Upper	No	193.24	\$99,000	\$191,308	\$165,192	1336	50.07	669	146	326
36	047	0188.00	Middle	No	90.35	\$99,000	\$89,447	\$77,240	2955	62.06	1834	473	1123
36	047	0190.00	Moderate	No	67.46	\$99,000	\$66,785	\$57,670	4853	74.00	3591	515	1213
36	047	0191.00	Upper	No	160.70	\$99,000	\$159,093	\$137,373	3427	52.32	1793	332	707
36	047	0192.00	Moderate	No	64.70	\$99,000	\$64,053	\$55,313	3541	57.87	2049	245	624
36	047	0193.00	Middle	No	90.93	\$99,000	\$90,021	\$77,733	6279	69.07	4337	1347	19
36	047	0194.00	Moderate	No	71.91	\$99,000	\$71,191	\$61,477	3570	80.92	2889	504	979
36	047	0195.00	Upper	No	140.52	\$99,000	\$139,115	\$120,125	3684	51.87	1911	1033	328
36	047	0196.00	Moderate	No	60.75	\$99,000	\$60,143	\$51,938	4691	67.15	3150	511	997

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0197.00	Upper	No	207.05	\$99,000	\$204,980	\$177,000	3585	47.59	1706	962	547
36	047	0198.00	Moderate	No	77.01	\$99,000	\$76,240	\$65,833	2061	56.33	1161	351	654
36	047	0199.00	Upper	No	188.63	\$99,000	\$186,744	\$161,250	3978	53.80	2140	410	890
36	047	0200.00	Middle	No	92.29	\$99,000	\$91,367	\$78,897	2442	58.85	1437	373	721
36	047	0201.00	Upper	No	181.49	\$99,000	\$179,675	\$155,144	3862	47.26	1825	636	1053
36	047	0202.00	Upper	No	128.23	\$99,000	\$126,948	\$109,615	2147	50.54	1085	385	709
36	047	0203.00	Upper	No	213.55	\$99,000	\$211,415	\$182,557	2132	49.81	1062	226	455
36	047	0204.00	Upper	No	132.36	\$99,000	\$131,036	\$113,150	2040	45.34	925	538	674
36	047	0205.00	Upper	No	173.86	\$99,000	\$172,121	\$148,625	3405	42.97	1463	528	651
36	047	0206.00	Upper	No	125.26	\$99,000	\$124,007	\$107,083	2505	51.54	1291	534	666
36	047	0207.00	Upper	No	223.25	\$99,000	\$221,018	\$190,843	4871	43.65	2126	1011	390
36	047	0208.00	Middle	No	82.45	\$99,000	\$81,626	\$70,481	3782	70.62	2671	434	1130
36	047	0210.00	Low	No	45.20	\$99,000	\$44,748	\$38,643	4488	74.82	3358	460	880
36	047	0211.00	Middle	No	108.20	\$99,000	\$107,118	\$92,500	2505	71.74	1797	288	325
36	047	0212.00	Low	No	49.02	\$99,000	\$48,530	\$41,905	5278	82.00	4328	392	1133
36	047	0213.00	Moderate	No	74.01	\$99,000	\$73,270	\$63,269	3880	77.91	3023	56	117
36	047	0214.00	Moderate	No	68.17	\$99,000	\$67,488	\$58,274	2502	59.35	1485	189	438
36	047	0215.00	Upper	No	173.82	\$99,000	\$172,082	\$148,589	5569	54.17	3017	836	62
36	047	0216.00	Low	No	43.89	\$99,000	\$43,451	\$37,527	4280	26.61	1139	187	610
36	047	0217.00	Middle	No	88.53	\$99,000	\$87,645	\$75,682	4351	68.35	2974	315	140
36	047	0218.00	Moderate	No	76.30	\$99,000	\$75,537	\$65,227	4191	24.55	1029	296	829
36	047	0219.00	Middle	No	105.08	\$99,000	\$104,029	\$89,828	4225	62.27	2631	307	749
36	047	0220.00	Low	No	38.90	\$99,000	\$38,511	\$33,257	5660	21.93	1241	278	741
36	047	0221.00	Unknown	No	0.00	\$99,000	\$0	\$0	3897	66.10	2576	371	896
36	047	0222.00	Low	No	49.98	\$99,000	\$49,480	\$42,730	5633	21.76	1226	223	664
36	047	0224.00	Moderate	No	60.45	\$99,000	\$59,846	\$51,682	6117	30.00	1835	409	928
36	047	0226.00	Moderate	No	79.53	\$99,000	\$78,735	\$67,991	2664	63.06	1680	187	476
36	047	0227.00	Upper	No	166.15	\$99,000	\$164,489	\$142,034	4515	67.97	3069	491	960

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0228.00	Moderate	No	53.60	\$99,000	\$53,064	\$45,819	3638	44.80	1630	314	568
36	047	0229.00	Upper	No	138.47	\$99,000	\$137,085	\$118,375	3923	58.48	2294	465	1094
36	047	0230.00	Low	No	45.40	\$99,000	\$44,946	\$38,814	4442	33.63	1494	286	730
36	047	0231.00	Upper	No	137.42	\$99,000	\$136,046	\$117,471	3832	54.54	2090	554	842
36	047	0232.00	Moderate	No	50.81	\$99,000	\$50,302	\$43,438	6382	21.06	1344	302	942
36	047	0233.00	Moderate	No	76.54	\$99,000	\$75,775	\$65,435	5961	71.15	4241	489	596
36	047	0234.00	Low	No	37.36	\$99,000	\$36,986	\$31,938	5923	10.54	624	110	461
36	047	0235.00	Moderate	No	50.66	\$99,000	\$50,153	\$43,309	5921	33.32	1973	300	418
36	047	0236.00	Low	No	36.53	\$99,000	\$36,165	\$31,232	6548	12.77	836	91	487
36	047	0238.00	Low	No	44.45	\$99,000	\$44,006	\$38,000	5414	14.59	790	303	597
36	047	0240.00	Low	No	46.37	\$99,000	\$45,906	\$39,643	5165	15.82	817	306	1072
36	047	0241.00	Moderate	No	72.33	\$99,000	\$71,607	\$61,835	3175	46.39	1473	176	354
36	047	0242.00	Moderate	No	77.25	\$99,000	\$76,478	\$66,042	3289	27.00	888	345	726
36	047	0243.00	Upper	No	132.92	\$99,000	\$131,591	\$113,631	4347	64.76	2815	648	1233
36	047	0244.00	Moderate	No	58.90	\$99,000	\$58,311	\$50,357	3651	30.43	1111	370	997
36	047	0245.00	Middle	No	114.72	\$99,000	\$113,573	\$98,068	4257	71.39	3039	484	1386
36	047	0246.00	Moderate	No	73.40	\$99,000	\$72,666	\$62,750	3436	44.00	1512	433	956
36	047	0247.00	Moderate	No	54.13	\$99,000	\$53,589	\$46,277	2820	77.16	2176	105	537
36	047	0248.00	Moderate	No	75.04	\$99,000	\$74,290	\$64,148	2647	58.71	1554	324	802
36	047	0249.00	Upper	No	137.90	\$99,000	\$136,521	\$117,885	4264	70.47	3005	377	1223
36	047	0250.00	Moderate	No	62.46	\$99,000	\$61,835	\$53,397	1748	84.90	1484	272	577
36	047	0251.00	Moderate	No	76.75	\$99,000	\$75,983	\$65,612	4209	81.68	3438	301	762
36	047	0252.00	Moderate	No	71.46	\$99,000	\$70,745	\$61,090	5300	64.49	3418	587	1037
36	047	0253.00	Middle	No	88.15	\$99,000	\$87,269	\$75,357	3517	63.15	2221	360	998
36	047	0254.00	Moderate	No	57.30	\$99,000	\$56,727	\$48,988	3650	71.10	2595	490	909
36	047	0255.00	Low	No	28.64	\$99,000	\$28,354	\$24,483	4799	98.79	4741	91	108
36	047	0256.00	Moderate	No	70.18	\$99,000	\$69,478	\$60,000	3366	71.54	2408	429	854
36	047	0257.00	Middle	No	91.79	\$99,000	\$90,872	\$78,472	2822	56.52	1595	156	465
36	047	0258.00	Moderate	No	55.03	\$99,000	\$54,480	\$47,045	5073	63.67	3230	333	1088

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0259.01	Moderate	No	68.55	\$99,000	\$67,865	\$58,600	2328	66.80	1555	56	316
36	047	0259.02	Low	No	26.67	\$99,000	\$26,403	\$22,804	3560	98.54	3508	44	108
36	047	0260.00	Moderate	No	69.62	\$99,000	\$68,924	\$59,514	3656	70.84	2590	532	997
36	047	0261.00	Moderate	No	73.60	\$99,000	\$72,864	\$62,920	6479	72.42	4692	65	935
36	047	0262.00	Middle	No	90.74	\$99,000	\$89,833	\$77,574	2726	77.15	2103	349	658
36	047	0263.00	Middle	No	81.23	\$99,000	\$80,418	\$69,440	2088	78.26	1634	225	631
36	047	0264.00	Moderate	No	70.02	\$99,000	\$69,320	\$59,861	5103	70.72	3609	304	973
36	047	0265.00	Middle	No	110.15	\$99,000	\$109,049	\$94,167	4385	77.33	3391	507	1246
36	047	0266.00	Moderate	No	57.59	\$99,000	\$57,014	\$49,236	3961	69.68	2760	464	1074
36	047	0267.00	Upper	No	130.45	\$99,000	\$129,146	\$111,518	4228	71.69	3031	676	1640
36	047	0268.00	Moderate	No	67.99	\$99,000	\$67,310	\$58,125	4686	62.04	2907	573	994
36	047	0269.00	Middle	No	102.44	\$99,000	\$101,416	\$87,572	3005	77.07	2316	418	954
36	047	0270.00	Moderate	No	50.30	\$99,000	\$49,797	\$43,000	2719	51.86	1410	241	492
36	047	0271.00	Upper	No	133.75	\$99,000	\$132,413	\$114,342	3493	86.03	3005	201	577
36	047	0272.00	Middle	No	86.83	\$99,000	\$85,962	\$74,226	3633	62.48	2270	516	568
36	047	0273.00	Moderate	No	75.56	\$99,000	\$74,804	\$64,598	3131	81.67	2557	517	1097
36	047	0274.00	Middle	No	80.15	\$99,000	\$79,349	\$68,516	3272	64.18	2100	455	870
36	047	0275.00	Middle	No	119.90	\$99,000	\$118,701	\$102,500	4071	72.81	2964	575	1470
36	047	0276.00	Moderate	No	66.66	\$99,000	\$65,993	\$56,987	3886	70.66	2746	174	613
36	047	0277.00	Moderate	No	76.54	\$99,000	\$75,775	\$65,429	4351	87.52	3808	426	977
36	047	0278.00	Middle	No	91.20	\$99,000	\$90,288	\$77,969	3542	58.81	2083	380	535
36	047	0279.00	Middle	No	97.52	\$99,000	\$96,545	\$83,365	3674	80.57	2960	459	1408
36	047	0280.00	Middle	No	98.33	\$99,000	\$97,347	\$84,063	1862	68.64	1278	360	599
36	047	0281.00	Low	No	34.82	\$99,000	\$34,472	\$29,771	4800	85.04	4082	143	448
36	047	0282.00	Middle	No	88.78	\$99,000	\$87,892	\$75,897	3282	55.76	1830	614	894
36	047	0283.00	Low	No	48.94	\$99,000	\$48,451	\$41,836	3933	87.95	3459	239	617
36	047	0284.00	Moderate	No	72.05	\$99,000	\$71,330	\$61,598	4396	61.19	2690	182	719
36	047	0285.01	Moderate	No	64.56	\$99,000	\$63,914	\$55,192	636	68.24	434	0	42

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0285.02	Moderate	No	51.04	\$99,000	\$50,530	\$43,633	2658	99.51	2645	0	32
36	047	0286.00	Moderate	No	67.18	\$99,000	\$66,508	\$57,429	6094	61.31	3736	172	472
36	047	0287.00	Moderate	No	59.79	\$99,000	\$59,192	\$51,116	3103	80.57	2500	267	616
36	047	0288.00	Middle	No	94.56	\$99,000	\$93,614	\$80,833	3900	61.90	2414	334	588
36	047	0289.00	Middle	No	99.13	\$99,000	\$98,139	\$84,741	3933	80.57	3169	366	813
36	047	0290.00	Moderate	No	60.77	\$99,000	\$60,162	\$51,953	4377	51.95	2274	191	563
36	047	0291.00	Middle	No	99.98	\$99,000	\$98,980	\$85,474	3042	78.93	2401	258	706
36	047	0292.00	Moderate	No	59.31	\$99,000	\$58,717	\$50,708	2781	60.95	1695	206	405
36	047	0293.00	Low	No	47.56	\$99,000	\$47,084	\$40,662	3402	84.42	2872	284	575
36	047	0294.00	Moderate	No	69.84	\$99,000	\$69,142	\$59,708	2298	48.65	1118	86	243
36	047	0295.00	Moderate	No	75.69	\$99,000	\$74,933	\$64,705	3851	75.80	2919	452	1534
36	047	0296.00	Moderate	No	65.30	\$99,000	\$64,647	\$55,824	5993	51.01	3057	533	934
36	047	0297.00	Middle	No	107.84	\$99,000	\$106,762	\$92,188	3921	82.33	3228	788	1216
36	047	0298.00	Moderate	No	52.15	\$99,000	\$51,629	\$44,583	3955	63.44	2509	646	1057
36	047	0299.00	Moderate	No	59.22	\$99,000	\$58,628	\$50,625	2496	89.18	2226	249	670
36	047	0300.00	Moderate	No	73.84	\$99,000	\$73,102	\$63,125	4224	71.78	3032	465	1150
36	047	0301.00	Moderate	No	68.57	\$99,000	\$67,884	\$58,618	2970	90.34	2683	361	1012
36	047	0302.00	Middle	No	91.77	\$99,000	\$90,852	\$78,448	4391	69.85	3067	648	1238
36	047	0303.00	Moderate	No	55.75	\$99,000	\$55,193	\$47,662	4952	96.81	4794	340	1152
36	047	0304.00	Moderate	No	64.84	\$99,000	\$64,192	\$55,434	4686	65.28	3059	402	1154
36	047	0305.00	Middle	No	118.12	\$99,000	\$116,939	\$100,976	7249	59.77	4333	242	610
36	047	0306.00	Moderate	No	61.24	\$99,000	\$60,628	\$52,351	2215	68.62	1520	379	621
36	047	0307.00	Low	No	49.97	\$99,000	\$49,470	\$42,718	5625	94.63	5323	504	967
36	047	0308.00	Middle	No	87.34	\$99,000	\$86,467	\$74,667	2314	50.86	1177	570	334
36	047	0309.00	Middle	No	100.22	\$99,000	\$99,218	\$85,673	2209	92.39	2041	208	289
36	047	0311.00	Middle	No	85.84	\$99,000	\$84,982	\$73,385	3191	81.51	2601	167	848
36	047	0313.00	Upper	No	132.35	\$99,000	\$131,027	\$113,138	5109	81.09	4143	421	697
36	047	0314.01	Middle	No	112.10	\$99,000	\$110,979	\$95,827	5142	45.18	2323	1005	1221
36	047	0314.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0315.00	Moderate	No	69.21	\$99,000	\$68,518	\$59,167	5613	66.49	3732	293	715
36	047	0317.01	Middle	No	109.71	\$99,000	\$108,613	\$93,788	3999	67.77	2710	310	557
36	047	0317.02	Upper	No	120.55	\$99,000	\$119,345	\$103,056	3714	62.30	2314	408	796
36	047	0319.00	Middle	No	95.04	\$99,000	\$94,090	\$81,250	3452	66.60	2299	276	356
36	047	0321.00	Moderate	No	76.86	\$99,000	\$76,091	\$65,705	5488	82.16	4509	186	375
36	047	0323.00	Middle	No	109.47	\$99,000	\$108,375	\$93,580	3509	80.45	2823	268	506
36	047	0325.00	Moderate	No	60.97	\$99,000	\$60,360	\$52,122	6218	87.15	5419	88	125
36	047	0326.00	Low	No	34.89	\$99,000	\$34,541	\$29,831	7075	87.52	6192	437	860
36	047	0327.00	Moderate	No	71.02	\$99,000	\$70,310	\$60,714	3074	73.81	2269	296	445
36	047	0328.00	Low	No	49.51	\$99,000	\$49,015	\$42,323	3090	90.68	2802	456	663
36	047	0329.00	Moderate	No	64.41	\$99,000	\$63,766	\$55,060	5707	67.62	3859	370	551
36	047	0330.00	Low	No	37.84	\$99,000	\$37,462	\$32,349	4423	82.48	3648	223	274
36	047	0331.00	Middle	No	88.21	\$99,000	\$87,328	\$75,405	4217	41.29	1741	399	651
36	047	0333.00	Moderate	No	60.83	\$99,000	\$60,222	\$52,002	4503	33.33	1501	351	529
36	047	0335.00	Middle	No	101.87	\$99,000	\$100,851	\$87,083	3231	43.05	1391	336	582
36	047	0336.00	Middle	No	91.83	\$99,000	\$90,912	\$78,500	4765	26.97	1285	766	1699
36	047	0337.01	Moderate	No	76.69	\$99,000	\$75,923	\$65,560	2510	56.65	1422	212	455
36	047	0337.02	Middle	No	89.45	\$99,000	\$88,556	\$76,466	2116	45.56	964	142	262
36	047	0339.00	Moderate	No	77.79	\$99,000	\$77,012	\$66,500	4676	76.43	3574	552	955
36	047	0340.00	Low	No	31.81	\$99,000	\$31,492	\$27,199	1958	68.64	1344	6	10
36	047	0341.00	Moderate	No	78.06	\$99,000	\$77,279	\$66,731	2685	76.24	2047	196	410
36	047	0342.00	Low	No	39.08	\$99,000	\$38,689	\$33,408	7060	72.62	5127	167	177
36	047	0343.00	Unknown	No	0.00	\$99,000	\$0	\$0	5024	91.12	4578	252	525
36	047	0345.00	Moderate	No	60.23	\$99,000	\$59,628	\$51,488	2738	86.34	2364	339	938
36	047	0347.00	Low	No	35.73	\$99,000	\$35,373	\$30,545	3645	92.95	3388	350	449
36	047	0348.00	Moderate	No	55.21	\$99,000	\$54,658	\$47,200	2828	76.52	2164	114	419
36	047	0349.01	Low	No	39.94	\$99,000	\$39,541	\$34,148	2067	95.21	1968	20	252
36	047	0349.02	Middle	No	80.16	\$99,000	\$79,358	\$68,527	3347	90.38	3025	178	547

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0350.00	Moderate	No	76.74	\$99,000	\$75,973	\$65,600	3082	4.87	150	538	64
36	047	0351.01	Low	No	46.92	\$99,000	\$46,451	\$40,110	2243	89.12	1999	118	157
36	047	0351.02	Moderate	No	63.68	\$99,000	\$63,043	\$54,444	2626	66.34	1742	168	380
36	047	0352.00	Unknown	No	0.00	\$99,000	\$0	\$0	1367	53.40	730	0	23
36	047	0353.01	Low	No	48.08	\$99,000	\$47,599	\$41,108	2566	84.84	2177	18	70
36	047	0353.02	Middle	No	88.00	\$99,000	\$87,120	\$75,227	2811	66.84	1879	134	204
36	047	0354.00	Middle	No	81.65	\$99,000	\$80,834	\$69,800	5493	7.65	420	1458	138
36	047	0355.00	Middle	No	80.28	\$99,000	\$79,477	\$68,627	5192	80.18	4163	84	497
36	047	0356.01	Low	No	49.90	\$99,000	\$49,401	\$42,663	2902	8.68	252	390	11
36	047	0356.02	Moderate	No	73.11	\$99,000	\$72,379	\$62,500	5474	10.81	592	1271	70
36	047	0357.01	Low	No	45.81	\$99,000	\$45,352	\$39,167	2322	96.55	2242	35	248
36	047	0357.02	Unknown	No	0.00	\$99,000	\$0	\$0	15	80.00	12	0	0
36	047	0359.00	Low	No	47.08	\$99,000	\$46,609	\$40,250	5617	95.50	5364	279	806
36	047	0360.01	Moderate	No	59.95	\$99,000	\$59,351	\$51,250	3387	14.91	505	400	127
36	047	0360.02	Low	No	41.01	\$99,000	\$40,600	\$35,063	4203	18.37	772	136	53
36	047	0361.00	Low	No	45.71	\$99,000	\$45,253	\$39,080	2964	95.38	2827	172	419
36	047	0362.00	Moderate	No	71.31	\$99,000	\$70,597	\$60,958	4140	58.43	2419	375	600
36	047	0363.00	Low	No	41.44	\$99,000	\$41,026	\$35,426	5385	97.70	5261	265	977
36	047	0364.00	Moderate	No	63.22	\$99,000	\$62,588	\$54,050	3006	53.99	1623	303	424
36	047	0365.01	Moderate	No	69.18	\$99,000	\$68,488	\$59,141	2959	96.82	2865	113	543
36	047	0365.02	Moderate	No	75.15	\$99,000	\$74,399	\$64,241	1902	94.06	1789	109	360
36	047	0366.00	Moderate	No	73.62	\$99,000	\$72,884	\$62,938	4681	59.65	2792	300	611
36	047	0367.00	Moderate	No	71.35	\$99,000	\$70,637	\$61,000	1796	94.04	1689	148	458
36	047	0369.00	Moderate	No	50.39	\$99,000	\$49,886	\$43,081	6136	89.05	5464	308	1100
36	047	0370.00	Middle	No	102.72	\$99,000	\$101,693	\$87,813	4750	39.35	1869	947	1084
36	047	0371.00	Middle	No	93.75	\$99,000	\$92,813	\$80,144	4503	91.05	4100	492	1301
36	047	0373.00	Moderate	No	64.21	\$99,000	\$63,568	\$54,896	4385	88.55	3883	334	859
36	047	0374.01	Middle	No	81.13	\$99,000	\$80,319	\$69,353	4696	33.88	1591	679	696
36	047	0374.02	Middle	No	81.22	\$99,000	\$80,408	\$69,432	5367	40.12	2153	398	626

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0375.00	Middle	No	84.06	\$99,000	\$83,219	\$71,859	3809	79.73	3037	272	677
36	047	0377.00	Middle	No	86.27	\$99,000	\$85,407	\$73,750	3970	80.28	3187	654	1214
36	047	0379.00	Moderate	No	54.64	\$99,000	\$54,094	\$46,713	3851	88.70	3416	556	1114
36	047	0381.00	Moderate	No	58.14	\$99,000	\$57,559	\$49,707	5313	87.58	4653	438	777
36	047	0382.00	Low	No	23.46	\$99,000	\$23,225	\$20,058	5882	94.29	5546	57	170
36	047	0383.00	Middle	No	94.43	\$99,000	\$93,486	\$80,726	4338	80.04	3472	843	1574
36	047	0385.00	Upper	No	123.99	\$99,000	\$122,750	\$105,993	3969	80.02	3176	423	1213
36	047	0386.00	Middle	No	94.75	\$99,000	\$93,803	\$81,000	3812	63.72	2429	522	1092
36	047	0387.00	Middle	No	85.34	\$99,000	\$84,487	\$72,955	4908	79.38	3896	501	998
36	047	0388.00	Middle	No	102.46	\$99,000	\$101,435	\$87,587	4047	32.94	1333	477	1008
36	047	0389.00	Middle	No	93.88	\$99,000	\$92,941	\$80,259	3570	70.84	2529	340	455
36	047	0390.00	Middle	No	104.40	\$99,000	\$103,356	\$89,250	2321	15.55	361	501	698
36	047	0391.00	Moderate	No	65.77	\$99,000	\$65,112	\$56,223	5776	65.32	3773	127	465
36	047	0392.00	Moderate	No	72.64	\$99,000	\$71,914	\$62,096	2908	23.87	694	340	795
36	047	0393.00	Moderate	No	68.16	\$99,000	\$67,478	\$58,269	4141	69.79	2890	405	877
36	047	0394.00	Moderate	No	60.51	\$99,000	\$59,905	\$51,734	2187	20.53	449	389	631
36	047	0395.00	Middle	No	82.47	\$99,000	\$81,645	\$70,504	4030	71.81	2894	260	751
36	047	0396.00	Middle	No	100.82	\$99,000	\$99,812	\$86,184	1948	18.89	368	264	730
36	047	0397.00	Moderate	No	73.04	\$99,000	\$72,310	\$62,438	3868	75.44	2918	332	1223
36	047	0398.00	Middle	No	84.59	\$99,000	\$83,744	\$72,317	2841	66.31	1884	413	703
36	047	0399.00	Middle	No	92.17	\$99,000	\$91,248	\$78,790	4378	80.88	3541	259	824
36	047	0400.00	Moderate	No	61.70	\$99,000	\$61,083	\$52,750	3281	62.36	2046	417	876
36	047	0401.00	Moderate	No	64.71	\$99,000	\$64,063	\$55,321	3778	79.33	2997	501	1008
36	047	0402.00	Middle	No	96.35	\$99,000	\$95,387	\$82,368	3025	75.70	2290	445	777
36	047	0403.00	Moderate	No	62.43	\$99,000	\$61,806	\$53,375	3892	81.32	3165	402	1134
36	047	0404.00	Middle	No	103.09	\$99,000	\$102,059	\$88,125	2812	68.53	1927	415	789
36	047	0405.00	Moderate	No	77.88	\$99,000	\$77,101	\$66,576	1829	83.71	1531	130	395
36	047	0406.00	Moderate	No	75.40	\$99,000	\$74,646	\$64,456	3599	70.99	2555	459	1041

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0407.00	Unknown	No	0.00	\$99,000	\$0	\$0	6	83.33	5	0	0
36	047	0408.00	Upper	No	132.61	\$99,000	\$131,284	\$113,364	3933	76.51	3009	712	1196
36	047	0409.00	Moderate	No	53.12	\$99,000	\$52,589	\$45,417	3800	83.76	3183	188	713
36	047	0410.00	Middle	No	85.76	\$99,000	\$84,902	\$73,317	2136	50.61	1081	313	601
36	047	0411.00	Moderate	No	60.23	\$99,000	\$59,628	\$51,489	3332	82.86	2761	203	877
36	047	0412.00	Middle	No	118.78	\$99,000	\$117,592	\$101,538	3375	59.88	2021	491	633
36	047	0413.00	Middle	No	108.23	\$99,000	\$107,148	\$92,522	3951	82.99	3279	332	1046
36	047	0414.01	Moderate	No	79.35	\$99,000	\$78,557	\$67,833	1480	25.27	374	189	277
36	047	0414.02	Middle	No	82.28	\$99,000	\$81,457	\$70,341	1855	20.22	375	189	241
36	047	0415.00	Middle	No	94.45	\$99,000	\$93,506	\$80,743	4032	82.71	3335	257	1256
36	047	0416.00	Moderate	No	70.31	\$99,000	\$69,607	\$60,104	2112	18.56	392	286	505
36	047	0417.00	Low	No	41.49	\$99,000	\$41,075	\$35,472	3348	89.49	2996	204	478
36	047	0418.00	Middle	No	85.30	\$99,000	\$84,447	\$72,917	2645	27.37	724	322	443
36	047	0419.00	Moderate	No	59.26	\$99,000	\$58,667	\$50,660	3880	84.51	3279	150	510
36	047	0420.00	Middle	No	94.31	\$99,000	\$93,367	\$80,625	1912	20.71	396	283	474
36	047	0421.00	Middle	No	96.35	\$99,000	\$95,387	\$82,371	4866	74.56	3628	250	744
36	047	0422.00	Moderate	No	77.62	\$99,000	\$76,844	\$66,354	3663	34.26	1255	427	681
36	047	0423.00	Moderate	No	79.50	\$99,000	\$78,705	\$67,961	4566	71.73	3275	114	916
36	047	0424.00	Middle	No	83.66	\$99,000	\$82,823	\$71,523	4175	61.96	2587	353	687
36	047	0425.00	Moderate	No	56.90	\$99,000	\$56,331	\$48,646	3026	72.08	2181	53	220
36	047	0426.00	Middle	No	91.18	\$99,000	\$90,268	\$77,951	4350	64.80	2819	638	934
36	047	0427.00	Low	No	49.62	\$99,000	\$49,124	\$42,421	4920	69.04	3397	131	482
36	047	0428.00	Middle	No	89.19	\$99,000	\$88,298	\$76,250	4290	46.97	2015	597	719
36	047	0429.00	Low	No	45.33	\$99,000	\$44,877	\$38,750	5556	73.04	4058	80	247
36	047	0430.00	Moderate	No	58.44	\$99,000	\$57,856	\$49,961	3842	58.80	2259	200	557
36	047	0431.00	Moderate	No	59.68	\$99,000	\$59,083	\$51,023	4884	70.33	3435	51	410
36	047	0432.00	Middle	No	90.70	\$99,000	\$89,793	\$77,538	4514	69.18	3123	425	759
36	047	0433.00	Low	No	41.26	\$99,000	\$40,847	\$35,272	3843	84.80	3259	35	436
36	047	0434.00	Moderate	No	60.18	\$99,000	\$59,578	\$51,447	3866	58.20	2250	426	607

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0435.00	Moderate	No	66.16	\$99,000	\$65,498	\$56,556	4709	82.76	3897	361	1244
36	047	0436.00	Middle	No	90.46	\$99,000	\$89,555	\$77,333	4694	58.50	2746	455	734
36	047	0437.00	Moderate	No	67.21	\$99,000	\$66,538	\$57,458	5282	78.25	4133	236	985
36	047	0438.00	Moderate	No	73.11	\$99,000	\$72,379	\$62,500	2905	34.25	995	165	312
36	047	0439.00	Moderate	No	72.32	\$99,000	\$71,597	\$61,829	4097	84.04	3443	344	943
36	047	0440.00	Middle	No	101.60	\$99,000	\$100,584	\$86,852	2878	27.03	778	322	609
36	047	0441.00	Moderate	No	55.72	\$99,000	\$55,163	\$47,633	5526	81.63	4511	212	781
36	047	0442.00	Middle	No	116.68	\$99,000	\$115,513	\$99,750	2631	11.97	315	492	719
36	047	0443.00	Unknown	No	0.00	\$99,000	\$0	\$0	5195	73.34	3810	147	751
36	047	0444.00	Moderate	No	72.78	\$99,000	\$72,052	\$62,215	3260	22.36	729	441	591
36	047	0445.00	Middle	No	84.02	\$99,000	\$83,180	\$71,825	4207	73.85	3107	298	617
36	047	0446.00	Moderate	No	70.05	\$99,000	\$69,350	\$59,886	2026	60.41	1224	255	598
36	047	0447.00	Low	No	42.18	\$99,000	\$41,758	\$36,058	2459	67.26	1654	40	117
36	047	0448.00	Moderate	No	77.61	\$99,000	\$76,834	\$66,350	1965	26.01	511	456	320
36	047	0449.01	Low	No	29.28	\$99,000	\$28,987	\$25,037	2694	80.77	2176	19	299
36	047	0449.02	Unknown	No	0.00	\$99,000	\$0	\$0	44	54.55	24	0	0
36	047	0450.00	Middle	No	95.61	\$99,000	\$94,654	\$81,736	645	13.02	84	108	188
36	047	0452.00	Middle	No	118.26	\$99,000	\$117,077	\$101,094	2618	11.12	291	500	561
36	047	0453.00	Low	No	31.59	\$99,000	\$31,274	\$27,010	1886	56.15	1059	0	121
36	047	0454.00	Upper	No	133.21	\$99,000	\$131,878	\$113,875	2036	22.05	449	239	517
36	047	0456.00	Middle	No	89.40	\$99,000	\$88,506	\$76,429	2767	46.48	1286	140	207
36	047	0458.00	Middle	No	119.61	\$99,000	\$118,414	\$102,250	1558	8.79	137	336	183
36	047	0460.00	Middle	No	89.68	\$99,000	\$88,783	\$76,667	3828	58.57	2242	477	414
36	047	0462.01	Moderate	No	79.37	\$99,000	\$78,576	\$67,850	2700	37.30	1007	375	291
36	047	0462.02	Middle	No	118.44	\$99,000	\$117,256	\$101,250	1891	28.66	542	319	414
36	047	0464.00	Moderate	No	72.74	\$99,000	\$72,013	\$62,188	2732	17.17	469	310	591
36	047	0468.00	Unknown	No	0.00	\$99,000	\$0	\$0	2138	10.76	230	277	610
36	047	0470.00	Moderate	No	73.94	\$99,000	\$73,201	\$63,208	2823	14.28	403	331	641

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0472.00	Moderate	No	71.33	\$99,000	\$70,617	\$60,982	3099	9.49	294	266	552
36	047	0474.00	Moderate	No	62.43	\$99,000	\$61,806	\$53,370	3232	14.26	461	330	578
36	047	0476.00	Middle	No	85.39	\$99,000	\$84,536	\$73,000	4054	12.85	521	461	886
36	047	0477.00	Upper	No	183.54	\$99,000	\$181,705	\$156,897	4226	33.25	1405	416	870
36	047	0478.00	Middle	No	84.91	\$99,000	\$84,061	\$72,589	5308	35.42	1880	444	832
36	047	0480.00	Moderate	No	53.89	\$99,000	\$53,351	\$46,071	3824	43.67	1670	147	522
36	047	0481.00	Middle	No	83.15	\$99,000	\$82,319	\$71,083	3105	46.60	1447	157	388
36	047	0482.00	Moderate	No	72.38	\$99,000	\$71,656	\$61,875	6122	61.16	3744	637	602
36	047	0484.00	Moderate	No	67.07	\$99,000	\$66,399	\$57,335	5922	44.17	2616	354	566
36	047	0485.00	Moderate	No	77.14	\$99,000	\$76,369	\$65,947	2470	51.05	1261	121	353
36	047	0486.00	Moderate	No	61.85	\$99,000	\$61,232	\$52,875	3597	80.23	2886	195	433
36	047	0488.00	Unknown	No	0.00	\$99,000	\$0	\$0	4536	57.43	2605	821	488
36	047	0489.00	Low	No	34.50	\$99,000	\$34,155	\$29,500	3757	98.35	3695	0	17
36	047	0490.00	Moderate	No	69.55	\$99,000	\$68,855	\$59,457	6036	57.44	3467	643	631
36	047	0491.00	Low	No	41.97	\$99,000	\$41,550	\$35,880	6366	78.98	5028	380	316
36	047	0492.00	Moderate	No	79.19	\$99,000	\$78,398	\$67,695	3366	67.02	2256	472	378
36	047	0493.01	Low	No	32.50	\$99,000	\$32,175	\$27,786	1897	97.21	1844	27	92
36	047	0493.02	Low	No	43.60	\$99,000	\$43,164	\$37,277	5476	72.33	3961	55	293
36	047	0494.00	Upper	No	122.34	\$99,000	\$121,117	\$104,583	5527	54.98	3039	965	692
36	047	0495.00	Upper	No	142.40	\$99,000	\$140,976	\$121,731	3114	44.16	1375	198	531
36	047	0496.00	Moderate	No	73.45	\$99,000	\$72,716	\$62,788	4646	65.02	3021	372	892
36	047	0497.00	Middle	No	95.87	\$99,000	\$94,911	\$81,953	3141	28.27	888	305	581
36	047	0498.00	Middle	No	115.57	\$99,000	\$114,414	\$98,798	4517	59.75	2699	448	871
36	047	0499.00	Middle	No	101.45	\$99,000	\$100,436	\$86,731	2147	29.58	635	283	282
36	047	0500.01	Upper	No	148.94	\$99,000	\$147,451	\$127,321	2062	39.48	814	471	358
36	047	0500.02	Upper	No	171.77	\$99,000	\$170,052	\$146,836	1607	41.44	666	263	293
36	047	0501.00	Upper	No	159.69	\$99,000	\$158,093	\$136,513	2951	33.45	987	421	669
36	047	0502.02	Upper	No	170.40	\$99,000	\$168,696	\$145,664	2312	26.47	612	719	483
36	047	0503.00	Upper	No	180.44	\$99,000	\$178,636	\$154,250	2759	39.11	1079	285	852

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0504.01	Middle	No	119.13	\$99,000	\$117,939	\$101,836	2997	37.30	1118	348	204
36	047	0504.02	Upper	No	269.23	\$99,000	\$266,538	\$230,150	2004	56.54	1133	574	170
36	047	0505.00	Low	No	48.13	\$99,000	\$47,649	\$41,149	4567	73.24	3345	201	224
36	047	0506.00	Moderate	No	68.48	\$99,000	\$67,795	\$58,544	5612	82.00	4602	292	365
36	047	0507.00	Moderate	No	56.73	\$99,000	\$56,163	\$48,500	3545	25.95	920	127	82
36	047	0508.01	Moderate	No	74.34	\$99,000	\$73,597	\$63,553	4311	89.33	3851	33	25
36	047	0508.03	Moderate	No	79.97	\$99,000	\$79,170	\$68,365	2548	79.79	2033	32	60
36	047	0508.04	Middle	No	109.26	\$99,000	\$108,167	\$93,400	6196	78.08	4838	195	136
36	047	0509.00	Low	No	39.90	\$99,000	\$39,501	\$34,114	5112	13.24	677	283	341
36	047	0510.01	Moderate	No	65.80	\$99,000	\$65,142	\$56,250	3740	87.46	3271	0	141
36	047	0510.02	Moderate	No	55.87	\$99,000	\$55,311	\$47,766	4600	87.11	4007	25	38
36	047	0511.00	Low	No	43.28	\$99,000	\$42,847	\$37,000	4545	67.35	3061	158	260
36	047	0512.00	Moderate	No	73.20	\$99,000	\$72,468	\$62,578	5946	84.93	5050	166	104
36	047	0513.00	Middle	No	95.90	\$99,000	\$94,941	\$81,985	5526	50.94	2815	244	648
36	047	0514.00	Middle	No	81.84	\$99,000	\$81,022	\$69,966	7023	81.85	5748	215	90
36	047	0515.00	Upper	No	197.84	\$99,000	\$195,862	\$169,125	2451	32.35	793	222	131
36	047	0516.01	Moderate	No	73.80	\$99,000	\$73,062	\$63,095	5407	88.92	4808	72	275
36	047	0516.02	Middle	No	80.69	\$99,000	\$79,883	\$68,980	3874	90.99	3525	74	95
36	047	0517.00	Upper	No	254.92	\$99,000	\$252,371	\$217,917	2636	30.16	795	241	81
36	047	0518.00	Moderate	No	77.63	\$99,000	\$76,854	\$66,369	3528	70.38	2483	465	264
36	047	0519.00	Upper	No	222.66	\$99,000	\$220,433	\$190,338	6101	32.29	1970	356	560
36	047	0520.00	Upper	No	124.56	\$99,000	\$123,314	\$106,486	4175	71.86	3000	498	578
36	047	0523.00	Middle	No	81.80	\$99,000	\$80,982	\$69,932	5405	65.59	3545	350	337
36	047	0525.00	Low	No	43.28	\$99,000	\$42,847	\$37,000	3720	44.89	1670	25	135
36	047	0526.00	Middle	No	84.12	\$99,000	\$83,279	\$71,910	4353	65.20	2838	337	391
36	047	0527.00	Moderate	No	64.51	\$99,000	\$63,865	\$55,150	6045	71.13	4300	136	484
36	047	0528.00	Upper	No	176.60	\$99,000	\$174,834	\$150,966	1804	51.83	935	386	373
36	047	0529.00	Low	No	31.66	\$99,000	\$31,343	\$27,070	4299	10.70	460	113	638

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0530.00	Moderate	No	69.07	\$99,000	\$68,379	\$59,050	3606	49.86	1798	241	578
36	047	0531.01	Low	No	22.46	\$99,000	\$22,235	\$19,203	2997	11.98	359	97	145
36	047	0531.02	Moderate	No	55.88	\$99,000	\$55,321	\$47,768	5890	9.68	570	224	213
36	047	0532.00	Middle	No	94.96	\$99,000	\$94,010	\$81,176	2510	46.89	1177	515	491
36	047	0533.00	Low	No	35.27	\$99,000	\$34,917	\$30,156	7115	8.08	575	405	1339
36	047	0534.00	Moderate	No	65.55	\$99,000	\$64,895	\$56,042	4777	47.18	2254	329	712
36	047	0535.00	Low	No	36.69	\$99,000	\$36,323	\$31,367	4469	12.98	580	93	417
36	047	0537.00	Low	No	43.61	\$99,000	\$43,174	\$37,287	4304	9.11	392	111	282
36	047	0538.00	Middle	No	100.89	\$99,000	\$99,881	\$86,250	5535	33.68	1864	357	345
36	047	0539.00	Low	No	29.47	\$99,000	\$29,175	\$25,192	2668	20.76	554	77	90
36	047	0542.00	Moderate	No	66.38	\$99,000	\$65,716	\$56,750	4750	25.07	1191	361	526
36	047	0543.00	Unknown	No	0.00	\$99,000	\$0	\$0	5	80.00	4	0	0
36	047	0544.00	Middle	No	92.61	\$99,000	\$91,684	\$79,167	3785	27.11	1026	515	756
36	047	0545.00	Low	No	31.57	\$99,000	\$31,254	\$26,995	7304	39.73	2902	95	360
36	047	0546.00	Moderate	No	71.16	\$99,000	\$70,448	\$60,833	5409	35.00	1893	328	365
36	047	0547.00	Moderate	No	57.53	\$99,000	\$56,955	\$49,186	7855	26.62	2091	321	182
36	047	0548.00	Upper	No	127.11	\$99,000	\$125,839	\$108,661	2189	14.57	319	312	463
36	047	0549.00	Middle	No	91.97	\$99,000	\$91,050	\$78,625	4748	32.08	1523	220	164
36	047	0550.00	Middle	No	103.72	\$99,000	\$102,683	\$88,667	3956	31.77	1257	379	377
36	047	0551.00	Middle	No	110.40	\$99,000	\$109,296	\$94,375	6343	50.13	3180	421	919
36	047	0552.00	Middle	No	99.00	\$99,000	\$98,010	\$84,634	3735	39.33	1469	434	274
36	047	0553.00	Upper	No	133.06	\$99,000	\$131,729	\$113,750	3078	38.43	1183	347	476
36	047	0554.00	Moderate	No	79.83	\$99,000	\$79,032	\$68,242	4813	42.24	2033	210	445
36	047	0555.00	Upper	No	226.46	\$99,000	\$224,195	\$193,592	8688	38.75	3367	1133	135
36	047	0556.00	Moderate	No	59.32	\$99,000	\$58,727	\$50,714	3880	26.47	1027	484	644
36	047	0557.00	Middle	No	119.64	\$99,000	\$118,444	\$102,273	1848	27.22	503	101	188
36	047	0558.00	Middle	No	98.91	\$99,000	\$97,921	\$84,554	2736	35.23	964	337	551
36	047	0560.00	Middle	No	103.13	\$99,000	\$102,099	\$88,162	3882	22.00	854	595	467
36	047	0561.00	Upper	No	126.40	\$99,000	\$125,136	\$108,056	3460	23.93	828	284	781

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0562.00	Upper	No	131.67	\$99,000	\$130,353	\$112,563	1695	13.98	237	475	594
36	047	0563.01	Middle	No	118.40	\$99,000	\$117,216	\$101,218	4923	39.43	1941	231	583
36	047	0563.02	Low	No	44.37	\$99,000	\$43,926	\$37,935	2002	57.79	1157	0	68
36	047	0564.00	Upper	No	126.63	\$99,000	\$125,364	\$108,250	2626	30.88	811	778	671
36	047	0565.00	Upper	No	124.53	\$99,000	\$123,285	\$106,454	3738	27.80	1039	242	837
36	047	0566.00	Middle	No	117.30	\$99,000	\$116,127	\$100,278	2548	51.96	1324	414	575
36	047	0568.00	Middle	No	104.08	\$99,000	\$103,039	\$88,977	1310	40.92	536	387	619
36	047	0569.00	Upper	No	177.56	\$99,000	\$175,784	\$151,786	1624	26.29	427	170	482
36	047	0570.00	Middle	No	101.92	\$99,000	\$100,901	\$87,130	3534	49.15	1737	1402	440
36	047	0571.00	Middle	No	116.96	\$99,000	\$115,790	\$99,981	4267	18.73	799	377	980
36	047	0572.00	Low	No	39.44	\$99,000	\$39,046	\$33,723	5221	89.50	4673	0	50
36	047	0573.00	Upper	No	162.47	\$99,000	\$160,845	\$138,889	2590	20.42	529	313	722
36	047	0574.00	Middle	No	91.50	\$99,000	\$90,585	\$78,224	2560	59.41	1521	746	1087
36	047	0575.00	Middle	No	109.67	\$99,000	\$108,573	\$93,750	4902	33.54	1644	318	530
36	047	0576.00	Middle	No	92.05	\$99,000	\$91,130	\$78,689	2912	61.20	1782	557	903
36	047	0578.00	Middle	No	102.35	\$99,000	\$101,327	\$87,500	3332	52.82	1760	403	570
36	047	0579.01	Unknown	No	0.00	\$99,000	\$0	\$0	1416	46.05	652	44	180
36	047	0579.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0580.00	Middle	No	94.31	\$99,000	\$93,367	\$80,625	3502	58.62	2053	390	748
36	047	0582.00	Middle	No	109.71	\$99,000	\$108,613	\$93,785	3044	48.16	1466	252	699
36	047	0584.00	Middle	No	87.91	\$99,000	\$87,031	\$75,152	3797	32.76	1244	443	610
36	047	0586.00	Middle	No	87.00	\$99,000	\$86,130	\$74,375	2655	72.20	1917	508	834
36	047	0588.00	Middle	No	108.03	\$99,000	\$106,950	\$92,353	3532	33.61	1187	653	676
36	047	0589.01	Middle	No	104.11	\$99,000	\$103,069	\$89,000	1781	17.80	317	233	489
36	047	0589.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0590.00	Moderate	No	64.82	\$99,000	\$64,172	\$55,417	2014	65.59	1321	261	672
36	047	0591.00	Upper	No	137.14	\$99,000	\$135,769	\$117,237	3856	23.00	887	251	622
36	047	0592.00	Moderate	No	75.06	\$99,000	\$74,309	\$64,167	4268	44.24	1888	403	531

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0593.00	Middle	No	117.82	\$99,000	\$116,642	\$100,724	2274	27.66	629	154	446
36	047	0594.02	Upper	No	124.78	\$99,000	\$123,532	\$106,667	5105	37.08	1893	1492	1702
36	047	0594.03	Middle	No	101.45	\$99,000	\$100,436	\$86,724	3779	51.57	1949	621	1139
36	047	0594.04	Middle	No	98.58	\$99,000	\$97,594	\$84,274	4426	45.30	2005	713	1112
36	047	0596.00	Middle	No	105.52	\$99,000	\$104,465	\$90,208	2569	21.64	556	780	271
36	047	0598.00	Middle	No	86.43	\$99,000	\$85,566	\$73,889	3617	31.10	1125	623	1031
36	047	0600.00	Upper	No	131.38	\$99,000	\$130,066	\$112,308	6844	23.64	1618	1299	1485
36	047	0606.00	Middle	No	82.79	\$99,000	\$81,962	\$70,777	3178	34.71	1103	642	292
36	047	0608.00	Middle	No	98.36	\$99,000	\$97,376	\$84,088	4015	29.99	1204	392	471
36	047	0610.02	Middle	No	112.36	\$99,000	\$111,236	\$96,050	5064	7.80	395	1161	93
36	047	0610.03	Low	No	46.06	\$99,000	\$45,599	\$39,375	2418	74.65	1805	203	353
36	047	0610.04	Moderate	No	59.39	\$99,000	\$58,796	\$50,771	6669	24.14	1610	411	413
36	047	0612.00	Upper	No	154.69	\$99,000	\$153,143	\$132,238	1063	9.60	102	323	344
36	047	0616.00	Upper	No	175.87	\$99,000	\$174,111	\$150,341	1854	8.74	162	424	530
36	047	0620.00	Upper	No	134.62	\$99,000	\$133,274	\$115,078	1767	7.58	134	483	740
36	047	0622.00	Middle	No	97.83	\$99,000	\$96,852	\$83,636	3325	30.38	1010	272	519
36	047	0626.00	Middle	No	91.18	\$99,000	\$90,268	\$77,951	3152	50.70	1598	729	593
36	047	0628.00	Upper	No	121.17	\$99,000	\$119,958	\$103,583	5222	26.04	1360	1474	1881
36	047	0632.00	Middle	No	119.11	\$99,000	\$117,919	\$101,827	1476	27.30	403	492	342
36	047	0636.00	Upper	No	153.51	\$99,000	\$151,975	\$131,225	1317	35.76	471	384	448
36	047	0638.00	Upper	No	138.75	\$99,000	\$137,363	\$118,611	1617	33.09	535	488	780
36	047	0640.00	Upper	No	165.82	\$99,000	\$164,162	\$141,750	1620	22.65	367	505	633
36	047	0642.00	Middle	No	110.69	\$99,000	\$109,583	\$94,625	2865	29.53	846	357	465
36	047	0644.00	Middle	No	105.03	\$99,000	\$103,980	\$89,784	2702	31.75	858	556	906
36	047	0646.00	Middle	No	102.72	\$99,000	\$101,693	\$87,813	2226	25.29	563	541	696
36	047	0648.00	Upper	No	138.42	\$99,000	\$137,036	\$118,333	1993	43.35	864	522	697
36	047	0650.00	Middle	No	89.12	\$99,000	\$88,229	\$76,183	1439	76.72	1104	304	316
36	047	0652.00	Upper	No	123.73	\$99,000	\$122,493	\$105,774	1197	37.93	454	391	497
36	047	0654.00	Upper	No	129.19	\$99,000	\$127,898	\$110,439	1681	26.89	452	468	566

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0656.00	Middle	No	117.64	\$99,000	\$116,464	\$100,568	1795	26.30	472	553	618
36	047	0658.00	Upper	No	154.70	\$99,000	\$153,153	\$132,250	1844	36.82	679	554	736
36	047	0660.00	Upper	No	165.38	\$99,000	\$163,726	\$141,375	1762	30.25	533	633	696
36	047	0662.00	Middle	No	96.31	\$99,000	\$95,347	\$82,330	1497	43.29	648	454	628
36	047	0666.00	Unknown	No	0.00	\$99,000	\$0	\$0	1	100.00	1	0	0
36	047	0670.00	Middle	No	114.57	\$99,000	\$113,424	\$97,941	2876	83.80	2410	560	1129
36	047	0672.00	Middle	No	117.08	\$99,000	\$115,909	\$100,086	1435	90.59	1300	456	576
36	047	0674.00	Upper	No	122.20	\$99,000	\$120,978	\$104,464	1992	87.90	1751	408	655
36	047	0676.00	Middle	No	99.85	\$99,000	\$98,852	\$85,357	1622	91.80	1489	303	591
36	047	0678.00	Middle	No	116.60	\$99,000	\$115,434	\$99,676	2874	90.99	2615	565	952
36	047	0680.00	Middle	No	117.11	\$99,000	\$115,939	\$100,114	1887	89.08	1681	476	683
36	047	0682.00	Middle	No	107.84	\$99,000	\$106,762	\$92,188	2489	84.69	2108	669	950
36	047	0686.00	Upper	No	139.96	\$99,000	\$138,560	\$119,643	1749	59.41	1039	444	649
36	047	0688.00	Upper	No	139.63	\$99,000	\$138,234	\$119,363	1706	77.55	1323	508	696
36	047	0690.00	Upper	No	135.10	\$99,000	\$133,749	\$115,491	1880	85.43	1606	420	616
36	047	0692.00	Upper	No	162.92	\$99,000	\$161,291	\$139,276	2512	91.24	2292	647	908
36	047	0696.01	Middle	No	118.81	\$99,000	\$117,622	\$101,563	3932	71.24	2801	527	1523
36	047	0696.02	Middle	No	99.01	\$99,000	\$98,020	\$84,639	6275	42.98	2697	1615	2088
36	047	0698.00	Upper	No	139.81	\$99,000	\$138,412	\$119,514	1417	25.41	360	400	450
36	047	0700.00	Middle	No	112.23	\$99,000	\$111,108	\$95,938	1650	17.82	294	332	555
36	047	0702.01	Upper	No	131.46	\$99,000	\$130,145	\$112,381	6719	11.92	801	1899	2361
36	047	0702.02	Unknown	No	0.00	\$99,000	\$0	\$0	21	42.86	9	0	0
36	047	0702.03	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	0706.01	Upper	No	160.58	\$99,000	\$158,974	\$137,273	2703	13.36	361	743	1116
36	047	0706.02	Unknown	No	0.00	\$99,000	\$0	\$0	4	50.00	2	0	0
36	047	0720.00	Middle	No	88.65	\$99,000	\$87,764	\$75,781	2205	95.74	2111	245	709
36	047	0722.00	Middle	No	82.84	\$99,000	\$82,012	\$70,815	2893	97.44	2819	675	1100
36	047	0724.00	Middle	No	96.17	\$99,000	\$95,208	\$82,212	1911	98.17	1876	498	798

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0726.00	Middle	No	98.38	\$99,000	\$97,396	\$84,102	2582	97.99	2530	591	711
36	047	0728.00	Middle	No	101.16	\$99,000	\$100,148	\$86,477	3645	96.02	3500	1203	895
36	047	0730.00	Upper	No	135.19	\$99,000	\$133,838	\$115,571	2170	95.39	2070	636	794
36	047	0732.00	Middle	No	113.73	\$99,000	\$112,593	\$97,222	2173	96.96	2107	429	716
36	047	0734.00	Upper	No	129.08	\$99,000	\$127,789	\$110,346	1818	96.53	1755	424	637
36	047	0736.00	Middle	No	80.64	\$99,000	\$79,834	\$68,942	3473	95.19	3306	580	761
36	047	0738.00	Moderate	No	79.92	\$99,000	\$79,121	\$68,325	3290	70.70	2326	630	953
36	047	0740.00	Middle	No	104.72	\$99,000	\$103,673	\$89,519	3446	91.09	3139	321	733
36	047	0742.00	Moderate	No	75.50	\$99,000	\$74,745	\$64,545	3023	58.02	1754	489	723
36	047	0744.00	Upper	No	166.97	\$99,000	\$165,300	\$142,734	2481	12.17	302	553	621
36	047	0746.00	Upper	No	121.07	\$99,000	\$119,859	\$103,500	2100	36.48	766	418	568
36	047	0748.00	Upper	No	158.41	\$99,000	\$156,826	\$135,417	1936	31.15	603	378	351
36	047	0750.00	Middle	No	91.55	\$99,000	\$90,635	\$78,264	2928	26.16	766	427	648
36	047	0752.00	Upper	No	202.67	\$99,000	\$200,643	\$173,250	1042	7.77	81	264	288
36	047	0754.00	Upper	No	134.52	\$99,000	\$133,175	\$115,000	1402	4.21	59	328	501
36	047	0756.00	Upper	No	179.93	\$99,000	\$178,131	\$153,816	1934	19.34	374	525	443
36	047	0758.00	Moderate	No	77.19	\$99,000	\$76,418	\$65,991	2005	17.51	351	321	385
36	047	0760.00	Middle	No	112.88	\$99,000	\$111,751	\$96,500	2832	24.47	693	479	321
36	047	0762.00	Moderate	No	72.88	\$99,000	\$72,151	\$62,305	4391	51.56	2264	235	419
36	047	0764.00	Middle	No	82.67	\$99,000	\$81,843	\$70,670	3783	75.13	2842	166	93
36	047	0766.00	Middle	No	86.03	\$99,000	\$85,170	\$73,549	1990	88.14	1754	180	198
36	047	0768.00	Moderate	No	66.26	\$99,000	\$65,597	\$56,645	4049	33.64	1362	451	722
36	047	0770.00	Middle	No	115.95	\$99,000	\$114,791	\$99,125	2776	88.80	2465	431	456
36	047	0772.00	Middle	No	83.90	\$99,000	\$83,061	\$71,726	3070	67.20	2063	547	612
36	047	0774.00	Middle	No	99.05	\$99,000	\$98,060	\$84,674	3029	82.01	2484	172	265
36	047	0776.00	Middle	No	101.31	\$99,000	\$100,297	\$86,607	3784	94.48	3575	1064	658
36	047	0780.00	Upper	No	127.21	\$99,000	\$125,938	\$108,750	2197	97.54	2143	466	622
36	047	0782.00	Middle	No	82.09	\$99,000	\$81,269	\$70,174	4081	98.41	4016	392	492
36	047	0784.00	Middle	No	115.41	\$99,000	\$114,256	\$98,661	2441	94.39	2304	447	749

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0786.01	Middle	No	83.83	\$99,000	\$82,992	\$71,667	2374	96.21	2284	284	436
36	047	0786.02	Unknown	No	0.00	\$99,000	\$0	\$0	2073	93.20	1932	295	365
36	047	0788.01	Moderate	No	58.80	\$99,000	\$58,212	\$50,272	2040	96.23	1963	138	435
36	047	0788.02	Moderate	No	63.23	\$99,000	\$62,598	\$54,056	1328	98.64	1310	5	73
36	047	0790.01	Middle	No	110.21	\$99,000	\$109,108	\$94,219	1347	90.13	1214	86	258
36	047	0790.02	Moderate	No	66.77	\$99,000	\$66,102	\$57,083	3769	95.20	3588	340	616
36	047	0792.01	Unknown	No	0.00	\$99,000	\$0	\$0	1743	92.66	1615	134	287
36	047	0792.02	Moderate	No	76.35	\$99,000	\$75,587	\$65,268	3171	95.58	3031	199	473
36	047	0794.00	Moderate	No	63.07	\$99,000	\$62,439	\$53,917	2742	92.60	2539	233	392
36	047	0796.01	Middle	No	88.49	\$99,000	\$87,605	\$75,650	4125	75.52	3115	269	252
36	047	0796.02	Middle	No	86.02	\$99,000	\$85,160	\$73,537	4489	84.16	3778	308	316
36	047	0798.01	Upper	No	121.20	\$99,000	\$119,988	\$103,608	2957	71.73	2121	368	302
36	047	0798.02	Middle	No	90.64	\$99,000	\$89,734	\$77,482	5647	71.95	4063	52	119
36	047	0800.00	Upper	No	135.07	\$99,000	\$133,719	\$115,469	3562	71.39	2543	634	971
36	047	0802.00	Moderate	No	78.87	\$99,000	\$78,081	\$67,424	4521	82.26	3719	712	540
36	047	0804.00	Moderate	No	77.50	\$99,000	\$76,725	\$66,250	3327	80.13	2666	443	853
36	047	0806.00	Moderate	No	79.31	\$99,000	\$78,517	\$67,802	3781	61.86	2339	299	576
36	047	0808.00	Unknown	No	0.00	\$99,000	\$0	\$0	1940	90.77	1761	3	20
36	047	0810.00	Moderate	No	68.22	\$99,000	\$67,538	\$58,325	2907	82.11	2387	188	786
36	047	0814.00	Middle	No	87.16	\$99,000	\$86,288	\$74,514	3121	94.49	2949	400	748
36	047	0816.00	Moderate	No	78.73	\$99,000	\$77,943	\$67,308	2580	96.09	2479	298	627
36	047	0818.00	Middle	No	101.36	\$99,000	\$100,346	\$86,653	4830	88.30	4265	354	529
36	047	0820.00	Moderate	No	51.78	\$99,000	\$51,262	\$44,265	5495	88.92	4886	31	186
36	047	0822.00	Middle	No	83.67	\$99,000	\$82,833	\$71,531	7201	87.97	6335	167	401
36	047	0824.00	Moderate	No	75.45	\$99,000	\$74,696	\$64,500	4963	93.89	4660	290	1035
36	047	0826.00	Moderate	No	75.70	\$99,000	\$74,943	\$64,719	5165	95.04	4909	457	908
36	047	0828.00	Middle	No	87.51	\$99,000	\$86,635	\$74,808	4206	94.98	3995	296	890
36	047	0830.00	Middle	No	88.93	\$99,000	\$88,041	\$76,028	6167	98.02	6045	573	830

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0832.00	Middle	No	93.15	\$99,000	\$92,219	\$79,632	2362	98.18	2319	442	727
36	047	0834.00	Middle	No	92.92	\$99,000	\$91,991	\$79,432	1733	98.33	1704	379	671
36	047	0836.00	Middle	No	84.75	\$99,000	\$83,903	\$72,454	2160	99.07	2140	452	769
36	047	0838.00	Middle	No	103.75	\$99,000	\$102,713	\$88,690	2226	98.47	2192	588	781
36	047	0840.00	Middle	No	100.09	\$99,000	\$99,089	\$85,563	2324	98.45	2288	551	806
36	047	0846.00	Middle	No	94.14	\$99,000	\$93,199	\$80,478	1986	98.84	1963	465	758
36	047	0848.00	Middle	No	113.18	\$99,000	\$112,048	\$96,750	1728	99.07	1712	322	594
36	047	0850.00	Middle	No	81.73	\$99,000	\$80,913	\$69,866	1509	98.28	1483	367	480
36	047	0852.00	Unknown	No	0.00	\$99,000	\$0	\$0	32	100.00	32	4	4
36	047	0854.00	Moderate	No	77.98	\$99,000	\$77,200	\$66,667	1962	96.74	1898	371	744
36	047	0856.00	Middle	No	81.44	\$99,000	\$80,626	\$69,618	3568	96.13	3430	379	764
36	047	0858.00	Middle	No	81.30	\$99,000	\$80,487	\$69,500	2474	98.30	2432	416	669
36	047	0860.00	Middle	No	87.65	\$99,000	\$86,774	\$74,934	3809	98.98	3770	524	949
36	047	0862.00	Moderate	No	60.78	\$99,000	\$60,172	\$51,964	3427	98.86	3388	305	741
36	047	0864.00	Middle	No	93.71	\$99,000	\$92,773	\$80,111	2499	98.20	2454	351	763
36	047	0866.00	Middle	No	84.69	\$99,000	\$83,843	\$72,398	3385	96.01	3250	401	996
36	047	0868.00	Moderate	No	65.70	\$99,000	\$65,043	\$56,169	3413	97.48	3327	272	1070
36	047	0870.00	Moderate	No	55.84	\$99,000	\$55,282	\$47,734	3570	97.23	3471	366	841
36	047	0872.00	Moderate	No	67.06	\$99,000	\$66,389	\$57,330	3128	95.78	2996	480	777
36	047	0874.01	Middle	No	85.18	\$99,000	\$84,328	\$72,820	3740	83.45	3121	232	898
36	047	0876.00	Moderate	No	73.80	\$99,000	\$73,062	\$63,088	2098	74.36	1560	329	457
36	047	0878.00	Moderate	No	78.40	\$99,000	\$77,616	\$67,019	2730	97.14	2652	118	515
36	047	0880.01	Middle	No	88.00	\$99,000	\$87,120	\$75,230	2127	91.21	1940	302	339
36	047	0880.02	Middle	No	111.35	\$99,000	\$110,237	\$95,186	1374	89.81	1234	223	503
36	047	0882.00	Moderate	No	70.36	\$99,000	\$69,656	\$60,152	6804	97.43	6629	475	1111
36	047	0884.00	Moderate	No	61.70	\$99,000	\$61,083	\$52,750	5513	98.10	5408	314	1347
36	047	0886.00	Low	No	47.32	\$99,000	\$46,847	\$40,451	4547	98.50	4479	178	587
36	047	0888.00	Moderate	No	57.22	\$99,000	\$56,648	\$48,920	4001	99.55	3983	366	892
36	047	0890.00	Moderate	No	63.93	\$99,000	\$63,291	\$54,656	6683	97.76	6533	232	1223

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0892.00	Unknown	No	0.00	\$99,000	\$0	\$0	3673	98.09	3603	57	654
36	047	0894.00	Low	No	49.50	\$99,000	\$49,005	\$42,321	3834	98.88	3791	414	1015
36	047	0896.00	Moderate	No	67.42	\$99,000	\$66,746	\$57,639	4081	98.26	4010	194	762
36	047	0898.00	Middle	No	85.64	\$99,000	\$84,784	\$73,214	2329	98.45	2293	155	632
36	047	0900.00	Low	No	42.61	\$99,000	\$42,184	\$36,429	5434	99.10	5385	293	810
36	047	0902.00	Moderate	No	61.29	\$99,000	\$60,677	\$52,399	3817	97.98	3740	259	448
36	047	0906.00	Low	No	36.79	\$99,000	\$36,422	\$31,451	4534	98.63	4472	13	246
36	047	0908.00	Low	No	25.79	\$99,000	\$25,532	\$22,050	5893	97.32	5735	8	161
36	047	0910.00	Low	No	30.15	\$99,000	\$29,849	\$25,774	5814	98.81	5745	0	91
36	047	0912.00	Low	No	45.83	\$99,000	\$45,372	\$39,183	6572	99.19	6519	19	29
36	047	0916.00	Moderate	No	54.76	\$99,000	\$54,212	\$46,818	5309	98.83	5247	168	740
36	047	0918.00	Moderate	No	57.02	\$99,000	\$56,450	\$48,750	2703	98.93	2674	466	530
36	047	0920.00	Low	No	45.01	\$99,000	\$44,560	\$38,484	3491	99.17	3462	503	688
36	047	0922.00	Moderate	No	62.93	\$99,000	\$62,301	\$53,799	3031	99.37	3012	256	410
36	047	0924.00	Moderate	No	53.28	\$99,000	\$52,747	\$45,551	3628	97.99	3555	115	527
36	047	0928.00	Upper	No	130.14	\$99,000	\$128,839	\$111,250	2861	98.01	2804	427	1016
36	047	0930.00	Middle	No	111.56	\$99,000	\$110,444	\$95,368	2567	99.69	2559	660	1083
36	047	0932.00	Moderate	No	64.96	\$99,000	\$64,310	\$55,536	1277	98.98	1264	320	481
36	047	0934.00	Middle	No	96.51	\$99,000	\$95,545	\$82,500	2466	98.38	2426	580	1092
36	047	0936.00	Middle	No	96.58	\$99,000	\$95,614	\$82,566	1854	99.78	1850	479	614
36	047	0938.00	Middle	No	96.88	\$99,000	\$95,911	\$82,824	2662	97.48	2595	381	758
36	047	0944.01	Upper	No	125.22	\$99,000	\$123,968	\$107,050	3447	98.32	3389	663	956
36	047	0944.02	Low	No	31.45	\$99,000	\$31,136	\$26,885	2810	97.65	2744	0	99
36	047	0946.00	Upper	No	126.14	\$99,000	\$124,879	\$107,829	2079	98.80	2054	553	702
36	047	0950.00	Middle	No	113.06	\$99,000	\$111,929	\$96,652	3170	96.50	3059	476	989
36	047	0954.00	Upper	No	121.71	\$99,000	\$120,493	\$104,042	5156	98.06	5056	826	1639
36	047	0956.00	Middle	No	84.45	\$99,000	\$83,606	\$72,198	4391	96.17	4223	589	1492
36	047	0958.00	Middle	No	86.80	\$99,000	\$85,932	\$74,205	3770	96.84	3651	579	1270

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	0960.00	Unknown	No	0.00	\$99,000	\$0	\$0	6	100.00	6	0	0
36	047	0962.00	Middle	No	98.14	\$99,000	\$97,159	\$83,894	1701	95.41	1623	257	543
36	047	0964.00	Upper	No	124.46	\$99,000	\$123,215	\$106,397	2621	94.43	2475	434	844
36	047	0966.00	Moderate	No	79.87	\$99,000	\$79,071	\$68,281	2353	95.92	2257	435	884
36	047	0968.00	Middle	No	103.21	\$99,000	\$102,178	\$88,234	1555	95.82	1490	285	479
36	047	0970.00	Middle	No	107.77	\$99,000	\$106,692	\$92,132	2357	95.21	2244	385	704
36	047	0974.00	Middle	No	96.02	\$99,000	\$95,060	\$82,083	2911	95.02	2766	391	783
36	047	0982.00	Low	No	29.19	\$99,000	\$28,898	\$24,956	4076	99.46	4054	0	9
36	047	0984.00	Middle	No	115.28	\$99,000	\$114,127	\$98,548	2074	98.07	2034	414	744
36	047	0986.00	Middle	No	101.00	\$99,000	\$99,990	\$86,339	2814	98.22	2764	436	1124
36	047	0988.00	Middle	No	108.75	\$99,000	\$107,663	\$92,965	3083	97.08	2993	476	828
36	047	0990.00	Upper	No	130.76	\$99,000	\$129,452	\$111,786	1652	96.19	1589	306	574
36	047	0992.00	Middle	No	108.46	\$99,000	\$107,375	\$92,721	2056	94.75	1948	482	724
36	047	0994.00	Middle	No	113.32	\$99,000	\$112,187	\$96,875	2116	95.46	2020	359	679
36	047	0996.00	Middle	No	87.22	\$99,000	\$86,348	\$74,565	4052	95.14	3855	562	1176
36	047	0998.00	Middle	No	117.67	\$99,000	\$116,493	\$100,592	4234	96.50	4086	628	1523
36	047	1004.00	Middle	No	97.97	\$99,000	\$96,990	\$83,750	2901	98.24	2850	457	1048
36	047	1006.00	Middle	No	118.40	\$99,000	\$117,216	\$101,218	2662	94.29	2510	613	984
36	047	1008.00	Middle	No	112.94	\$99,000	\$111,811	\$96,548	2189	94.34	2065	332	739
36	047	1010.00	Middle	No	101.67	\$99,000	\$100,653	\$86,915	2605	94.47	2461	424	838
36	047	1012.00	Middle	No	104.68	\$99,000	\$103,633	\$89,485	2115	95.74	2025	443	920
36	047	1014.00	Middle	No	98.75	\$99,000	\$97,763	\$84,423	2268	96.30	2184	505	909
36	047	1016.00	Middle	No	119.56	\$99,000	\$118,364	\$102,206	1551	97.36	1510	396	514
36	047	1018.00	Middle	No	98.58	\$99,000	\$97,594	\$84,275	2030	95.17	1932	643	549
36	047	1020.00	Upper	No	136.70	\$99,000	\$135,333	\$116,862	2186	94.92	2075	489	728
36	047	1022.00	Middle	No	88.34	\$99,000	\$87,457	\$75,521	2313	94.34	2182	407	845
36	047	1024.00	Middle	No	117.10	\$99,000	\$115,929	\$100,104	2257	94.20	2126	420	712
36	047	1026.00	Middle	No	118.40	\$99,000	\$117,216	\$101,218	2973	95.96	2853	493	1038
36	047	1028.01	Upper	No	123.73	\$99,000	\$122,493	\$105,769	1754	96.98	1701	351	531

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	1028.02	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
36	047	1034.01	Low	No	36.97	\$99,000	\$36,600	\$31,607	3980	96.08	3824	0	65
36	047	1034.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	1058.01	Low	No	31.45	\$99,000	\$31,136	\$26,890	7013	80.22	5626	34	146
36	047	1058.04	Low	No	49.88	\$99,000	\$49,381	\$42,645	6482	82.23	5330	89	200
36	047	1070.01	Moderate	No	51.44	\$99,000	\$50,926	\$43,977	3543	98.42	3487	450	627
36	047	1070.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	1070.03	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	047	1078.00	Middle	No	109.62	\$99,000	\$108,524	\$93,712	4112	98.44	4048	1152	966
36	047	1098.00	Moderate	No	59.24	\$99,000	\$58,648	\$50,641	2290	97.95	2243	169	681
36	047	1104.00	Moderate	No	70.92	\$99,000	\$70,211	\$60,625	5068	98.28	4981	543	1236
36	047	1106.00	Low	No	36.24	\$99,000	\$35,878	\$30,982	4558	98.99	4512	0	31
36	047	1110.00	Low	No	39.48	\$99,000	\$39,085	\$33,750	3037	99.21	3013	0	164
36	047	1116.00	Middle	No	84.62	\$99,000	\$83,774	\$72,336	3434	98.37	3378	399	885
36	047	1118.00	Middle	No	82.57	\$99,000	\$81,744	\$70,587	3507	97.21	3409	346	1427
36	047	1120.00	Moderate	No	67.63	\$99,000	\$66,954	\$57,813	3480	98.51	3428	335	979
36	047	1122.00	Moderate	No	56.29	\$99,000	\$55,727	\$48,125	3514	97.69	3433	368	1017
36	047	1124.00	Moderate	No	63.16	\$99,000	\$62,528	\$53,996	4288	97.85	4196	333	1173
36	047	1126.00	Moderate	No	77.13	\$99,000	\$76,359	\$65,938	4368	98.72	4312	328	838
36	047	1128.00	Moderate	No	72.77	\$99,000	\$72,042	\$62,212	4461	96.12	4288	399	1346
36	047	1130.00	Moderate	No	76.81	\$99,000	\$76,042	\$65,664	4460	98.23	4381	563	1096
36	047	1132.00	Moderate	No	72.82	\$99,000	\$72,092	\$62,250	2427	98.85	2399	323	642
36	047	1134.00	Moderate	No	51.59	\$99,000	\$51,074	\$44,103	2658	97.78	2599	66	145
36	047	1142.01	Middle	No	84.08	\$99,000	\$83,239	\$71,875	1880	95.43	1794	317	569
36	047	1142.02	Middle	No	87.13	\$99,000	\$86,259	\$74,485	2670	95.21	2542	287	676
36	047	1144.00	Moderate	No	79.63	\$99,000	\$78,834	\$68,071	2414	97.02	2342	184	480
36	047	1146.00	Moderate	No	77.73	\$99,000	\$76,953	\$66,450	3134	97.64	3060	317	739
36	047	1150.00	Moderate	No	68.29	\$99,000	\$67,607	\$58,380	3123	98.11	3064	285	806

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	1152.00	Moderate	No	69.04	\$99,000	\$68,350	\$59,025	3496	97.71	3416	261	726
36	047	1156.00	Low	No	29.38	\$99,000	\$29,086	\$25,119	4452	97.53	4342	147	517
36	047	1158.00	Moderate	No	75.13	\$99,000	\$74,379	\$64,226	3260	98.16	3200	439	882
36	047	1160.00	Moderate	No	64.45	\$99,000	\$63,806	\$55,096	2630	99.54	2618	307	587
36	047	1162.00	Moderate	No	70.48	\$99,000	\$69,775	\$60,250	2374	98.27	2333	342	864
36	047	1164.00	Moderate	No	79.15	\$99,000	\$78,359	\$67,663	3275	98.41	3223	527	1160
36	047	1166.00	Moderate	No	74.46	\$99,000	\$73,715	\$63,654	3484	98.28	3424	265	942
36	047	1168.00	Moderate	No	57.32	\$99,000	\$56,747	\$49,000	2273	97.45	2215	111	670
36	047	1170.00	Unknown	No	0.00	\$99,000	\$0	\$0	1974	97.72	1929	83	596
36	047	1172.01	Middle	No	87.73	\$99,000	\$86,853	\$75,000	2602	98.12	2553	364	710
36	047	1172.02	Moderate	No	59.89	\$99,000	\$59,291	\$51,202	4266	96.95	4136	604	1136
36	047	1174.00	Moderate	No	56.35	\$99,000	\$55,787	\$48,173	4331	97.62	4228	219	1504
36	047	1176.01	Moderate	No	78.59	\$99,000	\$77,804	\$67,188	2760	96.01	2650	307	785
36	047	1176.02	Moderate	No	68.92	\$99,000	\$68,231	\$58,919	3492	97.42	3402	346	959
36	047	1178.00	Low	No	34.63	\$99,000	\$34,284	\$29,606	1820	98.35	1790	181	562
36	047	1180.00	Unknown	No	0.00	\$99,000	\$0	\$0	7	100.00	7	0	0
36	047	1182.01	Middle	No	81.51	\$99,000	\$80,695	\$69,682	3345	97.64	3266	242	967
36	047	1182.02	Moderate	No	66.57	\$99,000	\$65,904	\$56,912	3275	97.71	3200	369	960
36	047	1184.00	Moderate	No	69.56	\$99,000	\$68,864	\$59,468	5434	97.92	5321	452	1660
36	047	1186.00	Middle	No	97.04	\$99,000	\$96,070	\$82,955	3147	97.49	3068	399	862
36	047	1188.00	Moderate	No	67.92	\$99,000	\$67,241	\$58,065	5156	97.69	5037	387	1146
36	047	1190.00	Unknown	No	0.00	\$99,000	\$0	\$0	2217	97.16	2154	207	477
36	047	1192.00	Middle	No	90.79	\$99,000	\$89,882	\$77,613	3636	97.99	3563	315	1143
36	047	1194.00	Moderate	No	53.35	\$99,000	\$52,817	\$45,606	4320	98.40	4251	355	1303
36	047	1196.00	Moderate	No	52.21	\$99,000	\$51,688	\$44,636	6458	98.31	6349	399	1531
36	047	1198.00	Low	No	43.53	\$99,000	\$43,095	\$37,218	3696	96.40	3563	252	965
36	047	1200.00	Moderate	No	53.19	\$99,000	\$52,658	\$45,474	2873	97.46	2800	239	633
36	047	1202.00	Low	No	43.55	\$99,000	\$43,115	\$37,230	1972	98.33	1939	244	552
36	047	1208.01	Middle	No	103.82	\$99,000	\$102,782	\$88,750	3999	98.52	3940	650	1522

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	047	1208.02	Low	No	39.07	\$99,000	\$38,679	\$33,403	3770	99.58	3754	35	86
36	047	1208.03	Unknown	No	0.00	\$99,000	\$0	\$0	2010	95.72	1924	199	500
36	047	1210.00	Low	No	19.19	\$99,000	\$18,998	\$16,406	3688	99.70	3677	0	43
36	047	1214.00	Low	No	27.80	\$99,000	\$27,522	\$23,771	4100	98.56	4041	0	22
36	047	1220.00	Moderate	No	57.21	\$99,000	\$56,638	\$48,906	6169	98.41	6071	351	1441
36	047	1237.00	Low	No	47.33	\$99,000	\$46,857	\$40,464	8586	17.48	1501	259	297
36	047	1502.00	Upper	No	172.33	\$99,000	\$170,607	\$147,321	2616	32.26	844	553	894
36	047	1522.00	Upper	No	230.46	\$99,000	\$228,155	\$197,008	3287	54.58	1794	792	853
36	047	9901.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 059 - NASSAU COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	3001.00	Middle	No	116.15	\$146,400	\$170,044	\$151,346	5619	16.71	939	1153	1348
36	059	3003.00	Middle	No	87.52	\$146,400	\$128,129	\$114,044	4680	28.95	1355	935	1222
36	059	3004.00	Middle	No	82.87	\$146,400	\$121,322	\$107,981	6465	31.29	2023	1457	1396
36	059	3005.00	Middle	No	117.99	\$146,400	\$172,737	\$153,750	5847	25.52	1492	1497	1508
36	059	3006.00	Upper	No	149.71	\$146,400	\$219,175	\$195,083	6740	45.06	3037	1991	1803
36	059	3007.00	Middle	No	115.42	\$146,400	\$168,975	\$150,398	6604	39.28	2594	1862	261
36	059	3008.00	Middle	No	95.41	\$146,400	\$139,680	\$124,323	4358	60.95	2656	1281	1043
36	059	3009.01	Upper	No	162.12	\$146,400	\$237,344	\$211,250	2828	63.26	1789	756	885
36	059	3009.02	Upper	No	172.26	\$146,400	\$252,189	\$224,468	5464	40.61	2219	2147	2451
36	059	3010.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	5706	16.53	943	1894	1983
36	059	3011.01	Moderate	No	79.87	\$146,400	\$116,930	\$104,079	6956	54.07	3761	1014	2211
36	059	3011.02	Upper	No	129.09	\$146,400	\$188,988	\$168,214	4582	23.46	1075	1282	1617
36	059	3012.00	Upper	No	157.52	\$146,400	\$230,609	\$205,259	6191	23.92	1481	1678	1860
36	059	3013.00	Middle	No	99.72	\$146,400	\$145,990	\$129,940	4944	50.10	2477	970	1533
36	059	3014.00	Upper	No	168.07	\$146,400	\$246,054	\$219,000	2193	23.21	509	640	732
36	059	3015.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	3250	22.31	725	916	1001
36	059	3016.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	4794	28.60	1371	1358	1461
36	059	3017.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	2809	23.78	668	773	842
36	059	3018.00	Middle	No	104.89	\$146,400	\$153,559	\$136,676	5076	51.93	2636	1007	1449
36	059	3019.00	Upper	No	184.61	\$146,400	\$270,269	\$240,556	3100	30.13	934	915	963
36	059	3020.00	Upper	No	154.45	\$146,400	\$226,115	\$201,250	5330	30.96	1650	1601	1651
36	059	3021.01	Upper	No	191.86	\$146,400	\$280,883	\$250,001	4431	22.59	1001	1225	1440
36	059	3021.02	Upper	No	191.86	\$146,400	\$280,883	\$250,001	3534	23.26	822	1139	1162
36	059	3022.00	Middle	No	112.02	\$146,400	\$163,997	\$145,968	3882	57.65	2238	952	1303
36	059	3023.00	Upper	No	131.42	\$146,400	\$192,399	\$171,250	5044	60.63	3058	1379	1517
36	059	3024.00	Middle	No	89.24	\$146,400	\$130,647	\$116,288	5220	45.08	2353	1781	1809

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	3025.01	Upper	No	164.84	\$146,400	\$241,326	\$214,792	2865	45.58	1306	854	871
36	059	3025.02	Upper	No	141.01	\$146,400	\$206,439	\$183,750	2766	40.53	1121	840	994
36	059	3026.00	Middle	No	102.45	\$146,400	\$149,987	\$133,500	2519	47.00	1184	614	829
36	059	3027.00	Middle	No	107.05	\$146,400	\$156,721	\$139,500	4593	68.32	3138	1214	1391
36	059	3028.00	Middle	No	113.19	\$146,400	\$165,710	\$147,500	6607	58.92	3893	1793	1943
36	059	3029.00	Upper	No	126.83	\$146,400	\$185,679	\$165,262	4457	45.73	2038	1398	1442
36	059	3030.00	Middle	No	98.35	\$146,400	\$143,984	\$128,160	6038	64.24	3879	1256	1617
36	059	3031.01	Upper	No	129.32	\$146,400	\$189,324	\$168,512	3649	64.73	2362	1114	1214
36	059	3031.02	Middle	No	118.45	\$146,400	\$173,411	\$154,345	4398	66.19	2911	1266	1296
36	059	3032.03	Upper	No	122.47	\$146,400	\$179,296	\$159,583	3502	68.53	2400	1010	1048
36	059	3032.04	Moderate	No	79.80	\$146,400	\$116,827	\$103,992	4483	64.31	2883	1144	1428
36	059	3033.01	Middle	No	117.62	\$146,400	\$172,196	\$153,269	3343	45.74	1529	817	942
36	059	3033.02	Middle	No	105.54	\$146,400	\$154,511	\$137,531	4248	24.41	1037	1087	1370
36	059	3034.00	Upper	No	174.69	\$146,400	\$255,746	\$227,632	2645	22.12	585	826	829
36	059	3035.00	Middle	No	115.98	\$146,400	\$169,795	\$151,126	5410	36.34	1966	1572	1702
36	059	3036.00	Middle	No	92.25	\$146,400	\$135,054	\$120,210	8658	46.56	4031	1509	1978
36	059	3037.00	Middle	No	91.69	\$146,400	\$134,234	\$119,485	6743	34.26	2310	1808	1935
36	059	3038.00	Middle	No	80.85	\$146,400	\$118,364	\$105,350	5005	31.39	1571	1333	1685
36	059	3039.00	Upper	No	157.55	\$146,400	\$230,653	\$205,290	4008	69.56	2788	1240	1351
36	059	3040.01	Upper	No	131.21	\$146,400	\$192,091	\$170,978	2621	30.14	790	729	838
36	059	3040.02	Moderate	No	78.65	\$146,400	\$115,144	\$102,482	4729	52.42	2479	1082	1493
36	059	3041.00	Middle	No	83.91	\$146,400	\$122,844	\$109,347	4576	86.98	3980	1046	1181
36	059	3042.02	Moderate	No	77.60	\$146,400	\$113,606	\$101,114	3593	86.06	3092	674	823
36	059	3042.03	Middle	No	91.19	\$146,400	\$133,502	\$118,831	5659	98.94	5599	796	1111
36	059	3042.04	Moderate	No	58.07	\$146,400	\$85,014	\$75,671	4877	98.28	4793	500	934
36	059	4043.00	Middle	No	84.48	\$146,400	\$123,679	\$110,083	3502	57.25	2005	932	1152
36	059	4044.00	Upper	No	137.87	\$146,400	\$201,842	\$179,659	4984	19.36	965	1461	1570
36	059	4045.00	Upper	No	122.55	\$146,400	\$179,413	\$159,688	4321	34.30	1482	1169	1221
36	059	4046.00	Upper	No	130.01	\$146,400	\$190,335	\$169,412	4348	24.06	1046	1234	1484

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	4047.00	Middle	No	111.28	\$146,400	\$162,914	\$145,000	6224	42.42	2640	1863	2095
36	059	4048.00	Moderate	No	68.49	\$146,400	\$100,269	\$89,250	6782	82.98	5628	1382	1778
36	059	4049.01	Middle	No	83.78	\$146,400	\$122,654	\$109,167	5234	96.20	5035	1353	1498
36	059	4049.02	Middle	No	93.67	\$146,400	\$137,133	\$122,061	4363	92.51	4036	1084	1275
36	059	4050.00	Middle	No	81.26	\$146,400	\$118,965	\$105,893	5453	85.70	4673	1093	1489
36	059	4051.00	Middle	No	85.53	\$146,400	\$125,216	\$111,456	8317	90.93	7563	1969	2612
36	059	4052.00	Moderate	No	74.11	\$146,400	\$108,497	\$96,577	6857	82.12	5631	1402	2100
36	059	4053.01	Middle	No	87.99	\$146,400	\$128,817	\$114,653	3712	42.16	1565	1004	1107
36	059	4053.02	Moderate	No	78.98	\$146,400	\$115,627	\$102,917	4295	35.74	1535	1275	1566
36	059	4054.00	Middle	No	90.51	\$146,400	\$132,507	\$117,947	8264	56.34	4656	1943	2438
36	059	4055.00	Middle	No	88.16	\$146,400	\$129,066	\$114,875	5574	32.19	1794	1389	1707
36	059	4056.00	Middle	No	105.83	\$146,400	\$154,935	\$137,906	4163	24.02	1000	1062	1338
36	059	4057.00	Middle	No	109.10	\$146,400	\$159,722	\$142,171	4895	35.73	1749	1443	1618
36	059	4058.00	Middle	No	116.46	\$146,400	\$170,497	\$151,750	4119	23.28	959	1187	1343
36	059	4059.00	Middle	No	116.97	\$146,400	\$171,244	\$152,424	5395	31.36	1692	1513	1600
36	059	4060.01	Middle	No	104.91	\$146,400	\$153,588	\$136,711	4761	41.04	1954	1433	1590
36	059	4060.02	Middle	No	105.08	\$146,400	\$153,837	\$136,932	3612	36.63	1323	715	842
36	059	4061.00	Upper	No	120.39	\$146,400	\$176,251	\$156,875	3006	43.58	1310	879	934
36	059	4062.01	Middle	No	85.97	\$146,400	\$125,860	\$112,031	3061	72.98	2234	864	815
36	059	4062.02	Middle	No	115.08	\$146,400	\$168,477	\$149,954	6077	97.50	5925	1256	1472
36	059	4063.00	Upper	No	136.22	\$146,400	\$199,426	\$177,500	3883	17.33	673	1262	1335
36	059	4064.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	6948	13.00	903	2206	1864
36	059	4065.01	Upper	No	149.28	\$146,400	\$218,546	\$194,519	7110	18.44	1311	2030	1913
36	059	4066.00	Upper	No	140.21	\$146,400	\$205,267	\$182,708	4381	20.31	890	1396	1465
36	059	4067.01	Moderate	No	66.58	\$146,400	\$97,473	\$86,761	3621	90.33	3271	492	415
36	059	4067.02	Low	No	23.58	\$146,400	\$34,521	\$30,731	5274	84.00	4430	510	491
36	059	4068.01	Low	No	42.58	\$146,400	\$62,337	\$55,486	5183	95.62	4956	152	415
36	059	4068.02	Low	No	49.50	\$146,400	\$72,468	\$64,509	5556	98.34	5464	272	536

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	4069.00	Moderate	No	53.78	\$146,400	\$78,734	\$70,076	7949	97.61	7759	1136	1774
36	059	4070.00	Low	No	33.62	\$146,400	\$49,220	\$43,813	8169	98.49	8046	827	1660
36	059	4071.01	Middle	No	87.36	\$146,400	\$127,895	\$113,832	5161	96.86	4999	989	1379
36	059	4071.02	Middle	No	97.97	\$146,400	\$143,428	\$127,661	5838	96.33	5624	1368	1565
36	059	4072.01	Low	No	44.59	\$146,400	\$65,280	\$58,109	5969	96.08	5735	223	565
36	059	4072.03	Moderate	No	67.59	\$146,400	\$98,952	\$88,083	3601	95.39	3435	614	902
36	059	4072.04	Moderate	No	72.70	\$146,400	\$106,433	\$94,730	2848	83.67	2383	560	778
36	059	4073.01	Middle	No	117.73	\$146,400	\$172,357	\$153,413	6616	41.70	2759	1094	769
36	059	4073.02	Moderate	No	73.55	\$146,400	\$107,677	\$95,844	5373	87.42	4697	1089	1502
36	059	4074.01	Moderate	No	75.27	\$146,400	\$110,195	\$98,085	5971	94.14	5621	1081	1540
36	059	4074.02	Moderate	No	79.07	\$146,400	\$115,758	\$103,042	3571	90.25	3223	689	898
36	059	4075.01	Moderate	No	75.32	\$146,400	\$110,268	\$98,150	5279	96.17	5077	885	1150
36	059	4075.02	Moderate	No	75.07	\$146,400	\$109,902	\$97,817	5663	96.27	5452	1303	1540
36	059	4076.00	Middle	No	107.68	\$146,400	\$157,644	\$140,313	5623	45.39	2552	1671	1740
36	059	4077.00	Middle	No	112.69	\$146,400	\$164,978	\$146,847	4907	43.06	2113	1523	1713
36	059	4078.01	Upper	No	120.84	\$146,400	\$176,910	\$157,465	5531	45.85	2536	1596	1662
36	059	4078.02	Moderate	No	52.28	\$146,400	\$76,538	\$68,125	1114	54.58	608	250	80
36	059	4079.00	Moderate	No	68.03	\$146,400	\$99,596	\$88,654	5865	35.62	2089	1604	1805
36	059	4080.00	Middle	No	100.36	\$146,400	\$146,927	\$130,775	6490	42.94	2787	1778	1901
36	059	4081.00	Middle	No	114.84	\$146,400	\$168,126	\$149,643	6889	38.50	2652	1947	2137
36	059	4082.00	Middle	No	90.99	\$146,400	\$133,209	\$118,571	6848	45.01	3082	2092	2186
36	059	4083.00	Middle	No	100.38	\$146,400	\$146,956	\$130,802	7147	41.44	2962	2146	2369
36	059	4084.00	Middle	No	105.86	\$146,400	\$154,979	\$137,940	3953	29.02	1147	1375	1406
36	059	4085.00	Middle	No	115.95	\$146,400	\$169,751	\$151,095	6352	27.02	1716	1849	1998
36	059	4086.00	Middle	No	95.53	\$146,400	\$139,856	\$124,489	4456	39.88	1777	1235	1327
36	059	4087.00	Middle	No	119.81	\$146,400	\$175,402	\$156,125	4943	41.82	2067	1458	1541
36	059	4088.00	Middle	No	88.53	\$146,400	\$129,608	\$115,366	6838	32.85	2246	2174	2293
36	059	4089.00	Middle	No	99.89	\$146,400	\$146,239	\$130,167	5784	38.52	2228	1772	1799
36	059	4090.00	Middle	No	96.22	\$146,400	\$140,866	\$125,378	5742	35.70	2050	1930	1962

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	4091.00	Middle	No	93.14	\$146,400	\$136,357	\$121,375	5221	33.23	1735	1738	1823
36	059	4092.00	Middle	No	102.14	\$146,400	\$149,533	\$133,092	6055	32.91	1993	1674	1909
36	059	4093.00	Middle	No	80.05	\$146,400	\$117,193	\$104,313	4285	26.32	1128	1323	1358
36	059	4094.00	Middle	No	108.58	\$146,400	\$158,961	\$141,484	4473	24.01	1074	1340	1403
36	059	4095.00	Upper	No	133.34	\$146,400	\$195,210	\$173,750	3961	15.32	607	1249	1314
36	059	4096.00	Middle	No	113.35	\$146,400	\$165,944	\$147,702	5074	21.74	1103	1679	1749
36	059	4097.00	Middle	No	114.20	\$146,400	\$167,189	\$148,804	4258	17.57	748	1479	1521
36	059	4098.00	Middle	No	105.80	\$146,400	\$154,891	\$137,866	5790	94.75	5486	1349	1543
36	059	4099.00	Middle	No	98.89	\$146,400	\$144,775	\$128,859	8312	87.19	7247	2195	2702
36	059	4100.00	Middle	No	97.05	\$146,400	\$142,081	\$126,458	4095	69.08	2829	1340	1420
36	059	4101.00	Upper	No	120.91	\$146,400	\$177,012	\$157,555	6011	25.94	1559	2014	2146
36	059	4102.00	Middle	No	115.86	\$146,400	\$169,619	\$150,972	3834	34.45	1321	1296	1429
36	059	4103.00	Middle	No	94.86	\$146,400	\$138,875	\$123,611	6647	84.74	5633	1711	1986
36	059	4104.00	Middle	No	92.78	\$146,400	\$135,830	\$120,900	5647	88.15	4978	1167	1428
36	059	4105.00	Middle	No	93.33	\$146,400	\$136,635	\$121,611	7819	75.16	5877	1771	2221
36	059	4106.00	Middle	No	101.12	\$146,400	\$148,040	\$131,761	7741	65.12	5041	2128	2366
36	059	4107.00	Middle	No	118.90	\$146,400	\$174,070	\$154,931	7165	61.09	4377	1614	2075
36	059	4108.00	Middle	No	94.07	\$146,400	\$137,718	\$122,578	5615	58.38	3278	1338	1438
36	059	4109.00	Middle	No	100.59	\$146,400	\$147,264	\$131,076	6386	66.72	4261	1676	1983
36	059	4110.00	Moderate	No	63.34	\$146,400	\$92,730	\$82,542	6132	68.15	4179	1073	1708
36	059	4111.00	Low	No	43.63	\$146,400	\$63,874	\$56,852	5208	86.04	4481	400	1068
36	059	4112.00	Middle	No	112.20	\$146,400	\$164,261	\$146,210	7374	21.30	1571	1445	1765
36	059	4113.01	Upper	No	141.06	\$146,400	\$206,512	\$183,810	4329	21.14	915	1080	1254
36	059	4113.02	Middle	No	116.15	\$146,400	\$170,044	\$151,356	7369	9.38	691	1956	2083
36	059	4114.00	Upper	No	151.43	\$146,400	\$221,694	\$197,321	6971	18.25	1272	1516	1538
36	059	4115.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	3250	13.05	424	878	897
36	059	4116.00	Upper	No	157.78	\$146,400	\$230,990	\$205,592	6809	10.49	714	1574	1543
36	059	4117.00	Middle	No	101.00	\$146,400	\$147,864	\$131,607	7262	31.30	2273	1871	1822

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	4118.00	Middle	No	115.71	\$146,400	\$169,399	\$150,774	6563	29.25	1920	1675	1953
36	059	4119.01	Middle	No	102.96	\$146,400	\$150,733	\$134,167	3704	33.37	1236	846	986
36	059	4119.02	Upper	No	121.28	\$146,400	\$177,554	\$158,036	3746	36.92	1383	1040	1258
36	059	4120.00	Upper	No	121.55	\$146,400	\$177,949	\$158,393	6425	41.85	2689	1525	1944
36	059	4121.00	Moderate	No	79.45	\$146,400	\$116,315	\$103,531	6527	22.20	1449	1812	2094
36	059	4122.00	Middle	No	112.69	\$146,400	\$164,978	\$146,842	5749	22.13	1272	1301	1996
36	059	4123.01	Middle	No	84.14	\$146,400	\$123,181	\$109,643	3357	25.71	863	1029	687
36	059	4123.02	Upper	No	142.93	\$146,400	\$209,250	\$186,250	3663	28.77	1054	973	1178
36	059	4124.00	Moderate	No	71.40	\$146,400	\$104,530	\$93,047	6179	36.59	2261	1448	1209
36	059	4125.00	Upper	No	150.82	\$146,400	\$220,800	\$196,528	4397	12.33	542	1232	1356
36	059	4126.00	Upper	No	191.86	\$146,400	\$280,883	\$250,001	4305	12.17	524	1164	1199
36	059	4127.00	Upper	No	162.75	\$146,400	\$238,266	\$212,067	4129	11.21	463	1336	1379
36	059	4128.00	Middle	No	116.07	\$146,400	\$169,926	\$151,250	3406	45.63	1554	1004	1130
36	059	4129.00	Middle	No	92.69	\$146,400	\$135,698	\$120,781	6310	89.54	5650	1600	1933
36	059	4130.01	Middle	No	106.64	\$146,400	\$156,121	\$138,964	4140	25.00	1035	991	1167
36	059	4130.02	Middle	No	92.80	\$146,400	\$135,859	\$120,926	3878	28.21	1094	1163	1243
36	059	4131.00	Middle	No	118.81	\$146,400	\$173,938	\$154,821	4993	22.01	1099	1604	1695
36	059	4132.00	Moderate	No	69.82	\$146,400	\$102,216	\$90,982	6668	23.28	1552	1998	2013
36	059	4133.00	Middle	No	110.57	\$146,400	\$161,874	\$144,076	6976	20.60	1437	2046	2274
36	059	4134.00	Middle	No	117.99	\$146,400	\$172,737	\$153,750	5982	19.41	1161	1675	1813
36	059	4135.00	Middle	No	111.68	\$146,400	\$163,500	\$145,526	7583	74.26	5631	2170	2146
36	059	4136.00	Middle	No	101.33	\$146,400	\$148,347	\$132,045	6085	69.65	4238	1502	1737
36	059	4137.00	Middle	No	107.05	\$146,400	\$156,721	\$139,500	5700	59.61	3398	1359	1551
36	059	4138.03	Middle	No	115.54	\$146,400	\$169,151	\$150,562	4384	65.56	2874	1385	1426
36	059	4138.04	Middle	No	117.27	\$146,400	\$171,683	\$152,813	3857	59.55	2297	1253	1406
36	059	4139.00	Middle	No	81.25	\$146,400	\$118,950	\$105,870	8495	97.62	8293	1362	1921
36	059	4140.01	Low	No	45.15	\$146,400	\$66,100	\$58,839	4448	98.31	4373	795	1345
36	059	4140.02	Moderate	No	69.35	\$146,400	\$101,528	\$90,370	5123	98.71	5057	876	1221
36	059	4141.00	Moderate	No	78.14	\$146,400	\$114,397	\$101,819	6832	95.56	6529	1733	2014

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	4142.01	Moderate	No	75.51	\$146,400	\$110,547	\$98,393	5440	89.23	4854	939	809
36	059	4142.02	Low	No	43.39	\$146,400	\$63,523	\$56,544	4694	95.99	4506	745	944
36	059	4143.01	Moderate	No	61.94	\$146,400	\$90,680	\$80,714	3825	80.99	3098	567	458
36	059	4143.03	Middle	No	106.55	\$146,400	\$155,989	\$138,839	4640	76.72	3560	1135	1271
36	059	4143.04	Low	No	42.82	\$146,400	\$62,688	\$55,795	3963	90.87	3601	392	763
36	059	4144.00	Moderate	No	51.09	\$146,400	\$74,796	\$66,581	5150	92.52	4765	741	1119
36	059	4145.01	Middle	No	104.53	\$146,400	\$153,032	\$136,210	5626	66.53	3743	1849	1746
36	059	4145.02	Middle	No	92.63	\$146,400	\$135,610	\$120,703	4302	50.77	2184	1495	1546
36	059	4146.00	Middle	No	119.54	\$146,400	\$175,007	\$155,772	3666	19.15	702	1077	1211
36	059	4147.00	Middle	No	113.19	\$146,400	\$165,710	\$147,500	4619	17.82	823	1412	1505
36	059	4148.00	Upper	No	122.48	\$146,400	\$179,311	\$159,603	6775	22.75	1541	1828	2083
36	059	4149.00	Upper	No	134.66	\$146,400	\$197,142	\$175,474	7456	25.25	1883	2129	2212
36	059	4150.00	Middle	No	109.17	\$146,400	\$159,825	\$142,250	5948	24.61	1464	1768	1943
36	059	4151.01	Middle	No	108.16	\$146,400	\$158,346	\$140,938	2790	20.00	558	900	908
36	059	4151.02	Upper	No	156.54	\$146,400	\$229,175	\$203,981	5122	14.12	723	1665	1718
36	059	4152.01	Upper	No	129.61	\$146,400	\$189,749	\$168,889	3676	17.55	645	1068	1163
36	059	4152.02	Upper	No	150.34	\$146,400	\$220,098	\$195,903	4504	12.79	576	1430	1490
36	059	4153.00	Middle	No	115.94	\$146,400	\$169,736	\$151,071	5903	22.31	1317	1662	1904
36	059	4154.01	Middle	No	114.86	\$146,400	\$168,155	\$149,667	5442	18.91	1029	1616	1804
36	059	4154.02	Upper	No	135.62	\$146,400	\$198,548	\$176,719	4952	14.42	714	1376	1547
36	059	4155.00	Upper	No	123.85	\$146,400	\$181,316	\$161,389	2599	15.66	407	798	868
36	059	4156.00	Upper	No	130.94	\$146,400	\$191,696	\$170,625	5573	14.00	780	1689	1773
36	059	4157.00	Upper	No	121.80	\$146,400	\$178,315	\$158,713	5932	13.33	791	1820	1943
36	059	4158.02	Upper	No	128.51	\$146,400	\$188,139	\$167,450	7108	11.69	831	1984	2119
36	059	4160.00	Upper	No	120.17	\$146,400	\$175,929	\$156,591	4079	15.42	629	1244	1306
36	059	4161.00	Middle	No	98.30	\$146,400	\$143,911	\$128,098	6410	14.77	947	1986	2193
36	059	4162.01	Middle	No	111.30	\$146,400	\$162,943	\$145,030	4026	26.40	1063	1093	1086
36	059	4162.02	Middle	No	95.79	\$146,400	\$140,237	\$124,821	4928	44.62	2199	868	1512

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	4163.00	Middle	No	106.62	\$146,400	\$156,092	\$138,929	3817	10.01	382	1085	1826
36	059	4164.01	Upper	No	126.16	\$146,400	\$184,698	\$164,400	3966	12.46	494	1151	2191
36	059	4164.02	Upper	No	130.89	\$146,400	\$191,623	\$170,556	3331	16.45	548	695	1112
36	059	4165.00	Middle	No	88.49	\$146,400	\$129,549	\$115,308	6465	63.96	4135	1117	1744
36	059	4166.00	Upper	No	122.24	\$146,400	\$178,959	\$159,281	5638	16.74	944	1422	1343
36	059	4167.01	Middle	No	88.79	\$146,400	\$129,989	\$115,702	4695	29.82	1400	1021	1631
36	059	4167.02	Middle	No	94.40	\$146,400	\$138,202	\$123,005	4458	21.60	963	1111	391
36	059	4168.01	Upper	No	130.72	\$146,400	\$191,374	\$170,341	2197	13.52	297	688	860
36	059	4168.02	Moderate	No	72.40	\$146,400	\$105,994	\$94,342	4279	16.76	717	1234	884
36	059	4169.00	Upper	No	148.07	\$146,400	\$216,774	\$192,938	4281	9.74	417	1320	1737
36	059	5170.00	Middle	No	106.91	\$146,400	\$156,516	\$139,314	3662	32.41	1187	1133	1375
36	059	5171.01	Moderate	No	75.39	\$146,400	\$110,371	\$98,245	5560	54.82	3048	1013	1834
36	059	5171.02	Middle	No	105.61	\$146,400	\$154,613	\$137,614	2483	29.04	721	797	848
36	059	5172.01	Low	No	46.66	\$146,400	\$68,310	\$60,800	4471	67.41	3014	230	706
36	059	5172.02	Unknown	No	0.00	\$146,400	\$0	\$0	3916	53.45	2093	754	979
36	059	5173.01	Middle	No	98.23	\$146,400	\$143,809	\$128,000	3090	43.07	1331	692	956
36	059	5173.02	Moderate	No	69.69	\$146,400	\$102,026	\$90,817	5183	42.37	2196	912	1728
36	059	5174.00	Upper	No	137.66	\$146,400	\$201,534	\$179,375	5062	17.82	902	1540	1960
36	059	5175.00	Middle	No	101.61	\$146,400	\$148,757	\$132,411	3998	19.31	772	1399	1522
36	059	5176.00	Middle	No	107.40	\$146,400	\$157,234	\$139,946	4837	21.73	1051	1421	1816
36	059	5177.01	Upper	No	158.13	\$146,400	\$231,502	\$206,058	7679	32.56	2500	2160	2653
36	059	5177.05	Upper	No	191.86	\$146,400	\$280,883	\$250,001	2506	29.17	731	922	1117
36	059	5178.01	Upper	No	166.92	\$146,400	\$244,371	\$217,500	3782	17.37	657	1184	1459
36	059	5178.02	Upper	No	131.59	\$146,400	\$192,648	\$171,467	3571	32.57	1163	939	1302
36	059	5179.01	Upper	No	124.81	\$146,400	\$182,722	\$162,639	4676	14.84	694	1561	1794
36	059	5179.02	Middle	No	95.93	\$146,400	\$140,442	\$125,000	2923	17.24	504	996	1356
36	059	5180.00	Middle	No	84.26	\$146,400	\$123,357	\$109,792	7075	29.37	2078	1386	2007
36	059	5181.00	Upper	No	149.82	\$146,400	\$219,336	\$195,217	2792	15.40	430	936	1003
36	059	5182.01	Upper	No	191.86	\$146,400	\$280,883	\$250,001	4498	19.05	857	1255	1522

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	5182.03	Upper	No	168.51	\$146,400	\$246,699	\$219,583	4617	32.73	1511	1036	1075
36	059	5182.04	Upper	No	181.07	\$146,400	\$265,086	\$235,938	4718	19.99	943	1681	1609
36	059	5183.00	Upper	No	159.69	\$146,400	\$233,786	\$208,080	5933	39.63	2351	1623	1928
36	059	5184.00	Upper	No	130.46	\$146,400	\$190,993	\$170,000	4254	43.72	1860	1341	1468
36	059	5185.01	Upper	No	171.97	\$146,400	\$251,764	\$224,091	7332	52.92	3880	2020	2137
36	059	5185.02	Middle	No	100.91	\$146,400	\$147,732	\$131,490	3119	62.65	1954	722	790
36	059	5186.00	Upper	No	152.58	\$146,400	\$223,377	\$198,816	4494	59.03	2653	1325	1319
36	059	5187.00	Upper	No	135.78	\$146,400	\$198,782	\$176,932	5733	49.97	2865	1736	1818
36	059	5188.00	Upper	No	156.90	\$146,400	\$229,702	\$204,444	3339	46.06	1538	1002	1035
36	059	5189.00	Middle	No	98.34	\$146,400	\$143,970	\$128,147	7320	68.46	5011	1694	2162
36	059	5190.00	Middle	No	96.89	\$146,400	\$141,847	\$126,250	6500	51.77	3365	1802	2069
36	059	5191.00	Middle	No	81.83	\$146,400	\$119,799	\$106,638	6276	50.80	3188	1896	2108
36	059	5192.00	Middle	No	112.45	\$146,400	\$164,627	\$146,528	6675	55.54	3707	1769	2019
36	059	5193.00	Middle	No	89.18	\$146,400	\$130,560	\$116,212	6613	67.44	4460	1370	1934
36	059	5194.00	Middle	No	104.21	\$146,400	\$152,563	\$135,796	4406	48.18	2123	1408	1510
36	059	5195.00	Middle	No	101.45	\$146,400	\$148,523	\$132,203	6079	48.40	2942	1831	1989
36	059	5196.01	Upper	No	124.83	\$146,400	\$182,751	\$162,656	4566	37.67	1720	1466	1511
36	059	5196.02	Upper	No	146.36	\$146,400	\$214,271	\$190,714	2168	25.69	557	643	686
36	059	5197.02	Upper	No	163.35	\$146,400	\$239,144	\$212,852	5663	19.76	1119	1793	1854
36	059	5197.03	Upper	No	123.45	\$146,400	\$180,731	\$160,865	3761	31.72	1193	1061	1185
36	059	5197.04	Upper	No	168.27	\$146,400	\$246,347	\$219,265	3239	26.15	847	917	995
36	059	5198.01	Upper	No	130.59	\$146,400	\$191,184	\$170,168	2499	36.85	921	695	809
36	059	5198.02	Upper	No	121.20	\$146,400	\$177,437	\$157,935	5204	30.92	1609	1510	1717
36	059	5199.00	Middle	No	112.43	\$146,400	\$164,598	\$146,500	5416	23.80	1289	1801	1917
36	059	5200.01	Middle	No	105.58	\$146,400	\$154,569	\$137,583	6860	27.29	1872	2329	2398
36	059	5200.02	Middle	No	89.98	\$146,400	\$131,731	\$117,257	4382	27.50	1205	1372	1544
36	059	5201.00	Upper	No	130.99	\$146,400	\$191,769	\$170,694	6403	17.34	1110	1832	1802
36	059	5202.00	Middle	No	91.99	\$146,400	\$134,673	\$119,872	3161	30.81	974	869	944

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	5203.00	Middle	No	111.41	\$146,400	\$163,104	\$145,174	6356	21.49	1366	1828	1965
36	059	5204.01	Middle	No	103.51	\$146,400	\$151,539	\$134,875	4256	30.22	1286	1301	1173
36	059	5204.02	Middle	No	118.76	\$146,400	\$173,865	\$154,754	4210	27.58	1161	1129	1304
36	059	5205.01	Middle	No	108.93	\$146,400	\$159,474	\$141,944	3625	25.85	937	1095	1175
36	059	5205.02	Middle	No	104.77	\$146,400	\$153,383	\$136,528	5105	18.51	945	1620	1730
36	059	5206.00	Middle	No	116.89	\$146,400	\$171,127	\$152,321	5615	29.23	1641	1745	1888
36	059	5207.00	Middle	No	118.18	\$146,400	\$173,016	\$154,000	4738	14.23	674	1532	1762
36	059	5208.00	Middle	No	97.71	\$146,400	\$143,047	\$127,321	3898	14.32	558	1335	1417
36	059	5209.00	Middle	No	103.19	\$146,400	\$151,070	\$134,464	4495	12.86	578	1614	1622
36	059	5210.00	Middle	No	98.80	\$146,400	\$144,643	\$128,750	4698	13.84	650	1438	1663
36	059	5211.00	Middle	No	110.39	\$146,400	\$161,611	\$143,849	4459	14.53	648	1478	1629
36	059	5212.00	Middle	No	113.00	\$146,400	\$165,432	\$147,250	2786	12.42	346	874	1015
36	059	5213.01	Middle	No	116.24	\$146,400	\$170,175	\$151,464	2245	14.79	332	840	879
36	059	5213.02	Middle	No	107.60	\$146,400	\$157,526	\$140,208	5457	11.16	609	1688	1816
36	059	5214.00	Upper	No	132.21	\$146,400	\$193,555	\$172,279	6408	11.84	759	1962	2060
36	059	5215.00	Middle	No	110.72	\$146,400	\$162,094	\$144,278	4865	12.60	613	1666	1708
36	059	5216.01	Upper	No	121.28	\$146,400	\$177,554	\$158,036	4213	10.99	463	1362	1520
36	059	5216.02	Upper	No	134.40	\$146,400	\$196,762	\$175,137	3327	10.61	353	1050	1088
36	059	5217.00	Upper	No	125.08	\$146,400	\$183,117	\$162,981	4704	12.22	575	1701	1741
36	059	5218.01	Middle	No	116.29	\$146,400	\$170,249	\$151,536	3596	16.96	610	1306	1368
36	059	5218.02	Middle	No	111.87	\$146,400	\$163,778	\$145,771	3886	12.97	504	1156	1243
36	059	5219.02	Upper	No	147.39	\$146,400	\$215,779	\$192,059	4500	10.53	474	1383	1509
36	059	5220.00	Middle	No	83.95	\$146,400	\$122,903	\$109,398	7883	60.81	4794	2171	2570
36	059	5227.00	Upper	No	120.67	\$146,400	\$176,661	\$157,237	4762	13.10	624	1500	1613
36	059	9801.00	Unknown	No	0.00	\$146,400	\$0	\$0	939	15.34	144	0	0
36	059	9811.00	Unknown	No	0.00	\$146,400	\$0	\$0	995	12.26	122	5	5
36	059	9821.00	Unknown	No	0.00	\$146,400	\$0	\$0	883	80.86	714	0	7
36	059	9901.00	Unknown	No	0.00	\$146,400	\$0	\$0	0	0.00	0	0	0
36	059	9902.00	Unknown	No	0.00	\$146,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	059	9903.01	Unknown	No	0.00	\$146,400	\$0	\$0	0	0.00	0	0	0
36	059	9903.02	Unknown	No	0.00	\$146,400	\$0	\$0	0	0.00	0	0	0
36	059	9904.00	Unknown	No	0.00	\$146,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 061 - NEW YORK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0001.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	061	0002.01	Low	No	36.35	\$99,000	\$35,987	\$31,076	2012	89.02	1791	0	38
36	061	0002.02	Moderate	No	56.79	\$99,000	\$56,222	\$48,552	7266	78.32	5691	818	76
36	061	0005.00	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
36	061	0006.00	Low	No	29.05	\$99,000	\$28,760	\$24,841	11616	90.14	10471	187	102
36	061	0007.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	10542	35.67	3760	753	48
36	061	0008.00	Low	No	41.26	\$99,000	\$40,847	\$35,273	10871	88.66	9638	105	186
36	061	0009.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2016	43.06	868	122	96
36	061	0010.01	Upper	No	172.75	\$99,000	\$171,023	\$147,679	1767	38.60	682	515	5
36	061	0010.02	Low	No	32.10	\$99,000	\$31,779	\$27,446	6300	97.87	6166	0	16
36	061	0012.00	Middle	No	85.90	\$99,000	\$85,041	\$73,438	3776	54.85	2071	796	18
36	061	0013.00	Upper	No	256.31	\$99,000	\$253,747	\$219,107	5402	38.19	2063	427	14
36	061	0014.01	Upper	No	168.07	\$99,000	\$166,389	\$143,672	3543	41.29	1463	1293	51
36	061	0014.02	Unknown	No	0.00	\$99,000	\$0	\$0	3418	72.00	2461	77	25
36	061	0015.01	Upper	No	179.20	\$99,000	\$177,408	\$153,188	8385	43.41	3640	1738	76
36	061	0015.02	Upper	No	238.66	\$99,000	\$236,273	\$204,018	10378	38.96	4043	489	124
36	061	0016.00	Moderate	No	60.23	\$99,000	\$59,628	\$51,489	7698	82.50	6351	352	208
36	061	0018.00	Low	No	43.31	\$99,000	\$42,877	\$37,027	7934	67.85	5383	181	158
36	061	0020.00	Low	No	29.97	\$99,000	\$29,670	\$25,625	4648	98.34	4571	8	61
36	061	0021.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7811	33.13	2588	1216	141
36	061	0022.01	Low	No	34.45	\$99,000	\$34,106	\$29,453	6969	76.63	5340	327	93
36	061	0022.02	Middle	No	95.77	\$99,000	\$94,812	\$81,875	2488	47.43	1180	60	10
36	061	0024.00	Low	No	23.33	\$99,000	\$23,097	\$19,948	4518	98.21	4437	14	18
36	061	0025.00	Low	No	30.11	\$99,000	\$29,809	\$25,747	4630	98.14	4544	0	51
36	061	0026.01	Moderate	No	71.17	\$99,000	\$70,458	\$60,843	3609	68.94	2488	143	26
36	061	0026.02	Middle	No	91.39	\$99,000	\$90,476	\$78,125	4816	50.04	2410	333	224

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0027.00	Upper	No	155.70	\$99,000	\$154,143	\$133,104	1370	83.07	1138	378	36
36	061	0028.00	Unknown	No	0.00	\$99,000	\$0	\$0	6819	68.27	4655	390	79
36	061	0029.01	Unknown	No	0.00	\$99,000	\$0	\$0	1096	79.20	868	0	14
36	061	0029.02	Low	No	47.11	\$99,000	\$46,639	\$40,278	4359	87.24	3803	230	129
36	061	0030.01	Moderate	No	75.18	\$99,000	\$74,428	\$64,271	4663	44.78	2088	72	192
36	061	0030.02	Middle	No	100.09	\$99,000	\$99,089	\$85,568	3035	48.04	1458	123	9
36	061	0031.00	Upper	No	284.25	\$99,000	\$281,408	\$242,986	2989	57.51	1719	208	7
36	061	0032.00	Upper	No	126.65	\$99,000	\$125,384	\$108,270	8372	33.21	2780	853	101
36	061	0033.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	6458	25.18	1626	970	184
36	061	0034.00	Middle	No	99.29	\$99,000	\$98,297	\$84,879	7012	36.41	2553	253	94
36	061	0036.01	Moderate	No	53.09	\$99,000	\$52,559	\$45,391	3513	70.68	2483	164	75
36	061	0036.02	Upper	No	148.27	\$99,000	\$146,787	\$126,750	3000	40.73	1222	189	166
36	061	0037.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3092	28.91	894	669	341
36	061	0038.00	Moderate	No	72.38	\$99,000	\$71,656	\$61,880	9070	34.85	3161	411	159
36	061	0039.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7036	25.87	1820	1022	262
36	061	0040.01	Upper	No	205.07	\$99,000	\$203,019	\$175,302	3743	29.33	1098	354	239
36	061	0040.02	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5090	38.13	1941	318	55
36	061	0041.00	Middle	No	104.52	\$99,000	\$103,475	\$89,353	7523	65.52	4929	224	319
36	061	0042.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5216	49.37	2575	485	61
36	061	0043.00	Moderate	No	73.18	\$99,000	\$72,448	\$62,557	4158	38.53	1602	330	198
36	061	0044.00	Upper	No	191.46	\$99,000	\$189,545	\$163,669	17222	35.69	6146	0	133
36	061	0045.00	Upper	No	247.64	\$99,000	\$245,164	\$211,696	1093	37.05	405	211	100
36	061	0047.00	Upper	No	191.46	\$99,000	\$189,545	\$163,672	2644	24.85	657	429	149
36	061	0048.00	Upper	No	208.72	\$99,000	\$206,633	\$178,427	6955	31.47	2189	1517	381
36	061	0049.00	Upper	No	160.85	\$99,000	\$159,242	\$137,500	4777	24.24	1158	640	250
36	061	0050.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5223	24.66	1288	1441	101
36	061	0052.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3808	35.48	1351	811	142
36	061	0054.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	4909	25.12	1233	1234	183
36	061	0055.01	Upper	No	242.93	\$99,000	\$240,501	\$207,664	4564	34.49	1574	525	31

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0055.02	Upper	No	262.14	\$99,000	\$259,519	\$224,091	1956	24.18	473	271	76
36	061	0056.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	4281	40.64	1740	752	72
36	061	0057.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2998	20.35	610	595	95
36	061	0058.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5109	30.65	1566	163	135
36	061	0059.00	Upper	No	268.20	\$99,000	\$265,518	\$229,267	5707	25.37	1448	1664	163
36	061	0060.00	Upper	No	271.85	\$99,000	\$269,132	\$232,391	5290	30.40	1608	0	17
36	061	0061.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5494	35.53	1952	1038	104
36	061	0062.00	Upper	No	128.31	\$99,000	\$127,027	\$109,688	3686	55.34	2040	0	16
36	061	0063.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	6707	20.69	1388	1529	311
36	061	0064.00	Upper	No	291.13	\$99,000	\$288,219	\$248,875	8744	33.50	2929	1372	477
36	061	0065.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	6721	29.52	1984	277	81
36	061	0066.00	Upper	No	223.20	\$99,000	\$220,968	\$190,805	12341	48.87	6031	2306	174
36	061	0067.00	Upper	No	171.75	\$99,000	\$170,033	\$146,818	5547	20.73	1150	574	286
36	061	0068.00	Upper	No	263.58	\$99,000	\$260,944	\$225,321	7706	35.34	2723	1216	339
36	061	0069.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2799	25.94	726	503	152
36	061	0070.01	Upper	No	270.47	\$99,000	\$267,765	\$231,213	4550	35.32	1607	595	217
36	061	0070.02	Upper	No	254.48	\$99,000	\$251,935	\$217,545	4865	29.95	1457	323	96
36	061	0071.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5851	23.07	1350	1174	382
36	061	0072.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	9358	31.06	2907	824	198
36	061	0073.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	6180	19.71	1218	711	685
36	061	0074.00	Upper	No	244.27	\$99,000	\$241,827	\$208,815	5698	36.17	2061	693	47
36	061	0075.00	Upper	No	154.56	\$99,000	\$153,014	\$132,127	4000	19.23	769	863	201
36	061	0076.00	Upper	No	188.40	\$99,000	\$186,516	\$161,058	2921	61.49	1796	277	37
36	061	0077.00	Upper	No	201.06	\$99,000	\$199,049	\$171,875	6192	20.90	1294	1081	228
36	061	0078.00	Upper	No	206.79	\$99,000	\$204,722	\$176,771	9109	40.49	3688	1140	207
36	061	0079.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	4442	20.17	896	725	621
36	061	0080.00	Upper	No	246.59	\$99,000	\$244,124	\$210,800	5906	31.22	1844	1354	169
36	061	0081.00	Upper	No	215.97	\$99,000	\$213,810	\$184,618	7853	29.75	2336	1708	301

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0082.00	Upper	No	229.06	\$99,000	\$226,769	\$195,809	3414	34.68	1184	970	37
36	061	0083.00	Low	No	41.46	\$99,000	\$41,045	\$35,442	3853	56.35	2171	455	130
36	061	0084.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	1985	62.92	1249	310	46
36	061	0086.01	Upper	No	258.82	\$99,000	\$256,232	\$221,250	4853	49.70	2412	299	0
36	061	0086.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	061	0086.03	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5347	21.86	1169	1603	98
36	061	0087.00	Upper	No	223.06	\$99,000	\$220,829	\$190,679	6510	29.88	1945	1391	315
36	061	0088.00	Upper	No	211.25	\$99,000	\$209,138	\$180,590	8852	40.07	3547	1772	166
36	061	0089.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5957	36.43	2170	940	489
36	061	0090.00	Upper	No	284.18	\$99,000	\$281,338	\$242,931	8830	40.82	3604	1444	205
36	061	0091.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7362	34.00	2503	1107	278
36	061	0092.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	1866	43.84	818	151	46
36	061	0093.00	Middle	No	119.60	\$99,000	\$118,404	\$102,241	9325	38.92	3629	2250	264
36	061	0094.00	Unknown	No	0.00	\$99,000	\$0	\$0	109	49.54	54	4	0
36	061	0095.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3892	55.42	2157	417	122
36	061	0096.00	Unknown	No	0.00	\$99,000	\$0	\$0	608	79.93	486	18	29
36	061	0097.00	Middle	No	113.80	\$99,000	\$112,662	\$97,281	5071	56.00	2840	1560	68
36	061	0098.00	Unknown	No	0.00	\$99,000	\$0	\$0	8078	32.99	2665	1612	313
36	061	0099.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2093	32.82	687	215	117
36	061	0099.02	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3848	43.24	1664	184	11
36	061	0099.03	Upper	No	263.44	\$99,000	\$260,806	\$225,204	2380	59.71	1421	0	0
36	061	0100.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2170	40.51	879	221	0
36	061	0101.00	Upper	No	145.57	\$99,000	\$144,114	\$124,444	2596	67.95	1764	4	6
36	061	0102.00	Unknown	No	0.00	\$99,000	\$0	\$0	283	27.92	79	31	18
36	061	0103.00	Upper	No	173.69	\$99,000	\$171,953	\$148,482	4095	64.88	2657	149	109
36	061	0104.00	Upper	No	199.35	\$99,000	\$197,357	\$170,417	983	34.59	340	281	47
36	061	0106.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	8256	15.35	1267	2946	328
36	061	0106.02	Upper	No	234.90	\$99,000	\$232,551	\$200,804	5489	36.24	1989	316	11
36	061	0108.01	Upper	No	184.37	\$99,000	\$182,526	\$157,609	3297	30.03	990	598	95

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0108.02	Upper	No	281.01	\$99,000	\$278,200	\$240,216	3805	24.07	916	962	14
36	061	0108.03	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2696	29.97	808	653	22
36	061	0109.00	Upper	No	201.14	\$99,000	\$199,129	\$171,944	407	67.08	273	31	9
36	061	0110.00	Upper	No	288.61	\$99,000	\$285,724	\$246,719	7671	28.41	2179	678	402
36	061	0111.00	Upper	No	201.01	\$99,000	\$199,000	\$171,830	6138	61.52	3776	297	12
36	061	0112.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	1233	27.74	342	167	0
36	061	0112.02	Upper	No	292.45	\$99,000	\$289,526	\$250,001	500	26.00	130	192	35
36	061	0112.03	Upper	No	276.37	\$99,000	\$273,606	\$236,250	1420	32.32	459	304	0
36	061	0113.00	Unknown	No	0.00	\$99,000	\$0	\$0	216	63.89	138	25	10
36	061	0114.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	1361	20.94	285	364	165
36	061	0114.02	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2620	21.76	570	715	181
36	061	0115.00	Upper	No	176.12	\$99,000	\$174,359	\$150,556	3863	64.12	2477	270	145
36	061	0116.00	Upper	No	187.02	\$99,000	\$185,150	\$159,872	3263	33.28	1086	336	0
36	061	0117.00	Upper	No	220.16	\$99,000	\$217,958	\$188,201	5256	59.11	3107	0	102
36	061	0118.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	9688	20.22	1959	1627	356
36	061	0119.00	Unknown	No	0.00	\$99,000	\$0	\$0	1666	76.65	1277	0	18
36	061	0120.00	Upper	No	271.38	\$99,000	\$268,666	\$231,991	3905	15.80	617	1121	249
36	061	0121.01	Middle	No	92.59	\$99,000	\$91,664	\$79,154	3408	53.79	1833	105	9
36	061	0121.02	Unknown	No	0.00	\$99,000	\$0	\$0	5236	36.50	1911	0	63
36	061	0122.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3425	14.45	495	990	166
36	061	0124.00	Upper	No	272.28	\$99,000	\$269,557	\$232,755	10845	28.55	3096	1254	23
36	061	0125.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2901	65.01	1886	108	37
36	061	0126.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7437	22.05	1640	2202	183
36	061	0126.02	Upper	No	211.20	\$99,000	\$209,088	\$180,541	6400	17.31	1108	999	130
36	061	0127.00	Upper	No	137.00	\$99,000	\$135,630	\$117,115	7282	45.99	3349	936	148
36	061	0128.00	Upper	No	277.05	\$99,000	\$274,280	\$236,838	6545	14.09	922	1890	339
36	061	0129.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7959	57.56	4581	547	0
36	061	0129.02	Moderate	No	70.57	\$99,000	\$69,864	\$60,332	3144	52.58	1653	298	79

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0130.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3911	13.37	523	1239	142
36	061	0131.00	Upper	No	167.91	\$99,000	\$166,231	\$143,542	3962	53.00	2100	250	31
36	061	0132.01	Unknown	No	0.00	\$99,000	\$0	\$0	3146	26.48	833	361	129
36	061	0132.02	Unknown	No	0.00	\$99,000	\$0	\$0	4237	28.51	1208	86	86
36	061	0132.03	Middle	No	85.85	\$99,000	\$84,992	\$73,391	3747	26.90	1008	404	0
36	061	0133.00	Upper	No	287.17	\$99,000	\$284,298	\$245,488	6782	48.23	3271	719	92
36	061	0134.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	11882	22.95	2727	2339	246
36	061	0135.01	Upper	No	173.72	\$99,000	\$171,983	\$148,507	5504	58.56	3223	111	74
36	061	0135.02	Unknown	No	0.00	\$99,000	\$0	\$0	6358	60.93	3874	108	87
36	061	0136.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	1962	13.35	262	614	0
36	061	0136.02	Upper	No	219.42	\$99,000	\$217,226	\$187,571	5070	24.16	1225	1040	35
36	061	0136.03	Upper	No	287.23	\$99,000	\$284,358	\$245,539	4387	20.81	913	139	0
36	061	0136.04	Upper	No	170.24	\$99,000	\$168,538	\$145,531	5057	24.86	1257	748	0
36	061	0137.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7308	36.43	2662	1367	428
36	061	0138.00	Upper	No	276.19	\$99,000	\$273,428	\$236,096	13109	23.97	3142	1985	404
36	061	0139.00	Upper	No	200.83	\$99,000	\$198,822	\$171,683	9988	39.02	3897	2040	392
36	061	0140.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	8050	18.00	1449	2172	277
36	061	0142.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	4463	13.91	621	1387	247
36	061	0143.00	Unknown	No	0.00	\$99,000	\$0	\$0	129	75.19	97	0	0
36	061	0144.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5040	20.75	1046	1295	40
36	061	0144.02	Upper	No	247.68	\$99,000	\$245,203	\$211,729	7151	23.84	1705	1206	144
36	061	0145.00	Upper	No	242.52	\$99,000	\$240,095	\$207,321	7532	38.56	2904	845	12
36	061	0146.01	Upper	No	256.75	\$99,000	\$254,183	\$219,485	4481	27.92	1251	109	40
36	061	0146.02	Upper	No	234.03	\$99,000	\$231,690	\$200,063	9061	26.20	2374	957	41
36	061	0147.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2987	44.99	1344	216	6
36	061	0148.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3221	22.85	736	536	24
36	061	0148.02	Upper	No	210.56	\$99,000	\$208,454	\$180,000	7494	21.42	1605	1349	60
36	061	0149.00	Upper	No	256.71	\$99,000	\$254,143	\$219,444	6351	24.15	1534	1151	179
36	061	0150.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	2321	15.21	353	551	30

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0150.02	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5642	13.82	780	1691	80
36	061	0151.01	Low	No	47.69	\$99,000	\$47,213	\$40,773	3756	87.54	3288	36	151
36	061	0151.02	Upper	No	204.14	\$99,000	\$202,099	\$174,511	8254	51.10	4218	552	66
36	061	0152.00	Upper	No	145.57	\$99,000	\$144,114	\$124,444	7730	46.87	3623	581	81
36	061	0153.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3684	19.95	735	854	0
36	061	0153.02	Upper	No	277.96	\$99,000	\$275,180	\$237,614	6032	26.79	1616	1081	94
36	061	0154.01	Upper	No	210.82	\$99,000	\$208,712	\$180,222	5189	29.93	1553	778	280
36	061	0154.02	Upper	No	145.80	\$99,000	\$144,342	\$124,635	4503	32.82	1478	808	90
36	061	0154.03	Upper	No	189.49	\$99,000	\$187,595	\$161,987	5738	41.65	2390	791	136
36	061	0155.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5091	23.89	1216	1837	19
36	061	0155.02	Upper	No	180.72	\$99,000	\$178,913	\$154,489	5759	28.43	1637	1682	0
36	061	0156.01	Upper	No	175.73	\$99,000	\$173,973	\$150,223	5568	39.46	2197	105	26
36	061	0156.02	Middle	No	106.14	\$99,000	\$105,079	\$90,733	2154	69.31	1493	71	0
36	061	0157.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	11197	24.16	2705	2138	508
36	061	0158.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5600	23.61	1322	1093	227
36	061	0158.02	Upper	No	191.45	\$99,000	\$189,536	\$163,665	4516	45.90	2073	35	95
36	061	0159.00	Upper	No	236.26	\$99,000	\$233,897	\$201,964	10054	24.86	2499	2815	261
36	061	0160.01	Upper	No	292.45	\$99,000	\$289,526	\$250,001	3852	15.03	579	1297	140
36	061	0160.02	Upper	No	152.12	\$99,000	\$150,599	\$130,042	3607	36.57	1319	440	55
36	061	0161.00	Upper	No	279.96	\$99,000	\$277,160	\$239,323	6617	22.68	1501	1157	428
36	061	0162.00	Low	No	37.28	\$99,000	\$36,907	\$31,870	9033	93.52	8448	366	69
36	061	0163.00	Upper	No	210.39	\$99,000	\$208,286	\$179,848	7292	27.56	2010	1504	238
36	061	0164.00	Low	No	42.00	\$99,000	\$41,580	\$35,905	7371	88.73	6540	2	51
36	061	0165.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	6659	22.65	1508	1392	267
36	061	0166.00	Low	No	45.05	\$99,000	\$44,600	\$38,513	7012	79.28	5559	165	127
36	061	0167.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	7210	23.08	1664	1168	68
36	061	0168.00	Low	No	38.77	\$99,000	\$38,382	\$33,150	4964	81.35	4038	127	23
36	061	0169.00	Upper	No	250.64	\$99,000	\$248,134	\$214,259	8526	26.77	2282	1126	339

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0170.00	Moderate	No	70.18	\$99,000	\$69,478	\$60,000	7991	89.11	7121	278	17
36	061	0171.00	Upper	No	233.18	\$99,000	\$230,848	\$199,333	9694	25.85	2506	1908	270
36	061	0172.00	Low	No	39.59	\$99,000	\$39,194	\$33,846	5441	86.12	4686	73	341
36	061	0173.00	Upper	No	244.14	\$99,000	\$241,699	\$208,700	8699	33.57	2920	979	255
36	061	0174.01	Low	No	37.47	\$99,000	\$37,095	\$32,034	5449	86.84	4732	321	44
36	061	0174.02	Moderate	No	58.49	\$99,000	\$57,905	\$50,000	2276	80.89	1841	137	6
36	061	0175.00	Upper	No	292.45	\$99,000	\$289,526	\$250,001	11110	26.86	2984	2248	261
36	061	0177.00	Upper	No	148.69	\$99,000	\$147,203	\$127,109	9382	49.32	4627	1842	445
36	061	0178.00	Moderate	No	69.75	\$99,000	\$69,053	\$59,625	3860	78.81	3042	147	432
36	061	0179.00	Upper	No	281.30	\$99,000	\$278,487	\$240,464	9103	33.46	3046	1430	144
36	061	0180.00	Low	No	37.66	\$99,000	\$37,283	\$32,196	7429	89.51	6650	109	155
36	061	0181.00	Upper	No	138.20	\$99,000	\$136,818	\$118,142	8941	42.87	3833	1375	178
36	061	0182.00	Low	No	45.99	\$99,000	\$45,530	\$39,322	7675	90.18	6921	60	176
36	061	0183.00	Upper	No	262.19	\$99,000	\$259,568	\$224,134	8534	35.62	3040	1237	314
36	061	0184.00	Low	No	37.17	\$99,000	\$36,798	\$31,776	7820	91.30	7140	331	299
36	061	0185.00	Upper	No	212.82	\$99,000	\$210,692	\$181,926	5243	41.41	2171	1008	0
36	061	0186.00	Moderate	No	53.90	\$99,000	\$53,361	\$46,078	5127	93.21	4779	51	68
36	061	0187.00	Upper	No	253.11	\$99,000	\$250,579	\$216,368	9383	38.70	3631	1252	253
36	061	0188.00	Low	No	34.15	\$99,000	\$33,809	\$29,194	5697	84.97	4841	90	455
36	061	0189.00	Low	No	39.13	\$99,000	\$38,739	\$33,450	11556	73.51	8495	535	192
36	061	0190.00	Middle	No	100.31	\$99,000	\$99,307	\$85,750	3679	79.45	2923	664	167
36	061	0191.00	Upper	No	213.92	\$99,000	\$211,781	\$182,870	9005	38.61	3477	1956	62
36	061	0192.00	Low	No	33.46	\$99,000	\$33,125	\$28,608	3971	95.29	3784	16	47
36	061	0193.00	Middle	No	81.56	\$99,000	\$80,744	\$69,722	8736	71.69	6263	664	252
36	061	0194.00	Low	No	41.62	\$99,000	\$41,204	\$35,580	6978	91.72	6400	167	144
36	061	0195.00	Upper	No	149.17	\$99,000	\$147,678	\$127,521	7828	43.11	3375	1114	124
36	061	0196.00	Moderate	No	50.82	\$99,000	\$50,312	\$43,444	4031	86.26	3477	0	59
36	061	0197.01	Unknown	No	0.00	\$99,000	\$0	\$0	1278	69.87	893	0	16
36	061	0197.02	Upper	No	150.88	\$99,000	\$149,371	\$128,977	2601	64.86	1687	291	24

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0198.00	Upper	No	141.84	\$99,000	\$140,422	\$121,250	2370	76.33	1809	413	308
36	061	0199.00	Upper	No	266.34	\$99,000	\$263,677	\$227,679	9598	48.25	4631	1052	53
36	061	0200.00	Middle	No	118.89	\$99,000	\$117,701	\$101,635	2855	69.91	1996	309	512
36	061	0201.01	Upper	No	280.02	\$99,000	\$277,220	\$239,375	1863	54.97	1024	57	0
36	061	0201.02	Upper	No	121.90	\$99,000	\$120,681	\$104,211	4077	71.23	2904	325	118
36	061	0203.00	Middle	No	100.16	\$99,000	\$99,158	\$85,625	3874	63.16	2447	49	25
36	061	0205.00	Upper	No	253.19	\$99,000	\$250,658	\$216,438	5023	40.45	2032	198	16
36	061	0206.00	Middle	No	91.21	\$99,000	\$90,298	\$77,976	3628	83.10	3015	166	426
36	061	0207.01	Upper	No	143.06	\$99,000	\$141,629	\$122,292	3035	51.70	1569	25	81
36	061	0208.00	Upper	No	132.19	\$99,000	\$130,868	\$113,000	5255	80.95	4254	379	814
36	061	0209.01	Low	No	47.96	\$99,000	\$47,480	\$41,000	3665	92.71	3398	77	94
36	061	0210.00	Moderate	No	51.28	\$99,000	\$50,767	\$43,839	6748	97.60	6586	293	101
36	061	0211.00	Moderate	No	76.74	\$99,000	\$75,973	\$65,600	10529	68.28	7189	1025	257
36	061	0212.00	Middle	No	119.40	\$99,000	\$118,206	\$102,072	4899	87.53	4288	85	52
36	061	0213.03	Moderate	No	69.39	\$99,000	\$68,696	\$59,318	5583	79.03	4412	87	65
36	061	0214.00	Middle	No	88.30	\$99,000	\$87,417	\$75,489	3075	89.85	2763	0	48
36	061	0215.00	Moderate	No	54.25	\$99,000	\$53,708	\$46,379	3856	88.74	3422	40	52
36	061	0216.00	Moderate	No	72.11	\$99,000	\$71,389	\$61,648	8567	75.80	6494	456	367
36	061	0217.03	Unknown	No	0.00	\$99,000	\$0	\$0	545	62.94	343	6	6
36	061	0218.00	Moderate	No	71.70	\$99,000	\$70,983	\$61,293	6530	79.10	5165	415	360
36	061	0219.00	Low	No	29.06	\$99,000	\$28,769	\$24,843	5696	95.12	5418	23	62
36	061	0220.00	Middle	No	115.92	\$99,000	\$114,761	\$99,097	6114	76.17	4657	357	797
36	061	0221.02	Upper	No	163.90	\$99,000	\$162,261	\$140,114	2382	76.07	1812	470	280
36	061	0222.00	Moderate	No	76.22	\$99,000	\$75,458	\$65,156	3293	74.83	2464	282	358
36	061	0223.01	Moderate	No	51.28	\$99,000	\$50,767	\$43,841	7258	84.79	6154	220	199
36	061	0223.02	Moderate	No	62.51	\$99,000	\$61,885	\$53,438	3101	86.07	2669	37	64
36	061	0224.00	Moderate	No	55.91	\$99,000	\$55,351	\$47,798	7346	91.33	6709	166	312
36	061	0225.00	Moderate	No	72.07	\$99,000	\$71,349	\$61,615	9895	84.86	8397	872	137

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0226.00	Moderate	No	75.06	\$99,000	\$74,309	\$64,167	4890	83.58	4087	284	677
36	061	0227.00	Middle	No	98.38	\$99,000	\$97,396	\$84,100	5387	75.94	4091	473	407
36	061	0228.00	Middle	No	96.32	\$99,000	\$95,357	\$82,340	5961	84.65	5046	577	692
36	061	0229.00	Moderate	No	54.01	\$99,000	\$53,470	\$46,170	7975	83.61	6668	340	230
36	061	0230.00	Low	No	49.00	\$99,000	\$48,510	\$41,895	9111	89.86	8187	230	229
36	061	0231.00	Moderate	No	64.40	\$99,000	\$63,756	\$55,054	6273	77.73	4876	375	311
36	061	0232.00	Low	No	48.67	\$99,000	\$48,183	\$41,612	8061	95.09	7665	55	9
36	061	0233.00	Middle	No	88.33	\$99,000	\$87,447	\$75,514	6368	76.18	4851	396	345
36	061	0234.00	Low	No	42.05	\$99,000	\$41,630	\$35,950	5112	85.11	4351	225	86
36	061	0235.01	Middle	No	80.37	\$99,000	\$79,566	\$68,710	6720	82.28	5529	352	83
36	061	0235.02	Moderate	No	60.31	\$99,000	\$59,707	\$51,563	2206	89.35	1971	55	19
36	061	0236.00	Moderate	No	55.11	\$99,000	\$54,559	\$47,114	9907	97.33	9642	856	165
36	061	0237.00	Moderate	No	52.71	\$99,000	\$52,183	\$45,060	6792	82.11	5577	212	337
36	061	0238.02	Upper	No	130.63	\$99,000	\$129,324	\$111,667	4791	68.44	3279	81	44
36	061	0238.03	Upper	No	140.47	\$99,000	\$139,065	\$120,081	3625	60.69	2200	800	0
36	061	0238.04	Upper	No	222.41	\$99,000	\$220,186	\$190,125	3306	60.25	1992	412	26
36	061	0239.00	Low	No	42.83	\$99,000	\$42,402	\$36,615	2675	84.41	2258	140	7
36	061	0240.00	Unknown	No	0.00	\$99,000	\$0	\$0	1302	86.94	1132	0	0
36	061	0241.00	Moderate	No	79.08	\$99,000	\$78,289	\$67,604	7612	78.34	5963	1019	161
36	061	0242.00	Low	No	48.59	\$99,000	\$48,104	\$41,544	4448	95.75	4259	0	9
36	061	0243.01	Moderate	No	76.08	\$99,000	\$75,319	\$65,036	3993	84.25	3364	61	146
36	061	0243.02	Low	No	30.95	\$99,000	\$30,641	\$26,464	7237	98.88	7156	26	128
36	061	0245.00	Moderate	No	52.64	\$99,000	\$52,114	\$45,000	13385	87.46	11707	164	237
36	061	0247.00	Middle	No	85.70	\$99,000	\$84,843	\$73,265	6521	80.97	5280	426	114
36	061	0249.00	Moderate	No	59.16	\$99,000	\$58,568	\$50,573	1084	85.42	926	41	67
36	061	0251.00	Moderate	No	53.92	\$99,000	\$53,381	\$46,094	2287	89.51	2047	8	30
36	061	0253.00	Moderate	No	63.19	\$99,000	\$62,558	\$54,020	10081	84.29	8497	92	18
36	061	0255.00	Middle	No	110.29	\$99,000	\$109,187	\$94,282	5697	68.32	3892	191	0
36	061	0257.00	Middle	No	113.50	\$99,000	\$112,365	\$97,028	4270	68.43	2922	476	330

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0259.00	Middle	No	94.72	\$99,000	\$93,773	\$80,978	4029	82.35	3318	692	55
36	061	0261.00	Moderate	No	67.77	\$99,000	\$67,092	\$57,938	10733	94.79	10174	74	87
36	061	0263.00	Moderate	No	60.68	\$99,000	\$60,073	\$51,875	7969	88.38	7043	42	38
36	061	0265.00	Upper	No	123.27	\$99,000	\$122,037	\$105,379	6850	69.18	4739	721	75
36	061	0267.00	Moderate	No	67.10	\$99,000	\$66,429	\$57,361	2083	45.51	948	0	0
36	061	0269.00	Moderate	No	70.26	\$99,000	\$69,557	\$60,064	7848	90.10	7071	78	243
36	061	0271.00	Middle	No	104.30	\$99,000	\$103,257	\$89,167	7623	73.50	5603	330	114
36	061	0273.00	Upper	No	129.83	\$99,000	\$128,532	\$110,984	6519	38.20	2490	832	7
36	061	0275.00	Upper	No	199.98	\$99,000	\$197,980	\$170,952	3063	32.26	988	832	25
36	061	0277.00	Low	No	38.58	\$99,000	\$38,194	\$32,987	6423	89.76	5765	0	16
36	061	0279.00	Moderate	No	59.46	\$99,000	\$58,865	\$50,833	10019	79.38	7953	462	99
36	061	0281.00	Upper	No	184.84	\$99,000	\$182,992	\$158,015	3108	32.21	1001	411	37
36	061	0283.00	Middle	No	82.36	\$99,000	\$81,536	\$70,404	7740	81.06	6274	634	71
36	061	0285.00	Moderate	No	65.07	\$99,000	\$64,419	\$55,625	6794	90.05	6118	0	12
36	061	0287.00	Middle	No	87.96	\$99,000	\$87,080	\$75,197	3772	69.54	2623	49	13
36	061	0291.00	Moderate	No	67.94	\$99,000	\$67,261	\$58,080	10509	92.43	9713	143	96
36	061	0293.00	Moderate	No	55.39	\$99,000	\$54,836	\$47,353	8035	92.48	7431	14	136
36	061	0295.00	Middle	No	115.43	\$99,000	\$114,276	\$98,676	7039	66.44	4677	265	165
36	061	0297.00	Unknown	No	0.00	\$99,000	\$0	\$0	16	100.00	16	0	0
36	061	0299.00	Low	No	42.03	\$99,000	\$41,610	\$35,930	3598	97.83	3520	21	28
36	061	0303.00	Middle	No	82.49	\$99,000	\$81,665	\$70,521	3691	63.94	2360	124	38
36	061	0307.00	Upper	No	153.14	\$99,000	\$151,609	\$130,912	3427	44.67	1531	781	89
36	061	0309.00	Low	No	45.84	\$99,000	\$45,382	\$39,189	8594	93.64	8047	158	331
36	061	0311.00	Unknown	No	0.00	\$99,000	\$0	\$0	12	100.00	12	0	0
36	061	0317.03	Upper	No	292.45	\$99,000	\$289,526	\$250,001	5847	34.33	2007	215	0
36	061	0317.04	Upper	No	251.80	\$99,000	\$249,282	\$215,250	10422	39.08	4073	1627	0
36	061	0319.00	Unknown	No	0.00	\$99,000	\$0	\$0	3	100.00	3	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 081 - QUEENS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0001.01	Upper	No	181.45	\$99,000	\$179,636	\$155,110	4659	50.80	2367	532	37
36	081	0001.02	Upper	No	272.36	\$99,000	\$269,636	\$232,829	7484	44.47	3328	51	28
36	081	0001.03	Unknown	No	0.00	\$99,000	\$0	\$0	33	72.73	24	0	55
36	081	0001.04	Unknown	No	0.00	\$99,000	\$0	\$0	27	96.30	26	0	0
36	081	0002.00	Moderate	No	77.01	\$99,000	\$76,240	\$65,833	3084	88.10	2717	436	858
36	081	0004.00	Middle	No	80.46	\$99,000	\$79,655	\$68,780	4918	95.42	4693	477	1125
36	081	0006.00	Middle	No	102.49	\$99,000	\$101,465	\$87,619	4177	92.77	3875	527	1140
36	081	0007.01	Upper	No	244.36	\$99,000	\$241,916	\$208,893	3460	49.74	1721	614	497
36	081	0007.02	Middle	No	113.56	\$99,000	\$112,424	\$97,083	4260	53.92	2297	339	555
36	081	0008.00	Middle	No	94.26	\$99,000	\$93,317	\$80,577	3580	90.61	3244	645	921
36	081	0010.00	Middle	No	117.33	\$99,000	\$116,157	\$100,302	3789	91.55	3469	464	1012
36	081	0012.00	Middle	No	88.94	\$99,000	\$88,051	\$76,029	4183	83.89	3509	329	794
36	081	0014.00	Middle	No	85.89	\$99,000	\$85,031	\$73,429	4114	85.15	3503	617	998
36	081	0016.00	Middle	No	98.95	\$99,000	\$97,961	\$84,593	3041	89.61	2725	470	640
36	081	0018.00	Middle	No	113.41	\$99,000	\$112,276	\$96,953	3044	89.82	2734	455	699
36	081	0019.01	Upper	No	222.20	\$99,000	\$219,978	\$189,946	1434	54.74	785	122	66
36	081	0019.02	Upper	No	212.60	\$99,000	\$210,474	\$181,739	8645	68.58	5929	312	96
36	081	0019.03	Upper	No	236.26	\$99,000	\$233,897	\$201,964	2214	62.92	1393	59	88
36	081	0020.00	Middle	No	109.91	\$99,000	\$108,811	\$93,958	1871	89.52	1675	223	465
36	081	0022.00	Middle	No	97.19	\$99,000	\$96,218	\$83,083	2290	85.94	1968	258	554
36	081	0024.00	Middle	No	82.37	\$99,000	\$81,546	\$70,417	2195	89.07	1955	319	422
36	081	0025.00	Low	No	40.05	\$99,000	\$39,650	\$34,239	7242	97.54	7064	31	103
36	081	0026.00	Upper	No	131.25	\$99,000	\$129,938	\$112,201	2150	83.12	1787	507	592
36	081	0028.00	Moderate	No	77.01	\$99,000	\$76,240	\$65,833	3304	90.80	3000	362	967
36	081	0030.00	Middle	No	93.67	\$99,000	\$92,733	\$80,075	1479	86.48	1279	274	408
36	081	0031.00	Upper	No	122.10	\$99,000	\$120,879	\$104,375	2157	65.65	1416	45	304

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0032.00	Middle	No	89.49	\$99,000	\$88,595	\$76,500	1791	90.45	1620	325	534
36	081	0033.01	Upper	No	160.13	\$99,000	\$158,529	\$136,889	4399	62.49	2749	58	116
36	081	0033.02	Moderate	No	52.64	\$99,000	\$52,114	\$45,000	2166	80.89	1752	120	285
36	081	0034.00	Middle	No	82.30	\$99,000	\$81,477	\$70,357	2442	91.97	2246	337	691
36	081	0036.00	Middle	No	108.20	\$99,000	\$107,118	\$92,500	4195	93.40	3918	391	1076
36	081	0037.00	Unknown	No	0.00	\$99,000	\$0	\$0	2	50.00	1	0	0
36	081	0038.00	Middle	No	90.17	\$99,000	\$89,268	\$77,083	2490	89.36	2225	196	696
36	081	0039.00	Moderate	No	54.82	\$99,000	\$54,272	\$46,870	1462	74.28	1086	36	265
36	081	0040.01	Middle	No	99.02	\$99,000	\$98,030	\$84,653	2403	80.23	1928	285	596
36	081	0040.02	Moderate	No	59.95	\$99,000	\$59,351	\$51,250	1361	91.33	1243	181	349
36	081	0042.00	Middle	No	88.78	\$99,000	\$87,892	\$75,893	4505	93.85	4228	529	1097
36	081	0043.00	Low	No	41.01	\$99,000	\$40,600	\$35,057	2326	95.40	2219	0	22
36	081	0044.01	Moderate	No	74.96	\$99,000	\$74,210	\$64,079	3916	93.11	3646	373	969
36	081	0045.00	Upper	No	126.93	\$99,000	\$125,661	\$108,510	3252	48.31	1571	1139	375
36	081	0047.00	Low	No	49.71	\$99,000	\$49,213	\$42,500	4090	78.02	3191	122	297
36	081	0050.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0051.00	Moderate	No	60.85	\$99,000	\$60,242	\$52,019	2512	70.14	1762	89	351
36	081	0052.00	Moderate	No	77.71	\$99,000	\$76,933	\$66,429	3080	92.76	2857	293	818
36	081	0053.00	Upper	No	138.91	\$99,000	\$137,521	\$118,750	5397	50.18	2708	352	869
36	081	0054.00	Middle	No	89.79	\$99,000	\$88,892	\$76,763	5609	84.19	4722	1065	1937
36	081	0055.00	Middle	No	100.62	\$99,000	\$99,614	\$86,021	1367	72.20	987	50	190
36	081	0057.00	Moderate	No	75.76	\$99,000	\$75,002	\$64,767	4277	58.15	2487	85	482
36	081	0058.00	Middle	No	109.19	\$99,000	\$108,098	\$93,339	6194	77.43	4796	1119	1752
36	081	0059.00	Middle	No	107.72	\$99,000	\$106,643	\$92,083	4231	44.84	1897	263	892
36	081	0061.00	Middle	No	107.68	\$99,000	\$106,603	\$92,054	6291	45.22	2845	212	739
36	081	0062.01	Middle	No	81.37	\$99,000	\$80,556	\$69,564	5389	44.13	2378	2718	955
36	081	0062.02	Moderate	No	64.82	\$99,000	\$64,172	\$55,417	6949	60.04	4172	832	2139
36	081	0063.00	Upper	No	126.45	\$99,000	\$125,186	\$108,099	5877	42.06	2472	266	868
36	081	0065.01	Upper	No	124.50	\$99,000	\$123,255	\$106,429	3645	45.60	1662	132	537

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0065.02	Middle	No	93.00	\$99,000	\$92,070	\$79,500	4004	42.68	1709	212	812
36	081	0069.00	Upper	No	148.47	\$99,000	\$146,985	\$126,923	5196	54.64	2839	251	863
36	081	0071.00	Middle	No	92.43	\$99,000	\$91,506	\$79,018	4355	47.74	2079	137	516
36	081	0073.00	Upper	No	151.43	\$99,000	\$149,916	\$129,453	4470	43.29	1935	213	367
36	081	0075.00	Upper	No	165.96	\$99,000	\$164,300	\$141,875	4477	50.95	2281	461	330
36	081	0077.00	Upper	No	146.39	\$99,000	\$144,926	\$125,147	2114	56.62	1197	104	291
36	081	0079.00	Middle	No	92.12	\$99,000	\$91,199	\$78,750	3628	61.33	2225	360	697
36	081	0081.00	Middle	No	88.15	\$99,000	\$87,269	\$75,357	1761	54.00	951	103	380
36	081	0083.00	Middle	No	105.84	\$99,000	\$104,782	\$90,483	3515	66.12	2324	126	494
36	081	0085.00	Moderate	No	67.00	\$99,000	\$66,330	\$57,279	1979	76.96	1523	44	217
36	081	0086.00	Middle	No	112.44	\$99,000	\$111,316	\$96,125	2989	74.37	2223	614	966
36	081	0087.00	Low	No	27.73	\$99,000	\$27,453	\$23,711	5176	88.79	4596	0	126
36	081	0088.00	Middle	No	112.82	\$99,000	\$111,692	\$96,442	3449	67.70	2335	832	1174
36	081	0091.00	Upper	No	139.04	\$99,000	\$137,650	\$118,864	2733	49.32	1348	444	520
36	081	0094.00	Middle	No	95.41	\$99,000	\$94,456	\$81,563	2919	94.52	2759	368	723
36	081	0095.00	Middle	No	111.26	\$99,000	\$110,147	\$95,114	2510	35.34	887	219	693
36	081	0096.00	Middle	No	105.19	\$99,000	\$104,138	\$89,925	3127	93.89	2936	678	853
36	081	0097.00	Upper	No	144.16	\$99,000	\$142,718	\$123,234	3860	29.95	1156	377	1273
36	081	0098.00	Middle	No	88.18	\$99,000	\$87,298	\$75,385	2631	93.46	2459	286	637
36	081	0099.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0100.00	Upper	No	139.52	\$99,000	\$138,125	\$119,271	3383	92.26	3121	924	1206
36	081	0101.00	Middle	No	81.01	\$99,000	\$80,200	\$69,250	2654	29.54	784	330	932
36	081	0102.00	Middle	No	100.99	\$99,000	\$99,980	\$86,331	2866	91.70	2628	474	801
36	081	0103.00	Moderate	No	76.20	\$99,000	\$75,438	\$65,145	4150	39.25	1629	501	1179
36	081	0104.00	Middle	No	90.35	\$99,000	\$89,447	\$77,240	3315	92.94	3081	592	933
36	081	0105.00	Moderate	No	78.61	\$99,000	\$77,824	\$67,202	4641	52.34	2429	185	384
36	081	0106.00	Upper	No	131.64	\$99,000	\$130,324	\$112,537	3417	94.91	3243	674	954
36	081	0107.01	Unknown	No	0.00	\$99,000	\$0	\$0	7	85.71	6	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0108.00	Middle	No	93.79	\$99,000	\$92,852	\$80,179	3034	96.28	2921	448	845
36	081	0110.00	Middle	No	96.63	\$99,000	\$95,664	\$82,609	3190	95.45	3045	353	692
36	081	0111.00	Upper	No	127.98	\$99,000	\$126,700	\$109,405	2902	38.08	1105	360	924
36	081	0112.00	Moderate	No	72.38	\$99,000	\$71,656	\$61,875	2497	88.39	2207	372	736
36	081	0113.00	Middle	No	116.89	\$99,000	\$115,721	\$99,924	4280	43.04	1842	402	665
36	081	0114.00	Moderate	No	75.82	\$99,000	\$75,062	\$64,821	1539	87.39	1345	146	361
36	081	0115.00	Upper	No	147.86	\$99,000	\$146,381	\$126,397	2414	40.27	972	320	742
36	081	0116.00	Middle	No	94.36	\$99,000	\$93,416	\$80,662	2370	90.89	2154	262	634
36	081	0117.00	Middle	No	111.44	\$99,000	\$110,326	\$95,268	3840	32.97	1266	396	1310
36	081	0118.00	Middle	No	116.49	\$99,000	\$115,325	\$99,583	2690	93.53	2516	360	674
36	081	0119.00	Middle	No	101.73	\$99,000	\$100,713	\$86,969	1729	36.26	627	114	449
36	081	0120.00	Middle	No	80.94	\$99,000	\$80,131	\$69,191	2385	95.18	2270	298	622
36	081	0121.00	Middle	No	114.60	\$99,000	\$113,454	\$97,969	2177	32.20	701	311	824
36	081	0122.00	Moderate	No	73.88	\$99,000	\$73,141	\$63,162	2802	93.40	2617	380	640
36	081	0123.01	Upper	No	151.23	\$99,000	\$149,718	\$129,278	3272	32.15	1052	472	1139
36	081	0124.00	Middle	No	84.62	\$99,000	\$83,774	\$72,344	2873	92.97	2671	314	666
36	081	0125.00	Middle	No	102.08	\$99,000	\$101,059	\$87,266	1735	46.17	801	91	357
36	081	0126.01	Middle	No	90.55	\$99,000	\$89,645	\$77,407	2596	91.68	2380	328	679
36	081	0126.02	Moderate	No	72.55	\$99,000	\$71,825	\$62,021	2715	91.93	2496	384	635
36	081	0128.00	Middle	No	109.99	\$99,000	\$108,890	\$94,028	2212	72.42	1602	372	614
36	081	0130.00	Middle	No	106.74	\$99,000	\$105,673	\$91,250	1757	67.50	1186	248	523
36	081	0132.00	Middle	No	100.16	\$99,000	\$99,158	\$85,625	1919	66.49	1276	286	487
36	081	0134.00	Upper	No	130.74	\$99,000	\$129,433	\$111,766	5904	54.08	3193	691	266
36	081	0135.00	Upper	No	144.76	\$99,000	\$143,312	\$123,750	1526	20.97	320	286	570
36	081	0136.00	Upper	No	122.10	\$99,000	\$120,879	\$104,375	1994	55.07	1098	313	273
36	081	0137.00	Middle	No	117.85	\$99,000	\$116,672	\$100,750	1747	33.60	587	182	597
36	081	0138.00	Middle	No	85.93	\$99,000	\$85,071	\$73,456	3785	69.51	2631	647	399
36	081	0140.00	Middle	No	115.31	\$99,000	\$114,157	\$98,571	3952	60.58	2394	551	602
36	081	0141.00	Middle	No	91.97	\$99,000	\$91,050	\$78,625	1645	42.98	707	94	380

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0142.01	Moderate	No	79.49	\$99,000	\$78,695	\$67,958	4702	96.02	4515	469	934
36	081	0142.02	Middle	No	103.46	\$99,000	\$102,425	\$88,444	2870	94.95	2725	251	673
36	081	0143.00	Middle	No	92.75	\$99,000	\$91,823	\$79,286	4007	47.42	1900	186	612
36	081	0144.00	Moderate	No	65.46	\$99,000	\$64,805	\$55,962	2005	94.01	1885	197	474
36	081	0145.00	Middle	No	100.40	\$99,000	\$99,396	\$85,833	2368	39.19	928	235	815
36	081	0147.00	Middle	No	96.36	\$99,000	\$95,396	\$82,375	2933	39.86	1169	220	896
36	081	0148.00	Moderate	No	77.15	\$99,000	\$76,379	\$65,956	2186	96.66	2113	306	503
36	081	0149.00	Middle	No	91.44	\$99,000	\$90,526	\$78,167	2477	49.41	1224	33	408
36	081	0150.00	Middle	No	91.31	\$99,000	\$90,397	\$78,056	2418	96.61	2336	398	621
36	081	0151.00	Moderate	No	75.23	\$99,000	\$74,478	\$64,310	2675	45.61	1220	261	495
36	081	0152.00	Moderate	No	74.57	\$99,000	\$73,824	\$63,750	2638	96.17	2537	393	716
36	081	0153.00	Upper	No	144.20	\$99,000	\$142,758	\$123,269	2131	46.60	993	108	634
36	081	0154.00	Middle	No	93.54	\$99,000	\$92,605	\$79,961	2390	95.69	2287	245	504
36	081	0155.00	Upper	No	127.44	\$99,000	\$126,166	\$108,942	2344	46.20	1083	185	621
36	081	0156.00	Middle	No	88.10	\$99,000	\$87,219	\$75,313	3210	98.01	3146	471	725
36	081	0157.00	Moderate	No	77.22	\$99,000	\$76,448	\$66,016	1655	63.81	1056	16	24
36	081	0158.01	Middle	No	101.78	\$99,000	\$100,762	\$87,011	3817	98.48	3759	774	1125
36	081	0158.02	Middle	No	101.62	\$99,000	\$100,604	\$86,875	4607	97.68	4500	738	1085
36	081	0159.00	Middle	No	80.66	\$99,000	\$79,853	\$68,958	4010	47.58	1908	165	607
36	081	0161.00	Middle	No	95.28	\$99,000	\$94,327	\$81,450	2291	68.35	1566	153	419
36	081	0163.00	Low	No	48.34	\$99,000	\$47,857	\$41,324	4053	85.44	3463	91	277
36	081	0164.00	Middle	No	101.48	\$99,000	\$100,465	\$86,750	3306	98.37	3252	767	994
36	081	0166.00	Middle	No	82.13	\$99,000	\$81,309	\$70,208	3400	97.29	3308	641	1078
36	081	0168.00	Middle	No	112.41	\$99,000	\$111,286	\$96,094	2764	97.07	2683	618	862
36	081	0169.00	Middle	No	107.51	\$99,000	\$106,435	\$91,910	5577	53.97	3010	970	1079
36	081	0170.00	Middle	No	93.85	\$99,000	\$92,912	\$80,233	2504	97.28	2436	566	759
36	081	0171.01	Unknown	No	0.00	\$99,000	\$0	\$0	36	77.78	28	0	0
36	081	0171.02	Unknown	No	0.00	\$99,000	\$0	\$0	27	96.30	26	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0172.00	Middle	No	92.39	\$99,000	\$91,466	\$78,984	2224	98.83	2198	483	697
36	081	0174.00	Upper	No	123.72	\$99,000	\$122,483	\$105,761	2423	98.43	2385	538	719
36	081	0176.00	Middle	No	81.49	\$99,000	\$80,675	\$69,665	2181	97.52	2127	395	618
36	081	0178.00	Middle	No	83.71	\$99,000	\$82,873	\$71,563	2084	98.75	2058	464	602
36	081	0179.01	Middle	No	81.88	\$99,000	\$81,061	\$70,000	986	67.85	669	44	38
36	081	0179.02	Unknown	No	0.00	\$99,000	\$0	\$0	124	79.03	98	5	5
36	081	0180.00	Middle	No	97.05	\$99,000	\$96,080	\$82,969	1365	92.97	1269	242	387
36	081	0181.01	Moderate	No	78.47	\$99,000	\$77,685	\$67,083	3836	65.85	2526	110	124
36	081	0181.02	Upper	No	126.15	\$99,000	\$124,889	\$107,841	3800	51.92	1973	250	46
36	081	0182.00	Moderate	No	78.86	\$99,000	\$78,071	\$67,417	2540	97.52	2477	531	705
36	081	0183.00	Middle	No	112.49	\$99,000	\$111,365	\$96,161	6044	59.68	3607	803	658
36	081	0184.01	Middle	No	82.81	\$99,000	\$81,982	\$70,789	2174	99.40	2161	361	527
36	081	0184.02	Middle	No	91.56	\$99,000	\$90,644	\$78,269	2412	99.25	2394	478	671
36	081	0185.01	Middle	No	86.90	\$99,000	\$86,031	\$74,286	3502	61.74	2162	667	277
36	081	0185.02	Middle	No	115.11	\$99,000	\$113,959	\$98,400	3453	60.58	2092	332	117
36	081	0186.00	Middle	No	84.60	\$99,000	\$83,754	\$72,321	1802	97.34	1754	403	545
36	081	0187.00	Middle	No	105.52	\$99,000	\$104,465	\$90,208	3611	73.89	2668	431	809
36	081	0188.00	Middle	No	110.32	\$99,000	\$109,217	\$94,306	1510	98.87	1493	254	445
36	081	0189.00	Middle	No	84.11	\$99,000	\$83,269	\$71,905	3457	72.61	2510	326	619
36	081	0190.00	Middle	No	95.98	\$99,000	\$95,020	\$82,054	2445	97.71	2389	556	789
36	081	0192.00	Moderate	No	75.70	\$99,000	\$74,943	\$64,719	2359	98.22	2317	411	674
36	081	0194.00	Middle	No	97.53	\$99,000	\$96,555	\$83,375	3015	98.84	2980	599	878
36	081	0196.00	Middle	No	91.90	\$99,000	\$90,981	\$78,563	3122	99.01	3091	332	757
36	081	0198.00	Middle	No	103.92	\$99,000	\$102,881	\$88,839	3682	99.10	3649	362	842
36	081	0199.01	Unknown	No	0.00	\$99,000	\$0	\$0	1088	88.51	963	23	197
36	081	0199.02	Unknown	No	0.00	\$99,000	\$0	\$0	317	88.01	279	0	0
36	081	0199.03	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0202.00	Middle	No	99.06	\$99,000	\$98,069	\$84,688	1693	97.64	1653	339	396
36	081	0204.00	Middle	No	90.40	\$99,000	\$89,496	\$77,277	2278	97.76	2227	214	691

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0205.00	Moderate	No	69.60	\$99,000	\$68,904	\$59,500	1184	84.38	999	174	390
36	081	0206.00	Middle	No	91.53	\$99,000	\$90,615	\$78,250	2046	94.43	1932	163	441
36	081	0208.00	Middle	No	86.72	\$99,000	\$85,853	\$74,138	3513	92.06	3234	313	746
36	081	0212.00	Moderate	No	62.58	\$99,000	\$61,954	\$53,500	2812	95.23	2678	167	531
36	081	0214.00	Moderate	No	70.21	\$99,000	\$69,508	\$60,025	6673	89.85	5996	646	983
36	081	0216.01	Upper	No	155.77	\$99,000	\$154,212	\$133,164	2678	62.36	1670	633	32
36	081	0216.02	Middle	No	80.24	\$99,000	\$79,438	\$68,600	1506	90.37	1361	207	315
36	081	0216.03	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0219.00	Unknown	No	0.00	\$99,000	\$0	\$0	31	67.74	21	0	0
36	081	0220.01	Middle	No	94.83	\$99,000	\$93,882	\$81,071	6551	74.63	4889	475	365
36	081	0220.02	Middle	No	100.56	\$99,000	\$99,554	\$85,962	6010	69.53	4179	1164	863
36	081	0229.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0230.00	Middle	No	114.46	\$99,000	\$113,315	\$97,845	1880	78.40	1474	378	551
36	081	0232.00	Upper	No	123.65	\$99,000	\$122,414	\$105,700	5264	85.30	4490	744	863
36	081	0235.01	Moderate	No	73.29	\$99,000	\$72,557	\$62,656	4403	91.69	4037	145	488
36	081	0235.02	Moderate	No	55.53	\$99,000	\$54,975	\$47,471	3373	86.90	2931	48	331
36	081	0236.00	Moderate	No	70.67	\$99,000	\$69,963	\$60,417	3266	94.34	3081	150	302
36	081	0238.00	Moderate	No	63.04	\$99,000	\$62,410	\$53,889	4863	98.25	4778	94	273
36	081	0240.00	Moderate	No	67.02	\$99,000	\$66,350	\$57,298	6252	96.98	6063	177	329
36	081	0243.00	Middle	No	96.86	\$99,000	\$95,891	\$82,805	6231	82.96	5169	1240	1998
36	081	0245.00	Middle	No	81.11	\$99,000	\$80,299	\$69,342	5544	69.03	3827	908	834
36	081	0246.00	Unknown	No	0.00	\$99,000	\$0	\$0	1	0.00	0	0	0
36	081	0247.00	Middle	No	80.13	\$99,000	\$79,329	\$68,500	1537	88.42	1359	119	309
36	081	0249.00	Moderate	No	68.95	\$99,000	\$68,261	\$58,942	5724	79.98	4578	447	703
36	081	0251.00	Middle	No	99.33	\$99,000	\$98,337	\$84,911	5818	72.57	4222	1219	661
36	081	0253.01	Moderate	No	70.67	\$99,000	\$69,963	\$60,417	4510	67.01	3022	161	246
36	081	0253.02	Middle	No	97.36	\$99,000	\$96,386	\$83,229	3013	77.56	2337	203	278
36	081	0254.01	Middle	No	108.85	\$99,000	\$107,762	\$93,050	3899	99.26	3870	388	979

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0254.02	Low	No	48.58	\$99,000	\$48,094	\$41,528	6180	97.91	6051	408	1104
36	081	0255.00	Middle	No	88.52	\$99,000	\$87,635	\$75,673	1603	77.35	1240	147	286
36	081	0257.00	Middle	No	87.89	\$99,000	\$87,011	\$75,132	1648	84.34	1390	328	433
36	081	0258.00	Middle	No	85.43	\$99,000	\$84,576	\$73,036	2289	99.52	2278	345	538
36	081	0259.00	Moderate	No	70.36	\$99,000	\$69,656	\$60,152	3542	87.32	3093	327	601
36	081	0260.00	Middle	No	85.59	\$99,000	\$84,734	\$73,167	2915	98.77	2879	157	511
36	081	0261.00	Moderate	No	78.29	\$99,000	\$77,507	\$66,932	7802	93.31	7280	193	639
36	081	0262.00	Middle	No	101.49	\$99,000	\$100,475	\$86,765	1652	99.52	1644	252	402
36	081	0263.00	Middle	No	87.12	\$99,000	\$86,249	\$74,474	6631	91.81	6088	526	978
36	081	0264.00	Middle	No	104.50	\$99,000	\$103,455	\$89,330	2736	99.23	2715	337	670
36	081	0265.01	Moderate	No	65.91	\$99,000	\$65,251	\$56,349	3213	92.72	2979	187	387
36	081	0265.02	Middle	No	82.80	\$99,000	\$81,972	\$70,787	1622	94.82	1538	45	232
36	081	0266.00	Moderate	No	78.14	\$99,000	\$77,359	\$66,797	1949	98.72	1924	226	358
36	081	0267.00	Moderate	No	62.10	\$99,000	\$61,479	\$53,085	6196	95.50	5917	319	491
36	081	0269.01	Middle	No	83.38	\$99,000	\$82,546	\$71,284	5210	96.51	5028	239	389
36	081	0269.02	Moderate	No	60.52	\$99,000	\$59,915	\$51,739	4244	95.74	4063	364	313
36	081	0270.00	Middle	No	114.64	\$99,000	\$113,494	\$98,000	1960	98.67	1934	316	499
36	081	0271.01	Moderate	No	60.37	\$99,000	\$59,766	\$51,607	5454	96.20	5247	685	689
36	081	0271.02	Middle	No	83.71	\$99,000	\$82,873	\$71,563	3112	93.96	2924	77	96
36	081	0272.00	Middle	No	91.14	\$99,000	\$90,229	\$77,917	2065	98.35	2031	393	614
36	081	0273.01	Moderate	No	59.91	\$99,000	\$59,311	\$51,213	3673	97.96	3598	67	407
36	081	0273.02	Low	No	43.57	\$99,000	\$43,134	\$37,250	4765	95.57	4554	228	131
36	081	0274.00	Moderate	No	74.43	\$99,000	\$73,686	\$63,629	1927	99.48	1917	551	661
36	081	0275.00	Moderate	No	52.17	\$99,000	\$51,648	\$44,601	6773	92.04	6234	957	872
36	081	0276.00	Middle	No	107.72	\$99,000	\$106,643	\$92,083	1365	99.34	1356	339	425
36	081	0277.01	Middle	No	83.91	\$99,000	\$83,071	\$71,729	3448	94.34	3253	294	450
36	081	0277.02	Moderate	No	70.08	\$99,000	\$69,379	\$59,909	5196	88.70	4609	521	412
36	081	0278.00	Moderate	No	64.78	\$99,000	\$64,132	\$55,381	2529	98.46	2490	254	245
36	081	0279.00	Middle	No	90.96	\$99,000	\$90,050	\$77,759	6358	84.70	5385	777	440

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0280.00	Middle	No	95.45	\$99,000	\$94,496	\$81,600	1901	99.74	1896	266	493
36	081	0281.00	Moderate	No	74.57	\$99,000	\$73,824	\$63,750	5991	76.78	4600	981	280
36	081	0282.00	Middle	No	93.32	\$99,000	\$92,387	\$79,773	1801	98.67	1777	286	539
36	081	0283.00	Middle	No	84.37	\$99,000	\$83,526	\$72,130	7523	79.69	5995	902	242
36	081	0284.00	Middle	No	111.78	\$99,000	\$110,662	\$95,554	3766	98.78	3720	747	1252
36	081	0285.00	Middle	No	106.01	\$99,000	\$104,950	\$90,625	4858	60.66	2947	899	175
36	081	0287.00	Moderate	No	79.53	\$99,000	\$78,735	\$67,990	6544	74.01	4843	1049	199
36	081	0288.01	Upper	No	132.92	\$99,000	\$131,591	\$113,625	2940	98.27	2889	488	769
36	081	0288.02	Middle	No	112.16	\$99,000	\$111,038	\$95,885	1952	99.28	1938	492	686
36	081	0288.03	Unknown	No	0.00	\$99,000	\$0	\$0	8	100.00	8	0	0
36	081	0289.00	Middle	No	100.55	\$99,000	\$99,545	\$85,954	5202	79.93	4158	567	325
36	081	0291.00	Moderate	No	73.55	\$99,000	\$72,815	\$62,879	7341	87.89	6452	644	620
36	081	0293.00	Middle	No	81.37	\$99,000	\$80,556	\$69,559	1457	91.83	1338	133	349
36	081	0294.00	Middle	No	112.42	\$99,000	\$111,296	\$96,107	8072	98.28	7933	906	2003
36	081	0295.00	Middle	No	87.00	\$99,000	\$86,130	\$74,375	3826	62.91	2407	910	458
36	081	0297.00	Middle	No	110.44	\$99,000	\$109,336	\$94,412	2258	66.25	1496	351	658
36	081	0299.00	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
36	081	0306.00	Middle	No	118.55	\$99,000	\$117,365	\$101,346	5287	97.94	5178	989	1288
36	081	0309.03	Middle	No	95.83	\$99,000	\$94,872	\$81,920	6748	89.33	6028	1047	2265
36	081	0309.04	Middle	No	117.16	\$99,000	\$115,988	\$100,158	3724	77.82	2898	396	1253
36	081	0309.05	Middle	No	104.20	\$99,000	\$103,158	\$89,080	3424	79.06	2707	392	1278
36	081	0309.06	Moderate	No	72.89	\$99,000	\$72,161	\$62,309	4924	86.07	4238	318	1086
36	081	0317.00	Middle	No	101.91	\$99,000	\$100,891	\$87,117	6781	37.19	2522	1230	2198
36	081	0320.00	Middle	No	97.02	\$99,000	\$96,050	\$82,938	5200	96.83	5035	530	1091
36	081	0327.00	Moderate	No	70.48	\$99,000	\$69,775	\$60,250	3932	90.13	3544	364	1223
36	081	0328.00	Middle	No	100.47	\$99,000	\$99,465	\$85,893	2660	97.78	2601	480	820
36	081	0329.00	Middle	No	83.51	\$99,000	\$82,675	\$71,389	4251	89.63	3810	660	1313
36	081	0330.00	Middle	No	102.77	\$99,000	\$101,742	\$87,854	7365	98.52	7256	1466	2172

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0331.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0334.01	Middle	No	117.68	\$99,000	\$116,503	\$100,598	4196	99.02	4155	741	1148
36	081	0334.03	Middle	No	93.48	\$99,000	\$92,545	\$79,913	4874	99.65	4857	277	39
36	081	0334.04	Moderate	No	62.47	\$99,000	\$61,845	\$53,406	4723	99.28	4689	278	0
36	081	0334.05	Upper	No	127.06	\$99,000	\$125,789	\$108,622	3653	99.64	3640	533	348
36	081	0337.00	Upper	No	129.26	\$99,000	\$127,967	\$110,496	3765	95.03	3578	641	1285
36	081	0339.00	Moderate	No	63.19	\$99,000	\$62,558	\$54,020	3481	90.66	3156	689	751
36	081	0347.00	Moderate	No	73.40	\$99,000	\$72,666	\$62,750	3688	93.47	3447	399	1205
36	081	0351.00	Moderate	No	72.98	\$99,000	\$72,250	\$62,386	4178	90.11	3765	984	570
36	081	0352.00	Upper	No	133.58	\$99,000	\$132,244	\$114,196	2550	99.45	2536	729	878
36	081	0353.00	Middle	No	89.53	\$99,000	\$88,635	\$76,538	2828	96.99	2743	361	797
36	081	0357.00	Middle	No	115.68	\$99,000	\$114,523	\$98,889	5593	90.81	5079	499	1496
36	081	0358.00	Upper	No	123.07	\$99,000	\$121,839	\$105,208	4508	99.11	4468	773	1294
36	081	0361.00	Moderate	No	75.50	\$99,000	\$74,745	\$64,545	2706	96.19	2603	264	832
36	081	0363.00	Moderate	No	77.50	\$99,000	\$76,725	\$66,250	2462	96.51	2376	208	713
36	081	0365.00	Moderate	No	70.88	\$99,000	\$70,171	\$60,595	4142	99.06	4103	380	1105
36	081	0366.00	Middle	No	107.84	\$99,000	\$106,762	\$92,188	3003	99.10	2976	619	1061
36	081	0367.00	Moderate	No	55.47	\$99,000	\$54,915	\$47,419	3099	97.00	3006	384	914
36	081	0368.00	Upper	No	122.10	\$99,000	\$120,879	\$104,375	2513	99.64	2504	578	728
36	081	0371.00	Middle	No	106.90	\$99,000	\$105,831	\$91,389	1917	94.47	1811	401	686
36	081	0373.00	Middle	No	84.32	\$99,000	\$83,477	\$72,083	2887	98.27	2837	236	675
36	081	0375.01	Moderate	No	64.93	\$99,000	\$64,281	\$55,505	1479	98.38	1455	75	241
36	081	0375.02	Moderate	No	67.92	\$99,000	\$67,241	\$58,063	2778	97.70	2714	152	302
36	081	0376.00	Upper	No	120.51	\$99,000	\$119,305	\$103,021	6373	99.00	6309	1269	1928
36	081	0377.00	Middle	No	82.09	\$99,000	\$81,269	\$70,174	4493	98.86	4442	214	779
36	081	0379.00	Moderate	No	67.60	\$99,000	\$66,924	\$57,793	6504	98.89	6432	265	1040
36	081	0381.00	Moderate	No	64.99	\$99,000	\$64,340	\$55,556	6966	98.71	6876	595	1254
36	081	0383.01	Unknown	No	0.00	\$99,000	\$0	\$0	2	100.00	2	0	0
36	081	0383.02	Unknown	No	0.00	\$99,000	\$0	\$0	44	93.18	41	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0384.00	Middle	No	98.37	\$99,000	\$97,386	\$84,091	2720	99.19	2698	557	743
36	081	0394.00	Middle	No	109.12	\$99,000	\$108,029	\$93,281	3332	98.92	3296	589	902
36	081	0398.00	Upper	No	138.18	\$99,000	\$136,798	\$118,125	1688	98.70	1666	407	495
36	081	0399.01	Middle	No	90.52	\$99,000	\$89,615	\$77,386	2875	97.88	2814	159	474
36	081	0399.02	Low	No	35.24	\$99,000	\$34,888	\$30,132	2285	96.24	2199	53	58
36	081	0400.00	Upper	No	124.82	\$99,000	\$123,572	\$106,705	1474	99.53	1467	381	505
36	081	0401.01	Moderate	No	57.83	\$99,000	\$57,252	\$49,435	2847	98.45	2803	228	568
36	081	0401.02	Moderate	No	63.87	\$99,000	\$63,231	\$54,600	4808	99.54	4786	196	893
36	081	0402.00	Upper	No	152.10	\$99,000	\$150,579	\$130,021	1474	99.39	1465	452	495
36	081	0403.01	Moderate	No	57.02	\$99,000	\$56,450	\$48,750	2768	98.48	2726	74	520
36	081	0403.02	Moderate	No	59.03	\$99,000	\$58,440	\$50,465	4760	98.78	4702	301	420
36	081	0404.00	Middle	No	96.21	\$99,000	\$95,248	\$82,250	4270	98.64	4212	825	1380
36	081	0405.01	Low	No	47.17	\$99,000	\$46,698	\$40,329	1183	95.94	1135	25	192
36	081	0405.02	Middle	No	90.99	\$99,000	\$90,080	\$77,788	2175	98.39	2140	50	364
36	081	0407.01	Low	No	49.66	\$99,000	\$49,163	\$42,452	3162	98.86	3126	12	428
36	081	0407.02	Moderate	No	61.28	\$99,000	\$60,667	\$52,386	5131	99.45	5103	212	925
36	081	0409.01	Moderate	No	76.79	\$99,000	\$76,022	\$65,647	1951	98.05	1913	114	358
36	081	0409.02	Moderate	No	64.85	\$99,000	\$64,202	\$55,438	3534	98.50	3481	49	653
36	081	0411.00	Moderate	No	71.22	\$99,000	\$70,508	\$60,888	4532	98.37	4458	415	1107
36	081	0413.00	Moderate	No	50.30	\$99,000	\$49,797	\$43,005	4752	96.76	4598	266	718
36	081	0414.00	Middle	No	90.38	\$99,000	\$89,476	\$77,268	4526	99.14	4487	713	1330
36	081	0415.00	Moderate	No	51.17	\$99,000	\$50,658	\$43,750	4365	95.53	4170	346	1027
36	081	0424.00	Middle	No	99.90	\$99,000	\$98,901	\$85,404	2295	99.17	2276	651	878
36	081	0426.00	Unknown	No	0.00	\$99,000	\$0	\$0	364	66.76	243	0	0
36	081	0427.00	Low	No	45.08	\$99,000	\$44,629	\$38,540	4998	95.48	4772	277	1032
36	081	0432.00	Upper	No	123.56	\$99,000	\$122,324	\$105,625	1280	97.97	1254	279	394
36	081	0434.00	Upper	No	135.40	\$99,000	\$134,046	\$115,750	1717	99.24	1704	488	592
36	081	0437.01	Moderate	No	67.89	\$99,000	\$67,211	\$58,036	3683	87.75	3232	155	422

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0437.02	Moderate	No	58.03	\$99,000	\$57,450	\$49,614	6998	93.93	6573	825	921
36	081	0439.00	Moderate	No	50.28	\$99,000	\$49,777	\$42,986	4931	96.61	4764	233	970
36	081	0440.00	Moderate	No	70.05	\$99,000	\$69,350	\$59,889	4783	98.93	4732	443	1203
36	081	0443.01	Moderate	No	57.76	\$99,000	\$57,182	\$49,375	4725	95.72	4523	78	498
36	081	0443.02	Moderate	No	67.75	\$99,000	\$67,073	\$57,917	5373	97.47	5237	417	752
36	081	0444.00	Moderate	No	60.68	\$99,000	\$60,073	\$51,875	4562	97.22	4435	323	785
36	081	0446.01	Moderate	No	64.08	\$99,000	\$63,439	\$54,781	4013	97.03	3894	235	6
36	081	0446.02	Moderate	No	50.56	\$99,000	\$50,054	\$43,223	5472	96.56	5284	196	364
36	081	0448.00	Middle	No	80.97	\$99,000	\$80,160	\$69,219	3063	93.34	2859	287	582
36	081	0450.00	Middle	No	109.24	\$99,000	\$108,148	\$93,385	2070	84.83	1756	349	575
36	081	0452.00	Middle	No	87.12	\$99,000	\$86,249	\$74,479	1209	80.15	969	113	137
36	081	0454.00	Moderate	No	69.74	\$99,000	\$69,043	\$59,620	5207	96.08	5003	666	618
36	081	0455.00	Moderate	No	69.97	\$99,000	\$69,270	\$59,817	13200	88.20	11642	0	100
36	081	0456.00	Middle	No	89.58	\$99,000	\$88,684	\$76,579	1365	92.60	1264	392	461
36	081	0457.00	Moderate	No	76.40	\$99,000	\$75,636	\$65,313	3536	94.80	3352	438	929
36	081	0458.00	Middle	No	96.07	\$99,000	\$95,109	\$82,132	2271	93.75	2129	302	410
36	081	0459.00	Middle	No	106.52	\$99,000	\$105,455	\$91,063	4150	95.81	3976	412	1044
36	081	0460.00	Moderate	No	64.93	\$99,000	\$64,281	\$55,508	6193	98.45	6097	317	408
36	081	0461.00	Moderate	No	69.56	\$99,000	\$68,864	\$59,464	2903	97.38	2827	173	756
36	081	0462.00	Moderate	No	77.29	\$99,000	\$76,517	\$66,078	8206	97.18	7975	617	1174
36	081	0463.00	Moderate	No	59.32	\$99,000	\$58,727	\$50,714	4541	98.08	4454	372	944
36	081	0464.00	Middle	No	108.37	\$99,000	\$107,286	\$92,639	1841	81.31	1497	245	285
36	081	0465.00	Middle	No	95.29	\$99,000	\$94,337	\$81,458	4276	97.83	4183	275	726
36	081	0466.00	Moderate	No	75.82	\$99,000	\$75,062	\$64,819	3676	88.82	3265	451	262
36	081	0467.00	Moderate	No	50.92	\$99,000	\$50,411	\$43,529	7281	96.88	7054	170	799
36	081	0468.00	Middle	No	91.16	\$99,000	\$90,248	\$77,933	4173	96.45	4025	448	758
36	081	0469.01	Moderate	No	60.22	\$99,000	\$59,618	\$51,479	4346	96.16	4179	590	343
36	081	0469.02	Middle	No	92.89	\$99,000	\$91,961	\$79,412	4102	97.59	4003	154	249
36	081	0470.00	Middle	No	80.91	\$99,000	\$80,101	\$69,167	3343	98.38	3289	519	899

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0471.00	Moderate	No	57.15	\$99,000	\$56,579	\$48,854	4785	96.59	4622	278	699
36	081	0472.00	Middle	No	112.39	\$99,000	\$111,266	\$96,079	3861	85.39	3297	661	684
36	081	0473.00	Middle	No	82.82	\$99,000	\$81,992	\$70,805	4863	91.67	4458	582	455
36	081	0475.00	Middle	No	82.80	\$99,000	\$81,972	\$70,785	5489	93.73	5145	476	1110
36	081	0476.00	Upper	No	135.38	\$99,000	\$134,026	\$115,729	1374	58.08	798	402	519
36	081	0478.01	Middle	No	102.07	\$99,000	\$101,049	\$87,259	4065	85.46	3474	1350	864
36	081	0478.02	Middle	No	101.00	\$99,000	\$99,990	\$86,339	1511	96.82	1463	87	241
36	081	0479.00	Moderate	No	72.94	\$99,000	\$72,211	\$62,357	6837	92.73	6340	658	1360
36	081	0480.00	Middle	No	97.72	\$99,000	\$96,743	\$83,534	2666	96.17	2564	494	659
36	081	0481.00	Moderate	No	72.47	\$99,000	\$71,745	\$61,955	6321	95.68	6048	705	769
36	081	0482.00	Middle	No	87.57	\$99,000	\$86,694	\$74,861	1518	96.25	1461	233	333
36	081	0483.01	Moderate	No	70.54	\$99,000	\$69,835	\$60,302	2145	93.01	1995	267	450
36	081	0483.02	Middle	No	93.58	\$99,000	\$92,644	\$80,000	2092	89.82	1879	117	533
36	081	0484.00	Middle	No	119.12	\$99,000	\$117,929	\$101,833	5569	97.65	5438	947	1369
36	081	0485.00	Middle	No	92.05	\$99,000	\$91,130	\$78,693	5331	94.50	5038	642	852
36	081	0489.00	Moderate	No	77.88	\$99,000	\$77,101	\$66,581	1937	87.25	1690	188	449
36	081	0492.01	Middle	No	84.27	\$99,000	\$83,427	\$72,042	2888	94.81	2738	75	163
36	081	0492.02	Middle	No	110.88	\$99,000	\$109,771	\$94,792	2018	95.29	1923	449	608
36	081	0493.01	Moderate	No	79.69	\$99,000	\$78,893	\$68,125	2391	69.59	1664	417	773
36	081	0493.02	Middle	No	99.51	\$99,000	\$98,515	\$85,066	3498	66.90	2340	512	1026
36	081	0495.00	Upper	No	138.91	\$99,000	\$137,521	\$118,750	1430	51.89	742	215	524
36	081	0496.00	Middle	No	114.86	\$99,000	\$113,711	\$98,194	3251	97.51	3170	742	868
36	081	0497.00	Middle	No	87.17	\$99,000	\$86,298	\$74,524	3381	72.40	2448	473	1034
36	081	0499.00	Moderate	No	72.68	\$99,000	\$71,953	\$62,134	5477	86.93	4761	764	1732
36	081	0500.00	Moderate	No	70.00	\$99,000	\$69,300	\$59,839	4778	96.53	4612	139	583
36	081	0502.01	Middle	No	98.13	\$99,000	\$97,149	\$83,889	1678	98.09	1646	301	478
36	081	0502.02	Middle	No	83.71	\$99,000	\$82,873	\$71,563	1521	97.63	1485	318	412
36	081	0504.00	Upper	No	121.36	\$99,000	\$120,146	\$103,750	1872	98.61	1846	341	450

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0505.00	Middle	No	113.43	\$99,000	\$112,296	\$96,964	1768	73.08	1292	311	529
36	081	0506.00	Upper	No	130.25	\$99,000	\$128,948	\$111,346	1635	97.98	1602	359	470
36	081	0507.00	Middle	No	108.85	\$99,000	\$107,762	\$93,056	3699	53.77	1989	623	1255
36	081	0508.00	Middle	No	114.60	\$99,000	\$113,454	\$97,969	2084	98.18	2046	388	592
36	081	0510.00	Middle	No	109.08	\$99,000	\$107,989	\$93,250	1616	99.07	1601	378	451
36	081	0511.00	Upper	No	134.42	\$99,000	\$133,076	\$114,907	2494	53.01	1322	451	715
36	081	0512.00	Middle	No	106.45	\$99,000	\$105,386	\$91,000	2748	98.51	2707	497	702
36	081	0513.00	Middle	No	104.64	\$99,000	\$103,594	\$89,453	2638	62.13	1639	537	883
36	081	0515.00	Middle	No	105.06	\$99,000	\$104,009	\$89,814	3126	42.35	1324	835	645
36	081	0516.00	Upper	No	122.39	\$99,000	\$121,166	\$104,625	2069	99.32	2055	434	574
36	081	0517.00	Upper	No	135.50	\$99,000	\$134,145	\$115,833	2146	38.58	828	398	737
36	081	0518.00	Middle	No	94.86	\$99,000	\$93,911	\$81,094	1948	99.33	1935	491	646
36	081	0520.00	Middle	No	97.05	\$99,000	\$96,080	\$82,969	1593	99.37	1583	293	447
36	081	0521.00	Upper	No	124.29	\$99,000	\$123,047	\$106,250	2197	45.02	989	423	713
36	081	0522.00	Middle	No	110.74	\$99,000	\$109,633	\$94,669	1605	98.63	1583	448	491
36	081	0524.00	Upper	No	120.39	\$99,000	\$119,186	\$102,917	1945	99.18	1929	411	594
36	081	0525.00	Middle	No	105.07	\$99,000	\$104,019	\$89,821	2252	51.33	1156	488	833
36	081	0526.00	Middle	No	113.82	\$99,000	\$112,682	\$97,303	1958	99.18	1942	509	744
36	081	0528.00	Upper	No	123.07	\$99,000	\$121,839	\$105,208	1563	98.91	1546	310	543
36	081	0530.00	Middle	No	99.85	\$99,000	\$98,852	\$85,357	2393	99.33	2377	465	618
36	081	0531.00	Middle	No	96.05	\$99,000	\$95,090	\$82,114	3462	48.41	1676	569	1274
36	081	0532.00	Middle	No	101.22	\$99,000	\$100,208	\$86,528	1886	98.20	1852	428	635
36	081	0534.01	Middle	No	119.32	\$99,000	\$118,127	\$102,000	2104	99.29	2089	461	584
36	081	0535.01	Middle	No	85.96	\$99,000	\$85,100	\$73,482	1058	68.24	722	215	478
36	081	0535.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0536.01	Middle	No	108.06	\$99,000	\$106,979	\$92,375	1578	99.18	1565	355	757
36	081	0538.00	Middle	No	114.41	\$99,000	\$113,266	\$97,802	1648	99.15	1634	373	445
36	081	0539.01	Middle	No	111.98	\$99,000	\$110,860	\$95,729	3968	70.41	2794	619	1274
36	081	0539.02	Unknown	No	0.00	\$99,000	\$0	\$0	88	45.45	40	73	20

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0540.00	Middle	No	94.29	\$99,000	\$93,347	\$80,602	4632	97.93	4536	897	1382
36	081	0542.00	Middle	No	91.24	\$99,000	\$90,328	\$77,997	5149	95.47	4916	1360	1716
36	081	0545.00	Moderate	No	58.74	\$99,000	\$58,153	\$50,216	3648	75.22	2744	186	556
36	081	0547.00	Middle	No	89.81	\$99,000	\$88,912	\$76,776	4166	76.60	3191	415	1019
36	081	0548.00	Middle	No	85.03	\$99,000	\$84,180	\$72,692	2336	96.83	2262	585	752
36	081	0549.00	Moderate	No	68.15	\$99,000	\$67,469	\$58,264	4932	74.88	3693	135	478
36	081	0551.00	Moderate	No	75.42	\$99,000	\$74,666	\$64,477	4574	59.14	2705	94	373
36	081	0552.00	Middle	No	90.72	\$99,000	\$89,813	\$77,551	3174	94.36	2995	332	660
36	081	0553.00	Moderate	No	78.08	\$99,000	\$77,299	\$66,750	2856	76.96	2198	83	451
36	081	0554.00	Middle	No	99.81	\$99,000	\$98,812	\$85,324	2487	90.39	2248	403	545
36	081	0555.00	Moderate	No	75.37	\$99,000	\$74,616	\$64,432	1935	83.26	1611	217	484
36	081	0556.00	Middle	No	114.93	\$99,000	\$113,781	\$98,250	2242	92.86	2082	544	703
36	081	0557.00	Middle	No	95.48	\$99,000	\$94,525	\$81,625	3966	70.63	2801	185	814
36	081	0558.00	Upper	No	121.36	\$99,000	\$120,146	\$103,750	1710	91.46	1564	388	560
36	081	0559.00	Moderate	No	54.83	\$99,000	\$54,282	\$46,875	1178	82.17	968	93	202
36	081	0560.00	Middle	No	105.59	\$99,000	\$104,534	\$90,268	1743	88.30	1539	381	487
36	081	0561.00	Unknown	No	0.00	\$99,000	\$0	\$0	20	50.00	10	4	0
36	081	0562.00	Middle	No	114.35	\$99,000	\$113,207	\$97,750	1460	88.22	1288	494	556
36	081	0564.00	Upper	No	137.85	\$99,000	\$136,472	\$117,841	1559	87.88	1370	256	371
36	081	0565.00	Middle	No	83.34	\$99,000	\$82,507	\$71,250	1681	86.97	1462	203	525
36	081	0566.00	Unknown	No	0.00	\$99,000	\$0	\$0	1581	92.16	1457	248	416
36	081	0567.00	Middle	No	108.78	\$99,000	\$107,692	\$92,991	4751	64.83	3080	952	1600
36	081	0568.00	Middle	No	109.24	\$99,000	\$108,148	\$93,387	4862	95.56	4646	1068	1452
36	081	0577.00	Middle	No	89.30	\$99,000	\$88,407	\$76,344	4023	55.28	2224	495	1147
36	081	0579.00	Moderate	No	75.87	\$99,000	\$75,111	\$64,856	1743	54.33	947	128	314
36	081	0580.00	Upper	No	130.35	\$99,000	\$129,047	\$111,433	3589	98.33	3529	811	1098
36	081	0581.00	Moderate	No	72.86	\$99,000	\$72,131	\$62,290	2785	48.87	1361	383	680
36	081	0582.00	Upper	No	127.13	\$99,000	\$125,859	\$108,678	4509	97.65	4403	1179	1457

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0583.00	Middle	No	106.74	\$99,000	\$105,673	\$91,250	3362	47.80	1607	340	1162
36	081	0585.00	Middle	No	105.80	\$99,000	\$104,742	\$90,446	4128	50.56	2087	279	1400
36	081	0587.00	Middle	No	99.87	\$99,000	\$98,871	\$85,379	3336	39.60	1321	365	992
36	081	0589.00	Middle	No	80.02	\$99,000	\$79,220	\$68,412	4308	48.89	2106	230	897
36	081	0590.00	Unknown	No	0.00	\$99,000	\$0	\$0	1182	98.31	1162	339	400
36	081	0591.00	Middle	No	82.83	\$99,000	\$82,002	\$70,813	5226	61.46	3212	429	1831
36	081	0592.00	Upper	No	171.81	\$99,000	\$170,092	\$146,875	1186	97.47	1156	430	481
36	081	0593.00	Moderate	No	78.43	\$99,000	\$77,646	\$67,050	4092	37.37	1529	525	1181
36	081	0594.00	Upper	No	162.10	\$99,000	\$160,479	\$138,571	1506	97.21	1464	495	528
36	081	0595.01	Middle	No	91.56	\$99,000	\$90,644	\$78,269	2091	47.44	992	186	527
36	081	0595.02	Middle	No	83.84	\$99,000	\$83,002	\$71,677	2712	63.27	1716	268	805
36	081	0596.00	Upper	No	142.25	\$99,000	\$140,828	\$121,607	1373	98.11	1347	465	541
36	081	0598.00	Middle	No	109.67	\$99,000	\$108,573	\$93,750	1764	98.47	1737	364	532
36	081	0599.00	Unknown	No	0.00	\$99,000	\$0	\$0	1594	43.29	690	326	539
36	081	0600.00	Upper	No	143.30	\$99,000	\$141,867	\$122,500	1223	98.45	1204	326	385
36	081	0601.00	Upper	No	122.70	\$99,000	\$121,473	\$104,896	2414	47.47	1146	389	755
36	081	0603.00	Middle	No	102.87	\$99,000	\$101,841	\$87,938	1854	43.69	810	364	731
36	081	0606.00	Middle	No	104.76	\$99,000	\$103,712	\$89,554	1328	98.64	1310	409	473
36	081	0607.01	Unknown	No	0.00	\$99,000	\$0	\$0	3	0.00	0	14	0
36	081	0608.00	Upper	No	142.81	\$99,000	\$141,382	\$122,083	1475	99.25	1464	388	478
36	081	0610.00	Upper	No	186.19	\$99,000	\$184,328	\$159,167	1204	99.50	1198	426	437
36	081	0612.00	Upper	No	143.97	\$99,000	\$142,530	\$123,074	1552	99.16	1539	490	515
36	081	0613.01	Middle	No	83.15	\$99,000	\$82,319	\$71,083	5763	45.10	2599	393	1311
36	081	0613.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0614.00	Upper	No	150.82	\$99,000	\$149,312	\$128,932	1205	98.17	1183	363	408
36	081	0616.01	Upper	No	135.26	\$99,000	\$133,907	\$115,625	2095	99.47	2084	690	748
36	081	0616.02	Upper	No	137.91	\$99,000	\$136,531	\$117,898	1402	97.93	1373	278	362
36	081	0618.00	Upper	No	131.00	\$99,000	\$129,690	\$111,985	1736	98.21	1705	491	602
36	081	0619.00	Upper	No	146.39	\$99,000	\$144,926	\$125,139	3097	38.26	1185	426	1171

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0620.00	Middle	No	114.97	\$99,000	\$113,820	\$98,288	1419	98.45	1397	442	511
36	081	0621.00	Middle	No	80.69	\$99,000	\$79,883	\$68,981	3151	46.40	1462	385	1020
36	081	0622.00	Upper	No	149.95	\$99,000	\$148,451	\$128,182	1979	98.84	1956	529	658
36	081	0623.00	Middle	No	111.74	\$99,000	\$110,623	\$95,521	1923	43.47	836	349	781
36	081	0624.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0625.00	Upper	No	121.44	\$99,000	\$120,226	\$103,816	2625	41.75	1096	421	820
36	081	0626.00	Middle	No	115.10	\$99,000	\$113,949	\$98,393	2689	98.55	2650	742	864
36	081	0627.00	Middle	No	108.93	\$99,000	\$107,841	\$93,125	3010	46.71	1406	460	955
36	081	0629.00	Middle	No	98.08	\$99,000	\$97,099	\$83,846	3042	48.55	1477	283	796
36	081	0630.00	Upper	No	168.70	\$99,000	\$167,013	\$144,211	1602	98.81	1583	470	569
36	081	0632.00	Upper	No	121.69	\$99,000	\$120,473	\$104,028	2261	97.97	2215	615	768
36	081	0633.01	Middle	No	114.86	\$99,000	\$113,711	\$98,194	1587	34.53	548	273	554
36	081	0633.02	Upper	No	160.94	\$99,000	\$159,331	\$137,578	1665	34.77	579	315	590
36	081	0635.00	Middle	No	95.04	\$99,000	\$94,090	\$81,250	2784	39.33	1095	526	1004
36	081	0637.00	Middle	No	118.89	\$99,000	\$117,701	\$101,632	3507	38.84	1362	943	1223
36	081	0638.00	Upper	No	157.92	\$99,000	\$156,341	\$135,000	3584	95.56	3425	884	1034
36	081	0639.00	Middle	No	94.34	\$99,000	\$93,397	\$80,648	2794	46.46	1298	594	775
36	081	0641.01	Middle	No	96.10	\$99,000	\$95,139	\$82,153	2378	36.80	875	828	204
36	081	0641.02	Unknown	No	0.00	\$99,000	\$0	\$0	4	75.00	3	0	0
36	081	0645.00	Middle	No	105.91	\$99,000	\$104,851	\$90,536	2064	59.16	1221	411	780
36	081	0646.00	Middle	No	110.97	\$99,000	\$109,860	\$94,861	3025	98.78	2988	922	1133
36	081	0650.00	Upper	No	125.26	\$99,000	\$124,007	\$107,083	2831	98.98	2802	710	915
36	081	0654.01	Middle	No	109.67	\$99,000	\$108,573	\$93,750	2836	96.02	2723	603	991
36	081	0654.02	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	6	6
36	081	0655.01	Unknown	No	0.00	\$99,000	\$0	\$0	3	100.00	3	0	0
36	081	0656.00	Middle	No	110.03	\$99,000	\$108,930	\$94,057	5423	97.49	5287	864	1638
36	081	0657.02	Middle	No	101.44	\$99,000	\$100,426	\$86,719	1775	30.08	534	315	457
36	081	0657.03	Upper	No	129.52	\$99,000	\$128,225	\$110,726	2829	23.29	659	758	1118

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0659.00	Upper	No	143.06	\$99,000	\$141,629	\$122,292	1850	18.43	341	544	661
36	081	0660.00	Middle	No	116.42	\$99,000	\$115,256	\$99,524	3511	95.93	3368	822	1223
36	081	0661.00	Upper	No	143.79	\$99,000	\$142,352	\$122,917	1573	20.41	321	514	695
36	081	0663.01	Upper	No	138.33	\$99,000	\$136,947	\$118,250	2713	36.82	999	899	1030
36	081	0663.02	Unknown	No	0.00	\$99,000	\$0	\$0	4	100.00	4	0	0
36	081	0664.01	Upper	No	164.16	\$99,000	\$162,518	\$140,329	1923	94.85	1824	274	424
36	081	0664.02	Middle	No	119.26	\$99,000	\$118,067	\$101,949	3942	96.25	3794	730	1017
36	081	0664.03	Middle	No	95.90	\$99,000	\$94,941	\$81,985	4480	97.70	4377	666	1561
36	081	0664.04	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0665.01	Upper	No	138.73	\$99,000	\$137,343	\$118,594	3538	23.32	825	870	1479
36	081	0667.01	Upper	No	136.86	\$99,000	\$135,491	\$117,000	2789	29.83	832	663	1055
36	081	0669.00	Upper	No	124.00	\$99,000	\$122,760	\$106,000	1790	25.75	461	288	705
36	081	0671.00	Upper	No	160.03	\$99,000	\$158,430	\$136,806	2248	35.99	809	871	957
36	081	0677.00	Upper	No	154.12	\$99,000	\$152,579	\$131,750	1832	25.49	467	516	712
36	081	0679.00	Moderate	No	60.87	\$99,000	\$60,261	\$52,037	4397	59.52	2617	419	629
36	081	0680.00	Middle	No	107.05	\$99,000	\$105,980	\$91,513	5220	98.58	5146	1158	1558
36	081	0682.00	Middle	No	111.78	\$99,000	\$110,662	\$95,556	1262	98.65	1245	271	388
36	081	0683.00	Moderate	No	64.51	\$99,000	\$63,865	\$55,147	4052	92.23	3737	820	205
36	081	0687.00	Moderate	No	77.72	\$99,000	\$76,943	\$66,444	4597	71.94	3307	821	873
36	081	0690.00	Middle	No	105.77	\$99,000	\$104,712	\$90,417	3787	99.13	3754	602	1067
36	081	0693.00	Middle	No	109.88	\$99,000	\$108,781	\$93,929	2887	67.86	1959	249	77
36	081	0694.00	Middle	No	102.24	\$99,000	\$101,218	\$87,405	3604	98.67	3556	548	1134
36	081	0695.00	Middle	No	112.05	\$99,000	\$110,930	\$95,789	2451	60.14	1474	450	591
36	081	0697.01	Upper	No	124.62	\$99,000	\$123,374	\$106,532	4435	66.22	2937	266	217
36	081	0697.02	Middle	No	115.13	\$99,000	\$113,979	\$98,421	3929	60.75	2387	950	1085
36	081	0703.00	Upper	No	124.63	\$99,000	\$123,384	\$106,538	2225	59.91	1333	613	712
36	081	0707.00	Upper	No	161.61	\$99,000	\$159,994	\$138,153	2426	51.90	1259	771	741
36	081	0709.00	Middle	No	118.27	\$99,000	\$117,087	\$101,103	2635	59.66	1572	568	713
36	081	0711.00	Upper	No	132.73	\$99,000	\$131,403	\$113,463	5687	55.57	3160	1769	597

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0713.03	Upper	No	123.28	\$99,000	\$122,047	\$105,387	5307	46.07	2445	836	17
36	081	0713.04	Upper	No	125.21	\$99,000	\$123,958	\$107,038	6386	46.01	2938	1237	46
36	081	0713.05	Middle	No	113.76	\$99,000	\$112,622	\$97,250	5126	52.58	2695	446	145
36	081	0713.06	Upper	No	138.36	\$99,000	\$136,976	\$118,279	6181	60.04	3711	862	356
36	081	0716.00	Unknown	No	0.00	\$99,000	\$0	\$0	2	100.00	2	0	0
36	081	0717.01	Moderate	No	72.40	\$99,000	\$71,676	\$61,890	5557	56.29	3128	1156	18
36	081	0717.02	Middle	No	101.13	\$99,000	\$100,119	\$86,449	4660	68.86	3209	1077	78
36	081	0719.00	Moderate	No	78.82	\$99,000	\$78,032	\$67,378	2887	66.09	1908	357	572
36	081	0721.00	Upper	No	122.50	\$99,000	\$121,275	\$104,725	5040	52.40	2641	1208	216
36	081	0723.00	Upper	No	232.94	\$99,000	\$230,611	\$199,125	2158	51.48	1111	712	656
36	081	0729.00	Upper	No	184.35	\$99,000	\$182,507	\$157,596	1490	61.34	914	430	551
36	081	0731.00	Upper	No	162.31	\$99,000	\$160,687	\$138,750	1550	49.42	766	378	550
36	081	0737.00	Upper	No	128.29	\$99,000	\$127,007	\$109,667	2277	48.05	1094	452	183
36	081	0739.00	Upper	No	188.47	\$99,000	\$186,585	\$161,115	5548	45.93	2548	1242	77
36	081	0741.00	Middle	No	115.06	\$99,000	\$113,909	\$98,359	3164	48.39	1531	983	105
36	081	0743.00	Moderate	No	75.76	\$99,000	\$75,002	\$64,762	4433	51.50	2283	827	594
36	081	0745.00	Middle	No	82.40	\$99,000	\$81,576	\$70,441	3659	53.73	1966	339	167
36	081	0747.00	Upper	No	130.54	\$99,000	\$129,235	\$111,597	3539	73.24	2592	682	604
36	081	0749.00	Upper	No	236.83	\$99,000	\$234,462	\$202,454	1563	45.43	710	371	563
36	081	0757.01	Upper	No	175.38	\$99,000	\$173,626	\$149,926	5110	57.71	2949	1484	133
36	081	0757.02	Upper	No	154.28	\$99,000	\$152,737	\$131,884	5071	50.66	2569	1693	528
36	081	0769.01	Upper	No	133.12	\$99,000	\$131,789	\$113,803	4274	46.70	1996	1157	500
36	081	0769.02	Upper	No	122.99	\$99,000	\$121,760	\$105,139	1390	58.56	814	129	44
36	081	0773.00	Upper	No	141.42	\$99,000	\$140,006	\$120,893	2311	52.79	1220	621	154
36	081	0775.00	Upper	No	153.45	\$99,000	\$151,916	\$131,181	2241	47.30	1060	282	301
36	081	0779.02	Upper	No	124.94	\$99,000	\$123,691	\$106,806	5416	22.78	1234	1050	1615
36	081	0779.03	Middle	No	116.39	\$99,000	\$115,226	\$99,500	2937	59.52	1748	554	390
36	081	0779.04	Middle	No	112.10	\$99,000	\$110,979	\$95,833	6324	49.89	3155	1007	1147

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0779.05	Middle	No	110.10	\$99,000	\$108,999	\$94,118	2586	66.98	1732	952	659
36	081	0779.06	Middle	No	89.83	\$99,000	\$88,932	\$76,793	3968	54.13	2148	761	823
36	081	0779.07	Moderate	No	61.74	\$99,000	\$61,123	\$52,778	3349	32.34	1083	227	559
36	081	0779.08	Moderate	No	72.26	\$99,000	\$71,537	\$61,771	3838	78.87	3027	59	195
36	081	0788.00	Upper	No	127.74	\$99,000	\$126,463	\$109,200	2002	98.45	1971	403	568
36	081	0790.00	Middle	No	107.80	\$99,000	\$106,722	\$92,159	2875	98.19	2823	351	769
36	081	0792.00	Middle	No	116.35	\$99,000	\$115,187	\$99,464	2717	98.56	2678	536	845
36	081	0793.00	Unknown	No	0.00	\$99,000	\$0	\$0	1	100.00	1	0	0
36	081	0797.01	Low	No	49.26	\$99,000	\$48,767	\$42,115	7620	95.22	7256	584	146
36	081	0797.02	Low	No	48.96	\$99,000	\$48,470	\$41,859	5002	96.98	4851	380	414
36	081	0799.00	Low	No	45.22	\$99,000	\$44,768	\$38,657	3871	92.41	3577	306	972
36	081	0803.01	Moderate	No	66.92	\$99,000	\$66,251	\$57,212	4828	90.72	4380	431	1058
36	081	0803.02	Moderate	No	69.45	\$99,000	\$68,756	\$59,375	3973	86.31	3429	460	1038
36	081	0809.00	Middle	No	89.51	\$99,000	\$88,615	\$76,523	7591	61.11	4639	1661	2072
36	081	0814.00	Middle	No	109.64	\$99,000	\$108,544	\$93,725	4088	97.90	4002	736	1124
36	081	0818.00	Middle	No	86.61	\$99,000	\$85,744	\$74,038	3873	96.57	3740	617	1110
36	081	0837.00	Moderate	No	70.52	\$99,000	\$69,815	\$60,284	6229	93.42	5819	991	1660
36	081	0838.00	Middle	No	119.23	\$99,000	\$118,038	\$101,926	5194	89.66	4657	998	1630
36	081	0840.00	Middle	No	102.83	\$99,000	\$101,802	\$87,909	6644	94.27	6263	1378	1983
36	081	0845.00	Moderate	No	68.52	\$99,000	\$67,835	\$58,580	5516	95.03	5242	288	403
36	081	0846.01	Middle	No	110.79	\$99,000	\$109,682	\$94,712	3045	88.28	2688	626	897
36	081	0846.02	Middle	No	83.59	\$99,000	\$82,754	\$71,458	1496	90.24	1350	122	226
36	081	0849.01	Low	No	38.75	\$99,000	\$38,363	\$33,125	3013	98.34	2963	103	333
36	081	0849.02	Moderate	No	53.17	\$99,000	\$52,638	\$45,458	4466	98.25	4388	84	55
36	081	0853.00	Moderate	No	57.48	\$99,000	\$56,905	\$49,141	5415	96.81	5242	813	166
36	081	0855.00	Moderate	No	53.51	\$99,000	\$52,975	\$45,747	6889	94.41	6504	246	157
36	081	0857.00	Moderate	No	59.78	\$99,000	\$59,182	\$51,107	5770	95.91	5534	355	177
36	081	0859.00	Middle	No	82.85	\$99,000	\$82,022	\$70,828	6162	95.12	5861	815	239
36	081	0861.00	Moderate	No	57.76	\$99,000	\$57,182	\$49,375	2450	93.47	2290	344	243

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0863.00	Moderate	No	58.27	\$99,000	\$57,687	\$49,817	7118	95.14	6772	568	177
36	081	0864.00	Upper	No	132.51	\$99,000	\$131,185	\$113,281	2867	88.84	2547	419	724
36	081	0865.00	Low	No	48.22	\$99,000	\$47,738	\$41,226	5224	89.72	4687	420	161
36	081	0869.00	Low	No	48.50	\$99,000	\$48,015	\$41,467	2343	98.12	2299	106	243
36	081	0871.00	Low	No	45.62	\$99,000	\$45,164	\$39,000	6373	94.52	6024	204	143
36	081	0884.00	Upper	No	134.98	\$99,000	\$133,630	\$115,385	7578	30.65	2323	2362	3301
36	081	0889.02	Moderate	No	57.10	\$99,000	\$56,529	\$48,816	7015	93.13	6533	824	660
36	081	0889.03	Middle	No	82.33	\$99,000	\$81,507	\$70,382	4487	80.21	3599	1436	377
36	081	0892.01	Upper	No	148.61	\$99,000	\$147,124	\$127,042	7404	17.88	1324	2304	2847
36	081	0892.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0907.00	Moderate	No	76.76	\$99,000	\$75,992	\$65,625	1584	76.96	1219	246	476
36	081	0916.02	Unknown	No	0.00	\$99,000	\$0	\$0	12	50.00	6	0	0
36	081	0916.03	Upper	No	162.47	\$99,000	\$160,845	\$138,889	4456	5.45	243	1244	2620
36	081	0916.04	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	0918.00	Unknown	No	0.00	\$99,000	\$0	\$0	12	8.33	1	7	7
36	081	0919.00	Moderate	No	74.75	\$99,000	\$74,003	\$63,902	6417	83.33	5347	675	1378
36	081	0922.00	Upper	No	203.25	\$99,000	\$201,218	\$173,750	2208	9.19	203	748	764
36	081	0925.00	Moderate	No	67.58	\$99,000	\$66,904	\$57,776	4356	85.93	3743	376	1044
36	081	0928.00	Upper	No	180.59	\$99,000	\$178,784	\$154,375	3204	9.14	293	1049	1238
36	081	0929.00	Middle	No	80.66	\$99,000	\$79,853	\$68,958	7638	79.68	6086	1014	2133
36	081	0934.01	Upper	No	134.32	\$99,000	\$132,977	\$114,821	3732	13.61	508	888	1150
36	081	0934.02	Upper	No	146.55	\$99,000	\$145,085	\$125,282	3704	28.27	1047	786	1109
36	081	0938.00	Moderate	No	72.44	\$99,000	\$71,716	\$61,924	4460	41.23	1839	660	552
36	081	0939.00	Middle	No	95.04	\$99,000	\$94,090	\$81,250	6268	82.45	5168	881	1680
36	081	0942.01	Middle	No	94.71	\$99,000	\$93,763	\$80,966	3729	72.83	2716	275	818
36	081	0942.02	Moderate	No	56.76	\$99,000	\$56,192	\$48,526	4785	81.73	3911	976	1206
36	081	0942.03	Middle	No	88.34	\$99,000	\$87,457	\$75,522	5676	46.85	2659	1160	601
36	081	0945.00	Middle	No	88.51	\$99,000	\$87,625	\$75,662	4327	56.57	2448	853	1373

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	0947.00	Moderate	No	66.74	\$99,000	\$66,073	\$57,054	3035	80.33	2438	308	735
36	081	0954.00	Middle	No	95.47	\$99,000	\$94,515	\$81,615	6108	87.69	5356	843	1739
36	081	0964.00	Middle	No	111.79	\$99,000	\$110,672	\$95,568	6353	88.78	5640	1323	2254
36	081	0972.02	Low	No	32.77	\$99,000	\$32,442	\$28,021	3460	98.58	3411	7	32
36	081	0972.04	Moderate	No	66.54	\$99,000	\$65,875	\$56,888	4078	92.84	3786	298	452
36	081	0972.05	Low	No	31.45	\$99,000	\$31,136	\$26,886	4268	98.34	4197	0	16
36	081	0972.06	Low	No	49.46	\$99,000	\$48,965	\$42,281	2910	98.52	2867	141	598
36	081	0972.07	Unknown	No	0.00	\$99,000	\$0	\$0	12	100.00	12	0	0
36	081	0973.00	Upper	No	152.67	\$99,000	\$151,143	\$130,515	2007	27.85	559	594	763
36	081	0981.00	Upper	No	121.47	\$99,000	\$120,255	\$103,843	2353	44.03	1036	615	816
36	081	0987.00	Upper	No	133.88	\$99,000	\$132,541	\$114,450	2543	40.94	1041	657	888
36	081	0991.00	Middle	No	118.50	\$99,000	\$117,315	\$101,301	6642	29.92	1987	2430	1417
36	081	0992.00	Moderate	No	68.37	\$99,000	\$67,686	\$58,447	4348	94.00	4087	326	782
36	081	0997.01	Upper	No	123.64	\$99,000	\$122,404	\$105,694	3075	46.08	1417	968	1108
36	081	0997.03	Upper	No	137.86	\$99,000	\$136,481	\$117,847	3938	43.32	1706	1138	804
36	081	0997.04	Upper	No	152.96	\$99,000	\$151,430	\$130,758	7280	45.36	3302	2515	1006
36	081	0997.05	Upper	No	147.47	\$99,000	\$145,995	\$126,067	2687	57.83	1554	665	1181
36	081	0998.01	Middle	No	101.00	\$99,000	\$99,990	\$86,338	7853	95.31	7485	401	646
36	081	0998.02	Middle	No	80.86	\$99,000	\$80,051	\$69,125	5822	79.03	4601	63	943
36	081	0999.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	1008.01	Upper	No	133.57	\$99,000	\$132,234	\$114,188	2496	63.42	1583	533	690
36	081	1008.03	Moderate	No	52.15	\$99,000	\$51,629	\$44,583	4817	93.56	4507	479	696
36	081	1008.04	Middle	No	100.56	\$99,000	\$99,554	\$85,966	4315	73.30	3163	776	1493
36	081	1010.02	Upper	No	120.82	\$99,000	\$119,612	\$103,289	4596	29.11	1338	622	798
36	081	1010.03	Unknown	No	0.00	\$99,000	\$0	\$0	3943	71.52	2820	141	503
36	081	1010.04	Middle	No	82.29	\$99,000	\$81,467	\$70,352	6612	69.48	4594	638	966
36	081	1017.00	Middle	No	109.39	\$99,000	\$108,296	\$93,512	6307	45.54	2872	1953	2338
36	081	1029.00	Middle	No	110.21	\$99,000	\$109,108	\$94,211	3786	48.31	1829	743	1528
36	081	1032.01	Moderate	No	63.10	\$99,000	\$62,469	\$53,943	6986	97.31	6798	299	980

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	1032.02	Middle	No	84.84	\$99,000	\$83,992	\$72,527	6860	57.06	3914	655	943
36	081	1033.00	Middle	No	107.72	\$99,000	\$106,643	\$92,083	4459	48.53	2164	884	1444
36	081	1039.00	Middle	No	86.27	\$99,000	\$85,407	\$73,750	6618	60.71	4018	1163	2189
36	081	1047.00	Middle	No	83.25	\$99,000	\$82,418	\$71,170	7907	71.54	5657	1440	1842
36	081	1059.00	Middle	No	116.77	\$99,000	\$115,602	\$99,826	3812	50.10	1910	1084	1307
36	081	1072.01	Middle	No	110.64	\$99,000	\$109,534	\$94,583	2370	17.34	411	637	974
36	081	1072.02	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
36	081	1085.00	Moderate	No	69.76	\$99,000	\$69,062	\$59,638	2778	59.40	1650	668	981
36	081	1093.00	Upper	No	200.33	\$99,000	\$198,327	\$171,250	3139	50.27	1578	859	1043
36	081	1097.00	Upper	No	122.83	\$99,000	\$121,602	\$105,000	1797	51.20	920	502	689
36	081	1099.00	Moderate	No	79.50	\$99,000	\$78,705	\$67,961	3538	64.61	2286	858	1088
36	081	1113.00	Upper	No	162.15	\$99,000	\$160,529	\$138,618	2611	59.02	1541	605	800
36	081	1123.00	Upper	No	140.56	\$99,000	\$139,154	\$120,160	2126	64.53	1372	214	652
36	081	1129.00	Upper	No	135.53	\$99,000	\$134,175	\$115,859	2248	53.07	1193	523	650
36	081	1133.00	Upper	No	136.21	\$99,000	\$134,848	\$116,439	1554	48.39	752	506	643
36	081	1139.00	Middle	No	91.79	\$99,000	\$90,872	\$78,472	3602	62.47	2250	623	1236
36	081	1141.00	Upper	No	145.74	\$99,000	\$144,283	\$124,583	2580	53.72	1386	750	891
36	081	1147.00	Middle	No	101.52	\$99,000	\$100,505	\$86,786	1833	58.81	1078	524	659
36	081	1151.00	Middle	No	117.30	\$99,000	\$116,127	\$100,278	1087	58.14	632	301	420
36	081	1155.00	Moderate	No	64.45	\$99,000	\$63,806	\$55,096	2132	82.97	1769	297	496
36	081	1157.00	Moderate	No	60.80	\$99,000	\$60,192	\$51,974	3529	88.67	3129	414	498
36	081	1159.00	Middle	No	80.16	\$99,000	\$79,358	\$68,527	3922	87.56	3434	548	830
36	081	1161.00	Low	No	47.34	\$99,000	\$46,867	\$40,469	4585	93.11	4269	488	193
36	081	1163.01	Low	No	41.51	\$99,000	\$41,095	\$35,485	5178	92.76	4803	310	337
36	081	1163.02	Low	No	48.39	\$99,000	\$47,906	\$41,370	3461	94.57	3273	297	225
36	081	1167.00	Low	No	49.22	\$99,000	\$48,728	\$42,083	2094	95.61	2002	124	454
36	081	1171.00	Moderate	No	77.01	\$99,000	\$76,240	\$65,833	2837	84.95	2410	346	678
36	081	1175.00	Middle	No	88.82	\$99,000	\$87,932	\$75,929	5410	76.91	4161	782	1280

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	1181.00	Moderate	No	75.76	\$99,000	\$75,002	\$64,766	2015	68.64	1383	249	639
36	081	1185.00	Moderate	No	58.06	\$99,000	\$57,479	\$49,632	2357	89.61	2112	66	399
36	081	1187.00	Moderate	No	53.94	\$99,000	\$53,401	\$46,116	2648	92.30	2444	355	509
36	081	1189.00	Moderate	No	79.32	\$99,000	\$78,527	\$67,813	2625	91.96	2414	342	796
36	081	1191.00	Moderate	No	56.39	\$99,000	\$55,826	\$48,207	3694	91.34	3374	352	846
36	081	1193.00	Moderate	No	73.48	\$99,000	\$72,745	\$62,813	2407	83.59	2012	377	684
36	081	1195.00	Middle	No	108.20	\$99,000	\$107,118	\$92,500	1445	71.14	1028	264	457
36	081	1199.00	Middle	No	114.13	\$99,000	\$112,989	\$97,569	1699	86.70	1473	345	482
36	081	1201.00	Moderate	No	75.92	\$99,000	\$75,161	\$64,904	1840	94.46	1738	195	382
36	081	1203.00	Moderate	No	74.57	\$99,000	\$73,824	\$63,750	1818	92.19	1676	237	486
36	081	1205.00	Moderate	No	55.78	\$99,000	\$55,222	\$47,685	3144	96.02	3019	309	614
36	081	1207.01	Upper	No	121.80	\$99,000	\$120,582	\$104,125	3058	77.73	2377	793	981
36	081	1207.02	Unknown	No	0.00	\$99,000	\$0	\$0	3	100.00	3	0	0
36	081	1211.00	Unknown	No	0.00	\$99,000	\$0	\$0	2	100.00	2	0	0
36	081	1215.00	Middle	No	118.66	\$99,000	\$117,473	\$101,442	4737	89.76	4252	786	1217
36	081	1223.00	Upper	No	121.85	\$99,000	\$120,632	\$104,167	3822	74.78	2858	916	1207
36	081	1227.02	Low	No	44.97	\$99,000	\$44,520	\$38,447	6959	87.50	6089	356	374
36	081	1227.03	Middle	No	92.07	\$99,000	\$91,149	\$78,706	6801	72.37	4922	1108	304
36	081	1227.04	Middle	No	102.55	\$99,000	\$101,525	\$87,668	4444	78.31	3480	646	584
36	081	1241.00	Middle	No	92.92	\$99,000	\$91,991	\$79,432	4004	70.25	2813	894	1378
36	081	1247.00	Upper	No	126.83	\$99,000	\$125,562	\$108,424	3734	55.41	2069	971	1174
36	081	1257.00	Moderate	No	77.20	\$99,000	\$76,428	\$66,000	3642	89.90	3274	461	745
36	081	1265.00	Upper	No	152.36	\$99,000	\$150,836	\$130,250	1595	76.43	1219	388	454
36	081	1267.00	Upper	No	127.51	\$99,000	\$126,235	\$109,000	4490	61.20	2748	502	775
36	081	1277.00	Upper	No	189.06	\$99,000	\$187,169	\$161,621	3600	28.36	1021	969	1113
36	081	1283.00	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
36	081	1291.02	Upper	No	142.59	\$99,000	\$141,164	\$121,894	3561	45.72	1628	1096	1127
36	081	1291.03	Upper	No	142.42	\$99,000	\$140,996	\$121,750	3811	49.83	1899	1522	318
36	081	1291.04	Upper	No	122.00	\$99,000	\$120,780	\$104,291	4318	60.28	2603	1286	1551

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	1301.00	Middle	No	113.53	\$99,000	\$112,395	\$97,054	4203	81.97	3445	1289	1426
36	081	1333.00	Upper	No	131.11	\$99,000	\$129,799	\$112,083	3915	56.09	2196	1010	1328
36	081	1339.00	Upper	No	169.34	\$99,000	\$167,647	\$144,762	1360	50.59	688	387	442
36	081	1341.00	Middle	No	103.28	\$99,000	\$102,247	\$88,295	3659	75.38	2758	745	1121
36	081	1347.01	Middle	No	89.97	\$99,000	\$89,070	\$76,913	5561	84.89	4721	124	430
36	081	1347.02	Middle	No	93.17	\$99,000	\$92,238	\$79,647	5117	82.92	4243	484	769
36	081	1367.00	Middle	No	117.64	\$99,000	\$116,464	\$100,568	6250	74.86	4679	1558	2036
36	081	1377.00	Middle	No	104.11	\$99,000	\$103,069	\$89,000	7309	81.45	5953	1401	2293
36	081	1385.01	Middle	No	112.28	\$99,000	\$111,157	\$95,984	4994	80.54	4022	704	1524
36	081	1385.02	Unknown	No	0.00	\$99,000	\$0	\$0	85	25.88	22	0	0
36	081	1399.00	Upper	No	173.21	\$99,000	\$171,478	\$148,073	1769	68.74	1216	490	603
36	081	1403.00	Middle	No	95.67	\$99,000	\$94,713	\$81,786	2406	73.77	1775	727	821
36	081	1409.01	Upper	No	126.53	\$99,000	\$125,265	\$108,165	1020	75.10	766	231	335
36	081	1409.02	Middle	No	103.63	\$99,000	\$102,594	\$88,594	2906	79.08	2298	584	860
36	081	1417.00	Moderate	No	74.48	\$99,000	\$73,735	\$63,676	4975	78.51	3906	1226	1569
36	081	1429.00	Upper	No	123.85	\$99,000	\$122,612	\$105,875	3897	65.41	2549	1071	1369
36	081	1435.00	Upper	No	127.76	\$99,000	\$126,482	\$109,219	2364	72.08	1704	588	799
36	081	1441.00	Upper	No	129.11	\$99,000	\$127,819	\$110,368	2957	68.72	2032	875	743
36	081	1447.00	Middle	No	86.70	\$99,000	\$85,833	\$74,118	3131	88.44	2769	583	1124
36	081	1451.01	Middle	No	85.98	\$99,000	\$85,120	\$73,500	1501	63.16	948	298	393
36	081	1451.02	Moderate	No	78.91	\$99,000	\$78,121	\$67,462	2597	79.71	2070	584	903
36	081	1459.00	Middle	No	118.96	\$99,000	\$117,770	\$101,691	2870	65.37	1876	686	982
36	081	1463.00	Middle	No	84.14	\$99,000	\$83,299	\$71,928	2929	68.15	1996	678	557
36	081	1467.00	Middle	No	118.03	\$99,000	\$116,850	\$100,898	2807	59.10	1659	355	700
36	081	1471.00	Upper	No	132.90	\$99,000	\$131,571	\$113,615	3239	64.80	2099	912	1036
36	081	1479.00	Upper	No	125.40	\$99,000	\$124,146	\$107,200	4279	61.30	2623	1210	1098
36	081	1483.00	Upper	No	174.43	\$99,000	\$172,686	\$149,115	2968	44.78	1329	923	1044
36	081	1507.01	Upper	No	178.51	\$99,000	\$176,725	\$152,596	2919	47.79	1395	795	1018

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	081	1507.02	Upper	No	125.53	\$99,000	\$124,275	\$107,314	3049	56.25	1715	865	870
36	081	1529.01	Middle	No	108.09	\$99,000	\$107,009	\$92,399	6382	70.23	4482	1725	1902
36	081	1529.02	Upper	No	148.38	\$99,000	\$146,896	\$126,848	5665	59.63	3378	2188	2551
36	081	1551.01	Upper	No	209.94	\$99,000	\$207,841	\$179,471	1945	7.04	137	1508	49
36	081	1551.03	Middle	No	113.19	\$99,000	\$112,058	\$96,765	4373	53.33	2332	1308	1712
36	081	1551.04	Upper	No	162.67	\$99,000	\$161,043	\$139,063	3616	67.12	2427	766	1179
36	081	1567.00	Unknown	No	0.00	\$99,000	\$0	\$0	1470	88.57	1302	67	328
36	081	1571.01	Upper	No	133.58	\$99,000	\$132,244	\$114,192	7561	78.90	5966	1988	2640
36	081	1571.02	Upper	No	135.60	\$99,000	\$134,244	\$115,917	2109	84.73	1787	353	593
36	081	1579.01	Upper	No	143.85	\$99,000	\$142,412	\$122,969	5184	73.26	3798	1429	1630
36	081	1579.02	Middle	No	118.02	\$99,000	\$116,840	\$100,893	3757	79.82	2999	1065	1162
36	081	1579.03	Upper	No	121.81	\$99,000	\$120,592	\$104,135	4489	74.34	3337	867	1157
36	081	1617.00	Upper	No	158.44	\$99,000	\$156,856	\$135,441	4541	67.10	3047	1324	1556
36	081	1621.00	Middle	No	105.99	\$99,000	\$104,930	\$90,611	6682	83.64	5589	1190	1836
36	081	9901.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List

2022 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 103 - SUFFOLK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1101.01	Upper	No	169.79	\$146,400	\$248,573	\$221,250	3571	13.19	471	1077	1281
36	103	1101.03	Middle	No	119.11	\$146,400	\$174,377	\$155,208	1997	13.57	271	613	801
36	103	1101.04	Upper	No	191.86	\$146,400	\$280,883	\$250,001	3057	14.39	440	834	990
36	103	1102.00	Upper	No	124.96	\$146,400	\$182,941	\$162,835	5019	12.63	634	1936	2248
36	103	1103.00	Upper	No	160.57	\$146,400	\$235,074	\$209,231	4677	13.06	611	1680	1966
36	103	1104.01	Upper	No	135.74	\$146,400	\$198,723	\$176,875	2273	9.06	206	842	948
36	103	1104.02	Upper	No	124.52	\$146,400	\$182,297	\$162,254	3471	11.21	389	1288	1399
36	103	1105.01	Upper	No	158.03	\$146,400	\$231,356	\$205,919	3169	10.86	344	1031	1196
36	103	1105.02	Upper	No	131.39	\$146,400	\$192,355	\$171,214	2960	20.88	618	847	1014
36	103	1106.01	Middle	No	103.88	\$146,400	\$152,080	\$135,357	4515	9.24	417	1429	1719
36	103	1106.02	Upper	No	123.75	\$146,400	\$181,170	\$161,250	2832	12.96	367	946	1155
36	103	1108.01	Upper	No	138.83	\$146,400	\$203,247	\$180,909	1940	9.64	187	643	925
36	103	1108.03	Upper	No	143.94	\$146,400	\$210,728	\$187,560	5867	11.86	696	2002	2160
36	103	1109.01	Middle	No	95.41	\$146,400	\$139,680	\$124,321	2821	19.78	558	790	1149
36	103	1109.02	Middle	No	85.23	\$146,400	\$124,777	\$111,063	4299	66.39	2854	1023	1420
36	103	1110.01	Middle	No	115.21	\$146,400	\$168,667	\$150,125	2237	27.09	606	827	1042
36	103	1110.02	Moderate	No	69.15	\$146,400	\$101,236	\$90,105	5902	68.26	4029	982	1570
36	103	1111.01	Middle	No	94.33	\$146,400	\$138,099	\$122,917	2405	63.74	1533	541	706
36	103	1111.02	Unknown	No	0.00	\$146,400	\$0	\$0	2574	84.42	2173	441	721
36	103	1111.03	Middle	No	89.18	\$146,400	\$130,560	\$116,205	4247	86.32	3666	808	1042
36	103	1112.01	Middle	No	86.21	\$146,400	\$126,211	\$112,339	4026	72.21	2907	701	1061
36	103	1112.02	Middle	No	85.37	\$146,400	\$124,982	\$111,250	4879	48.92	2387	1464	1970
36	103	1113.00	Middle	No	118.26	\$146,400	\$173,133	\$154,097	4716	14.31	675	1411	1649
36	103	1114.01	Upper	No	136.04	\$146,400	\$199,163	\$177,269	1377	29.05	400	520	566
36	103	1114.02	Middle	No	116.41	\$146,400	\$170,424	\$151,685	5054	30.06	1519	1636	1912
36	103	1115.03	Middle	No	117.67	\$146,400	\$172,269	\$153,333	4002	31.98	1280	1206	1595

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1115.04	Middle	No	113.19	\$146,400	\$165,710	\$147,500	2025	17.14	347	567	561
36	103	1115.06	Upper	No	162.95	\$146,400	\$238,559	\$212,333	3185	44.33	1412	851	918
36	103	1115.07	Moderate	No	60.88	\$146,400	\$89,128	\$79,338	2321	80.61	1871	581	704
36	103	1115.08	Middle	No	100.05	\$146,400	\$146,473	\$130,379	4434	38.57	1710	1082	1265
36	103	1116.01	Middle	No	108.13	\$146,400	\$158,302	\$140,897	3927	18.49	726	1218	1477
36	103	1116.02	Middle	No	104.88	\$146,400	\$153,544	\$136,667	3154	15.82	499	1133	1335
36	103	1117.01	Middle	No	116.84	\$146,400	\$171,054	\$152,250	5693	20.20	1150	1674	2241
36	103	1117.03	Middle	No	100.67	\$146,400	\$147,381	\$131,176	3182	18.42	586	826	1013
36	103	1117.04	Middle	No	110.72	\$146,400	\$162,094	\$144,276	3274	13.93	456	1171	1213
36	103	1118.01	Middle	No	87.48	\$146,400	\$128,071	\$114,000	6160	21.59	1330	2066	2211
36	103	1118.02	Middle	No	111.79	\$146,400	\$163,661	\$145,667	2860	15.91	455	847	917
36	103	1118.03	Upper	No	129.50	\$146,400	\$189,588	\$168,750	2723	20.49	558	811	883
36	103	1118.04	Upper	No	123.75	\$146,400	\$181,170	\$161,250	2328	18.38	428	705	759
36	103	1119.00	Upper	No	126.74	\$146,400	\$185,547	\$165,156	5385	21.43	1154	1819	2128
36	103	1120.01	Middle	No	97.04	\$146,400	\$142,067	\$126,450	4603	33.41	1538	1440	1647
36	103	1120.02	Middle	No	100.24	\$146,400	\$146,751	\$130,625	4958	23.38	1159	1593	1859
36	103	1121.02	Upper	No	140.41	\$146,400	\$205,560	\$182,961	3900	27.36	1067	1124	1219
36	103	1121.03	Middle	No	105.18	\$146,400	\$153,984	\$137,059	4564	18.60	849	1372	1414
36	103	1121.04	Upper	No	145.92	\$146,400	\$213,627	\$190,139	2251	39.89	898	630	719
36	103	1122.04	Middle	No	110.82	\$146,400	\$162,240	\$144,400	3287	20.54	675	1122	1308
36	103	1122.11	Upper	No	120.96	\$146,400	\$177,085	\$157,614	4449	25.69	1143	1199	1316
36	103	1122.12	Upper	No	173.42	\$146,400	\$253,887	\$225,972	3312	36.23	1200	1082	1111
36	103	1122.13	Upper	No	133.45	\$146,400	\$195,371	\$173,894	5566	43.66	2430	1429	1683
36	103	1122.15	Middle	No	115.73	\$146,400	\$169,429	\$150,808	3771	28.22	1064	827	979
36	103	1122.16	Upper	No	128.37	\$146,400	\$187,934	\$167,279	4386	36.75	1612	1145	1255
36	103	1122.17	Upper	No	175.13	\$146,400	\$256,390	\$228,208	2316	31.56	731	1078	1088
36	103	1122.18	Middle	No	119.54	\$146,400	\$175,007	\$155,764	5489	24.23	1330	1777	1665
36	103	1122.19	Moderate	No	67.88	\$146,400	\$99,376	\$88,456	3482	22.09	769	1205	1498
36	103	1122.20	Upper	No	129.40	\$146,400	\$189,442	\$168,611	3255	24.33	792	980	1004

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1223.00	Middle	No	101.82	\$146,400	\$149,064	\$132,679	4311	37.32	1609	915	1211
36	103	1224.05	Middle	No	98.39	\$146,400	\$144,043	\$128,214	3507	84.97	2980	810	954
36	103	1224.06	Moderate	No	68.50	\$146,400	\$100,284	\$89,263	7088	97.97	6944	1245	1886
36	103	1224.07	Upper	No	126.51	\$146,400	\$185,211	\$164,844	1633	76.00	1241	537	496
36	103	1224.08	Middle	No	94.34	\$146,400	\$138,114	\$122,935	3642	35.97	1310	944	1088
36	103	1225.01	Moderate	No	56.17	\$146,400	\$82,233	\$73,194	4788	95.18	4557	805	1531
36	103	1225.02	Middle	No	84.77	\$146,400	\$124,103	\$110,469	4877	96.74	4718	994	1139
36	103	1226.02	Middle	No	101.34	\$146,400	\$148,362	\$132,048	4759	42.70	2032	1273	1424
36	103	1226.03	Middle	No	90.95	\$146,400	\$133,151	\$118,516	5485	38.78	2127	1327	1612
36	103	1226.04	Middle	No	106.48	\$146,400	\$155,887	\$138,750	4076	46.54	1897	1007	1156
36	103	1226.05	Middle	No	88.15	\$146,400	\$129,052	\$114,861	1903	48.08	915	496	607
36	103	1227.04	Middle	No	99.16	\$146,400	\$145,170	\$129,219	2659	62.81	1670	704	826
36	103	1227.05	Moderate	No	78.52	\$146,400	\$114,953	\$102,325	3226	44.11	1423	881	1031
36	103	1227.06	Middle	No	97.35	\$146,400	\$142,520	\$126,857	4285	39.88	1709	873	1074
36	103	1227.07	Middle	No	93.11	\$146,400	\$136,313	\$121,331	3113	38.48	1198	903	981
36	103	1228.01	Moderate	No	72.30	\$146,400	\$105,847	\$94,219	5894	64.68	3812	1195	1567
36	103	1228.02	Middle	No	86.14	\$146,400	\$126,109	\$112,243	4847	47.37	2296	1270	1484
36	103	1229.01	Middle	No	94.51	\$146,400	\$138,363	\$123,158	5905	29.48	1741	1545	1946
36	103	1229.02	Middle	No	85.57	\$146,400	\$125,274	\$111,500	4562	30.16	1376	1030	1137
36	103	1230.01	Middle	No	92.94	\$146,400	\$136,064	\$121,106	5894	37.68	2221	1471	1774
36	103	1230.02	Moderate	No	78.35	\$146,400	\$114,704	\$102,100	4900	40.88	2003	1243	1410
36	103	1231.01	Middle	No	96.64	\$146,400	\$141,481	\$125,925	3659	32.58	1192	1036	1042
36	103	1231.02	Middle	No	86.44	\$146,400	\$126,548	\$112,639	3972	29.63	1177	1114	1236
36	103	1232.01	Moderate	No	74.72	\$146,400	\$109,390	\$97,367	2306	70.42	1624	339	482
36	103	1232.03	Unknown	No	0.00	\$146,400	\$0	\$0	3253	96.71	3146	587	895
36	103	1232.04	Middle	No	90.38	\$146,400	\$132,316	\$117,778	5845	90.56	5293	1020	1393
36	103	1233.03	Moderate	No	66.00	\$146,400	\$96,624	\$86,000	4284	95.47	4090	881	1116
36	103	1233.04	Middle	No	83.70	\$146,400	\$122,537	\$109,073	5558	84.99	4724	1041	1240

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1234.01	Middle	No	94.97	\$146,400	\$139,036	\$123,750	4138	42.97	1778	972	1180
36	103	1234.03	Middle	No	80.27	\$146,400	\$117,515	\$104,600	1956	54.29	1062	372	386
36	103	1234.04	Middle	No	85.50	\$146,400	\$125,172	\$111,420	5609	32.66	1832	1396	1718
36	103	1235.00	Moderate	No	63.18	\$146,400	\$92,496	\$82,328	5945	45.72	2718	1224	1527
36	103	1236.00	Middle	No	102.54	\$146,400	\$150,119	\$133,618	3652	12.21	446	1183	1334
36	103	1237.01	Moderate	No	65.95	\$146,400	\$96,551	\$85,938	7050	81.76	5764	1244	1814
36	103	1237.03	Moderate	No	76.51	\$146,400	\$112,011	\$99,706	4147	59.13	2452	829	1209
36	103	1237.04	Moderate	No	55.52	\$146,400	\$81,281	\$72,350	4632	55.29	2561	1016	1261
36	103	1238.01	Middle	No	89.91	\$146,400	\$131,628	\$117,161	4058	21.88	888	1362	1547
36	103	1238.02	Moderate	No	74.27	\$146,400	\$108,731	\$96,786	3542	28.83	1021	1003	1249
36	103	1239.00	Middle	No	88.67	\$146,400	\$129,813	\$115,547	5129	28.99	1487	1446	1737
36	103	1240.01	Middle	No	97.74	\$146,400	\$143,091	\$127,368	4588	23.47	1077	1331	1529
36	103	1240.02	Middle	No	93.92	\$146,400	\$137,499	\$122,391	3374	25.90	874	917	1082
36	103	1241.01	Moderate	No	79.74	\$146,400	\$116,739	\$103,910	4557	25.61	1167	1197	1477
36	103	1241.02	Moderate	No	75.22	\$146,400	\$110,122	\$98,015	3416	20.23	691	976	1199
36	103	1242.00	Middle	No	82.59	\$146,400	\$120,912	\$107,625	6084	21.43	1304	1469	1990
36	103	1243.01	Moderate	No	60.93	\$146,400	\$89,202	\$79,403	2139	34.36	735	441	573
36	103	1243.02	Middle	No	82.06	\$146,400	\$120,136	\$106,931	4422	26.71	1181	1161	1475
36	103	1244.01	Middle	No	101.54	\$146,400	\$148,655	\$132,311	3929	16.37	643	602	917
36	103	1244.02	Middle	No	94.12	\$146,400	\$137,792	\$122,650	3437	18.01	619	1268	1476
36	103	1245.00	Middle	No	118.83	\$146,400	\$173,967	\$154,844	4996	18.59	929	1538	1808
36	103	1246.01	Middle	No	111.50	\$146,400	\$163,236	\$145,288	2763	13.46	372	958	1131
36	103	1246.02	Middle	No	103.25	\$146,400	\$151,158	\$134,536	4429	15.04	666	1252	1547
36	103	1347.02	Middle	No	96.97	\$146,400	\$141,964	\$126,364	6321	18.64	1178	1626	2115
36	103	1347.03	Upper	No	146.40	\$146,400	\$214,330	\$190,761	3785	13.37	506	1191	1299
36	103	1347.04	Middle	No	101.11	\$146,400	\$148,025	\$131,759	2891	13.91	402	772	986
36	103	1349.02	Upper	No	138.66	\$146,400	\$202,998	\$180,682	5013	20.75	1040	1458	1604
36	103	1349.06	Middle	No	107.11	\$146,400	\$156,809	\$139,570	5379	11.60	624	2106	2291
36	103	1349.07	Middle	No	104.61	\$146,400	\$153,149	\$136,319	3791	14.77	560	1156	1337

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1349.08	Upper	No	165.16	\$146,400	\$241,794	\$215,212	3356	18.44	619	1004	1065
36	103	1349.09	Upper	No	131.66	\$146,400	\$192,750	\$171,563	4337	15.59	676	1334	1420
36	103	1350.02	Middle	No	116.55	\$146,400	\$170,629	\$151,875	5322	16.23	864	1571	1755
36	103	1350.03	Middle	No	109.65	\$146,400	\$160,528	\$142,879	4734	14.87	704	1619	1692
36	103	1350.04	Upper	No	143.89	\$146,400	\$210,655	\$187,500	3084	15.56	480	927	1241
36	103	1350.05	Upper	No	140.93	\$146,400	\$206,322	\$183,636	3431	12.21	419	1308	1369
36	103	1351.01	Upper	No	128.34	\$146,400	\$187,890	\$167,237	3965	22.07	875	1223	1254
36	103	1351.02	Middle	No	112.67	\$146,400	\$164,949	\$146,813	4359	17.05	743	1338	1379
36	103	1351.03	Upper	No	148.17	\$146,400	\$216,921	\$193,077	4835	16.09	778	1490	1573
36	103	1351.04	Middle	No	104.76	\$146,400	\$153,369	\$136,513	5081	16.12	819	1606	1768
36	103	1352.01	Upper	No	135.61	\$146,400	\$198,533	\$176,713	2071	17.04	353	602	651
36	103	1352.05	Upper	No	120.58	\$146,400	\$176,529	\$157,125	5376	25.48	1370	1389	1474
36	103	1352.08	Middle	No	117.07	\$146,400	\$171,390	\$152,554	2848	20.19	575	1010	1078
36	103	1352.09	Middle	No	107.97	\$146,400	\$158,068	\$140,699	3151	20.47	645	997	1042
36	103	1353.03	Upper	No	124.15	\$146,400	\$181,756	\$161,771	4296	22.32	959	1312	1342
36	103	1353.05	Middle	No	97.30	\$146,400	\$142,447	\$126,786	1741	11.72	204	572	629
36	103	1353.06	Middle	No	116.99	\$146,400	\$171,273	\$152,440	4896	17.03	834	1572	1798
36	103	1354.01	Middle	No	117.55	\$146,400	\$172,093	\$153,171	6422	21.16	1359	1640	1998
36	103	1354.02	Middle	No	100.64	\$146,400	\$147,337	\$131,146	6785	18.76	1273	2108	2324
36	103	1354.03	Middle	No	88.49	\$146,400	\$129,549	\$115,313	4314	24.08	1039	1228	1577
36	103	1355.00	Middle	No	106.60	\$146,400	\$156,062	\$138,904	4712	14.77	696	1621	1766
36	103	1456.01	Moderate	No	53.80	\$146,400	\$78,763	\$70,104	6003	87.31	5241	1098	1459
36	103	1456.02	Middle	No	85.97	\$146,400	\$125,860	\$112,031	6592	90.76	5983	1501	1841
36	103	1456.03	Moderate	No	68.24	\$146,400	\$99,903	\$88,919	7011	95.35	6685	1122	1641
36	103	1456.04	Moderate	No	67.47	\$146,400	\$98,776	\$87,927	5079	93.19	4733	761	1080
36	103	1456.05	Moderate	No	75.90	\$146,400	\$111,118	\$98,902	3869	88.94	3441	626	891
36	103	1457.01	Middle	No	93.88	\$146,400	\$137,440	\$122,337	5432	35.99	1955	891	1256
36	103	1457.02	Moderate	No	68.19	\$146,400	\$99,830	\$88,855	6640	89.83	5965	1296	1602

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1457.03	Moderate	No	78.56	\$146,400	\$115,012	\$102,366	6011	90.00	5410	588	1307
36	103	1457.05	Moderate	No	56.46	\$146,400	\$82,657	\$73,571	2395	77.83	1864	654	765
36	103	1457.06	Middle	No	90.82	\$146,400	\$132,960	\$118,352	5359	87.67	4698	923	1128
36	103	1458.03	Middle	No	115.23	\$146,400	\$168,697	\$150,147	4742	20.65	979	1513	1603
36	103	1458.04	Moderate	No	70.98	\$146,400	\$103,915	\$92,500	3567	53.71	1916	1012	1137
36	103	1458.07	Middle	No	99.10	\$146,400	\$145,082	\$129,141	4239	25.95	1100	1201	1306
36	103	1458.08	Middle	No	99.90	\$146,400	\$146,254	\$130,182	3065	25.22	773	1071	944
36	103	1458.09	Middle	No	114.35	\$146,400	\$167,408	\$149,000	2062	32.83	677	543	654
36	103	1458.10	Middle	No	88.14	\$146,400	\$129,037	\$114,858	3970	26.40	1048	1069	1055
36	103	1459.01	Middle	No	86.75	\$146,400	\$127,002	\$113,047	3458	70.39	2434	760	958
36	103	1459.03	Middle	No	87.50	\$146,400	\$128,100	\$114,026	5894	51.10	3012	1449	1781
36	103	1459.04	Moderate	No	53.07	\$146,400	\$77,694	\$69,152	4579	92.44	4233	645	1018
36	103	1459.05	Moderate	No	69.93	\$146,400	\$102,378	\$91,130	4543	85.74	3895	667	1019
36	103	1460.01	Middle	No	85.84	\$146,400	\$125,670	\$111,857	5096	92.33	4705	844	1120
36	103	1460.02	Moderate	No	60.33	\$146,400	\$88,323	\$78,617	5499	90.71	4988	1018	1242
36	103	1460.04	Low	No	48.19	\$146,400	\$70,550	\$62,796	1941	81.76	1587	292	485
36	103	1460.05	Middle	No	100.03	\$146,400	\$146,444	\$130,346	6603	78.71	5197	1384	1712
36	103	1461.02	Moderate	No	75.03	\$146,400	\$109,844	\$97,772	2756	86.25	2377	578	660
36	103	1461.03	Middle	No	101.73	\$146,400	\$148,933	\$132,566	4032	40.77	1644	1101	1197
36	103	1461.05	Moderate	No	65.00	\$146,400	\$95,160	\$84,696	7294	91.91	6704	1167	1576
36	103	1461.06	Middle	No	83.46	\$146,400	\$122,185	\$108,750	4761	87.44	4163	623	987
36	103	1462.01	Moderate	No	72.78	\$146,400	\$106,550	\$94,844	5137	89.82	4614	958	1171
36	103	1462.02	Moderate	No	77.64	\$146,400	\$113,665	\$101,167	5047	94.73	4781	1087	1326
36	103	1462.03	Moderate	No	60.86	\$146,400	\$89,099	\$79,313	6027	89.41	5389	823	1422
36	103	1462.04	Middle	No	84.67	\$146,400	\$123,957	\$110,332	6587	91.38	6019	1552	1632
36	103	1462.05	Middle	No	81.80	\$146,400	\$119,755	\$106,597	2311	28.17	651	574	627
36	103	1462.06	Middle	No	101.90	\$146,400	\$149,182	\$132,788	2443	48.26	1179	610	685
36	103	1463.00	Moderate	No	73.50	\$146,400	\$107,604	\$95,776	2607	47.83	1247	888	844
36	103	1464.02	Middle	No	91.36	\$146,400	\$133,751	\$119,044	4392	25.36	1114	985	1263

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1464.03	Low	No	47.92	\$146,400	\$70,155	\$62,445	5845	91.55	5351	954	1458
36	103	1464.04	Moderate	No	65.37	\$146,400	\$95,702	\$85,179	3297	76.28	2515	770	913
36	103	1465.00	Middle	No	105.27	\$146,400	\$154,115	\$137,176	5323	24.42	1300	1521	1799
36	103	1466.07	Moderate	No	64.95	\$146,400	\$95,087	\$84,635	2546	25.77	656	552	768
36	103	1466.08	Middle	No	89.96	\$146,400	\$131,701	\$117,227	2629	23.35	614	565	795
36	103	1466.11	Moderate	No	76.57	\$146,400	\$112,098	\$99,773	3109	21.58	671	603	699
36	103	1466.12	Middle	No	101.46	\$146,400	\$148,537	\$132,214	4908	20.11	987	1408	1586
36	103	1466.13	Middle	No	89.07	\$146,400	\$130,398	\$116,071	3568	20.54	733	919	1170
36	103	1466.14	Middle	No	112.74	\$146,400	\$165,051	\$146,903	5556	17.35	964	1632	1803
36	103	1466.16	Middle	No	117.80	\$146,400	\$172,459	\$153,500	3870	15.56	602	1242	1277
36	103	1466.17	Middle	No	92.48	\$146,400	\$135,391	\$120,515	3436	15.13	520	856	1000
36	103	1466.18	Middle	No	85.31	\$146,400	\$124,894	\$111,161	5619	30.54	1716	1170	1500
36	103	1466.19	Moderate	No	78.66	\$146,400	\$115,158	\$102,500	3072	26.86	825	527	677
36	103	1466.20	Middle	No	83.74	\$146,400	\$122,595	\$109,125	1888	17.64	333	376	376
36	103	1467.03	Middle	No	91.41	\$146,400	\$133,824	\$119,115	4268	63.99	2731	941	1131
36	103	1467.04	Middle	No	95.19	\$146,400	\$139,358	\$124,034	2024	18.23	369	747	747
36	103	1467.05	Upper	No	130.99	\$146,400	\$191,769	\$170,682	3252	13.56	441	928	1002
36	103	1467.06	Middle	No	103.92	\$146,400	\$152,139	\$135,417	2582	21.15	546	758	829
36	103	1468.00	Middle	No	108.68	\$146,400	\$159,108	\$141,624	5783	13.87	802	1675	1829
36	103	1469.01	Upper	No	121.55	\$146,400	\$177,949	\$158,385	5273	10.90	575	1757	1793
36	103	1469.02	Middle	No	119.43	\$146,400	\$174,846	\$155,625	4345	19.77	859	1038	1159
36	103	1470.01	Middle	No	92.67	\$146,400	\$135,669	\$120,750	4295	12.99	558	1386	1441
36	103	1470.03	Middle	No	105.59	\$146,400	\$154,584	\$137,594	4625	20.43	945	1573	1688
36	103	1470.04	Middle	No	100.08	\$146,400	\$146,517	\$130,417	693	15.58	108	59	2396
36	103	1471.00	Middle	No	114.21	\$146,400	\$167,203	\$148,828	3181	14.56	463	961	1053
36	103	1472.01	Upper	No	124.85	\$146,400	\$182,780	\$162,689	3714	42.86	1592	820	972
36	103	1472.02	Moderate	No	70.60	\$146,400	\$103,358	\$92,000	2905	73.98	2149	352	637
36	103	1473.01	Low	No	46.21	\$146,400	\$67,651	\$60,223	2909	81.71	2377	1006	1158

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1473.02	Upper	No	123.77	\$146,400	\$181,199	\$161,283	4772	52.18	2490	893	1375
36	103	1474.01	Middle	No	100.42	\$146,400	\$147,015	\$130,854	5969	30.79	1838	1975	2245
36	103	1474.02	Middle	No	119.91	\$146,400	\$175,548	\$156,250	3663	11.00	403	1206	1331
36	103	1475.02	Middle	No	117.62	\$146,400	\$172,196	\$153,264	6374	12.63	805	1812	1884
36	103	1475.03	Upper	No	128.68	\$146,400	\$188,388	\$167,679	1977	12.39	245	527	624
36	103	1475.04	Upper	No	128.98	\$146,400	\$188,827	\$168,068	1543	14.06	217	380	484
36	103	1475.05	Middle	No	87.41	\$146,400	\$127,968	\$113,902	6014	22.31	1342	1651	1936
36	103	1476.01	Middle	No	115.43	\$146,400	\$168,990	\$150,417	2293	8.59	197	773	885
36	103	1476.02	Middle	No	119.89	\$146,400	\$175,519	\$156,226	5256	13.38	703	1489	1572
36	103	1477.01	Middle	No	97.58	\$146,400	\$142,857	\$127,159	3525	15.26	538	863	989
36	103	1477.02	Middle	No	110.64	\$146,400	\$161,977	\$144,167	4781	12.09	578	1393	1905
36	103	1478.02	Middle	No	114.20	\$146,400	\$167,189	\$148,813	3881	12.39	481	1038	1204
36	103	1478.03	Middle	No	105.86	\$146,400	\$154,979	\$137,939	3190	11.88	379	697	982
36	103	1478.04	Upper	No	125.04	\$146,400	\$183,059	\$162,941	5973	11.42	682	1602	1815
36	103	1479.01	Moderate	No	76.30	\$146,400	\$111,703	\$99,432	4209	19.27	811	995	1168
36	103	1479.02	Upper	No	120.62	\$146,400	\$176,588	\$157,171	4400	11.30	497	1472	1551
36	103	1580.01	Upper	No	163.86	\$146,400	\$239,891	\$213,516	3795	17.73	673	1128	1400
36	103	1580.09	Upper	No	130.34	\$146,400	\$190,818	\$169,844	2717	21.53	585	727	831
36	103	1580.10	Upper	No	144.52	\$146,400	\$211,577	\$188,315	3680	20.87	768	920	1040
36	103	1580.11	Middle	No	107.66	\$146,400	\$157,614	\$140,288	4705	26.46	1245	1516	1414
36	103	1580.12	Middle	No	116.26	\$146,400	\$170,205	\$151,500	3829	27.68	1060	1376	1514
36	103	1580.13	Middle	No	100.32	\$146,400	\$146,868	\$130,729	2856	25.74	735	879	1071
36	103	1580.14	Unknown	No	0.00	\$146,400	\$0	\$0	1066	81.24	866	0	0
36	103	1580.15	Unknown	No	0.00	\$146,400	\$0	\$0	9343	73.69	6885	0	0
36	103	1580.16	Upper	No	191.86	\$146,400	\$280,883	\$250,001	2137	22.98	491	566	909
36	103	1580.17	Middle	No	114.57	\$146,400	\$167,730	\$149,295	4385	19.73	865	1164	1470
36	103	1581.02	Middle	No	90.58	\$146,400	\$132,609	\$118,031	5053	32.24	1629	1189	1571
36	103	1581.03	Middle	No	84.15	\$146,400	\$123,196	\$109,659	4343	39.70	1724	1090	1483
36	103	1581.07	Middle	No	102.64	\$146,400	\$150,265	\$133,750	4211	28.19	1187	1070	1148

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1581.08	Middle	No	117.92	\$146,400	\$172,635	\$153,654	2879	39.42	1135	600	758
36	103	1581.11	Middle	No	95.78	\$146,400	\$140,222	\$124,815	3087	32.49	1003	947	1073
36	103	1581.12	Moderate	No	73.73	\$146,400	\$107,941	\$96,071	4263	37.77	1610	984	1286
36	103	1581.14	Middle	No	94.94	\$146,400	\$138,992	\$123,716	3364	20.07	675	816	1019
36	103	1581.16	Middle	No	92.25	\$146,400	\$135,054	\$120,208	1928	31.22	602	647	651
36	103	1581.17	Moderate	No	65.13	\$146,400	\$95,350	\$84,868	2872	32.49	933	1013	1089
36	103	1581.18	Middle	No	94.54	\$146,400	\$138,407	\$123,197	3672	22.19	815	947	1035
36	103	1581.19	Middle	No	87.22	\$146,400	\$127,690	\$113,654	5740	29.95	1719	1652	1956
36	103	1581.20	Middle	No	96.04	\$146,400	\$140,603	\$125,145	3188	34.44	1098	761	929
36	103	1582.05	Upper	No	126.78	\$146,400	\$185,606	\$165,208	1713	18.16	311	502	526
36	103	1582.06	Middle	No	97.27	\$146,400	\$142,403	\$126,750	3928	21.95	862	1023	1310
36	103	1582.07	Upper	No	133.30	\$146,400	\$195,151	\$173,704	4842	20.20	978	1532	1727
36	103	1582.08	Middle	No	84.46	\$146,400	\$123,649	\$110,054	4820	26.47	1276	1208	1493
36	103	1582.09	Middle	No	89.64	\$146,400	\$131,233	\$116,806	3296	43.51	1434	633	888
36	103	1583.04	Upper	No	121.70	\$146,400	\$178,169	\$158,589	6648	12.61	838	2109	2822
36	103	1583.06	Middle	No	104.40	\$146,400	\$152,842	\$136,042	5948	16.88	1004	1943	1985
36	103	1583.09	Middle	No	80.66	\$146,400	\$118,086	\$105,104	4615	44.29	2044	958	1471
36	103	1583.10	Moderate	No	62.13	\$146,400	\$90,958	\$80,962	4557	23.11	1053	1433	1774
36	103	1583.15	Middle	No	90.94	\$146,400	\$133,136	\$118,500	4502	37.58	1692	1602	1758
36	103	1583.17	Middle	No	100.19	\$146,400	\$146,678	\$130,556	5674	17.01	965	1768	2038
36	103	1583.18	Middle	No	88.86	\$146,400	\$130,091	\$115,795	4268	16.99	725	1583	1748
36	103	1583.19	Middle	No	87.70	\$146,400	\$128,393	\$114,286	3790	31.37	1189	1275	1409
36	103	1583.20	Middle	No	90.01	\$146,400	\$131,775	\$117,296	6172	28.19	1740	1979	1901
36	103	1583.22	Middle	No	116.48	\$146,400	\$170,527	\$151,786	2029	23.80	483	673	722
36	103	1583.24	Middle	No	103.01	\$146,400	\$150,807	\$134,229	3096	36.60	1133	767	1017
36	103	1583.25	Middle	No	80.03	\$146,400	\$117,164	\$104,286	6610	45.76	3025	628	1398
36	103	1583.26	Middle	No	86.84	\$146,400	\$127,134	\$113,162	1507	30.86	465	217	383
36	103	1583.27	Middle	No	101.79	\$146,400	\$149,021	\$132,636	6601	36.99	2442	1933	2290

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1583.28	Middle	No	113.00	\$146,400	\$165,432	\$147,250	5281	17.55	927	1460	1625
36	103	1583.29	Middle	No	102.54	\$146,400	\$150,119	\$133,611	1561	12.75	199	396	461
36	103	1584.01	Middle	No	89.85	\$146,400	\$131,540	\$117,083	1255	17.21	216	413	360
36	103	1584.02	Middle	No	112.93	\$146,400	\$165,330	\$147,153	4330	14.48	627	1299	1440
36	103	1584.03	Middle	No	90.55	\$146,400	\$132,565	\$117,989	2375	31.92	758	579	739
36	103	1584.07	Middle	No	98.48	\$146,400	\$144,175	\$128,324	5880	19.17	1127	1481	2096
36	103	1584.08	Middle	No	84.55	\$146,400	\$123,781	\$110,179	3972	20.95	832	1125	1507
36	103	1584.09	Moderate	No	60.86	\$146,400	\$89,099	\$79,306	3762	21.35	803	1277	1367
36	103	1584.10	Moderate	No	57.99	\$146,400	\$84,897	\$75,568	3389	6.64	225	1816	2043
36	103	1584.11	Upper	No	125.85	\$146,400	\$184,244	\$163,990	3072	22.40	688	745	798
36	103	1584.12	Moderate	No	77.22	\$146,400	\$113,050	\$100,625	2204	15.61	344	844	1096
36	103	1585.02	Moderate	No	75.13	\$146,400	\$109,990	\$97,908	3373	22.41	756	647	876
36	103	1585.05	Middle	No	104.12	\$146,400	\$152,432	\$135,670	3664	26.17	959	986	1034
36	103	1585.06	Middle	No	93.79	\$146,400	\$137,309	\$122,210	3197	19.61	627	1024	1128
36	103	1585.09	Moderate	No	63.89	\$146,400	\$93,535	\$83,255	4871	34.45	1678	1270	1571
36	103	1585.10	Moderate	No	79.73	\$146,400	\$116,725	\$103,894	6907	31.63	2185	2010	2322
36	103	1585.11	Middle	No	93.20	\$146,400	\$136,445	\$121,449	6581	28.87	1900	1692	2037
36	103	1585.12	Middle	No	95.52	\$146,400	\$139,841	\$124,469	3134	19.05	597	764	946
36	103	1585.13	Middle	No	82.03	\$146,400	\$120,092	\$106,897	3065	33.70	1033	759	913
36	103	1585.14	Middle	No	114.38	\$146,400	\$167,452	\$149,044	6613	27.43	1814	1947	2159
36	103	1586.04	Middle	No	94.55	\$146,400	\$138,421	\$123,210	4866	26.88	1308	1451	1692
36	103	1586.05	Middle	No	98.68	\$146,400	\$144,468	\$128,594	4945	27.10	1340	1404	1563
36	103	1586.06	Middle	No	108.29	\$146,400	\$158,537	\$141,106	4996	28.90	1444	1258	1509
36	103	1586.07	Middle	No	107.44	\$146,400	\$157,292	\$140,000	3241	28.79	933	898	1030
36	103	1586.08	Moderate	No	79.59	\$146,400	\$116,520	\$103,719	4101	37.60	1542	771	1085
36	103	1586.09	Middle	No	91.23	\$146,400	\$133,561	\$118,875	4609	29.07	1340	1126	1713
36	103	1587.05	Moderate	No	70.32	\$146,400	\$102,948	\$91,638	3981	83.70	3332	941	1282
36	103	1587.07	Middle	No	88.33	\$146,400	\$129,315	\$115,106	1796	25.11	451	559	614
36	103	1587.08	Moderate	No	66.19	\$146,400	\$96,902	\$86,250	3614	41.75	1509	1093	930

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1587.09	Middle	No	97.76	\$146,400	\$143,121	\$127,386	2822	21.90	618	843	971
36	103	1587.10	Middle	No	84.15	\$146,400	\$123,196	\$109,659	3949	31.98	1263	920	1182
36	103	1587.11	Middle	No	91.13	\$146,400	\$133,414	\$118,750	5736	36.87	2115	1803	1817
36	103	1587.12	Middle	No	82.46	\$146,400	\$120,721	\$107,447	7744	46.04	3565	1874	2190
36	103	1587.13	Moderate	No	53.64	\$146,400	\$78,529	\$69,904	3004	74.77	2246	428	722
36	103	1587.14	Moderate	No	69.87	\$146,400	\$102,290	\$91,045	2021	44.48	899	274	358
36	103	1587.15	Moderate	No	63.12	\$146,400	\$92,408	\$82,250	4482	33.18	1487	1660	1224
36	103	1588.02	Middle	No	105.90	\$146,400	\$155,038	\$137,989	5156	10.80	557	1480	2015
36	103	1588.03	Middle	No	103.80	\$146,400	\$151,963	\$135,256	5825	24.81	1445	1917	1825
36	103	1588.05	Middle	No	100.83	\$146,400	\$147,615	\$131,394	3262	30.29	988	999	1071
36	103	1588.06	Moderate	No	66.49	\$146,400	\$97,341	\$86,639	3505	37.80	1325	1029	1294
36	103	1589.01	Middle	No	88.36	\$146,400	\$129,359	\$115,137	3183	32.89	1047	908	882
36	103	1589.02	Moderate	No	78.26	\$146,400	\$114,573	\$101,986	4595	45.11	2073	1035	1581
36	103	1590.00	Middle	No	81.31	\$146,400	\$119,038	\$105,956	4614	36.30	1675	1337	1530
36	103	1591.03	Moderate	No	51.08	\$146,400	\$74,781	\$66,563	6292	80.85	5087	922	1592
36	103	1591.06	Middle	No	80.02	\$146,400	\$117,149	\$104,279	6120	47.34	2897	1071	1519
36	103	1591.07	Moderate	No	65.10	\$146,400	\$95,306	\$84,828	3711	28.99	1076	1256	1393
36	103	1591.08	Middle	No	91.30	\$146,400	\$133,663	\$118,971	7056	34.17	2411	2272	2315
36	103	1591.09	Moderate	No	51.94	\$146,400	\$76,040	\$67,683	2902	41.21	1196	908	1069
36	103	1591.10	Middle	No	92.28	\$146,400	\$135,098	\$120,245	3578	41.56	1487	550	819
36	103	1591.11	Middle	No	103.19	\$146,400	\$151,070	\$134,464	3159	32.45	1025	870	973
36	103	1591.12	Moderate	No	67.98	\$146,400	\$99,523	\$88,590	3810	44.99	1714	614	999
36	103	1592.01	Moderate	No	75.30	\$146,400	\$110,239	\$98,125	2830	31.13	881	1118	1258
36	103	1592.03	Middle	No	97.17	\$146,400	\$142,257	\$126,623	5301	18.49	980	1775	1898
36	103	1592.04	Middle	No	89.03	\$146,400	\$130,340	\$116,019	4174	26.52	1107	1123	1353
36	103	1593.00	Upper	No	124.61	\$146,400	\$182,429	\$162,375	2203	12.66	279	776	1182
36	103	1594.06	Middle	No	82.51	\$146,400	\$120,795	\$107,524	5703	27.25	1554	1115	1538
36	103	1594.07	Middle	No	106.17	\$146,400	\$155,433	\$138,342	6477	35.02	2268	2178	2388

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1594.08	Middle	No	102.40	\$146,400	\$149,914	\$133,438	3414	35.59	1215	867	935
36	103	1594.10	Middle	No	93.53	\$146,400	\$136,928	\$121,878	8067	22.47	1813	2163	2404
36	103	1594.11	Moderate	No	76.44	\$146,400	\$111,908	\$99,605	3122	26.20	818	864	1043
36	103	1594.13	Middle	No	85.64	\$146,400	\$125,377	\$111,597	4821	14.10	680	1486	1768
36	103	1594.14	Middle	No	103.06	\$146,400	\$150,880	\$134,300	3175	23.06	732	522	643
36	103	1594.15	Unknown	No	0.00	\$146,400	\$0	\$0	1883	42.70	804	135	228
36	103	1594.16	Moderate	No	74.65	\$146,400	\$109,288	\$97,270	5667	52.96	3001	1309	1557
36	103	1595.09	Moderate	No	64.45	\$146,400	\$94,355	\$83,991	3181	48.95	1557	937	1380
36	103	1595.10	Moderate	No	77.80	\$146,400	\$113,899	\$101,375	359	31.20	112	55	1802
36	103	1595.11	Moderate	No	63.13	\$146,400	\$92,422	\$82,270	7051	53.84	3796	1570	2189
36	103	1595.12	Middle	No	80.74	\$146,400	\$118,203	\$105,208	2312	36.42	842	680	849
36	103	1595.13	Moderate	No	50.57	\$146,400	\$74,034	\$65,903	4939	36.24	1790	1577	1814
36	103	1595.14	Low	No	49.17	\$146,400	\$71,985	\$64,071	3350	37.19	1246	803	1038
36	103	1595.15	Moderate	No	71.33	\$146,400	\$104,427	\$92,948	2493	33.61	838	523	832
36	103	1595.16	Moderate	No	75.79	\$146,400	\$110,957	\$98,764	5173	43.09	2229	1676	2215
36	103	1595.17	Moderate	No	71.35	\$146,400	\$104,456	\$92,978	3572	44.01	1572	723	990
36	103	1595.18	Moderate	No	58.91	\$146,400	\$86,244	\$76,765	5648	44.97	2540	1299	1799
36	103	1596.02	Middle	No	102.16	\$146,400	\$149,562	\$133,125	4060	14.61	593	1163	1460
36	103	1596.03	Moderate	No	70.03	\$146,400	\$102,524	\$91,250	1143	10.59	121	531	571
36	103	1596.04	Middle	No	100.24	\$146,400	\$146,751	\$130,615	5058	14.91	754	1740	1912
36	103	1597.00	Upper	No	136.81	\$146,400	\$200,290	\$178,269	2143	18.76	402	602	822
36	103	1697.01	Upper	No	134.51	\$146,400	\$196,923	\$175,278	7731	15.77	1219	2873	3498
36	103	1697.03	Moderate	No	72.26	\$146,400	\$105,789	\$94,167	1546	14.49	224	617	1003
36	103	1697.05	Middle	No	82.36	\$146,400	\$120,575	\$107,321	2990	40.70	1217	563	611
36	103	1697.06	Low	No	46.58	\$146,400	\$68,193	\$60,704	4693	22.10	1037	2001	2572
36	103	1698.00	Moderate	No	54.28	\$146,400	\$79,466	\$70,730	7070	66.14	4676	1152	1996
36	103	1699.03	Moderate	No	65.41	\$146,400	\$95,760	\$85,232	4482	39.58	1774	1401	2030
36	103	1699.04	Middle	No	107.56	\$146,400	\$157,468	\$140,156	1668	43.29	722	507	693
36	103	1699.05	Moderate	No	75.48	\$146,400	\$110,503	\$98,354	1609	14.17	228	425	981

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1699.06	Middle	No	82.50	\$146,400	\$120,780	\$107,500	4113	22.47	924	1128	1859
36	103	1700.03	Middle	No	88.17	\$146,400	\$129,081	\$114,891	2790	17.20	480	860	1618
36	103	1700.04	Moderate	No	70.85	\$146,400	\$103,724	\$92,331	3027	18.80	569	1424	1924
36	103	1700.05	Middle	No	90.22	\$146,400	\$132,082	\$117,568	2552	10.50	268	869	1860
36	103	1700.06	Moderate	No	73.47	\$146,400	\$107,560	\$95,739	1909	23.52	449	544	945
36	103	1701.01	Moderate	No	57.80	\$146,400	\$84,619	\$75,326	2583	49.67	1283	574	1176
36	103	1702.03	Upper	No	127.06	\$146,400	\$186,016	\$165,571	1994	21.16	422	601	1343
36	103	1702.04	Moderate	No	71.06	\$146,400	\$104,032	\$92,598	4112	16.51	679	1611	2764
36	103	1702.05	Middle	No	85.61	\$146,400	\$125,333	\$111,563	2289	24.42	559	871	1557
36	103	1702.06	Moderate	No	60.62	\$146,400	\$88,748	\$79,000	2476	13.05	323	871	2555
36	103	1803.00	Middle	No	97.05	\$146,400	\$142,081	\$126,460	3253	14.63	476	1273	3456
36	103	1904.02	Moderate	No	77.58	\$146,400	\$113,577	\$101,094	2650	28.15	746	702	1301
36	103	1904.03	Middle	No	90.81	\$146,400	\$132,946	\$118,333	3942	43.89	1730	946	1836
36	103	1904.04	Moderate	No	50.15	\$146,400	\$73,420	\$65,349	3645	63.90	2329	598	1192
36	103	1904.05	Moderate	No	65.32	\$146,400	\$95,628	\$85,114	5097	66.51	3390	1192	1979
36	103	1905.02	Middle	No	97.01	\$146,400	\$142,023	\$126,417	3163	26.56	840	766	2543
36	103	1905.03	Middle	No	107.83	\$146,400	\$157,863	\$140,510	3871	16.87	653	821	1849
36	103	1905.04	Middle	No	112.54	\$146,400	\$164,759	\$146,653	2682	18.64	500	725	1919
36	103	1906.03	Middle	No	83.78	\$146,400	\$122,654	\$109,167	5201	40.86	2125	1173	2621
36	103	1906.04	Middle	No	96.38	\$146,400	\$141,100	\$125,592	5066	41.63	2109	1700	2743
36	103	1906.05	Middle	No	105.81	\$146,400	\$154,906	\$137,875	1662	17.69	294	220	1607
36	103	1906.06	Middle	No	90.65	\$146,400	\$132,712	\$118,125	4096	23.90	979	1305	2194
36	103	1907.06	Middle	No	104.14	\$146,400	\$152,461	\$135,700	5245	30.73	1612	1511	3235
36	103	1907.08	Upper	No	127.70	\$146,400	\$186,953	\$166,406	2580	10.66	275	737	1862
36	103	1907.09	Upper	No	138.64	\$146,400	\$202,969	\$180,655	3101	53.82	1669	547	1525
36	103	1907.10	Moderate	No	65.12	\$146,400	\$95,336	\$84,861	1894	41.61	788	385	1170
36	103	1907.11	Middle	No	81.60	\$146,400	\$119,462	\$106,335	3951	18.86	745	1126	3008
36	103	1907.12	Upper	No	191.86	\$146,400	\$280,883	\$250,001	1960	16.38	321	424	2194

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	103	1907.13	Upper	No	182.30	\$146,400	\$266,887	\$237,542	2245	17.06	383	718	1624
36	103	1907.14	Moderate	No	70.24	\$146,400	\$102,831	\$91,528	3254	27.75	903	533	2290
36	103	1908.01	Middle	No	114.74	\$146,400	\$167,979	\$149,519	2263	20.59	466	551	2187
36	103	1908.02	Middle	No	96.99	\$146,400	\$141,993	\$126,389	2287	37.87	866	604	1505
36	103	2009.01	Middle	No	84.41	\$146,400	\$123,576	\$110,000	1500	17.33	260	383	1820
36	103	2009.03	Middle	No	113.07	\$146,400	\$165,534	\$147,344	2275	31.52	717	424	1884
36	103	2009.04	Middle	No	109.97	\$146,400	\$160,996	\$143,302	2701	47.72	1289	612	1260
36	103	2009.05	Upper	No	159.43	\$146,400	\$233,406	\$207,750	1941	21.48	417	724	1488
36	103	2009.06	Unknown	No	0.00	\$146,400	\$0	\$0	2696	31.23	842	918	2180
36	103	2010.05	Middle	No	92.74	\$146,400	\$135,771	\$120,842	2676	58.45	1564	595	1244
36	103	2010.06	Middle	No	114.15	\$146,400	\$167,116	\$148,750	2192	16.56	363	274	2227
36	103	2010.07	Moderate	No	57.55	\$146,400	\$84,253	\$75,000	2024	24.11	488	457	1991
36	103	2010.08	Upper	No	120.23	\$146,400	\$176,017	\$156,667	2294	27.68	635	647	1887
36	103	2010.09	Moderate	No	74.02	\$146,400	\$108,365	\$96,450	5369	45.41	2438	1189	2845
36	103	2010.10	Middle	No	112.89	\$146,400	\$165,271	\$147,102	2717	28.16	765	931	1836
36	103	2012.00	Unknown	No	0.00	\$146,400	\$0	\$0	560	73.57	412	0	0
36	103	9901.00	Unknown	No	0.00	\$146,400	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2023 Distressed or Underserved Tract List



Esquire Bank, National Association
Jericho, New York

Community Reinvestment Act
Strategic Plan

Commitments and Goals 2021 – 2023

TABLE OF CONTENTS

I.	Executive Summary	1
II.	Company Overview	3
III.	CRA Assessment Area Data	4
IV.	CRA Policy Statement	6
V.	CRA Performance Context	7
VI.	Community Needs Assessment.....	10
VII.	CRA Program.....	13
VIII.	Development of CRA Lending, Investment, and Service Goals	15
IX.	Summary of Assessment Area Goals 2021 – 2023.....	18
X.	Other Information	22
XI.	Public Comments, Changes to Strategic Plan, and Ongoing Monitoring of CRA Performance	27
XII.	Request for Approval and Contact Information.....	28
XIII.	Appendices.....	29

EXECUTIVE SUMMARY

The Board of Directors of Esquire Bank, National Association (Esquire Bank or the Bank) is implementing a Community Reinvestment Act (CRA) Plan covering the calendar year periods from 2021 through 2023. The CRA Plan (the Plan) sets forth the Bank's goals for lending, investment, and community development (CD) services in its CRA assessment area and the timetables for achieving those goals. The Bank historically defined its CRA assessment area as all of Nassau and Suffolk Counties, New York and all off Kings, Queens, Bronx and New York Counties, New York. This plan includes an expansion of the assessment area to include the broader statewide or regional area. In addition, the Plan details CRA governance structure, describes reporting that will be used to monitor the achievement of Plan goals, and explains the Bank's plans to continue to offer products and services that serve community needs while simultaneously increasing its community visibility. As part of the implementation of the Plan, the Bank will expand upon its current strategies for servicing its assessment area, including regular ongoing dialogue with local community-based organizations. The Plan presented herein describes the Bank's activities and goals that will be evaluated under the strategic plan option.

Financial regulators, such as the Office of the Comptroller of the Currency (OCC), review the CRA performance of banks operating in the United States and evaluate compliance with CRA utilizing performance criteria that varies based on the asset size of an institution. For institutions such as Esquire Bank, the applicable performance evaluation is the intermediate small institution test which is comprised of an assessment of an institution's loan-to-deposit ratio, percentage of loans in the institution's CRA assessment area, geographic distribution of loans within its CRA assessment area, institution's record of lending to individual borrowers of different incomes and businesses and farms of different revenue sizes, an institution's record of responding to consumer complaints, and an institutions number and dollar amount of community development loans, dollar amount of qualified investments, and level of community development services.

Before the advent of developments such as online banking and access to credit from diversified financial providers via the Internet, banks, like Esquire Bank, designated their CRA assessment area based on where the institution had its main office, its branch, as well as surrounding geographies in which the institution has originated or purchased a substantial portion of its loans. In the 43 years since the enactment of CRA, technology and the advancement of financial systems has enabled institutions like Esquire Bank, to expand their operations beyond the limited geographic reach of their traditional banking locations. As delineated this CRA Plan, the Bank has developed a business strategy that focuses on making business loan products available to law firms that specialize in personal injury representation and unique loan products to individuals suffering from personal injuries throughout the United States. This nationwide lending strategy is driven by the business operations and expertise of the Board of Directors and senior management, portfolio diversification goals, direct lending relationships with law firms, and lending opportunities (including in low- and moderate-income areas) outside of the communities that are served by the Bank's retail facility. The Bank's intentions are to expand its base of customers nationwide, who are attracted by the Bank's state-of-the-art online and mobile offerings, and expertise in lending to law firms that specialize in personal injury representation. The Bank anticipates reaching these customers both directly and indirectly.

In view of the Bank's business strategy, the Board of Directors and senior management do not believe CRA's intermediate small bank lending test or large bank test will adequately measure the lending performance of the Bank, which will service a wide range of consumers (including low- and moderate-income consumers) and businesses throughout the country. As an alternative to the standard evaluation option, the CRA permits the Bank to comply with the regulation by electing to implement an approved CRA Strategic Plan. Accordingly, the Bank elects to operate under this Strategic Plan to satisfy its CRA responsibilities. The strategic plan option allows the Bank to develop a plan with community input, detailing how the Bank

proposes to meet its CRA obligations. The plan is tailored to the credit, investment, and service needs of Esquire Bank's CRA assessment area using direct community input at the development stage.

All CRA Strategic Plans must include measurable goals. Most institutions develop separate measurable goals to achieve a *Satisfactory* rating or an *Outstanding* rating. At issue is how does any depository institution develop measurable goals. There are a variety of ways to do it. One is tying the goals to a percentage of Tier One Capital, another is tying the goals to a percentage of aggregate data such as low- and moderate-income families, owner-occupied housing units, and small businesses. Another is establishing a percentage based on a depository institution's own performance. The one most frequently adopted, and we think preferable for Esquire Bank, is based on a percentage of an institution's average assets.

In accordance with the Bank's budget projections of asset size and financial condition, the Bank has established measurable CRA qualifying loan goals tied to the Bank's average annual assets. In addition, the Bank has developed measurable goals for qualified investments that are also tied to the Bank's average annual assets. Choosing the institution's average asset size as a benchmark will allow the CRA commitment to grow as the Bank grows.

Measurable goals are delineated under the Lending, Investment, and Service Test portion of this plan. The following factors were considered in the development of measurable goals:

- Location of Bank and designated assessment area
- Demographic and current economic conditions within the Bank's assessment area
- Regulatory agencies responsible for examining the Bank
- Products and services offered
- Lending focus (local, regional, and nationwide)
- Calculation method employed to determine measurable goals
- Asset size
- Delivery channels (direct or indirect through third-party organizations/entities)

The Bank offers tailored products to the law firms specializing in personal injury and their clients, as well as merchant services to small business owners, both on a national basis. The Bank also offers traditional banking products for businesses and consumers in its local market area. Commercial products include commercial and industrial loans, commercial real estate loans including mixed use and multifamily loans. Consumer loans are offered directly and through third-party relationships where the Bank underwrites the loan transaction.

On the deposit side, the Bank offers the full array of deposit products including transaction accounts (interest and non-interest-bearing accounts), non-transaction accounts such as saving deposits, money market, and certificates of deposit accounts. Approximately 60% of our deposit base is derived from the legal community and includes law firms' operating accounts (DDA) and escrow/IOLTA accounts (consumer or claimant settlements). These deposit funds are utilized to lend back into the legal community in the form of commercial law firm loans (C&I) and post settlement consumer loans (claimants). Our business strategy and methodology represent a legal ecosystem where the deposit funds derived nationally are loaned back into the legal community. It should also be noted that a majority of our CRA qualifying loan originations are funded with deposits from within our CRA assessment area.

COMPANY OVERVIEW

Esquire Bank is a specialized bank founded in 2006. As of December 31, 2019, Esquire Bank is a \$798 million-dollar financial institution wholly owned by Esquire Financial Holdings, Inc., a one-bank holding company with headquarters in Jericho, New York. Esquire Bank is a full-service, commercial bank dedicated to serving the financial needs of law firms specializing in personal injury representation on a national basis as well as commercial and retail customers in the New York metropolitan area. The Bank serves the financial needs of participants of the litigation market and other professional service firms, provides merchant services to small- to medium-sized businesses nationally and in addition offers traditional banking services and products too small- to medium-sized businesses as well as retail customers in the New York metropolitan market. The Bank's traditional banking products and services include commercial and consumer lending and depository products with a focus on commercial, commercial real estate, multifamily and 1-4 family income producing investment property loans, mobile and online banking, cash management services, remote deposit capture and ACH. Esquire Bank's headquarters and its single branch are located in Jericho, New York. An administrative office is maintained in Boca Raton, Florida.

As of December 31, 2019, the Bank's loan portfolio totaled \$565 million and consisted of 45.7% in commercial and industrial loans, 27.0% in multi-family loans, 8.5% in one- to four-family investment property loans, 9.3% in commercial real estate loans, 8.4% in non-real estate consumer loans, and 1.1% in commercial construction loans. The Bank's business model is focused on specialty loans to personal injury law firms, community development and multi-family lending, and post settlement loans. The multi-family loan portfolio includes loans that provide affordable housing. The legal community post settlement loan programs often benefit low- to moderate-income (LMI) borrowers, including borrowers within the Bank's assessment area, who have little or no income due to their injuries. This loan pool includes loans to 9/11 first responders and others that are suffering from qualified medical disorders. These World Trade Center Victims Compensation Fund loans assist these individuals by bridging critical life-needs, such as shelter, food, and utility costs while they await payment of their claim. Total deposits were \$682.2 million and total liabilities of \$689.2 million as of December 31, 2019

Esquire Bank's CRA assessment area includes all of Nassau and Suffolk Counties on Long Island, and all of Kings, Queens, Bronx, and New York Counties, located in New York City and is fully described on page five. There are no legal, financial, or other factors impeding the Bank's ability to help meet the credit needs in its assessment area. However, given that the Bank operates with a branchless model and strategically has focused consumer products to augment its law firm lending strategy, the Bank does not offer typical consumer products such as owner-occupied residential mortgages, automobile loans, personal loans, or student loans. The Bank received an overall "Satisfactory" rating in its previous CRA Performance Evaluation dated January 22, 2019.

CRA ASSESSMENT AREA DATA

The Bank defines its assessment area as Bronx, Kings, New York, Queens, Nassau, and Suffolk Counties in the State of New York and the broader statewide or regional area. Bronx, Kings, New York, and Queens Counties fall in the New York-Jersey City-White Plains NY-NJ MD (35614). Nassau and Suffolk Counties fall in the Nassau County-Suffolk County, NY MD (35004). Both Metro Divisions fall within the New York-Newark-Jersey City, NY-NJ-PA MSA (35620). The six counties are contiguous, with Kings and New York Counties on the western end and Nassau and Suffolk Counties on the eastern end of the assessment area. The Bank operates one full-service branch, located in Jericho in Nassau County.

The assessment area includes all 2,664 census tracts within Bronx, Kings, New York, Queens, Nassau, and Suffolk Counties. Of the 2,664 census tracts, 357 (13.4%) are designated as low-income tracts, 692 (26.0%) are designated as moderate-income tracts, 946 (35.5%) are designated as middle-income tracts, 597 (22.4%) are designated as upper-income tracts, and 72 (2.7%) have not been assigned an income classification. The assessment area complies with the CRA guidelines and does not arbitrarily exclude LMI geographies.

The overall population of the assessment area is 10,810,247, comprising 3,882,240 households and 2,447,961 families. The median family income in the New York-Jersey City-White Plains MD (35614) is \$72,047, and the median family income in the Nassau County-Suffolk County, NY MD (35004) is \$108,193. With respect to family distribution by income level, 29.8% of families in the assessment area are low income, 16.8% are moderate income, 17.5% are middle income, and 35.9% are upper income. Within this assessment area, 14.1% of families are below poverty level.

The median housing value in this assessment area is \$523,390. This high median housing value constrains lending opportunities to LMI borrowers, as the proportion of properties affordable to LMI borrowers is limited. Using the median family income (MFI) for MD 35614, the maximum income level for low-income borrowers is \$36,000, making the median housing value more than 14 times over the maximum low-income level. The maximum income level for moderate-income borrowers in MD 35614 is under \$58,000, making the median housing value nine times over the maximum moderate-income level. Using the MFI for MD 35004, the maximum income level for low-income borrowers is \$54,000, making the median housing value more than nine times over the maximum low-income level. The maximum income level for moderate-income borrowers in MD 35004 is under \$87,000, making the median housing value six times over the maximum moderate-income level.

Competition within the assessment area is strong with the market dominated by large national financial institutions. According to the Federal Deposit Insurance Corporation's Deposit Market Share Report as of June 30, 2018, out of 114 institutions operating in the assessment area, Esquire Bank ranked 63rd in deposit market share with 0.04% of the market. The top five financial institutions have a combined deposit market share of 68.15% and include JP Morgan Chase Bank (38.64%), The Bank of New York Mellon (7.67%), Goldman Sachs Bank USA (7.52%), HSBC Bank USA (7.23%), and Citibank (7.09%).

The top employers in the New York-Jersey City-White Plains, NY-NJ MD were Montefiore Health System, Mount Sinai Health System, and JPMorgan Chase & Co. The top employers in Nassau County-Suffolk County were Northwell Health, Henry Schein Inc. (distributor of health care products and services), and Cablevision Systems Corp. As of December 2018, the U.S. Bureau of Labor Statistics (BLS) reported the unemployment rate for Bronx County as 5.4%, for Kings County as 4.0%, for New York County as 3.5%, for Queens County as 3.4%, for Nassau County as 3.0%, and for Suffolk County as 3.2%. For the same time, the BLS reported the unemployment rate for New York State as 3.9%, and the national unemployment rate as 3.9%.

Table 1 below summarizes the demographic information comprising the Bank's CRA Assessment

Table 1 Demographic Information of the Assessment Area Assessment Area: Esquire Bank’s CRA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,664	13.4	26.0	35.5	22.4	2.7
Population by Geography	10,810,247	16.4	27.4	33.7	22.3	0.3
Housing Units by Geography	4,281,539	15.0	25.4	32.3	27.1	0.2
Owner-Occupied Units by Geography	1,623,517	3.4	17.8	46.8	31.9	0.2
Occupied Rental Units by Geography	2,258,723	23.9	31.2	22.4	22.2	0.3
Vacant Units by Geography	399,299	11.0	24.2	29.8	34.7	0.3
Businesses by Geography	739,883	8.5	18.7	32.0	38.7	2.1
Farms by Geography	7,852	4.2	19.8	47.4	28.1	0.6
Family Distribution by Income Level	2,447,961	29.8	16.8	17.5	35.9	0.0
Household Distribution by Income Level	3,882,240	30.6	15.0	16.2	38.2	0.0
Median Family Income MSA - 35004 Nassau County-Suffolk County, NY MD		\$108,193	Median Housing Value			\$523,390
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ MD		\$72,047	Median Gross Rent			\$1,365
			Families Below Poverty Level			14.1%
Source: 2010 U.S. Census & 2015 ACS Census and 2018 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.						

CRA POLICY STATEMENT

The purpose of the Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by various regulations, is to establish the framework and criteria by which the agencies assess an institution's record of helping to meet the credit needs of its community. This assessment shall be considered in reviewing certain applications for deposit facilities, including mergers and acquisitions. The regulations implementing the CRA seek to emphasize performance rather than process to promote consistency in evaluations, and to eliminate unnecessary burden. The purpose of this policy is to communicate this commitment of the Bank to all of its assessment area.

It is the policy of Esquire Bank to help meet the credit needs of the communities in which the Bank is located, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. In pursuing this commitment, Esquire Bank shall comply with the letter and spirit of the CRA.

Furthermore, it is Esquire Bank's policy to fully comply with all applicable consumer and fair lending laws and regulations. No individual will be denied credit due to discrimination based on race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to contract), because all or part of the applicant's income is derived from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Employees are instructed to treat all persons fairly and not to discourage any individual from applying for credit. The Bank will accept and consider all applications for credit and will grant such credit based on safe and sound banking principles.

CRA PERFORMANCE CONTEXT

A. The Bank's Business Model

Esquire Bank is a New York-based, financial institution promoting community partnerships and providing personal attention and responsiveness to the needs of its customers through in-person, mobile, online, and phone-based channels. The Bank offers a wide range of loan and deposit products to small- and medium-size businesses and individuals to whom small balance loans and tailored deposit products, offered with quality service and best-in-class technology, are lacking in their current banking relationships, or who are new to the MSA. Products and services will be offered and available to all those who have the need and can qualify for them.

The Bank's business model combines traditional banking products and services with modern technology enabled delivery channels, exceptionally robust controls, and sound risk management practices which have created a reliable, streamlined banking experience. The Bank offers the following deposit and deposit related products and services: demand deposit accounts (DDA), savings accounts, money market accounts, escrow accounts, IOLTA accounts, and time deposits. The Bank offers lending products primarily to personal injury law firms, consumer leveraging their settled injury lawsuit, multifamily properties, other commercial real estate loans. In addition, the Bank offers lending solutions geared to the needs of small and medium sized businesses through its merchant processing relationships and satisfies consumer credit needs loans through its relationship with Fintech companies.

B. Competitive Environment

The Bank's CRA Assessment area is highly competitive. There is a total of 114 banks in the assessment area. The following table shows the top 10 banks by market share in the Bank's CRA assessment area. Clearly, these are some of the largest institutions in the county.

RANK	BANK	TOTAL BRANCH DEPOSITS IN ASSESSMENT AREA (\$000s)	DEPOSIT MARKET SHARE %	% OF BANK'S TOTAL DEPOSITS IN THIS ASSESSMENT AREA	TOTAL BRANCHES IN ASSESSMENT AREA	% OF BANK'S TOTAL BRANCHES IN THIS ASSESSMENT AREA
1	JPMorgan Chase Bank, N.A.	\$557,921,590	33.91%	43.79%	679	13.19%
2	Bank of America, N.A.	\$114,608,695	6.97%	8.73%	303	6.77%
3	Citibank, N.A.	\$106,937,000	6.50%	20.97%	218	30.45%
4	The Bank of New York Mellon	\$106,658,000	6.48%	20.91%	3	50.00%
5	Goldman Sachs Bank USA	\$104,519,000	6.35%	81.86%	2	50.00%
6	HSBC Bank USA, N.A.	\$102,728,993	6.24%	82.99%	134	58.52%
7	Morgan Stanley Private Bank, N.A.	\$61,295,000	3.73%	100.00%	1	100.00%
8	TD Bank, N.A.	\$46,289,945	2.81%	22.95%	298	23.69%
9	Wells Fargo Bank, N.A.	\$42,023,142	2.55%	3.31%	195	3.32%

RANK	BANK	TOTAL BRANCH DEPOSITS IN ASSESSMENT AREA (\$000s)	DEPOSIT MARKET SHARE %	% OF BANK'S TOTAL DEPOSITS IN THIS ASSESSMENT AREA	TOTAL BRANCHES IN ASSESSMENT AREA	% OF BANK'S TOTAL BRANCHES IN THIS ASSESSMENT AREA
10	Capital One, N.A.	\$36,963,256	2.25%	15.86%	201	49.83%

The competitive nature of the Bank's marketplace dovetails with the Bank's innovative and entrepreneurial methodology and delivery systems. The Bank's business model provides for community development and multifamily lending as well as post settlement consumer lending. The multifamily loan portfolio includes loans that provide affordable housing. The legal community post settlement programs often benefit LMI borrowers, including borrowers within the Bank's CRA assessment area, who have little or no income due to their injuries. This loan pool includes loans to 9/11 first responders and others that are suffering from qualified medical disorders. These World Trade Center Victims Compensation Fund loans assist these individuals by bridging critical life-needs, such as shelter, food, and utility costs while they await payment of their claim for injuries sustained in an international act of war carried out on domestic soil. In prior examinations, this loan activity was critical to the Bank's achievement of satisfactory results in the lending test. However, since 2019, this loan volume has decreased significantly as the demand continues to decrease the further time moves away from the events of 9/11/2001.

The Bank's lending activities focused on products primarily supporting personal injury law firms, consumers leveraging their settled injury lawsuit, multifamily properties and affordable housing, other commercial real estate, and loans to merchant payment processors illustrate its market niche with a specialized lending focus. The Bank will supplement its market niche by partnering with for profit and nonprofit organizations to meet other existing credit needs within its CRA assessment area.

With 79,521 organizations designated as IRS registered non-profits located within the Bank's assessment area (many of which are listed on pages 39 – 44 of this Plan), direct and indirect CD loan, CD investment, and CD service partnership opportunities exist to serve the Bank's assessment area, and broader statewide and regional area that includes the Bank's assessment area.

C. The Bank's Capacity

As of December 31, 2019, the Bank had total assets were \$790.6 million, reflecting a \$132.5 million, or 20.1% increase from December 31, 2018. This increase is attributable to increases in loans totaling \$99.0 million, or 21.2%, to \$565.4 million, primarily driven by commercial loans to law firms, multifamily, commercial real estate and consumer loans, funded with core low-cost deposits.

Total deposits were \$682.2 million as of December 31, 2019, a \$109.7 million, or 19.2% increase from December 31, 2018. This was primarily due to a \$123.8 million, or 36.9% increase in Savings, NOW and Money Market deposits to \$459.0 million, offset by a \$13.4 million, or 6.2% decrease in noninterest bearing demand deposits to \$203.4 million and a decrease in time deposits of \$671,000, or 3.3%, to \$19.7 million. The increase was primarily driven by commercial and escrow low-cost deposits from our litigation customers.

D. Legal and Business Model Constraints

Esquire Bank remains well above bank regulatory “Well Capitalized” standards and there are no legal constraints on the Bank preventing it from executing its business plan.

COMMUNITY NEEDS ASSESSMENT

A. Outreach

In developing this CRA Strategic Plan Esquire Bank's management engaged with representatives of community organizations, community development organizations, and consumer financial educational organizations to identify the credit, investment, and service needs of its assessment area. The meetings focused on organizations located in Esquire Bank's CRA assessment area.

B. Community Needs

The following summarizes the assessment area credit, investment, and service needs identified by Esquire Bank in the development of this CRA Strategic Plan:

1. *Consumer Financial Literacy* – Esquire Bank will continue to work with **EVERFI** to provide financial literacy training to middle and high school students in LMI school districts within the bank's AA. As of the Bank's last CRA exam in 2019, EVERFI was providing financial literacy training to 11 LMI school districts within the bank's AA. The online, self-paced program includes modules covering introductory topics such as saving and budgeting to advanced topics like insurance, taxes, and investing. Bank officers provided financial literacy training to LMI individuals belonging to community organizations within the Bank's CRA assessment area. Finally, Esquire Bank will provide financial support in terms of grants, donations as qualified investments to other for profit and nonprofit organizations located within the Bank's assessment area and broader statewide regional area.
2. *Consumer Financial Need* – Esquire Bank recognizes the importance of supporting not for profit agencies advocating for and providing services to the LMI community in its assessment area. The Bank will continue to support the following agencies with annual grants and will seek to expand the reach of the grant program over the period covered by this plan.
 - The Coelho Center for Disability Law and Policy at Loyola Law School
 - Brooklyn Legal Services Corporation
 - Fordham Bedford Housing Corp
 - Lawyers Alliance for New York
 - Nassau-Suffolk Law Services Committee
 - University Neighborhood Housing Program
 - Fiver Children's Foundation
 - Congregation B'Nai Jeshurun
 - Senior Housing Crime Prevention
 - Maureen's Haven

In addition, Esquire Bank recognizes the acute needs created by the COVID-19 Pandemic within its assessment area. As a result, the Bank acted immediately to meet the needs of the communities it serves and established relationships with Long Island Cares, Island Harvest Food Bank, and United Way of Long Island. While these new relationships were created as a result of the COVID-19 Pandemic, the Bank will seek to maintain its support with these organizations through the CRA plan period.

Long Island Cares is a Long Island based organization dedicated to eliminating the underlying causes for hunger. As a result of this established relationship, Esquire Bank was able to identify the immediate need for emergency food relief on Long Island as a result of COVID 19 pandemic and donated to the organization to meet this need. The role of the regional food bank in providing emergency food to people in need is a critical component of Long Island Cares regional and statewide response to COVID-19 pandemic. The Food Bank receives, warehouses and distributes millions of pounds of donated and purchased food to residents of Nassau and Suffolk County who are in need, via hundreds of member agencies: food pantries, soup kitchens, shelters, group homes, day treatment facilities, senior nutrition sites, care centers and children's breakfast trucks. Esquire Bank's donation will help supply 67,500 pounds of food to be distributed to Long Island families

Island Harvest Food Bank is a leading hunger-relief organization that provides food and other resources to people in need. Their mission is "to end hunger and reduce food waste on Long Island" through efficient food collection and distribution; enhanced hunger-awareness and nutrition education programs; job training; and direct services targeted at children, senior citizens, veterans, and others at risk of food insecurity. Esquire Bank donated to the organization to meet this need.

United Way of Long Island established the Response Fund for COVID-19 to help alleviate disruptions to family life. They are collaborating with the Long Island Voluntary Organizations Active in Disasters and network of nonprofit organizations in the region to assist families and individuals as they deal with this health and economic crisis. During the economic downfall, support will be provided to those who are newly unemployed or furloughed due to the COVID-19 public health emergency. The Fund will help eligible applicants meet their critical basic needs of food and household supplies. Esquire Bank donated to this effort. The Bank will continue to maintain our relationship with *United Way of Long Island* as an effective tool in identifying the ongoing community development needs of the residents of Nassau and Suffolk Counties.

3. *Community Development Services Targeted to Low- and Moderate-Income Individuals* – Esquire Bank will continue to work with **CRA Partners** (formerly Senior Housing Crime Prevention Foundation) which is national organization which was established to provide a vehicle for banks to earn CRA consideration. Since its inception in 2000, CRA Partners has helped banks across the country earn meaningful CRA credit for ensuring safe senior living environments through their turnkey crime prevention program, Senior Crime-stoppers. Funded exclusively by the banking industry and endorsed by the Independent Community Bankers of America and over 30 state banking associations, Senior Crime stoppers protects low- to moderate-income seniors living in senior housing facilities, HUD communities and state veterans' homes from theft, abuse, and neglect.

Esquire Bank representatives discussed with Mr. David Lenoir, Chairman, President, and CEO of **CRA Partners** senior housings facilities located throughout the Bank's CRA assessment area where the Bank's continued participation would have a direct and immediate impact on low and moderate-income seniors. Mr. Lenoir identified his organization's need for CRA-qualified community development loans, investments, and grants that would meet ongoing organizational operating needs as well as ongoing support Senior Crime-stopper Programs in senior housing facilities located in the Bank's CRA assessment area. The Bank committed to its ongoing support of the Senior Housing Crime Prevention Foundation.

4. *Economic Development* – With 409 Opportunity Zones throughout the Bank’s CRA assessment area, there is an identifiable need for economic development. Bank representatives had an initial discussion with *NYS SBDC @ Pace University* – This “Small Business Development Center” is part of a nationwide model program that provides pro bono assistance to entrepreneurs, especially with start-ups that are often providing services in LMI areas and being developed by grassroots entrepreneurs. The SBDC is an “SBA” program, managed in NYS by SUNY’s headquarters in Albany, New York. The Bank’s product offering includes direct and indirect small business financing to organizations that support entrepreneurship for low- and moderate-income communities related to operational credit financing needs.
5. *Affordable Housing* – The Bank has been in existence since 2006 and thus its senior management are well acquainted with the need for affordable housing and rehabilitation financing for low- and moderate-income homeowners in the Bank’s assessment area. The Bank has historically met the affordable housing needs within its assessment area through its multifamily commercial real estate loan product and intends on continuing to meet this need primarily through its multifamily loan product.

CRA PROGRAM

Esquire Bank is a full-service, commercial bank dedicated to serving the financial needs of law firms specializing in personal injury representation on a national basis as well as commercial and retail customers in the New York metropolitan area. The Bank also offers traditional banking products for businesses and consumers in its local market area. The Bank's product offerings dovetail neatly with the identified needs delineated in this Plan's Community Needs Assessment. Furthermore, the diversity of the Bank's credit products corresponds neatly with demographic information highlighted in this Plan's Assessment Area Data section.

The Bank's Board of Directors has designated the Chief Lending Officer as the Bank's CRA Officer. The CRA Officer, with support from the Bank's Chief Compliance Officer, is responsible for developing and monitoring the Bank's CRA program.

1. Responsibilities of CRA Officer

- a. Develop policies and procedures necessary to ensure the Bank's compliance with the CRA regulations;
- b. Keep abreast of changes in the CRA regulations and ensure timely revision of policy, if necessary;
- c. Periodically analyze the lending patterns of the Bank to ensure nondiscriminatory practices and report the results to the Compliance Committee and Board of Directors;
- d. Work with lending personnel to develop special lending programs for the Bank's assessment area;
- e. Follow up on CRA-related activity reports submitted by other departments of the Bank;
- f. Conduct periodic self-assessment of the Bank's performance and report results to the Compliance Committee and Board of Directors;
- g. Contact local community, civic and government leaders to identify lending, investment, and service opportunities;
- h. Prepare and maintain all the CRA-related records, reporting and disclosure requirements and public files; and
- i. Coordinate with outside consultants, auditors, and regulatory examiners regarding CRA related matters.

2. Performance under the Bank's CRA program is subject to regular review and monitoring by the Compliance Committee and the Board of Directors. The objectives of the Bank's CRA program are to:

- a. Encourage credit applications from all segments of the communities served by the Bank;
- b. Serve the needs of the Bank's assessment areas through a combination of small business lending, multifamily and affordable housing real estate and construction lending, community development lending, investments and services;

- c. Continuously monitor the marketplace and the Bank's loan programs to evaluate the effectiveness in providing loans in low- to moderate-income areas, individuals and small businesses; and
 - d. Regularly analyze the economic and demographic characteristics of its assessment areas.
- 3. To achieve the objects of the Bank's CRA program, the Bank has included CRA as part of the overall responsibilities of the Compliance Committee.
- 4. Underlying the Bank's CRA program is a key concept that CRA is the responsibility of every Bank employee, officer and director.
 - a. All of the Bank's directors and officers are encouraged to be sensitive to the credit needs of the local community, to participate in the activities of the local community groups or development organizations, to examine any credit services that might be offered by the Bank, and to bring such potential credit services to the attention of the Bank's management and directors. The Bank will develop a CRA training program for its lending and branch personnel. This program will be updated at least annually and attendance will be mandatory. Professional outside consultants may be engaged, as needed.

DEVELOPMENT OF CRA LENDING, INVESTMENT, AND SERVICES GOALS

Esquire Bank has established goals and objectives in accordance with the three tests: lending, investment, and service tests contained in the large Bank CRA examination guidelines. These goals are centered on the different types of credit products, qualified investments including grants and donations, and community development services based on the evaluation criteria utilized by Esquire Bank's primary regulator, the Office of the Comptroller of the Currency, when conducting CRA examinations. These targeted goals have been developed for Esquire Bank's CRA assessment area.

Esquire Bank seeks to understand the credit needs of our community and strive to be responsive to those needs. We will actively work to ensure our employees understand and share Esquire Bank's commitment to providing service to all our customers and are provided with the knowledge, products delivery systems, and motivation to do so effectively.

Selection of Methodology for Determining Measurable Goals

This section of the CRA Plan details Esquire Bank's methodology of developing CRA measurable goals. As stated earlier, the Bank reviewed multiple options available to determine the appropriate measuring tool to be applied in designing measurable goals. We considered tying the goals to a percentage of Tier One Capital. Tier One Capital is the core of a bank's financial strength from a regulatory perspective. It is composed of core capital, which consists primarily of common stock and disclosed reserves (or retained earnings), but many also include non-redeemable, non-cumulative preferred stock. The problem with using Tier One Capital as a benchmark in developing measurable goals is that it disproportionately favors capital percentages above other financial indicators.

We also considered tying measurable goals to a percentage of aggregate data such as the number of low- and moderate-income families, owner-occupied housing units, and/or the number of small businesses within the Bank's CRA assessment area. The percentage of aggregate data is an established regulatory benchmark used in CRA exams to compare an examined institution to when trying to determine their CRA performance ratings. Aggregate data is used when evaluating both residential and small business CRA performances. The aggregate data represents an average percentage of all reporting institutions in a given metropolitan statistical area. There is an aggregate mortgage percentage for the geographic distribution of loans based on the number of housing units in low-, moderate-, middle-, and upper-income geographies within the Bank's CRA assessment area. There is an aggregate percentage based on the number of low-, moderate-, middle-, and upper-income families within the Bank's CRA assessment area. Finally, there is an aggregate percentage of the number of small businesses within the Bank's assessment area and the number that exist within low-, moderate-, middle-, and upper-income geographies within the Bank's CRA assessment area. The benefits of this benchmark are that it compares an institution's performance to other institutions located in the same market area. The drawbacks are the aggregate percentage figure is comprised of banks who are very dissimilar in size, branch distribution, and product offerings, and, as such, are not true peers or good comparisons in establishing measurable goals.

The most frequently adopted, and preferable to Esquire Bank, is based on a percentage of an institution's average assets.

The benefit of using average assets as the appropriate benchmark for identifying specific goals and objectives is that it is tied directly to the Bank's own growth and success. The ability and level of lending, investment, and service is logically tied to the success or failure of a bank and, in particular, Esquire Bank. This approach ties to Esquire Bank's business plan and financial budget, each of which has certain delineated expectations commensurate with an innovative institution, such as Esquire Bank.

Thus, in developing our CRA Strategic Plan, Esquire Bank's Board of Directors and senior management took all these factors and methods of determining measurable goals into consideration when determining how best to calculate specific goals for the Bank.

Definitions

As used in the Strategic Plan, the following definitions shall apply:

1. Consumer and Small Business Loans (CSB). Consumer Loans, and Small Business Loans offered directly to Esquire Bank's customer base.
2. Community Development (CD) has the meaning set forth in 12 CFR Part 25.12(g)(1)-(4), with sections (1) through (4) as follows:
 - a. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals
 - b. Community services targeted to low- or moderate-income individuals
 - c. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs or have gross annual revenues of \$1 million or less
 - d. Activities that revitalize or stabilize:
 - Low- or moderate-income geographies
 - Designated disaster areas
 - Distressed or underserved nonmetropolitan middle-income geographies designated by the Board of Governors of the Federal Reserve System, FDIC, and the Office of the Comptroller of the Currency.
3. CD Loan has the meaning set forth in 12 CFR Part 25.12(h): a loan that has as its primary purpose community development and benefits the bank's assessment areas(s) or a broader statewide or regional area that includes the bank's assessment area(s). Esquire Bank products that maybe included in this category are mixed-use, commercial, and multifamily loans as well as market placed small business loans.
4. CD Investment has the same meaning as "Qualified Investment" set forth in 12 CFR Part 25.12(t): a lawful investment, deposit, membership share, or grant that has as its primary purpose community development.
5. CD Service has the meaning set forth in 12 CFR Part 25.12(i): a service that has as its primary purpose community development and is related to the provision of financial services.
6. Mortgage Loan to LMI Borrower means a loan to an LMI borrower for the purchase or refinance of a residence.
7. New Originations for a calendar year will include new CSB loans, CD Investments, new CD Loans either originated or purchased by the Bank, and existing CD Loans that are renewed and credit underwritten that year (can only count each loan once per year).

Areas of Coverage

In accordance with Esquire Bank's internal projections based on asset size and financial condition, the Bank has established combined goals for CSB loans, CD loans, and CD investments tied to the Bank's average annual assets.

The Bank's traditional loan products are included in the mix of CRA Qualifying Loans. The Bank will offer a full array of commercial, consumer, and small business loans within its CRA assessment area to low- and moderate-income people, in low- and moderate-income tracts, and to small businesses.

In addition, Esquire Bank has developed measurable goals for community development services which is expressed in terms of the number of CD Service hours served.

Effective Date

The Bank anticipates it will receive approval for the strategic plan from the OCC and implement the Plan by November 2020, therefore this plan would be effective from January 1, 2021 through December 31, 2023. Esquire Bank's Board of Directors and management team will oversee the Bank's progress in meeting the Plan's objectives. The Bank will request the OCC approval to modify or amend the Plan only if there is a material change in its underlying assumptions or in the Bank's mission, objectives, or operations, and such changes would make the Plan no longer appropriate or viable. In such an event, the Bank would administer the modified or amended Plan in accordance with the OCC's regulatory requirements, time frames, and guidelines for approval of a CRA strategic plan.

Term

Esquire Bank plans to operate under this strategic plan for the calendar years of 2021 – 2023. Any proposed changes to the Plan will follow appropriate procedures for approval and modification. A new strategic plan may be developed for the Bank when this term has expired.

Financial Information

The Bank's balance sheets for the last three years are included in this Plan. On a quarterly basis, the Bank files quarterly *Consolidated Reports of Condition and Income* (Call Reports), which are available to the public through the FFIEC internet website.

SUMMARY OF ASSESSMENT AREA GOALS 2021-2023

The Bank's CRA Strategic Plan goals and objectives were established to make an appropriate and representative contribution to meeting the credit needs throughout its CRA assessment area as well as to communities beyond its immediate location.

Based on the Bank's size, and financial condition, we have developed measurable lending and investment goals. The Bank's measurable goals were developed considering commitments outlined in the following financial institutions' approved CRA strategic plans for combined direct loans, direct and indirect CD loans, and CD investments:

COMMUNITY DEVELOPMENT LOANS AND INVESTMENTS TARGET PERCENTAGE OF ASSETS		
<i>Bank Name</i>	<i>Satisfactory</i>	<i>Outstanding</i>
Tri-State Capital	1.05	1.30
Seacoast Commerce Bank	1.25	1.50
Enerbank, USA	1.25	1.50
Live Oak Banking Company	1.20	1.45

The four banks operating with approved CRA Strategic Plans vary in asset size. However, all four CRA Strategic Plans establish goals of between 1.05% and 1.20% of loans and investments to assets for a "Satisfactory" rating and between 1.30% and 1.50% of qualified loans and investments to assets for an "Outstanding" rating.

While each bank is unique in its specific product offerings, Esquire Bank is utilizing the above institutions for CRA Strategic Plan comparison purposes since each institution provides banking services, lending and/or deposits, on a statewide and/or regional basis and without a traditional branch network and most importantly uses average assets as an appropriate benchmark to measure performance.

Qualifying activity for Esquire Bank's CSB Lending, CD Lending, and CD Investment annual measurable goals is the sum of the total origination amount of all new CSB loans, new and/or renewed CD loans and the total amount of all new CD Investments made in a Plan year, including new charitable grants, plus the book value of (non-grant) CD Investments originated in prior years and outstanding at the Plan year-end. The carry-forward value of (non-grant) CD Investments may be no more than 70% of the annual CD Loan and CD Investment measurable goal for each Plan year. A minimum of 30% of each CD Loan and CD Investment annual measurable goal must be met with new CD loan origination or new CD Investment activity.

Esquire Bank's CSB Lending, CD Lending, and CD Investment Measurable Goals may be satisfied with qualifying activity in both Esquire Bank's assessment area and broader statewide and regional area that includes the Bank's assessment area. Esquire Bank has also established an aggregate CSB Lending, CD Lending, and CD Investment sub-goal which must be met with qualifying activity only within the Bank's assessment area. The Bank's combined cumulative CSB loans, CD loans, and CD investments goals are expressed as a percentage of the Bank's average assets for each plan year, as opposed to percentages of the Bank's total assets at the end of each plan year. The use of average asset data more accurately depicts the Bank's ongoing activities rather than at a specific "point in time."

A combined cumulative CSB lending, CD lending, and CD investment measurable goal would enable the Bank to better respond to evolving opportunities within its assessment area, which would be highly

desirable in light of the anticipated size of the Bank's CRA program and the Bank's need to have an innovative and flexible approach to its CRA activities.

At the time of the Bank's most recent CRA exam in January 22, 2019, the Bank had assets of \$658.1 million and was given regulatory credit for originating 27 community development loans for \$63.1 million representing 9.7% of average total assets for the exam period. The Bank received credit for \$11.4 million in qualified investments representing 1.7% of average total assets for the exam period. The Bank's percentage of community development loans to total assets was considered to be outstanding and above other institutions who are operating under an approved CRA strategic Plan. The loans considered were only community development loans and did not include other loans such as consumer and/or small business loans. The Bank's level of qualified investments was considered satisfactory and in line with other institutions operating under a strategic plan.

Of considerable concern for Esquire Bank is the implementation of the Housing and Stability Tenant Protection Act of 2019 (TPA) which went into effect on June 14, 2019. Its implementation has considerably reduced investor returns in the ownership of such properties and in turn has impacted transactional volume of affordable housing within the Bank's CRA assessment area. An exhibit and summary of the regulation is attached for reference as Appendix D. Specifically, the effect has been a reduction in property values across the board for properties that would typically qualify for community development credit. This reduction in property values has dried up the refinance market for these properties and has greatly reduced the incentive for the development of new properties. In addition, it has created a gap in bid-ask prices between buyers and sellers which will require years to close, which is slowing sales and purchases. As a result, Esquire Bank has adjusted its community development originations to be more in line with the selected peer banks. We will not be able to compete effectively for the residual business against much larger competitors while maintaining safe and sound lending practices and as such the Bank believes this performance level is reasonable to fulfill its CRA obligations.

The table below shows the CSB loans, CD loans, and CD Investment goals, for Satisfactory and Outstanding ratings, as percentages of average assets for the previous calendar year. If Esquire Bank exceeds a measurable goal for "outstanding" performance in any plan year, it may apply the excess activity of an annual goal to subsequent plan years within the term of the plan.

PLAN YEAR	SATISFACTORY RATING	OUTSTANDING RATING
	<i>Percent of Average Assets for the Previous Calendar Year*</i>	<i>Percent of Average Assets for the Previous Calendar Year*</i>
	CRA Assessment Area Target	CRA Assessment Area Target
2021	1.20%	1.40%
2022	1.25%	1.45%
2023	1.30%	1.50%
Plan Cycle:	3.75%	4.35%

**Average assets for previous calendar year will be derived from averaging the average asset figures shown on Esquire Bank's Call Report Schedule RC-K for each of the four respective quarterly call reports. The Measurable Goal percent of average assets calculation is the ratio of the total new Esquire Bank's loans, new and/or renewed CD loans, and new CD investments for the Plan year, plus the book*

value of CD investments (excluding grants and donations) originated in prior years and outstanding at the Plan year end to average assets for the previous calendar year.

Measurable Goals for Community Development Services

Esquire Bank’s measurable goals are expressed in terms of the number of hours spent performing qualifying community development services and are realistic considering the Bank’s performance context. The Bank’s staff size in Jericho is 85 employees as of August 2020. The Bank operates with only one branch, which means, most of its staff are in critical back-off functions to support its nationwide client base. The Bank is extremely intent on increasing its CD services, but this model presents unique challenges to identify sufficient capacity to align staff level employees with such activities. Therefore, in this initial CRA plan, the Bank has calibrated the level of CD service hours to the number of employees holding a VP level title and above, currently 35. The service hours are not required to be performed by a VP level or above employee. A key CD services initiative which the Bank will invest its time serving is to provide financial literacy education to Middle and High School students within LMI geographies. This will be executed through the Bank’s recent investment in the EVERFI Financial Literacy program. However, it is anticipated that additional qualifying activities will also be sourced and supported. The Plan service hour goals illustrated below are in line with other banks operating under strategic plans. The service hours measurable goals below are meant to be meaningful within the Bank’s assessment area. If Esquire Bank exceeds a measurable goal for “outstanding” performance in any plan year, it may apply the excess activity of an annual goal to subsequent plan years within the term of the plan.

Measurable Goals for Community/ Financial Education Service Hours

PLAN YEAR	SATISFACTORY RATING	OUTSTANDING RATING
	<i>CD Service Hours Per VP Level Full Time Employee</i>	<i>CD Service Hours Per VP Level Full Time Employee</i>
	CRA Assessment Area Target	CRA Assessment Area Target
2021	.50 hours	1.0 hours
2022	1.5 hours	2.0 hours
2023	2.0 hours	3.0 hours
Plan Cycle:	4.0 hours	6.0 hours

Esquire Bank is dedicated to supporting the EVERFI program with a maximum level of alignment and direct CD service support. The expansion of the Bank’s involvement in the EVERFI program was being developed to provide for “in classroom” presentations and Q&A sessions. This was going to kick off in the Spring of 2020, as this is the timeframe when the LMI schools deliver the EVERFI content to their students. Unfortunately, this Spring of 2020 coincided with the NY PAUSE initiative to stem the progression and spread of COVID-19. As such, the opportunity for Esquire Bank to engage the youth in this way was not possible. If the COVID-19 restrictions continue through 2021, it would impact the Bank’s ability to meet “in person” CD service goals. In this event, the Bank will seek to engage in virtual delivery of its CD service goals within the EVERFI program. However, the Bank’s ability to coordinate sufficiently with the academic entities may prove to not be entirely possible. It is for this reason that the 2021 hours per VP are being established at minimal levels. We have spoken to several schools about engagement in the

Fall and the feedback was that the EVERFI program will remain on the curriculum in the Spring, therefore, the Bank's next opportunity to serve our LMI communities in this way will be the Spring of 2021.

Beyond the EVERFI program, Esquire Bank is dedicated to identifying and expanding the scope of employee involvement and overall CD service hours and will work diligently throughout the term of the CRA plan to identify new opportunities to impact the communities we serve. These efforts will be reflected in the Bank's subsequent CRA plan years as these initiatives take enormous amounts of time and effort to identify, coordinate, and execute. The Bank's Chief Lending Officer, its Chief Operating Officer, Chief Financial Officer, and its Chief Compliance Officer shall dedicate, in aggregate, no less than an additional 20 hours of documented activity during this plan toward review of additional CD service activities. In addition, the Bank will actively consider staffing a dedicated CRA officer to coordinate the considerable activities required that will develop consistently with the Bank's expansion of CRA qualifying CD services in future plan years.

Additional qualified services to be identified will include:

- Direct services performed by employees in their respective communities – Education and training, policy, product, or similar initiatives services designed to promote financial education and literacy, access to financial services, financial security, financial inclusion, or other needs of low and moderate income consumers across the Bank's assessment area and its broader statewide or regional area. ; and
- Board and Executive involvement in CRA qualifying community development organizations.

Overall, the Bank believes its CRA goals are appropriate and significant considering the size of the Bank, the size of the Bank's staff, and are comparable to other regulated institutions in the state operating under a strategic plan.

OTHER INFORMATION

A. Input for the Development of the Strategic Plan

Esquire Bank has identified for profit and not for profit resources within its CRA assessment area which may assist the Bank in meeting its future ongoing CRA plan development. These third-party resources listed below compliment both the Bank's array of product offerings as well as supplement credit needs the Bank does not specialize in. Bank management will consider the organizations listed below as information resources regarding local community credit and investment needs as well as effective delivery channels by which the Bank will efficiently serve the credit and investment needs of low and moderate income geographies and low and moderate income individuals.

1. Nassau
 - Gateway Youth Organization
 - Catholic Charities/Rockville Centre
 - Big Brothers/Big Sisters
 - Child Care Council of Nassau
2. Suffolk
 - Community Development Corp. of LI
 - Wyandanch Homes and Property
 - Sunshine Center
 - Alzheimer's Association of LI
3. Queens
 - Ridgewood Local Development Corporation (Myrtle Ave. BID)
 - Queens Citizen's Organization
 - Greater Ridgewood Restoration Corporation
 - Star of the Sea
 - CHAYYA CDC
4. Kings (Brooklyn)
 - NYS SBDC @ NY Tech
 - Neighbors Helping Neighbors
 - Cypress Hills Local Development Corporation
 - Astella Development Corporation
 - Neighbors Helping Neighbors
5. New York (Manhattan)
 - Community Preservation Corporation
 - Habitat for Humanity
 - The Bridge Fund of New York City
 - Federation of Protestant Welfare Agencies
 - Good Shepherd Services
 - Supportive Housing Network of New York
6. Bronx
 - University Neighborhood Housing Partnership

- Kingsbridge Heights Community Center
- Beulah Housing Development Funding Corporation

A sample summary of what some of these organizations specialize in is listed below.

- a. *Community Preservation Corporation (CPC)* – For over 36 years, building on its own, and with for-profit and non-profit developers, CPC specialized in navigating the intricacies of city, state, and federal government housing subsidies, to use in conjunction with private capital to create affordable housing across the income spectrum.
- b. *Neighbors Helping Neighbors (NHN)* – For over 20 years, NHN has been a leader in Southwest Brooklyn as an activist housing advocate and provider, via its connecting those of LMI with resources that can assist them in a range that varies from eviction prevention, fighting landlord abuse, and most recently, working closely with the New York Mortgage Coalition in assisting with loan packaging for LMI borrowers via acting as liaison with the NYMC’s member banks.
- c. *Habitat for Humanity* – This organization’s efforts are legendary internationally, and since 1998, they have been very dynamic in New York City. Their sweat equity and lottery methods have brought housing to countless poor families. Their charter prohibits them from charging interest on loans and as a result, they have received significant dollar support from CHASE. They also work with many banks on literal housing building and the participating banks receive credit for CRA service.
- d. *The Bridge Fund of New York City* – A unique program that started as a grassroots initiative by a local small businessman and grew gradually into a program that is dynamic in New York City and Westchester. Their premise originally was to provide “bridge” support for the working poor who may have encountered acute crises that would force eviction. They still provide that service, but also provide more extensive support for those of LMI including job counseling, etc. They have received support from the Robin Hood Foundation and the Obama Administration.
- e. *FPWA* – Since 1922, this excellent group has been helping those of LMI on a citywide basis via working with and helping support some 100 church and grassroots efforts that address needs ranging from food to shelter. They are well respected and well known in the charitable community.
- f. *Good Shepherd Services* – This is another dynamic group with a long history of helping the poor throughout New York City via multi-faceted programs that run the gamut from shelter, job training, at-risk youth services, and food provisions. Their director of over 30 years, Sister Paulette Lomonaco, often speaks nationally on how to operate a successful not for profit.
- g. *The Supportive Housing Network of New York* – Another unique story; they are a staunch defender of affordable housing for those of LMI, not only via advocacy on the state and city level. They also run training programs to teach owners of multi-families on how to actually manage their buildings. They provide this service to shelters also. Their service area includes all of New York City.

- h. *University Neighborhood Housing Program (UNHP)* – Since the mid-1980s, UNHP has kept the LMI environs near Fordham University a stable neighborhood via their protection of the rights of many working poor that live there via excellent organizing and carefully monitoring deferred maintenance and landlord exploitation of multi-family properties. Their monitoring program has been copied by federal and state agencies in recent years. Very innovative and effective.
- i. *Kingsbridge Heights Community Center (KHCC)* – For over 30 years, KHCC has been a strong presence in this old Bronx neighborhood, which has seen changes that have been dramatic with regard to race and income. This group began with tenant rights, and now provides housing as well as running a nationally acclaimed Head-Start Program. They are a true example of innovation via owning their own building and judicious growth and diversification.
- j. *Beulah HDC* – This is an excellent example of Bronx grassroots minority entrepreneurship and developing/providing affordable housing for poor families in some of the most blighted Mid/South Bronx areas such as Morrisania. They are also a member of the Association for Neighborhood Housing and Development, one of the leaders in housing advocacy on a city-wide basis.

Upon approval, Executive Bank staff will conduct further interviews with the organizations listed above as well as stakeholders on a nationwide basis. The key elements of the focus will include an understanding of the community development credit needs including small and micro businesses, qualified investment opportunities including affordable housing securities, development bonds, low income housing tax credit opportunities, and city, county, and state issue redevelopment financial instruments, and finally community development service prospects including financial literacy program targeted to low and moderate-income individuals and geographies. Such interactions will be documented in Memo format to the Bank's CLO and retained as evidence of the Bank's commitment to expand its activities in future plan submissions.

B. Focus of the Strategic Plan

Esquire Bank's business model is a combination of offering of specialized consumer and commercial products in the Bank's CRA assessment area, but also the intent to partner with third-party resources to deliver consumer products to a nationwide customer base. The primary reason for writing this CRA Strategic Plan is in recognition of the Bank's intended nationwide focus. Esquire Bank senior management and the Board of Directors understand they must jointly service the credit and investment needs of their CRA assessment area as well as demonstrating that they are meeting the needs of low- and moderate-income individuals and geographies on a nationwide basis. The selection of the organizations below serve the dual purpose of this CRA Plan. Number one and most important is the fact that these organizations have a presence in the Bank's CRA Assessment area. The products and services offered by each organization will directly benefit the Bank's assessment area and its broader statewide and/or regional area.

Number two, these organization do business throughout the country and thus will permit the Bank the ability to serve expanding markets in accordance with the Bank's business strategy delineated in this Plan's Executive Summary.

- 1. *Solomon Hess SBA Loan Fund LLC* – The Solomon Hess SBA Loan Fund LLC (the Fund) was formed in 2004 with the goal of lowering the cost of capital for U.S.-based small businesses by investing in the federally guaranteed portion of SBA 7(a) loans. The fund purchases the federally guaranteed portion of the SBA loans based on investor-specified

geographical regions. The way the fund works is once the investor commits to invest in the fund, the investor will execute a commitment letter with the fund manager. The commitment letter will describe the investment commitment amount and in what, if any, CRA geographical the SBA loans will need to be located. Upon receiving the commitment letter, the fund manager will go about acquiring SBA loans that meet the investment criteria. Upon successful acquisition of substantially all (85%) of the loans in the target region, the investor wires its investment to an investment custody account maintained by the fund from which the funds will be released by the custodian to purchase the loans. The investor will then receive quarterly distributions and statements from the fund manager and will be able to redeem its investment on a quarterly basis with 60-days' notice.

These loans qualified for CRA under the lending test and, as a certified Community Development Entity, investments in the fund should qualify for CRA credit under the investment test as well. The Bank should also seek to have these loans consider community development loans to maximize their CRA utility. Finally, all purchased loans must be located in the Bank's CRA assessment area.

2. *Low-Income Housing Tax Credits* – The Low-Income Housing Tax Credit is a tax incentive for housing developers to construct, purchase, and renovate housing for low-income taxpayers. The Low-Income Housing Tax Credit was written into the Tax Reform Act of 1986. There are specific qualifications a resident must fulfill to benefit from these types of housing projects, including maximum income guidelines. The Low-Income Housing Tax Credit also provides an income incentive for those who invest in low-income housing projects. It is intended to stimulate economic growth in this sector. Typically, the dwelling types that receive this credit are multi-family properties.

There are two main types of credits available. The first is a 9% credit, which can only be used if the building project will have no other credits or government subsidies applied to it. The second type is a 4% credit, which can be used in conjunction with additional tax credits. These credits are applied over a ten-year period and can cover almost the entirety of the taxable expense for the building.

The tax credits are allocated to each state by the federal government. From there, each state may choose which developers can take advantage of these credits for their housing projects. Not every developer or investor will be able to take advantage of this program as there are more applications than available permits issued for construction.

These tax credits are considered qualified investments under the CRA examination procedures for large and intermediate small banks because the tax credits benefit affordable housing which is a defined community development purpose under the CRA regulation.

3. *Center for Financial Services Innovation* – The Center for Financial Services Innovation (CFSI) is a non-profit financial services consultancy headquartered in Chicago specializing in serving unbanked and underbanked consumers on a national basis. The CFSI was founded and funded by the Ford Foundation to examine the gap between supply and demand of financial services for low-income consumers as well as potential strategies to close it.
4. *Operation Hope* – This is an American non-profit organization providing financial literacy empowerment and economic education to youth and adults. The mission of this organization is providing everybody with enterprise work and the programs carried out by

Operation HOPE. Operation HOPE serves 4,000 inner city schools, 500 low-wealth communities, and conducts programs in throughout the country.

5. *Habitat for Humanity* – This is a national organization which helps build homes for low- and moderate-income individuals in low- and moderate-income geographies. The program involves sweet equity and educational components focusing on budgeting and other homeownership challenges.

Employees of the Bank should be expected to perform interviews in the assessment area of individuals and organizations involved in the affordable housing, community development, and small business sectors.

Overall, the Bank believes the delineated CRA goals are appropriate and significant considering the size of the Bank, the size of the Bank’s staff, and are comparable to other regulated institutions in the assessment area that operate under a Strategic Plan.

PUBLIC COMMENTS, CHANGES TO STRATEGIC PLAN, AND ONGOING MONITORING OF CRA PERFORMANCE

Public Comment Period

Esquire Bank published notice of the availability of its proposed CRA Strategic Plan on July 7, 2020 in the New York Post, a widely distributed newspaper within the Bank's established assessment area.

Esquire Bank will review and address any concerns identified, where permissible under current CRA rules and regulations. All comments received are taken seriously when finalizing the Plan. All comment letters will be provided to the OCC as a part of the draft submission. The letters will become part of the Bank's Public File and can be obtained upon request.

As of the closure of the public comment period on August 6, 2020, Esquire Bank did not receive any requests for the plan document or public comment. A copy of the public notice and affidavit of publication is attached as Appendix E.

Summary of Public Comment Letters Received

Changes to the Strategic Plan

Esquire Bank will request the OCC approval to modify or amend the Plan if there is a material change in its underlying assumptions or in the Bank's mission, objectives, or operations. In such an event, the Bank would administer the modified or amended Plan in accordance with the OCC requirements, time frames, and guidelines for approval of a CRA strategic plan.

Monitoring Strategic Plan Performance

The Bank's Board of Directors and senior management will ensure adequate resources are dedicated to implementing the Plan and will oversee the Bank's progress in meeting the measurable goals outlined in the Plan. The Bank recognizes the lending, investment, and service goals outlined in this Strategic Plan are based on general assumptions about the Bank's business model and industry as well as general economic conditions. These assumptions and conditions may change. As a result, the Bank's Board of Directors or a committee thereof will monitor the Bank's performance on a periodic basis.

REQUEST FOR APPROVAL AND CONTACT INFORMATION

Regulatory Criteria for Approval

Esquire Bank respectfully submits that it has fulfilled all of the regulatory requirements for CRA strategic plans, including those governing development of the plan, public participation in the plan, and the plan's measurable goals. As established herein, Esquire Bank's CRA performance context (12 CFR Part 25.27(4)(b) thoroughly supports the Bank's measurable goals. Esquire Bank believes that OCC's approval of the Bank's Strategic Plan and its measurable goals set forth in Section VI above are appropriate under applicable criteria for evaluation of a strategic plan outlined in 12 CFR Part 25.27).

Criteria for evaluating plan. The OCC evaluates a plan's measurable goals using the following criteria, as appropriate:

- The extent and breadth of lending or lending-related activities, including, as appropriate, the distribution of loans among different geographies, businesses and farms of different sizes, and individuals of different income levels, the extent of community development lending, and the use of innovative or flexible lending practices to address credit needs;
- The amount and innovativeness, complexity, and responsiveness of the Bank's qualified investments; and
- The availability and effectiveness of the Bank's systems for delivering retail banking services and the extent and innovativeness of the Bank's community development services.

The extent and breadth of the Bank's combined lending and investment measurable goals meet these requirements. The Bank will continue to seek out and create new lending, investment, and service opportunities that will benefit the Bank's CRA assessment area in accordance with this Strategic Plan's measurable goals.

A. Request for Approval of Esquire Bank's CRA Strategic Plan 2021 – 2023

For the reasons set forth above, Esquire Bank respectfully requests the OCC's approval of this CRA Strategic Plan 2021– 2023

B. Contact Information

Questions regarding this Strategic Plan may be directed to the following:

Mr. Andrew Sagliocca
President & CEO
Esquire Bank
E-Mail Address: andrew.sagliocca@esqbank.com

APPENDICES

- A. List of Non-Profits in Secondary Market
- B. Esquire Bank's Three-Year Performance Trend
- C. Peer Bank Information
- D. Housing and Stability Tenant Protection Act of 2019
- E. Affidavit of Publication

APPENDIX A

Esquire Bank Non-Profit Organizations by County

Long Island	
1	Gateway Youth Outreach
2	Mercy Haven
3	Interfaith Nutrition Network
4	Alzheimer's Disease Resource Center
5	Sunshine Prevention Center for Youth and Families
6	Mother of Good Counsel Home
7	Big Brothers/Big Sisters
8	Child Care Council of Nassau County
9	ERASE Racism
10	Hope House Ministry
11	Long Island Council of Churches
12	PLUS Group Homes
13	Good Samaritan Hospital Foundation
14	Rebuilding Together Long Island
15	Mid Island Y JCC
16	Community Development Corporation of Long Island
17	St. Patrick Parish Outreach Trocaire House
18	Long Island Cares
19	Chabad Outreach Center
20	The Make it Count Foundation
21	Wyandanch Homes and Properties Development Corp.
22	The Disability Opportunity Fund
23	Christmas Magic
24	Meals on Wheels/Huntington
25	Nassau Suffolk Coalition for the Homeless
26	Catholic Charities/ Hicksville
Queens	
1	Saint Mary's Foundation for Children
2	Ridgewood Local Development Corporation
3	CHHAYA CDC
4	Ridgewood YMCA
5	Cross Island YMCA
6	Star of the Sea
7	Lifeway Network
8	Greater Ridgewood Restoration Corporation
9	Queens Community House
10	Forestdale, Inc.

- 11 Tri-Boro Intergenerational Services
- 12 Elmcot Youth and Adult Activities

Westchester

- 1 Habitat for Humanity/Westchester
- 2 Housing Advocacy Council
- 3 Westchester Community Opportunity Program (WCOP)
- 4 Westchester Italian Culture Club

Bronx

- 1 Bronx Arts Ensemble
- 2 Good Shepherd Services
- 3 World of Life International Inc.
- 4 Knox Gates
- 5 University Neighborhood Housing Program
- 6 James Monroe Senior Center
- 7 Fordham Bedford Housing Corporation
- 8 Jean Jugan Residence
- 9 Neighborhood Initiatives Development Corporation
- 10 Beulah Housing Development Funding Corporation
- 11 CASA/New Settlement
- 12 Kingsbridge Heights Community Center
- 13 NAACP - Williamsbridge, Bronx
- 14 South Bronx Redevelopment Organization
- 15 Unity Neighborhood Center, Inc.
- 16 Mosholu Montefiore Community Center

New York

- 1 New Destiny Housing Corporation
- 2 FIVER
- 3 Lawyer's Alliance
- 4 Citizens Committee for New York City
- 5 Junior Achievement of New York
- 6 Association for Neighborhood & Housing Development
- 7 Bridge Fund of NYC
- 8 Local Initiatives Support Corporation
- 9 NYC Coalition for the Homeless
- 10 Northern Manhattan Improvement Corporation
- 11 Supportive Housing Network of NY
- 12 St. Vincent's Services
- 13 Housing Partnership Development Program
- 14 Urban Homesteading Assistance Board

Brooklyn

- 1 Boys Hope Girls Hope of NY
- 2 Neighbors Helping Neighbors

- 3 Brooklyn Public Library
- 4 St. John's Bread and Life
- 5 Mercy Home
- 6 Brooklyn Legal Services "A"
- 7 Cypress Hills Local Development Corporation
- 8 Fifth Avenue Committee
- 9 CAMBA
- 10 Dorothy Bennett Center
- 11 MCIF (Maura Clarke-Ita Ford) Center
- 12 IMPACCT (Formerly PRATT)
- 13 Providence House

Total Non-Profit Organizations

85

APPENDIX B

Recent Operating Trends

	As of or for the Year Ending December 31,		
	2017	2018	2019
(\$000)			
Balance Sheet Highlights			
Total Assets	532,581	658,103	790,602
Asset Growth Rate (%)	25.56	23.57	20.13
Total Loans & Leases (Incl HFI & HFS)	348,978	466,326	565,369
Loan Growth Rate (%)	25.27	33.63	21.24
Total Loans & Leases/ Assets (%)	65.53	70.86	71.51
Total Deposits (Incl Dom & For)	467,955	572,462	682,186
Deposit Growth Rate (%)	24.70	22.33	19.17
Loans/ Deposits (%)	74.58	81.46	82.88
Memo: Full-time Employees	62	74	86
Performance Measures			
Net Income	4,139	10,277	15,420
ROAA (%)	0.92	1.74	2.15
ROAE (%)	7.62	14.21	16.68
Interest Income/ Avg Assets (%)	4.51	4.88	5.10
Interest Expense/ Average Assets (%)	0.12	0.21	0.36
Net Interest Income/ Avg Assets (%)	4.39	4.68	4.75
Noninterest Income/ Average Assets (%)	1.22	1.33	1.65
Noninterest Expense/ Avg Assets (%)	3.66	3.40	3.23
Net Interest Margin (%)	4.43	4.72	4.85
Yield/ Cost Spread (%)	4.34	4.56	4.58
Efficiency Ratio (FTE) (%)	65.23	56.53	50.43
Capitalization			
Total Equity Capital	62,940	82,994	101,413
Tangible Equity	62,940	82,994	101,413
Equity/ Assets (%)	11.82	12.61	12.83
Risk Based Capital Ratio (%)	18.47	18.70	17.83
Tier 1 Risk-based Ratio (%)	17.32	17.54	16.68
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)	17.32	17.54	16.68
Leverage Ratio (%)	12.82	13.26	13.50
Common Dividends Declared/ Net Income (%)	0.00	0.00	0.00
Commercial RE Loans/ Total Risk-Based Capital (%)	183.20	187.28	180.38
Asset Quality (%)			
NPLs/ Loans	0.00	0.00	0.26
NPAs/ Assets	0.00	0.00	0.19
Loan Loss Reserves/ Gross Loans	1.22	1.21	1.24
Net Charge offs/ Avg Loans	0.02	0.00	0.10
Yields/Cost (%)			
Yield on Total Loans and Leases	5.75	6.10	6.26
Yield on Earning Assets	4.55	4.93	5.22
Cost of Int-bearing Deposits	0.21	0.36	0.63
Cost of Borrowings	6.83	11.55	5.68
Cost of Interest-bearing Liabilities	0.21	0.37	0.63
Cost of Funds	0.13	0.24	0.41
Yield/ Cost Spread	4.34	4.56	4.58
Source: S&P Global Market Intelligence			

APPENDIX C

The Bank also reviewed other CRA Plans in establishing appropriate measurable community development lending and investment goals for both satisfactory and outstanding CRA performances. While each bank is unique in its specific product offerings, Esquire Bank utilized the above institutions for CRA Strategic Plan comparison purposes since each institution provides banking services, lending and/or deposits, on a nationwide basis and without a traditional branch network. See the selected criteria below:

- Branch Network – Esquire Bank is a unitary bank and so that is an important comparable characteristic.
- Nationwide Footprint – One of the main reasons Esquire Bank has drafted this plan is because of the likelihood of offering loan products nationally. A similarly situated bank would have to have a national focus.
- Combination of traditional credit product offerings such mortgage loans, commercial real estate loans, consumer loans, and small business with loans delivered through direct or indirect third-party relationships such as financial technology companies.
- Methodology used in defining measurable goals. The Bank has decided that tying their goals for community development lending and qualified investments to their average asset size is the most effective way to ensure their CRA commitment grows in concert with the Bank's growth. In analyzing peer performance, this became an important comparable feature.

Institutions identified include:

1. **Tri-State Capital** is a \$4 billion dollar bank out of Pittsburgh, Pennsylvania, with one main office and four loan productions office spread throughout the county. The Bank does not operate retail branches similar to Esquire Bank. The Bank has a limited business model where traditional banking products and services are not offered to meet the credit needs of the general retail public. **Tri-State Capital** is a business bank where a majority of consumer lending is non-residential loans and lines of credit collateralized by marketable securities. The Bank has identified its broader statewide regional area to include all of Pennsylvania, Ohio, New Jersey, and New York. Finally, the Bank's measurable goals include a percentage combination of CD loans and CD investments based on the Bank's average assets.
2. **Enerbank, USA** is a \$1.3 billion dollar bank out of Salt Lake City, Utah. The Bank does not have a retail branch network and offers unsecured home improvement loans throughout the country. The home improvement loans are offered through third party FinTech companies. The Bank's measurable goals include a percentage combination of home improvement loans, CD loans, and CD investments based on the Bank's average assets.
3. **Seacoast Commerce Bank** is a \$939 million dollar bank out of San Diego, California. The Bank has a limited retail branch network and offers its SBA product to a broad statewide and six state regional area including Dallas, Texas, Phoenix, Arizona, Las Vegas, Nevada, and as far north Seattle, Washington. The Bank's measurable goals include a percentage combination of small business loans, CD loans, and CD investments based on the Bank's average assets. **Seacoast** also identified direct and indirect delivery channels including non-profits and FinTech companies as effective ways to meet assessment area needs.

4. ***Live Oak Bank*** is a \$3.6 billion bank out of Wilmington, North Carolina. The Bank has one location in North Carolina and operates one Loan Production Office in Atlanta, Georgia. The Bank's measurable goals include a percentage combination of small business loans, CD loans, and CD investments based on the Bank's average assets. **Live Oak Bank** has a narrow nontraditional product offering focused almost entirely on small business lending with CD loans and CD investments as defined measurable goals.

APPENDIX D

Housing and Stability Tenant Protection Act of 2019

New Rights for Tenants

1. Landlords cannot reject tenants because they had been in a court case with a prior landlord. The courts cannot sell eviction court data. Records of evictions that were the result of a foreclosure are sealed.
2. Landlords must give tenants the opportunity for a walk-through before they move in and before they move out and return the security deposit within 14 days with an itemized list of any deductions.
3. Landlords cannot evict or otherwise penalize tenants who complain about conditions.
4. Landlords must give receipts (on request for personal checks) within specific time frames and notice by certified mail when rent is not received.
5. Landlords cannot charge late fees until rent is five days late and the late fee cannot be more than \$50 or 5% of the monthly rent, whichever is less.
6. A landlord must make reasonable efforts to re-rent an apartment before they can charge a former tenant who left before the end of the lease for the rent for the rest of the lease.
7. Starting in October 2019, landlords must give 30, 60, or 90 days' notice of lease termination or a rent increase of 5% or more, depending on how long the tenant has lived there.
8. "Self-help" eviction is a crime.

New Rights in Eviction Court

1. Rent demands must be in writing and served 14 days before the landlord can start a court case for non-payment.
2. Court papers have to be served at least 10 days before the court date.
3. The landlord cannot get any non-rent charges in a non-payment proceeding.
4. A non-payment proceeding stops if a tenant pays all the rent before the first court date.
5. Tenants who raise defenses have a right to a 14-day adjournment before trial.
6. A warrant of eviction must be served at least 14 days before the tenant can be evicted.
7. A tenant in a non-payment proceeding can pay all the rent due before the eviction and end the proceeding.
8. If a court finds that a tenant breached her lease, the court must give the tenant 30 days to correct the problem.
9. Under certain circumstances, the court can give a tenant up to a year to relocate as long as the tenant stays up to date with rent.

New Restrictions on Property Owners

REGULATION	BEFORE 2019 RENT REFORM TOOK EFFECT	2019 REFORM
Rent Regulation Laws Expiration	Rent regulation laws were scheduled to expire every four to eight years.	New rent regulations are permanent and will not sunset unless the state government repeals or terminates them.
Individual Apartment Improvements (IAIs)	No cap on IAI spending and rent increases never expire. Increases were 1/40 for buildings with 35 or less units or 1/60 for buildings with more than 35 units.	Caps the amount of IAI spending at \$15,000 over a 15-year period limited to three IAIs during that time. Increases shall be 1/168 for buildings with 35 or less units or 1/180 for buildings with more than 35 units, for a period of 30 years.
Major Capital Improvements (MCIs)	Rent increase capped at six percent amortized at a 96-month (8-year) period for buildings with 35 or less units or 108-month (9-year) period for buildings with more than 35 units. Rent increases never expire.	Rent increase capped at two percent amortized at a 144-month (12-year) period for buildings with 35 or less units or 150-month (12.5-year) period for buildings with more than 35 units. Eliminates MCI increase after 30 years and mandates 25 percent of MCIs be inspected and audited.
Vacancy Bonus & Longevity Bonus	Property owner was able to raise rents as much as 20 percent each time a unit became vacant.	Repeals the vacancy bonus and repeals the longevity bonus.
High Rent Vacancy Deregulation & High-Income Deregulation	Allowed removal of units from rent stabilization when the rent crosses a statutory high-rent threshold and the unit becomes vacant or the tenant's income is \$200,000 or higher in the preceding two years.	Elimination of High Rent Vacancy Deregulation & Elimination of High-Income Deregulation.
Preferential Rents	Owners who offered tenants "preferential rent" below the legal regulated rent were allowed to raise rent up to the full legal rent upon renewal.	Prohibits owners who give tenants "preferential rent" below the legal regulated rent from raising the rent up to the full legal rent upon renewal. Once the tenant vacates, the owner can charge up to the full legal regulated rent.
Co-Op / Condo Conversions	Option of eviction plan and required 15 percent of tenants in residents to agree to purchase apartments before the conversion can be effective.	Eliminates the option of "eviction plans" and institutes reforms for non-eviction plans. Requires 51 percent of tenants in occupancy to agree to purchase apartments before the conversion can be effective.
Owner Use Exception to Rent Regulation	Owner may refuse renewal of a rent regulated unit. Upon expiration date of lease an owner may take possession of one or more units for personal or family use.	Limits the use of the "owner use" provision to a single unit, requires that the owner or their immediate family use the unit as their primary residence, and protects long-term tenants from

		eviction under this exception by reducing the current length of tenancy required to be protected from eviction to 15 years.
Class-Specific Renewal Increase	N/A	Prohibits Rent Guidelines Boards from setting additional increases based on the current rental cost of a unit or the amount of time since the owner was authorized to take additional rent increases, such as a vacancy bonus.
Large Rent Increases for Rent-Controlled Tenants	N/A	Sets Maximum Collectible Rent increases at the average of the five most recent Rent Guidelines Board annual rent increases for one-year renewals.
Rent Overcharge Look-Back Period	Look-back period at four years to determine a reliable base rent, and owners can avoid treble damages if they voluntarily return the amount of the rent overcharge prior to a decision being made by a court or Housing and Community Renewal (HCR).	Extends look-back period to six or more years as reasonably necessary to determine a reliable base rent, extends the period for which an owner can be liable for rent overcharge to six years, and would no longer allow owners to avoid treble damages if they voluntarily return the amount of the rent overcharge prior to a decision being made by a court or Housing and Community Renewal (HCR).
Option for Localities Statewide	Prior geographical restrictions on the applicability of the rent stabilization laws	Removes the geographical restrictions on the applicability of the rent stabilization laws, allowing any municipality that otherwise meets the statutory requirements to opt into rent stabilization.
Housing Security and Tenant Protection	N/A	Limits security deposits to one month's rent and provides required procedures to ensure the landlord promptly returns the security deposit. Creates the crime of unlawful eviction, where a landlord illegally locks out or uses force to evict a tenant, as a Class A Misdemeanor and punishable by a civil penalty of between \$1,000 and \$10,000 per violation. Requires landlords to provide notice to tenants if they intend to increase the rent more than five percent or do not intend to renew the tenants' lease.

