



# PAN AMERICAN BANK & TRUST

Community Reinvestment Act Public File

Updated April 1, 2024

# **Contents**

1. Written Complaints from the Public relating to the Bank's CRA performance and Responses
2. Most Recent CRA Performance Evaluation
3. Location of Offices and Hours of Operations
4. Branches opened or closed in 2021, 2022 and 2023
5. Map of Assessment Area (Dupage and Cook Counties)
6. Geographies (Census Tracts) of Dupage and Cook Counties
7. List of Retail Banking Services
8. Transaction Fees
8. Loan to Deposit Ratio for 2023
9. HMDA Public Notice

## **Written Complaints from the Public relating to the Bank's CRA performance and Responses**

The Bank has not received any complaints relating to the Bank's performance under the Community Reinvestment Act for the calendar years 2021, 2022 and 2023.

# **CRA Performance Evaluation**

# **PUBLIC DISCLOSURE**

February 26, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Pan American Bank & Trust  
Certificate Number: 34108

1440 W North Ave  
Melrose Park, Illinois 60160

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

300 South Riverside Plaza, Suite 1700  
Chicago, Illinois 60606

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

## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	2
DESCRIPTION OF ASSESSMENT AREA .....	4
SCOPE OF EVALUATION .....	8
CONCLUSIONS ON PERFORMANCE CRITERIA .....	10
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	21
APPENDICES .....	22
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA .....	22
GLOSSARY .....	23

## INSTITUTION RATING

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

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

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the institution's AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The dispersion of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes and among individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

**The Community Development Test is rated Satisfactory.**

- The institution's community development performance demonstrates adequate responsiveness to community development needs in its AA through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AA.

## DESCRIPTION OF INSTITUTION

Pan American Bank is a \$491.5 million commercial bank headquartered in Melrose Park, Illinois. The bank is wholly-owned by American Bancorp of Illinois, Inc., a one-bank holding company. The institution does not have any subsidiaries or affiliates that offer credit products, and is currently a designated Community Development Financial Institution (CDFI). Pan American Bank received a Satisfactory rating at its prior FDIC CRA Performance Evaluation, dated April 12, 2021, utilizing Interagency Intermediate Small Institution Examination Procedures.

Pan American Bank operates five full-service offices in its AA. The main office and three branches are located in Cook County (one in a low-income census tract, two in moderate-income census tracts, and one in an upper-income census tract), while one branch is in DuPage County (in a middle-income census tract). The Little Village office was relocated from 2627 W. Cermak Road in Chicago, Illinois, (Cook County) to 2737 W. Cermak Road in Chicago, Illinois on October 4, 2021. The office remained within the same low-income census tract. Pan American Bank did not open or close any other locations since the prior evaluation.

The bank offers a range of loan and deposit products for retail and commercial customers. Consumer loan products include residential real estate loans, home equity products, automobile loans, savings secured loans, and overdraft protection lines of credit.

Pan American Bank introduced two new consumer loan products since the last evaluation, Credit Booster and Small Dollar Loan. The Credit Booster is a loan program designed to help borrowers in hCook or DuPage counties with credit scores of 650 or less by extending low interest rate loans for \$1,000 at terms of 12 months. The Credit Booster program can potentially help increase customer credit scores, and the Bank places loan proceeds in a free checking account for the customer. There are two versions of this product:

1. Interest-only, where the customer makes interest-only payments on the loan and the payment history is reported to the credit reporting agencies. At the end of the 12-month term, the bank refunds the borrower their payments; however, the borrower does not receive the \$1,000 placed in the free checking account.
2. Principal and interest payments are made by the customer, and the payment history is reported to credit reporting agencies. At the end of the 12-month term, the borrower receives the \$1,000 placed in the free checking account but is not refunded the amount of interest they paid as part of their payments.

The Credit Booster Program started in November 2022. Customers applying for the loan watch a short video that discusses how the product works and provides information on credit scores. In addition, the bank has partnered with Allies for Community Business (A4CB) to share the Credit Booster program with their clients to assist in building/rebuilding their clients credit history. A4CB is a nonprofit organization located on the west side of Chicago that specializes in providing financing and technical assistance to entrepreneurs located in Illinois and Indiana.



Pan American Bank started offering a Small Dollar Loan program in July 2023, and ceased the offering after originating a program maximum of 100 loans. The bank designed the program to assist borrowers in Cook or DuPage counties that are experienced short-term financial hardships as an alternative to higher-cost payday loans. The loans originated for \$500, and included a low interest rate. The bank is currently not offering these loans.

Commercial loan products include working capital loans, equipment loans, and real estate-secured loans, including warehouse lines of credit. The bank also offers Small Business Administration (SBA) 7a and SBA 504 loans.

Deposit products include checking, savings, money market, certificates of deposit, and individual retirement accounts. Additionally, the Bank offers a free checking account product and a low-cost checking account product for small business owners. Alternative banking services include internet and mobile banking, electronic bill pay, direct deposit, person-to-person payments, and remote deposit. Banking hours allow reasonable access to bank services and include extended drive-up hours at four locations and Saturday hours at all five locations. Additionally, besides the Palatine and Little Village locations, offices have a 24-hour automated teller machine. The bank also has a stand-alone ATM located at Bellwood Village Hall. Further, the bank has staff that can speak Italian, Spanish, Greek, Polish, and Hindi.

According to the December 31, 2023 Consolidated Reports of Condition and Income (Call Report), Pan American Bank reported approximately \$491.5 million in total assets, \$437.6 million in total deposits, and \$393.0 million in total loans. Based on dollar volume within the bank's portfolio, the bank's largest loan type is commercial at 44.6 percent followed by multifamily residential at 22.5 percent and 1-4 family residential at 17.6 percent. Since the last evaluation, 1-4 family residential lending declined by 11.3 percent from 28.9 percent and multifamily declined by 2.3 percent from 24.8 percent. Commercial loans increased by 10.6 percent from 34.0 percent.

The last evaluation noted that 1-4 family residential lending was the bank's primary lending focus followed by commercial real estate lending. Based on the bank's loan portfolio and level of originations discussed within the following sections, the bank's primary lending focus is now commercial real estate lending followed by multifamily and 1-4 family residential lending. The loan portfolio is illustrated in the following table.

<b>Loan Portfolio Distribution as of 12/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	28,655	7.3
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	69,297	17.6
Secured by Multifamily (5 or more) Residential Properties	88,553	22.5
Secured by Nonfarm Nonresidential Properties	124,970	31.8
<b>Total Real Estate Loans</b>	<b>311,475</b>	<b>79.3</b>
Commercial and Industrial Loans	50,149	12.8
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	22,765	5.8
Obligations of State and Political Subdivisions in the U.S.	8,562	2.2
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>392,951</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the AA credit needs.

## **DESCRIPTION OF ASSESSMENT AREA**

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. Pan American Bank designated a single AA that includes the whole Illinois counties of Cook and DuPage. These counties are part of the Chicago-Naperville-Evanston, IL Metropolitan Division (MD) in the Chicago-Naperville-Arlington Heights, IL, Metropolitan Statistical Area (MSA). The AA includes contiguous census tracts, conforms to CRA regulatory requirements, and does not arbitrarily exclude any low- or moderate-income geographies.

### **Economic and Demographic Data**

Examiners used demographic data from; the 2020 U.S. Census; the 2015 American Community Survey (ACS); and 2021 and 2022 D&B Data to analyze the bank’s CRA performance. Based on the 2020 U.S. Census, the AA includes 1,551 census tracts that reflect the following income designations:

- 226 low-income census tracts;
- 365 moderate-income census tracts;
- 459 middle-income census tracts;
- 485 upper-income census tracts; and
- 16 census tracts with no income designation

The following tables illustrate select demographic characteristics of the AA, based on the 2020 U.S. Census.

Demographic Information of the AA – U.S. Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,551	14.6	23.5	29.6	31.3	1.0
Population by Geography	6,208,418	11.4	23.8	32.1	32.3	0.4
Housing Units by Geography	2,559,710	11.5	22.6	31.5	33.8	0.5
Owner-Occupied Units by Geography	1,391,239	6.0	19.5	35.4	38.8	0.2
Occupied Rental Units by Geography	944,549	17.1	26.6	27.7	27.7	0.9
Vacant Units by Geography	223,922	22.2	25.4	23.4	28.1	0.8
Businesses by Geography	833,472	7.1	17.8	29.9	44.7	0.6
Farms by Geography	8,283	6.9	19.4	32.3	41.2	0.3
Family Distribution by Income Level	1,424,186	25.0	16.5	18.3	40.3	0.0
Household Distribution by Income Level	2,335,788	27.0	15.4	16.4	41.2	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$92,622	Median Housing Value			\$293,663
			Median Gross Rent			\$1,245
			Families Below Poverty Level			9.1%
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data. Due to rounding, totals may not equal 100.0%</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

While not presented, the demographic characteristics of the AA according to the 2015 ACS was similar in nature to the 2020 U.S. Census Data. According to 2015 ACS data, the AA included 1,535 census tracts. Low-income census tracts were 16.5 percent; moderate-income census tracts were 25.5 percent; middle-income census tracts were 25.9 percent; upper-income census tract were 31.3; and 0.8 percent of tracts had no income designation.

Based on 2015 ACS, while 42.0 percent of the geographies located within the AA are categorized as low- or moderate-income, only 26.0 percent of all owner-occupied units are located in these tracts. Low- income census tracts reflect particularly low owner-occupancy levels at 5.6 percent. Based on 2020 U.S. Census, although 38.1 percent of the geographies located within the AA are categorized as low- or moderate-income, only 25.5 percent of all owner-occupied units are located in these tracts. Low- income census tracts reflect particularly low owner-occupancy levels at 6.0 percent. This demographic data reveals a challenge that lenders face in providing home mortgage financing in low- and moderate-income areas for owner-occupied housing.

Examiners utilized 2015 ACS data when analyzing the bank’s 2021 lending and the 2020 U.S. Census data when analyzing 2022 and 2023 lending.

Pan American Bank provides a significant amount of financing for non-owner occupied, one-to-four family loans, and multi-family home mortgage loans. These loans are typically to investors for the purpose of providing rental housing. As such, examiners compared the bank’s performance under the Geographic Distribution criterion to the percentage of occupied rental units located within geographies by income level for non-owner occupied one-to-four family rental unit loans and to the percentage of multifamily 5+ unit properties for multifamily lending. 48.5 percent of occupied rental units are in low- and moderate-income census tracts based on 2015 ACS and 43.7 percent based upon 2020 U.S. Census data. 34.9 percent of multifamily properties are in low- and moderate-income census tracts based on 2015 ACS data and 30.5 percent based on 2020 U.S. Census data.

Based on 2015 ACS, 11.9 percent of families in the AA are those generating incomes below the poverty level. Based on the 2020 U.S. Census, 9.1 percent of families have incomes below the poverty level. This demographic, in conjunction with the stark contrast between the median family income level and high median housing value highlights difficulties that home mortgage lenders may face in providing traditional financing options to this market, including low-income borrowers.

Examiners used the 2021 and 2022 Federal Financial Institutions Examination Council (FFIEC) updated median family income level to analyze home mortgage loans under the Borrower Profile criterion. The following table contains information on the median family incomes by category.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Chicago-Naperville-Evanston, IL Median Family Income (16984)</b>				
2021 (\$87,100)	<\$43,550	\$43,550 to <\$69,680	\$69,680 to <\$104,520	≥\$104,520
2022 (\$105,700)	<\$52,850	\$52,850 to <\$84,560	\$84,560 to <\$126,840	≥\$126,840
<i>Source: FFIEC</i>				

The analysis under the Geographic Distribution criterion compares the distribution of small business loans by geography to the percent of businesses located in each geography. According to the 2023 D&B data, the AA contains 833,472 non-farm businesses.

The 2023 D&B data also indicates that service industries represent the largest portion of businesses in the AA at 33.2 percent; followed by non-classifiable establishments (29.0 percent); and transportation and communication (10.9 percent). In addition, 57.7 percent of businesses have four or fewer employees, and 93.5 percent operate from a single location. The number of businesses with few employees, and those who operate from a single location highlights the prevalence of very small businesses in the AA.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. The GARs of businesses operating in the AA are as follows:

- 89.8 percent in 2022 and 90.7 percent in 2023 have \$1.0 million or less,
- 3.9 percent in 2022 and 3.5 percent in 2023 have more than \$1.0 million, and
- 6.3 percent in 2022 and 5.8 percent in 2023 have unknown revenues.

Prior to the last evaluation, the Coronavirus Disease 2019 considerably affected local and global environments. The stay-at-home orders and temporary closures of non-essential businesses that became effective in March 2020 caused significant hardships for both individuals and businesses as reflected in the high average unemployment rates for 2020. Following 2020, throughout the majority of the review period, unemployment rates steadily improved. The following table outlines the average annual (not seasonally adjusted) unemployment rates of the bank’s AA during the review period.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Cook County, Illinois	7.0	5.0	4.3
DuPage County, Illinois	4.5	3.6	3.3
State of Illinois	6.1	4.6	4.4
National Average	5.4	3.7	3.6
<i>Source: Bureau of Labor Statistics</i>			

### **Competition**

Pan American Bank operates in a competitive financial services market. Data from the FDIC Deposit Market Share Report as of June 30, 2023 indicates 109 financial institutions operating 1,421 offices within the AA. Of these, Pan American Bank ranked 52<sup>nd</sup> maintaining a 0.1 percent of the deposit market share. Large national and regional financial institutions with offices within the AA hold the majority of the market share.

The bank was not required to collect or report home mortgage loan data pursuant to the reporting requirements of the Home Mortgage Disclosure Act (HMDA). Therefore, examiners did not use aggregate HMDA lending data as a direct comparison to performance under the Lending Test; however, examiners considered aggregate HMDA lending data (aggregate data) as a measure of demand. The most recent aggregate data available (2022) reflects 18,263 conventional, non-owner occupied home mortgage loan originations and purchases by 513 lenders. This indicates a highly competitive market for originating or purchasing conventional non-owner occupied home mortgage loans in the AA.

Although the bank is not required to collect or report small business loan data pursuant to the reporting requirements of the CRA, aggregate data provides insight into the level of small business lending within the AA. The most recent aggregate small business lending data available (2022) reflects that 244 reporting lenders originated or purchased 190,537 small business loans within the AA. This indicates a highly competitive market for these types of loans.

## **Community Contact**

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit needs. This information provides examiners with insight regarding the opportunities available and assists in determining whether institutions are responsive to the credit needs of the AA.

Examiners reviewed a recent community contact interview to assist examiners in identifying and understanding the credit and community development needs of the AA. The interview was performed with a representative from a CDFI that supports small businesses in the Chicagoland area and primarily serves Black, Hispanic, women, and low-income entrepreneurs. The contact identified credit needs financing for Black and Hispanic-owned businesses due to disparities in capital available to majority-Black and Hispanic neighborhoods compared to majority-White neighborhoods and to Black and Hispanic entrepreneurs compared to White entrepreneurs, specifically for loans in the amounts of \$500 to \$100,000.

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

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that loans supporting affordable housing and small business loans for minority and low-income borrowers represent significant credit needs in the AA.

The AA provides numerous opportunities for involvement in community development activities. The greater Chicago metropolitan area contains multiple opportunity zones and tax increment financing districts designated by local or state government entities for revitalization, stabilization, or economic development. These areas are established to stimulate economic activities that include job preservation and creation, and business and residential development. Federal, state, and local governments offer numerous programs to support area credit and community development needs.

# **SCOPE OF EVALUATION**

## **General Information**

The evaluation covers the period from the previous evaluation dated April 12, 2021, to the current evaluation dated February 26, 2024. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate Pan American Bank's CRA performance. These procedures include the Lending Test and the Community Development Test as outlined in the Intermediate Small Bank Performance Criteria Appendix. Financial institutions must achieve a satisfactory rating under each of these tests to obtain an overall Satisfactory rating.

## **Activities Reviewed**

Through a review of Pan American Bank's business strategy, loan portfolio composition, and number and dollar volume of loan originations during the evaluation period, examiners determined that the bank's major product lines are home mortgage and small businesses loans. The bank did

not originate any small farm loans during the review period, and consumer loans do not represent a significant portion of lending. Small business performance received greater weight since lending volume and focus is greater for this product.

Examiners analyzed the institution's home mortgage loans originated or purchased from January 1, 2021, through December 31, 2022. In 2021 and 2022, the bank was not required to report HMDA data but did record the applicable data. Examiners validated a sample of these loans to ensure the accuracy of recorded data. Subsequently, all home mortgage loans recorded as originated or purchased by the bank in 2021 and 2022 were analyzed. The bank recorded 28 home mortgage loans totaling \$12.6 million in 2021 and 46 home mortgage loans totaling \$26.9 million in 2022. Six loans in 2022 were affordable housing loans for one-to-four family rental properties that the bank opted to have considered within the Community Development Test as permissible within the evaluation criteria. As a result, for 2022, examiners reviewed 40 home mortgage loans for \$25.7 million within the Lending Test.

A significant portion of Pan American Bank's home mortgage loans are non-owner occupied, one-to-four family residential loans and multifamily loans. Therefore, examiners discuss the bank's home mortgage performance by specific loan type, with non-owner occupied products providing greater weight to examiner conclusions. The 2015 ACS and 2020 U.S. Census data provided a standard of comparison for the bank's home mortgage lending performance.

The bank originated or purchased 113 small business loans totaling \$34.1 million in 2022, and 82 small business loans totaling \$25.2 million in 2023. Examiners reviewed the universe of small business loans for AA concentration and the Geographic Distribution criterion. As the bank is not required to collect or report CRA data, in accordance with sampling guidelines, examiners reviewed a sample of the small business loans for the Borrower Profile criterion. The 2022 sample included 50 small business loans totaling \$14.9 million, of which 29 small business loans were located in the AA. The 2023 sample included 46 small business loans totaling \$15.4 million, of which 41 small business loans were located in the AA. D&B data provided a standard of comparison for the bank's small business lending performance. Examiners considered this time period representative of the bank's performance during the entire evaluation period for small business lending.

Within the Geographic Distribution and Borrower Profile criterion, examiners considered only those loans originated within the AA. Examiners reviewed and presented both the number and dollar volume of loans; however, examiners emphasized performance by number of loans as this is a better indicator of the number of borrowers and businesses served in the AA.

Examiners considered community development loans, qualified investments, and community development services since the prior CRA evaluation under the Community Development Test.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Pan American Bank demonstrated reasonable performance under the Lending Test. Performance under the LTD Ratio, AA Concentration, Geographic Distribution, and Borrower Profile supports this conclusion.

#### Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and loan portfolio concentration. Based on Call Report data for the previous 11 quarters (from June 30, 2021, through December 31, 2023), Pan American Bank's net LTD ratio averaged 84.6 percent. The net LTD ratio was relatively stable during the review period, ranging between a high of 90.1 percent in June 30, 2023, and a low of 72.3 percent in December 31, 2021. Examiners compared the average net LTD ratio to four similarly situated financial institutions (SSIs). The SSIs include banks operating in a similar market area and having comparable lending concentrations, with a focus on commercial lending. The SSIs maintained an average net LTD ratio of 72.3 percent, ranging from 51.8 percent to 89.6 percent as depicted in the following table.

<b>LTD Ratio Comparison</b>		
<b>Institution</b>	<b>Total Assets as of 12/31/2023 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Pan American Bank &amp; Trust</b>	<b>491,496</b>	<b>84.6</b>
Similarly-Situated Institution #1	582,404	51.8
Similarly-Situated Institution #2	530,168	63.1
Similarly-Situated Institution #3	551,085	84.5
Similarly-Situated Institution #4	489,077	89.6
<i>Source: Reports of Condition and Income 6/30/2021 - 12/31/2023</i>		

#### AA Concentration

A majority of home mortgage and small business loans are inside the bank's AA by number and dollar volume. Refer to the following table for additional information.



Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	25	89.3	3	10.7	28	11,456	90.7	1,169	9.3	12,625
2022	37	92.5	3	7.5	40	22,947	89.3	2,747	10.7	25,694
<b>Subtotal</b>	<b>62</b>	<b>91.2</b>	<b>6</b>	<b>8.8</b>	<b>68</b>	<b>34,403</b>	<b>89.8</b>	<b>3,916</b>	<b>10.2</b>	<b>38,319</b>
Small Business										
2022	67	59.3	46	40.7	113	24,372	71.5	9,729	28.5	34,101
2023	71	86.6	11	13.4	82	20,984	83.3	4,205	16.7	25,189
<b>Subtotal</b>	<b>138</b>	<b>70.8</b>	<b>57</b>	<b>29.2</b>	<b>195</b>	<b>45,356</b>	<b>76.5</b>	<b>13,934</b>	<b>23.5</b>	<b>59,290</b>
<b>Total</b>	<b>200</b>	<b>76.0</b>	<b>63</b>	<b>24.0</b>	<b>263</b>	<b>79,759</b>	<b>81.7</b>	<b>17,850</b>	<b>18.3</b>	<b>97,609</b>
<i>Source: Bank Data. Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Examiners focused on lending penetrations in low- and moderate-income census tracts and emphasized performance by number of loans, as the number of loans is a better indicator of the number of individuals and businesses served.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. Performance is measured against the percentage of businesses (demographic) within each census tract level. The following table shows the bank's lending to businesses located in low-income census tracts was well above demographic data in 2022 and slightly below demographic data in 2023. Additionally, the bank's lending performance in moderate-income census tracts was above demographics in 2022 and 2023. The bank's performance in both low- and moderate-income is reasonable.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>		<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
	2022	7.1	10	14.9	3,935	16.1
	2023	7.1	4	5.6	1,364	6.5
<b>Moderate</b>						
	2022	17.9	16	23.9	6,308	25.9
	2023	17.8	14	19.7	4,158	19.8
<b>Middle</b>						
	2022	30.0	19	28.4	6,711	27.5
	2023	29.9	29	40.8	8,544	40.7
<b>Upper</b>						
	2022	44.4	22	32.8	7,418	30.4
	2023	44.7	24	33.8	6,918	33.0
<b>Not Available</b>						
	2022	0.6	0	0.0	0	0.0
	2023	0.6	0	0.0	0	0.0
<b>Totals</b>						
	<b>2022</b>	<b>100.0</b>	<b>67</b>	<b>100.0</b>	<b>24,372</b>	<b>100.0</b>
	<b>2023</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	<b>20,984</b>	<b>100.0</b>
<i>Source: 2022 &amp; 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. Examiners separately analyzed the performance of non-owner-occupied 1-4 family residential; multifamily housing; and owner occupied 1-4 family residential. As stated previously, the bank's home mortgage lending focus is commercial purpose, non-owner occupied home mortgage loans. Therefore, examiners focused the analysis under these criteria more on non-owner occupied home mortgage loans, reviewed separately between 1-4 family and multifamily lending.

### ***Non-Owner Occupied 1-4 Family Home Mortgage Loans***

The geographic distribution of non-owner occupied 1-4 family home mortgage loans reflects reasonable performance throughout the AA. Examiners measured performance against the percentage of occupied rental housing units in the different census tract income categories (demographic data).

Within low-income census tracts, the bank's performance was significantly above demographic data in 2021 and above it in 2022. The bank made no loans in moderate-income census tracts in 2021, and performance was slightly below demographic data in 2022.

Although the bank did not report and is not included in aggregate data, this data helps provide an indication of actual loan demand. Within low-income census tracts, aggregate performance was

below the bank’s performance at 10.2 percent in 2021 and 13.2 percent in 2022. In moderate-income census tracts, aggregate performance was 22.9 percent in 2021 and 26.2 percent in 2022. Taking this additional information into consideration, the bank’s excellent performance in low-income census tracts and reasonable performance in moderate-income census tracts results in overall reasonable performance.

<b>Geographic Distribution of Home Mortgage Loans – Non-Owner Occupied 1-4 Family</b>					
<b>Tract Income Level</b>	<b>% of Occupied Rental Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2021	18.8	2	50.0	421	56.5
2022	17.1	3	23.1	1,119	21.5
<b>Moderate</b>					
2021	29.7	0	0.0	0	0.0
2022	26.6	3	23.1	636	12.2
<b>Middle</b>					
2021	23.9	1	25.0	112	15.0
2022	27.7	2	15.4	410	7.9
<b>Upper</b>					
2021	26.9	1	25.0	212	28.5
2022	27.7	5	38.5	3,040	58.4
<b>Not Available</b>					
2021	0.8	0	0.0	0	0.0
2022	0.9	0	0.0	0	0.0
<b>Totals</b>					
<b>2021</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>745</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>5,205</b>	<b>100.0</b>
<i>Source: 2015 ACS and 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

***Multifamily Home Mortgage Loans***

The geographic distribution of multifamily home mortgage loans reflects reasonable performance throughout the AA. Examiners measured performance against the percentage of multifamily 5+ units properties (demographic data) located in the census tracts by income level.

Within low-income census tracts, the bank’s performance was significantly above demographic data in 2021 and below it in 2022. For moderate-income census tracts, the bank’s performance was above demographic data in 2021 and below it in 2022. Overall, the bank’s low- and moderate-income census tract performance is reasonable overall.

<b>Geographic Distribution of Home Mortgage Loans - Multifamily</b>						
<b>Tract Income Level</b>		<b>% of Multifamily 5+ Units Properties</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
	2021	11.8	2	22.2	761	18.6
	2022	10.2	1	6.3	439	3.0
<b>Moderate</b>						
	2021	23.1	3	33.3	1,565	38.2
	2022	20.3	3	18.8	2,020	13.9
<b>Middle</b>						
	2021	26.3	4	44.4	1,769	43.2
	2022	29.1	10	62.5	11,078	76.2
<b>Upper</b>						
	2021	37.8	0	0.0	0	0.0
	2022	39.4	2	12.5	1,000	6.9
<b>Not Available</b>						
	2021	1.1	0	0.0	0	0.0
	2022	0.9	0	0.0	0	0.0
<b>Totals</b>						
	<b>2021</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>4,095</b>	<b>100.0</b>
	<b>2022</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>14,537</b>	<b>100.0</b>

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

### ***Owner-Occupied 1-4 Family Home Mortgage Loans***

The geographic distribution of owner-occupied 1-4 family home mortgage loans reflects reasonable performance. Examiners measured the performance against the percentage of owner occupied housing units in the different census tract income categories (demographic data). The bank's performance in low-income census tracts was above the demographic data in 2021 and 2022 with the bank originating one loan in low-income tracts each year. The bank made no loans in moderate-income census tracts in 2021 or 2022.

While the bank does not report aggregate data and is not included in these numbers, aggregate data helps provide an indication of loan demand. Within low-income census tracts, aggregate performance of 5.8 percent in 2021 and 10.1 percent in 2022 is generally consistent with the bank's performance. In moderate-income census tracts, aggregate performance of 15.9 percent in 2021 and 21.7 percent in 2022 indicates that there is a demand for loans in these tracts.

Given the bank's performance in low-income census tracts, the bank's performance is reasonable.

<b>Geographic Distribution of Home Mortgage Loans – Owner Occupied 1-4 Family</b>					
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2021	5.6	1	8.3	650	9.8
2022	6.0	1	12.5	366	11.4
<b>Moderate</b>					
2021	20.4	0	0.0	0	0.0
2022	19.5	0	0.0	0	0.0
<b>Middle</b>					
2021	32.4	3	25.0	816	12.3
2022	35.4	2	25.0	215	6.7
<b>Upper</b>					
2021	41.4	8	66.7	5,150	77.8
2022	38.8	5	62.5	2,625	81.9
<b>Not Available</b>					
2021	0.2	0	0.0	0	0.0
2022	0.2	0	0.0	0	0.0
<b>Totals</b>					
<b>2021</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>6,616</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>3,206</b>	<b>100.0</b>

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

### **Borrower Profile**

The distribution of loans to borrowers reflects reasonable penetration among businesses of different sizes and borrowers of different income levels. The bank’s reasonable small business lending performance and reasonable owner-occupied home mortgage lending performance supports this conclusion.

Within home mortgage lending, examiners reviewed only owner-occupied loans. For non-owner occupied loans, a large volume of Pan American Bank’s home mortgage loans are secured by non-owner occupied properties in which the borrowers’ income was not collected and examiners could not draw meaningful conclusions regarding the distribution of non-owner occupied home mortgage loans by borrowers of different income levels. Additionally, the bank did not collect income information on multifamily home mortgage loans, and these were not reviewed under this criterion.

### ***Small Business Loans***

The distribution of loans reflects reasonable penetration among businesses of different sizes. Performance is measured against the percentage of businesses with GARs of \$1 million or less (demographic). As shown in the following table, in 2022 and 2023, the bank’s performance to

businesses with GARs of \$1 million or less lagged the demographic data in this revenue category. However, not all small businesses are seeking traditional financing.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000					
2022	89.8	18	62.1	5,690	55.5
2023	90.7	17	41.5	6,663	50.2
>\$1,000,000					
2022	3.9	9	31.0	4,305	42.0
2023	3.5	16	39.0	5,065	38.2
Revenue Not Available					
2022	6.3	2	6.9	254	2.5
2023	5.8	8	19.5	1,537	11.6
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>10,249</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>13,265</b>	<b>100.0</b>
<i>Source: 2022 &amp; 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

For many small businesses, credit needs are often met through credit card and home equity financing. Demographic data indicates there is a large volume of small businesses in the AA that could potentially seek alternative forms of financing. Within the AA, 57.7 percent of businesses have four employees or less, indicating they may be seeking credit through other means.

Additionally, examiners considered the aggregate lending data for the most recent year available, 2022, for loans made to businesses with GARs of \$1 million or less. Those reporting institutions saw 53.3 percent of originated or purchased small business loans were to businesses with GAR's with \$1 million or less. Although the bank did not report small business data, this provides an indication of AA demand.

Finally, examiners identified three similarly situated banks that operate within the bank's AA and originated small business loans. In 2022, one bank's performance was considered poor with 33.3 percent of originations by number to businesses with GAR's of \$1 million or less, and the other two institutions performance was considered reasonable at 54.4 percent and 64.3 percent of loans originated to these businesses. Pan American Bank's 2022 performance of 62.1 percent is above two of these banks and slightly below one of them.

Based on the above context factors, the bank's small business lending performance is reasonable.

### **Owner-Occupied 1-4 Family Home Mortgage Loans**

The distribution of home mortgage loans reflects reasonable penetration of loans to individuals of different income levels, including low- and moderate-income borrowers. Examiners measured performance against the percentage of families (demographic) within each income level. The table below reflects the distribution of home mortgage loans by borrower income level.

<b>Distribution of Home Mortgage Loans by Borrower Income Level – Owner Occupied 1-4 Family</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2021	25.6	0	0.0	0	0.0
2022	25.0	3	37.5	335	10.4
<b>Moderate</b>					
2021	16.5	0	0.0	0	0.0
2022	16.5	0	0.0	0	0.0
<b>Middle</b>					
2021	17.9	2	16.7	570	8.6
2022	18.3	0	0.0	0	0.0
<b>Upper</b>					
2021	40.0	9	75.0	5,166	78.1
2022	40.3	5	62.5	2,871	89.6
<b>Not Available</b>					
2021	0.0	1	8.3	880	13.3
2022	0.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2021</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>6,616</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>3,206</b>	<b>100.0</b>

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

In 2021, the bank made no loans to low-income borrowers, while in 2022, the bank’s lending was significantly above demographic. Further, although the bank is not a HMDA reporter, aggregate data provides information on the level of demand in the assessment area from low-income borrowers. Aggregate data for low-income was 5.8 percent in 2021 and 10.1 percent in 2022. The fact that aggregate HMDA lending data trailed demographic data for low-income families in 2021 and 2022, illustrates that lenders face certain challenges when serving this market. Considering these factors, performance is reasonable.

The bank did not make any loans to moderate-income borrowers in 2021 or 2022. Although the bank is not a HMDA reporter, aggregate data provides information on the level of demand in the AA from moderate-income borrowers. Aggregate data for moderate-income was 15.9 percent in 2021 and 21.7 percent in 2022. Considering these factors, performance is poor.

Additionally, 11.9 percent of families in the AA generate income below the poverty level based on 2015 ACS and 9.1 percent based on 2020 U.S. Census. These families likely face difficulties in qualifying for home mortgage loans in amounts needed to afford a home in the AA. Overall, based on the bank's performance in lending to low-income borrowers in 2022, the bank's performance is reasonable.

### ***Credit Booster and Small Dollar Loans***

As mentioned previously, since the last evaluation the bank offered a Credit Booster and Small Dollar Loan program. The bank made 114 Small Dollar loans for \$57,000 to borrowers in the AA when it offered the program in 2023. Of these loans, 51 were in either low- or moderate-income census tracts. The bank made 20 Credit Booster loans for \$20,000 to borrowers in the AA since the last evaluation. Of these loans, nine were in low- or moderate-income census tracts. Although not specifically targeted to low- or moderate-income borrowers, these are low-cost programs that can help increase credit access to borrowers, including low- and moderate-income borrowers, and demonstrates efforts by the bank to increase lending opportunities to low- and moderate-income borrowers.

### **Response to Complaints**

Pan American Bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## **COMMUNITY DEVELOPMENT TEST**

Pan American Bank demonstrated adequate responsiveness to the community development needs in its AA through community development loans, qualified investments, and community development services, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's AA. Examiners compared the bank's community development activities to that of four other similarly situated banks (SSBs) operating within the AA who have comparable asset sizes and were recently evaluated for CRA community development performance.

### **Community Development Loans**

During the evaluation period, the bank originated 47 community development loans totaling approximately \$36.0 million. This activity represents approximately 10.4 percent of average net loans since the previous evaluation. The bank originated all of its community development lending either to entities that provide affordable housing or for SBA 504 loans. This is responsive to the AA's affordable housing and economic development needs identified by the community contact.

Pan American Bank's level of community development lending was comparable with the SSB's community development lending and on the upper end of performance, with a range of 5.5 to 11.2 percent of average total loans. The following table details community development loans by year and type.



Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021 (Partial)	1	701	0	0	4	2,308	0	0	5	3,009
2022	19	12,514	0	0	16	14,277	0	0	35	26,791
2023	0	0	0	0	4	5,029	0	0	4	5,029
2024 (YTD)	0	0	0	0	3	1,202	0	0	3	1,202
<b>Total</b>	<b>20</b>	<b>13,215</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>22,816</b>	<b>0</b>	<b>0</b>	<b>47</b>	<b>36,031</b>
<i>Source: Bank Data</i>										

The following are examples of the bank’s community development loans, each helping meet an identified need for affordable housing within the bank’s AA:

- A loan for the purchase of a 15-unit multifamily building in a moderate-income census tract with 14 units having affordable rents.
- A loan for the purchase of a 12-unit multifamily building in a moderate-income census tract with all units having affordable rents.
- A loan for the purchase and improvement of a 14-unit in a moderate-income census tract with all units having affordable rents.

### **Qualified Investments**

Pan American Bank extended \$75,000 for a qualified investment and \$21,000 for eight donations, totaling \$96,000 in qualified investments. The dollar amount of qualified investments represents 0.2 percent of the average total securities since the previous evaluation.

The bank’s level of qualified investments to average total securities was below all three applicable SSBs, as one of the SSBs does not maintain a securities portfolio. Specifically, the SSBs had qualified investments to average total securities between 5.8 percent and 11.5 percent. The following table provides details on the bank’s qualified investment and donations.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2021 (Partial)	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	1	75	0	0	1	75
2023	0	0	0	0	0	0	0	0	0	0
YTD 2024	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>75</b>
Qualified Grants & Donations	1	0*	6	16	1	5	0	0	8	21
<b>Total</b>	<b>1</b>	<b>0*</b>	<b>6</b>	<b>16</b>	<b>2</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>96</b>

*Source: Bank Data; \*Donation of \$250 rounded down*

The following are examples of the bank’s qualified investment activities:

- In 2022, the bank renewed a \$75,000 investment in a loan pool of a nonprofit to extend small dollar business loans. The bank also donated \$5,000 to this organization in 2023.
- During the review period, the bank made three donations to a nonprofit organization that aims to help children in need with new housing, education, recreation, social skills, and self-sufficiency. The nonprofit provides shelter and tutoring for neglected or abused children, domestic violence prevention programs, and job training and college tuition.

### Community Development Services

During the evaluation period, bank employees provided 13 instances of community development services within the AA, totaling 29.5 hours. This level of community development services is comparable to the four SSIs, which ranged from 1 to 16 services. The following table details the number of community development services provided by Pan American Bank by year and type.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021 (Partial)	0	3	0	0	3
2022	0	6	2	0	8
2023	0	2	0	0	2
YTD 2024	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>11</b>	<b>2</b>	<b>0</b>	<b>13</b>

*Source: Bank Data*

These services meet the definition of community development and relate to the provision of financial services, utilizing the financial expertise of staff. Notable examples of community development services include:

- Two employees provided training to individuals in a low-income census tract on how to create a business plan, financials needed to apply for a small business loan, and how to grow a business.
- Three employees provided financial education to residents of an assisted living facility that engages and supports individuals and families with autism and other intellectual and developmental disabilities.

The bank also has a branch in a low-income census tract (Little Village location in Chicago), two locations in moderate-income census tracts (main office in Melrose Park and Bellwood branch), and a remote non-deposit-taking ATM located at the Bellwood Village Building Hall in a moderate-income census tract.

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

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

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

**Community Development Loan:** A loan that:

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

**Community Development Service:** A service that:

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

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

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

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

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

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

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

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

# Pan American Bank and Trust

## Location and Hours of Operation of Each Branch Office

Office	Location	Hours	ATM
Melrose Park	1440 W North Avenue, Melrose Park IL 60160 (708) 865-5700  Census Tract: 8163.00	M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm	Yes
Bellwood	2801 St. Charles Road, Bellwood, IL 60104 (708) 544-9800  Census Tract: 8170.00	M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm	Yes
Little Village	2737 W Cermak Road, Chicago IL 60608 (773) 254-9700  Census Tract: 3012.00	M-Friday: 9:00am to 4:00 pm Saturday: 9:00 am to 1:00 pm No Drive-up	No
Bloomingtondale	108 W Lake Street, Bloomingtondale IL 60108 (630) 283-5777  Census Tract: 8411.11	M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm	Yes
Palatine	190 N Smith Street, Palatine IL 60067 (847) 991-4300  Census Tract: 8037.01	M-Th 9:00am to 5:00 pm Friday: 9:00 am to 6:00 pm Saturday: 9:00 am to 1:00 pm <u>Drive-Up</u> M-Th 8:30 am to 5:00 pm Friday: 8:30 am to 6:00 pm Saturday: 8:30 am to 1:00 pm	No

## **Branches opened or closed in 2021, 2022 and 2023**

The Bank's Sauganash office was closed on April 9, 2021. The address of this branch office was 6232 N. Pulaski Road, Chicago, IL 60646.

MSA/MD: Chicago-Naperville-Evanston, IL 16984

County: Cook (031)

Census Tract: 1203.00

The Little Village Office located at 2627 W. Cermak Road, Chicago IL 60608 was relocated on October 4, 2021 to 2637 W. Cermak Road, Chicago, IL 60608.

MSA/MD: Chicago-Naperville-Evanston, IL 16984

County: Cook (031)

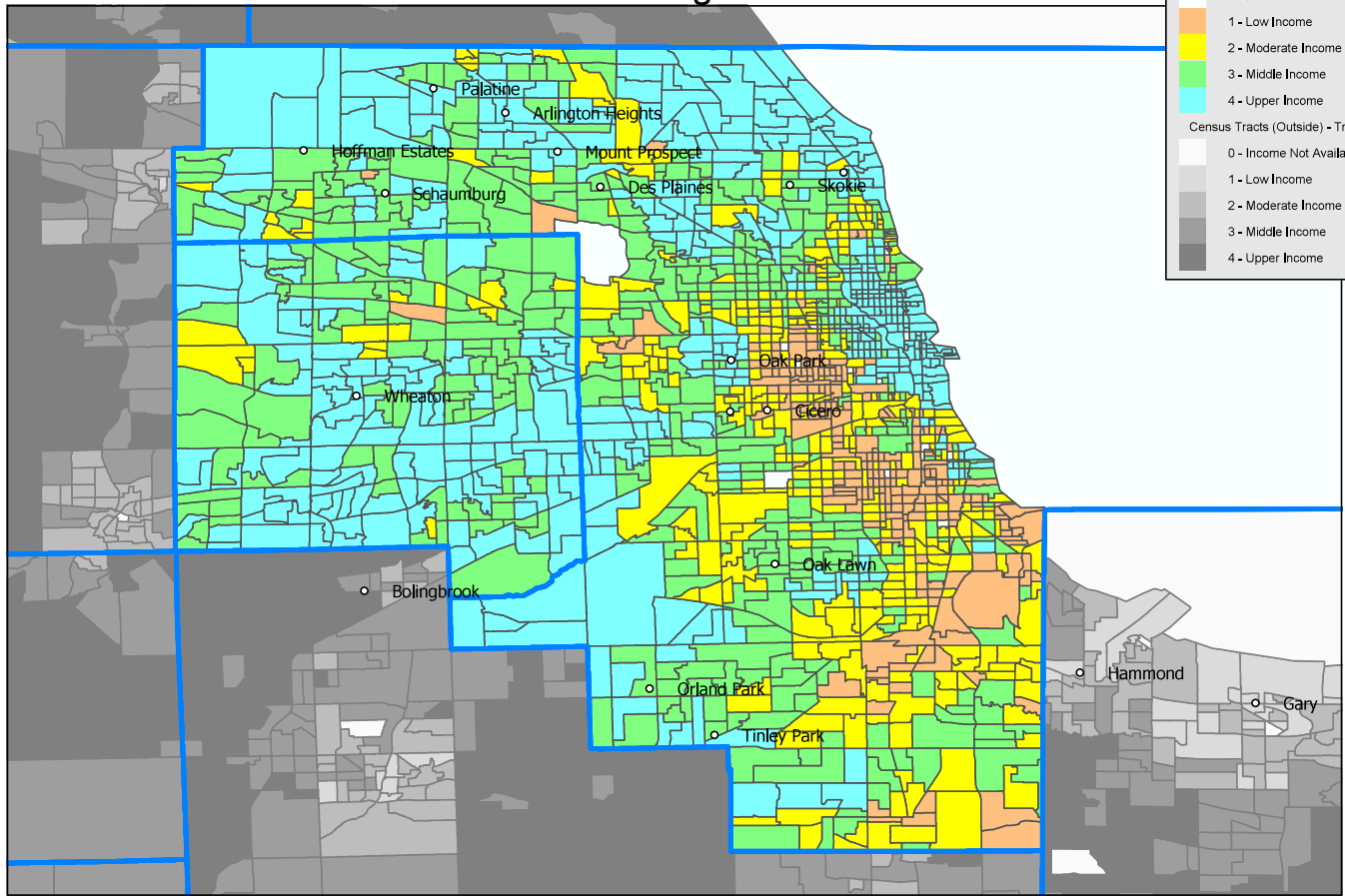
Census Tract: 3012.00

(Note: The previous and current location of the Little Village office are located in the same census tract(3012.00))

The Bank has not opened or closed any other branches or deposit taking facilities in 2022 or 2023.

**Map of Assessment Area (Dupage and Cook Counties)**

# Pan American Bank Cook & DuPage Counties



**Map Legend**

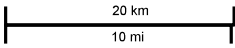
- Cities 50,000-99,999
- Counties
- States

Census Tracts (Inside) - Tract Income ...

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

Census Tracts (Outside) - Tract Income ...

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



# **Geographies of DuPage and Cook Counties**

**2023 FFIEC Census Report - Summary Census Demographic Information**  
**State: 17 - ILLINOIS (IL)**  
**County: 031 - COOK COUNTY**



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0101.00	Middle	No	85.40	\$109,800	\$93,769	\$79,102	4905	68.87	3378	801	461
17	031	0102.01	Moderate	No	54.73	\$109,800	\$60,094	\$50,698	6939	77.33	5366	806	700
17	031	0102.02	Moderate	No	51.28	\$109,800	\$56,305	\$47,500	2742	63.86	1751	286	227
17	031	0103.00	Middle	No	82.08	\$109,800	\$90,124	\$76,028	6305	56.03	3533	1025	449
17	031	0104.00	Middle	No	101.32	\$109,800	\$111,249	\$93,852	5079	40.89	2077	500	404
17	031	0105.01	Moderate	No	60.67	\$109,800	\$66,616	\$56,196	4206	51.52	2167	242	230
17	031	0105.02	Moderate	No	65.04	\$109,800	\$71,414	\$60,250	3278	47.10	1544	335	207
17	031	0105.03	Moderate	No	51.79	\$109,800	\$56,865	\$47,969	2565	48.23	1237	153	274
17	031	0106.00	Middle	No	109.47	\$109,800	\$120,198	\$101,400	6225	49.80	3100	835	895
17	031	0107.01	Moderate	No	67.47	\$109,800	\$74,082	\$62,500	3673	64.39	2365	687	620
17	031	0107.02	Moderate	No	71.14	\$109,800	\$78,112	\$65,897	4776	73.47	3509	378	547
17	031	0201.00	Moderate	No	55.60	\$109,800	\$61,049	\$51,500	4202	75.87	3188	573	594
17	031	0202.00	Middle	No	109.74	\$109,800	\$120,495	\$101,648	7128	46.39	3307	1497	1780
17	031	0203.01	Moderate	No	77.23	\$109,800	\$84,799	\$71,536	5261	27.26	1434	1647	660
17	031	0203.02	Upper	No	128.54	\$109,800	\$141,137	\$119,063	5010	50.34	2522	1071	1064
17	031	0204.00	Middle	No	95.65	\$109,800	\$105,024	\$88,594	4435	64.08	2842	814	967
17	031	0205.00	Moderate	No	50.54	\$109,800	\$55,493	\$46,812	6599	79.44	5242	471	1173
17	031	0206.01	Moderate	No	62.97	\$109,800	\$69,141	\$58,333	6699	54.93	3680	981	1342
17	031	0206.02	Moderate	No	67.95	\$109,800	\$74,609	\$62,942	4662	72.67	3388	802	1565
17	031	0207.01	Upper	No	125.63	\$109,800	\$137,942	\$116,364	1879	48.48	911	538	733
17	031	0207.02	Moderate	No	67.54	\$109,800	\$74,159	\$62,565	7717	63.33	4887	938	1603
17	031	0208.01	Moderate	No	72.55	\$109,800	\$79,660	\$67,200	5648	61.77	3489	933	1812
17	031	0208.02	Moderate	No	56.73	\$109,800	\$62,290	\$52,546	7546	81.08	6118	687	1632
17	031	0209.01	Low	No	46.68	\$109,800	\$51,255	\$43,241	5848	82.90	4848	816	1125
17	031	0209.02	Low	No	46.70	\$109,800	\$51,277	\$43,255	4488	68.05	3054	789	388
17	031	0301.01	Moderate	No	62.24	\$109,800	\$68,340	\$57,650	3687	51.94	1915	579	206

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0301.02	Moderate	No	66.03	\$109,800	\$72,501	\$61,167	3121	49.86	1556	639	124
17	031	0301.03	Middle	No	107.97	\$109,800	\$118,551	\$100,012	2104	47.67	1003	290	16
17	031	0301.04	Middle	No	81.60	\$109,800	\$89,597	\$75,582	3521	45.53	1603	349	151
17	031	0302.00	Middle	No	103.91	\$109,800	\$114,093	\$96,250	5627	32.27	1816	1093	1312
17	031	0303.00	Moderate	No	71.07	\$109,800	\$78,035	\$65,833	3148	62.83	1978	442	751
17	031	0304.00	Middle	No	81.27	\$109,800	\$89,234	\$75,278	2597	47.40	1231	452	587
17	031	0305.00	Upper	No	129.66	\$109,800	\$142,367	\$120,096	6183	39.74	2457	1505	1668
17	031	0306.01	Moderate	No	50.60	\$109,800	\$55,559	\$46,875	3293	54.72	1802	454	163
17	031	0306.03	Low	No	43.79	\$109,800	\$48,081	\$40,563	2045	56.14	1148	147	150
17	031	0306.04	Middle	No	91.32	\$109,800	\$100,269	\$84,583	3737	50.47	1886	590	51
17	031	0307.01	Moderate	No	72.33	\$109,800	\$79,418	\$67,000	1671	52.66	880	190	53
17	031	0307.02	Middle	No	113.81	\$109,800	\$124,963	\$105,420	2318	46.64	1081	863	25
17	031	0307.03	Unknown	No	0.00	\$109,800	\$0	\$0	3075	46.86	1441	462	214
17	031	0307.06	Moderate	No	76.06	\$109,800	\$83,514	\$70,455	2933	45.31	1329	699	17
17	031	0308.00	Upper	No	152.70	\$109,800	\$167,665	\$141,442	4284	28.06	1202	838	1142
17	031	0309.00	Upper	No	156.78	\$109,800	\$172,144	\$145,221	2952	34.08	1006	652	931
17	031	0310.00	Upper	No	126.67	\$109,800	\$139,084	\$117,333	3868	34.41	1331	810	765
17	031	0311.00	Middle	No	118.11	\$109,800	\$129,685	\$109,405	4691	38.61	1811	367	714
17	031	0312.00	Low	No	41.93	\$109,800	\$46,039	\$38,837	5541	64.93	3598	648	487
17	031	0313.00	Middle	No	90.04	\$109,800	\$98,864	\$83,401	6719	48.62	3267	1525	404
17	031	0314.00	Middle	No	119.66	\$109,800	\$131,387	\$110,833	5221	32.87	1716	1556	207
17	031	0315.01	Low	No	47.78	\$109,800	\$52,462	\$44,263	4155	66.06	2745	413	186
17	031	0315.02	Low	No	40.98	\$109,800	\$44,996	\$37,957	4712	65.28	3076	349	120
17	031	0317.00	Upper	No	154.23	\$109,800	\$169,345	\$142,851	6294	43.18	2718	1465	708
17	031	0318.00	Upper	No	141.16	\$109,800	\$154,994	\$130,750	1910	35.86	685	395	397
17	031	0319.00	Upper	No	159.92	\$109,800	\$175,592	\$148,125	2522	31.17	786	472	342
17	031	0321.00	Middle	No	109.81	\$109,800	\$120,571	\$101,711	7543	43.43	3276	1246	351
17	031	0401.00	Upper	No	143.18	\$109,800	\$157,212	\$132,625	3905	37.57	1467	827	1094
17	031	0402.01	Middle	No	100.32	\$109,800	\$110,151	\$92,924	6408	36.49	2338	1187	1869

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0402.02	Moderate	No	56.87	\$109,800	\$62,443	\$52,681	7318	58.10	4252	706	1381
17	031	0403.00	Middle	No	89.88	\$109,800	\$98,688	\$83,250	2928	45.80	1341	648	1032
17	031	0404.01	Middle	No	118.36	\$109,800	\$129,959	\$109,632	3129	30.94	968	860	1121
17	031	0404.02	Upper	No	157.12	\$109,800	\$172,518	\$145,530	4746	28.82	1368	766	817
17	031	0406.00	Upper	No	145.24	\$109,800	\$159,474	\$134,531	2530	24.23	613	420	832
17	031	0407.00	Upper	No	162.17	\$109,800	\$178,063	\$150,208	3426	31.06	1064	713	843
17	031	0408.00	Upper	No	123.62	\$109,800	\$135,735	\$114,500	1636	25.92	424	342	488
17	031	0409.00	Upper	No	189.30	\$109,800	\$207,851	\$175,341	2063	27.78	573	395	492
17	031	0501.00	Upper	No	202.21	\$109,800	\$222,027	\$187,292	2568	22.74	584	472	675
17	031	0502.00	Upper	No	196.36	\$109,800	\$215,603	\$181,875	5309	26.48	1406	1374	1527
17	031	0503.00	Upper	No	185.41	\$109,800	\$203,580	\$171,731	2671	31.64	845	616	933
17	031	0505.00	Upper	No	230.19	\$109,800	\$252,749	\$213,214	5117	23.04	1179	1297	1896
17	031	0506.00	Upper	No	242.53	\$109,800	\$266,298	\$224,643	2443	22.06	539	538	667
17	031	0507.00	Upper	No	210.98	\$109,800	\$231,656	\$195,417	1513	19.50	295	419	486
17	031	0508.00	Upper	No	227.23	\$109,800	\$249,499	\$210,469	1406	23.83	335	238	585
17	031	0509.00	Upper	No	178.25	\$109,800	\$195,719	\$165,104	1426	24.33	347	236	632
17	031	0510.00	Upper	No	183.23	\$109,800	\$201,187	\$169,712	1538	28.02	431	419	509
17	031	0511.00	Upper	No	193.43	\$109,800	\$212,386	\$179,167	1599	23.39	374	350	708
17	031	0512.00	Upper	No	190.51	\$109,800	\$209,180	\$176,458	1581	22.90	362	275	565
17	031	0513.00	Upper	No	225.67	\$109,800	\$247,786	\$209,022	2907	23.70	689	783	988
17	031	0514.00	Upper	No	203.12	\$109,800	\$223,026	\$188,141	2492	38.28	954	545	710
17	031	0601.00	Upper	No	181.29	\$109,800	\$199,056	\$167,917	2830	24.17	684	708	612
17	031	0602.00	Upper	No	218.00	\$109,800	\$239,364	\$201,917	2313	29.53	683	384	419
17	031	0603.00	Upper	No	197.71	\$109,800	\$217,086	\$183,125	3076	23.47	722	523	822
17	031	0604.00	Upper	No	221.42	\$109,800	\$243,119	\$205,086	3709	20.95	777	819	850
17	031	0605.00	Upper	No	208.91	\$109,800	\$229,383	\$193,500	1374	31.73	436	149	213
17	031	0608.00	Middle	No	94.31	\$109,800	\$103,552	\$87,361	5295	35.39	1874	1542	190
17	031	0609.00	Upper	No	157.53	\$109,800	\$172,968	\$145,909	7104	32.36	2299	2042	310

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0610.00	Upper	No	206.99	\$109,800	\$227,275	\$191,719	2279	24.66	562	300	418
17	031	0611.00	Upper	No	143.72	\$109,800	\$157,805	\$133,125	1367	18.14	248	244	413
17	031	0612.00	Upper	No	165.66	\$109,800	\$181,895	\$153,438	1932	20.76	401	319	616
17	031	0615.00	Upper	No	209.85	\$109,800	\$230,415	\$194,375	1797	18.81	338	297	546
17	031	0618.00	Upper	No	129.28	\$109,800	\$141,949	\$119,750	1051	29.69	312	136	133
17	031	0619.01	Upper	No	128.49	\$109,800	\$141,082	\$119,013	3625	29.57	1072	573	300
17	031	0619.02	Upper	No	121.91	\$109,800	\$133,857	\$112,917	4665	23.15	1080	887	188
17	031	0620.00	Upper	No	153.71	\$109,800	\$168,774	\$142,375	2843	24.38	693	444	516
17	031	0621.00	Upper	No	200.61	\$109,800	\$220,270	\$185,813	3817	24.23	925	612	735
17	031	0622.00	Upper	No	221.90	\$109,800	\$243,646	\$205,536	3244	18.74	608	623	1000
17	031	0623.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	1667	21.06	351	381	570
17	031	0624.00	Upper	No	244.91	\$109,800	\$268,911	\$226,842	1673	20.02	335	429	599
17	031	0625.00	Upper	No	219.98	\$109,800	\$241,538	\$203,750	1675	24.00	402	404	397
17	031	0626.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2477	26.56	658	616	679
17	031	0627.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2955	21.42	633	663	991
17	031	0628.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3851	19.19	739	708	1220
17	031	0629.00	Upper	No	206.29	\$109,800	\$226,506	\$191,071	4125	18.64	769	800	1185
17	031	0630.00	Upper	No	202.74	\$109,800	\$222,609	\$187,788	3417	25.26	863	626	622
17	031	0631.00	Upper	No	164.45	\$109,800	\$180,566	\$152,321	2376	22.98	546	357	304
17	031	0632.00	Upper	No	189.91	\$109,800	\$208,521	\$175,900	6900	25.83	1782	1344	374
17	031	0633.01	Upper	No	131.27	\$109,800	\$144,134	\$121,591	2833	27.46	778	282	109
17	031	0633.02	Upper	No	147.38	\$109,800	\$161,823	\$136,509	4577	27.20	1245	668	152
17	031	0633.03	Upper	No	172.52	\$109,800	\$189,427	\$159,792	1274	21.66	276	391	23
17	031	0634.00	Upper	No	206.52	\$109,800	\$226,759	\$191,288	2417	24.95	603	348	327
17	031	0701.01	Upper	No	137.72	\$109,800	\$151,217	\$127,563	4171	22.51	939	832	200
17	031	0701.02	Upper	No	236.67	\$109,800	\$259,864	\$219,214	3063	25.37	777	681	134
17	031	0701.03	Moderate	No	76.08	\$109,800	\$83,536	\$70,469	1845	24.28	448	73	88
17	031	0702.00	Upper	No	199.06	\$109,800	\$218,568	\$184,375	4200	23.52	988	765	678
17	031	0703.00	Upper	No	269.01	\$109,800	\$295,373	\$249,167	4349	18.81	818	735	798

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0704.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3250	21.42	696	733	1017
17	031	0705.00	Upper	No	268.56	\$109,800	\$294,879	\$248,750	3322	19.60	651	689	749
17	031	0706.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3449	22.33	770	752	1086
17	031	0707.00	Upper	No	229.29	\$109,800	\$251,760	\$212,381	3699	33.44	1237	977	1305
17	031	0710.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	4357	23.80	1037	464	576
17	031	0711.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3091	19.64	607	500	871
17	031	0712.00	Upper	No	141.25	\$109,800	\$155,093	\$130,833	2973	23.44	697	446	351
17	031	0713.00	Upper	No	171.39	\$109,800	\$188,186	\$158,750	3893	19.19	747	1158	942
17	031	0714.00	Upper	No	231.89	\$109,800	\$254,615	\$214,784	4962	24.43	1212	1428	215
17	031	0715.00	Upper	No	209.07	\$109,800	\$229,559	\$193,646	6282	18.04	1133	1191	842
17	031	0716.00	Upper	No	237.90	\$109,800	\$261,214	\$220,357	1793	24.76	444	463	565
17	031	0717.00	Upper	No	256.99	\$109,800	\$282,175	\$238,036	1660	29.04	482	354	475
17	031	0718.00	Upper	No	233.47	\$109,800	\$256,350	\$216,250	2652	32.84	871	708	784
17	031	0801.00	Upper	No	217.48	\$109,800	\$238,793	\$201,438	6388	16.31	1042	2119	399
17	031	0802.01	Upper	No	179.99	\$109,800	\$197,629	\$166,719	3375	15.85	535	1212	68
17	031	0802.02	Upper	No	267.11	\$109,800	\$293,287	\$247,411	4225	20.09	849	1263	212
17	031	0803.00	Upper	No	215.78	\$109,800	\$236,926	\$199,869	5499	21.46	1180	1406	542
17	031	0804.00	Unknown	No	0.00	\$109,800	\$0	\$0	4569	64.92	2966	773	839
17	031	0810.00	Upper	No	156.19	\$109,800	\$171,497	\$144,669	8746	32.93	2880	592	378
17	031	0811.00	Upper	No	156.41	\$109,800	\$171,738	\$144,877	4187	28.02	1173	687	77
17	031	0812.01	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5080	22.20	1128	1290	104
17	031	0812.02	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3357	15.34	515	1427	245
17	031	0813.00	Upper	No	243.69	\$109,800	\$267,572	\$225,714	5540	25.74	1426	2287	96
17	031	0814.01	Upper	No	245.31	\$109,800	\$269,350	\$227,216	2508	33.37	837	609	17
17	031	0814.02	Upper	No	250.03	\$109,800	\$274,533	\$231,591	7052	35.41	2497	1336	121
17	031	0814.03	Upper	No	201.15	\$109,800	\$220,863	\$186,310	9843	38.22	3762	1586	178
17	031	0815.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5917	28.68	1697	1677	97
17	031	0816.00	Upper	No	172.47	\$109,800	\$189,372	\$159,750	4168	29.39	1225	829	174

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	0817.00	Upper	No	181.18	\$109,800	\$198,936	\$167,813	5537	29.87	1654	762	69
17	031	0818.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	11373	21.64	2461	2956	294
17	031	0819.00	Upper	No	179.22	\$109,800	\$196,784	\$166,000	1325	43.55	577	321	344
17	031	0901.00	Upper	No	162.34	\$109,800	\$178,249	\$150,368	3585	19.08	684	1225	1361
17	031	0902.00	Upper	No	170.00	\$109,800	\$186,660	\$157,466	6626	16.80	1113	2014	1939
17	031	0903.00	Upper	No	123.48	\$109,800	\$135,581	\$114,375	1314	14.46	190	397	511
17	031	1001.00	Middle	No	98.01	\$109,800	\$107,615	\$90,788	5538	31.42	1740	1327	2139
17	031	1002.00	Upper	No	140.22	\$109,800	\$153,962	\$129,875	7024	23.28	1635	1967	2026
17	031	1003.00	Upper	No	120.55	\$109,800	\$132,364	\$111,659	6252	18.92	1183	1670	1719
17	031	1004.00	Upper	No	142.28	\$109,800	\$156,223	\$131,786	3207	20.86	669	1180	1210
17	031	1005.00	Upper	No	130.09	\$109,800	\$142,839	\$120,493	6116	27.39	1675	1984	2133
17	031	1006.00	Middle	No	91.19	\$109,800	\$100,127	\$84,464	4897	32.98	1615	1419	1632
17	031	1007.00	Upper	No	122.58	\$109,800	\$134,593	\$113,542	4967	30.34	1507	1594	1787
17	031	1101.00	Middle	No	111.55	\$109,800	\$122,482	\$103,322	5568	35.67	1986	1432	2127
17	031	1102.00	Middle	No	102.88	\$109,800	\$112,962	\$95,294	2772	40.04	1110	586	1213
17	031	1103.00	Middle	No	104.10	\$109,800	\$114,302	\$96,425	5348	37.45	2003	1560	1869
17	031	1104.00	Middle	No	80.06	\$109,800	\$87,906	\$74,160	4522	39.78	1799	1150	1701
17	031	1105.01	Upper	No	125.85	\$109,800	\$138,183	\$116,574	4786	43.86	2099	1286	1890
17	031	1105.02	Middle	No	108.62	\$109,800	\$119,265	\$100,607	3220	45.09	1452	894	953
17	031	1201.00	Upper	No	170.79	\$109,800	\$187,527	\$158,194	4402	21.47	945	1433	1588
17	031	1202.00	Upper	No	162.55	\$109,800	\$178,480	\$150,563	4748	27.63	1312	1554	1714
17	031	1203.00	Upper	No	179.32	\$109,800	\$196,893	\$166,099	6920	33.09	2290	2448	2461
17	031	1204.00	Upper	No	125.70	\$109,800	\$138,019	\$116,433	3526	47.11	1661	1064	1321
17	031	1301.00	Middle	No	94.27	\$109,800	\$103,508	\$87,315	5205	40.92	2130	961	1036
17	031	1302.00	Middle	No	91.16	\$109,800	\$100,094	\$84,438	1403	46.90	658	572	381
17	031	1303.00	Moderate	No	74.61	\$109,800	\$81,922	\$69,107	5083	62.64	3184	728	1453
17	031	1401.00	Moderate	No	56.61	\$109,800	\$62,158	\$52,434	3464	71.85	2489	337	594
17	031	1402.00	Moderate	No	64.74	\$109,800	\$71,085	\$59,967	5834	72.52	4231	567	702
17	031	1403.01	Moderate	No	66.75	\$109,800	\$73,292	\$61,830	2693	88.30	2378	281	565

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	1403.02	Middle	No	108.57	\$109,800	\$119,210	\$100,560	4060	70.96	2881	654	887
17	031	1404.00	Middle	No	109.83	\$109,800	\$120,593	\$101,735	6503	60.82	3955	1552	1993
17	031	1405.00	Middle	No	81.71	\$109,800	\$89,718	\$75,682	3451	68.07	2349	590	1155
17	031	1406.01	Middle	No	86.58	\$109,800	\$95,065	\$80,194	2545	80.00	2036	380	673
17	031	1406.02	Low	No	49.93	\$109,800	\$54,823	\$46,250	5041	80.16	4041	526	1044
17	031	1407.01	Moderate	No	78.79	\$109,800	\$86,511	\$72,986	2784	76.98	2143	342	529
17	031	1407.02	Moderate	No	60.95	\$109,800	\$66,923	\$56,458	5535	75.86	4199	629	1241
17	031	1408.00	Middle	No	116.61	\$109,800	\$128,038	\$108,009	6486	47.58	3086	1034	1856
17	031	1502.00	Middle	No	100.75	\$109,800	\$110,624	\$93,324	7434	49.57	3685	1581	2487
17	031	1503.00	Middle	No	97.82	\$109,800	\$107,406	\$90,603	7120	39.34	2801	1627	2559
17	031	1504.01	Middle	No	90.66	\$109,800	\$99,545	\$83,974	4681	42.43	1986	990	1503
17	031	1504.02	Middle	No	109.53	\$109,800	\$120,264	\$101,458	3831	49.07	1880	841	1251
17	031	1505.01	Middle	No	112.52	\$109,800	\$123,547	\$104,219	3823	43.16	1650	1122	1344
17	031	1505.02	Middle	No	103.24	\$109,800	\$113,358	\$95,625	4239	52.16	2211	1032	1416
17	031	1506.00	Middle	No	90.19	\$109,800	\$99,029	\$83,545	3882	53.66	2083	934	1435
17	031	1507.00	Middle	No	92.23	\$109,800	\$101,269	\$85,433	4429	57.03	2526	854	1313
17	031	1508.00	Middle	No	84.34	\$109,800	\$92,605	\$78,125	4903	63.65	3121	1025	1512
17	031	1510.01	Middle	No	98.21	\$109,800	\$107,835	\$90,972	2833	75.61	2142	509	912
17	031	1510.02	Middle	No	80.58	\$109,800	\$88,477	\$74,643	4588	74.67	3426	660	1299
17	031	1511.00	Moderate	No	74.07	\$109,800	\$81,329	\$68,611	5140	64.82	3332	872	1604
17	031	1512.00	Middle	No	88.49	\$109,800	\$97,162	\$81,969	3880	59.28	2300	973	1176
17	031	1601.00	Middle	No	93.19	\$109,800	\$102,323	\$86,316	2444	43.90	1073	606	727
17	031	1602.00	Upper	No	179.23	\$109,800	\$196,795	\$166,012	3278	40.63	1332	826	1158
17	031	1603.00	Middle	No	96.71	\$109,800	\$106,188	\$89,583	3769	50.99	1922	851	617
17	031	1604.00	Middle	No	92.28	\$109,800	\$101,323	\$85,476	4854	55.79	2708	1036	1367
17	031	1605.01	Moderate	No	68.63	\$109,800	\$75,356	\$63,571	3703	71.10	2633	599	1152
17	031	1605.02	Middle	No	89.33	\$109,800	\$98,084	\$82,740	3300	68.18	2250	643	1103
17	031	1606.01	Middle	No	110.32	\$109,800	\$121,131	\$102,188	3380	56.72	1917	656	911

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	1606.02	Moderate	No	75.09	\$109,800	\$82,449	\$69,559	3481	58.78	2046	747	765
17	031	1607.00	Middle	No	92.87	\$109,800	\$101,971	\$86,020	5766	60.89	3511	1148	1981
17	031	1608.00	Moderate	No	69.59	\$109,800	\$76,410	\$64,464	4997	67.00	3348	771	1817
17	031	1609.00	Upper	No	127.01	\$109,800	\$139,457	\$117,647	2410	43.11	1039	598	824
17	031	1610.00	Upper	No	142.37	\$109,800	\$156,322	\$131,875	1899	35.49	674	421	577
17	031	1611.00	Upper	No	150.78	\$109,800	\$165,556	\$139,659	1940	34.02	660	560	675
17	031	1612.00	Moderate	No	64.69	\$109,800	\$71,030	\$59,926	2820	74.04	2088	609	1071
17	031	1613.00	Moderate	No	68.28	\$109,800	\$74,971	\$63,250	3899	66.02	2574	582	980
17	031	1701.00	Moderate	No	73.49	\$109,800	\$80,692	\$68,068	2034	26.75	544	906	66
17	031	1702.00	Middle	No	91.93	\$109,800	\$100,939	\$85,150	3812	53.38	2035	1081	1106
17	031	1703.00	Middle	No	100.37	\$109,800	\$110,206	\$92,969	5216	45.00	2347	1323	1624
17	031	1704.00	Middle	No	96.81	\$109,800	\$106,297	\$89,674	4141	43.37	1796	1297	1515
17	031	1705.00	Middle	No	115.50	\$109,800	\$126,819	\$106,982	5316	34.48	1833	1586	1909
17	031	1706.00	Middle	No	92.54	\$109,800	\$101,609	\$85,721	2551	32.58	831	841	872
17	031	1707.00	Middle	No	85.57	\$109,800	\$93,956	\$79,263	3068	39.41	1209	849	1085
17	031	1708.00	Moderate	No	77.35	\$109,800	\$84,930	\$71,652	3799	43.49	1652	1194	1288
17	031	1709.00	Middle	No	82.93	\$109,800	\$91,057	\$76,815	1662	44.89	746	402	578
17	031	1710.00	Middle	No	113.54	\$109,800	\$124,667	\$105,170	7313	48.43	3542	1888	2682
17	031	1711.00	Middle	No	101.83	\$109,800	\$111,809	\$94,325	4235	59.08	2502	898	1206
17	031	1801.00	Middle	No	82.91	\$109,800	\$91,035	\$76,797	6656	64.63	4302	1470	1820
17	031	1901.00	Middle	No	85.33	\$109,800	\$93,692	\$79,041	2325	88.26	2052	242	675
17	031	1902.00	Moderate	No	76.04	\$109,800	\$83,492	\$70,438	5652	87.53	4947	839	1595
17	031	1903.00	Middle	No	93.77	\$109,800	\$102,959	\$86,860	5738	76.70	4401	901	1681
17	031	1904.01	Moderate	No	69.71	\$109,800	\$76,542	\$64,574	4325	78.57	3398	975	1260
17	031	1904.02	Moderate	No	77.29	\$109,800	\$84,864	\$71,591	5294	79.73	4221	902	1691
17	031	1906.01	Moderate	No	62.97	\$109,800	\$69,141	\$58,333	4382	90.48	3965	692	1058
17	031	1906.02	Moderate	No	72.59	\$109,800	\$79,704	\$67,237	5378	90.09	4845	1144	1608
17	031	1907.01	Middle	No	81.76	\$109,800	\$89,772	\$75,729	2972	90.48	2689	317	788
17	031	1907.02	Moderate	No	52.31	\$109,800	\$57,436	\$48,455	4952	93.60	4635	666	1406

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	1908.00	Moderate	No	69.51	\$109,800	\$76,322	\$64,387	6831	91.44	6246	870	1652
17	031	1909.00	Middle	No	86.77	\$109,800	\$95,273	\$80,375	1927	89.62	1727	241	535
17	031	1910.00	Middle	No	94.36	\$109,800	\$103,607	\$87,404	2422	94.30	2284	470	635
17	031	1911.00	Moderate	No	57.28	\$109,800	\$62,893	\$53,058	7533	94.34	7107	911	1946
17	031	1912.00	Moderate	No	57.55	\$109,800	\$63,190	\$53,306	3810	96.38	3672	514	1127
17	031	1913.01	Middle	No	92.00	\$109,800	\$101,016	\$85,213	5214	95.13	4960	952	1649
17	031	1913.02	Moderate	No	60.77	\$109,800	\$66,725	\$56,295	4940	95.30	4708	680	1325
17	031	2001.00	Middle	No	92.33	\$109,800	\$101,378	\$85,521	4118	83.29	3430	753	1126
17	031	2002.00	Moderate	No	66.95	\$109,800	\$73,511	\$62,011	5162	90.70	4682	855	1450
17	031	2003.00	Middle	No	101.58	\$109,800	\$111,535	\$94,087	2015	90.12	1816	255	534
17	031	2004.01	Moderate	No	62.55	\$109,800	\$68,680	\$57,941	3743	94.66	3543	413	898
17	031	2004.02	Moderate	No	60.01	\$109,800	\$65,891	\$55,583	4192	93.49	3919	670	1142
17	031	2101.00	Middle	No	102.83	\$109,800	\$112,907	\$95,244	4066	55.26	2247	822	1343
17	031	2104.00	Low	No	48.19	\$109,800	\$52,913	\$44,643	2912	76.44	2226	279	713
17	031	2105.01	Moderate	No	58.03	\$109,800	\$63,717	\$53,750	3555	64.25	2284	388	1043
17	031	2105.02	Moderate	No	70.74	\$109,800	\$77,673	\$65,528	4099	65.28	2676	487	1385
17	031	2106.01	Middle	No	90.22	\$109,800	\$99,062	\$83,571	2717	66.95	1819	456	972
17	031	2106.02	Middle	No	88.37	\$109,800	\$97,030	\$81,856	4148	67.50	2800	698	1443
17	031	2107.00	Middle	No	85.42	\$109,800	\$93,791	\$79,125	3907	57.69	2254	555	1288
17	031	2108.00	Moderate	No	69.82	\$109,800	\$76,662	\$64,671	986	61.16	603	156	339
17	031	2109.00	Middle	No	97.97	\$109,800	\$107,571	\$90,750	3170	56.53	1792	748	997
17	031	2203.00	Upper	No	131.61	\$109,800	\$144,508	\$121,908	2207	36.29	801	460	664
17	031	2204.00	Upper	No	135.63	\$109,800	\$148,922	\$125,625	2579	38.08	982	456	941
17	031	2205.00	Middle	No	109.37	\$109,800	\$120,088	\$101,304	2751	39.22	1079	512	658
17	031	2206.01	Middle	No	108.41	\$109,800	\$119,034	\$100,417	1635	45.69	747	252	580
17	031	2206.02	Middle	No	93.95	\$109,800	\$103,157	\$87,024	4877	47.98	2340	428	1031
17	031	2207.01	Moderate	No	73.08	\$109,800	\$80,242	\$67,689	2920	68.70	2006	396	931
17	031	2207.02	Moderate	No	71.69	\$109,800	\$78,716	\$66,402	3653	65.92	2408	512	1174

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	2209.01	Moderate	No	50.01	\$109,800	\$54,911	\$46,326	2903	80.81	2346	415	793
17	031	2209.02	Moderate	No	68.41	\$109,800	\$75,114	\$63,365	2959	75.90	2246	380	1020
17	031	2210.00	Middle	No	94.84	\$109,800	\$104,134	\$87,843	2432	64.56	1570	319	919
17	031	2211.00	Middle	No	94.87	\$109,800	\$104,167	\$87,875	4440	53.76	2387	628	1053
17	031	2212.00	Upper	No	128.98	\$109,800	\$141,620	\$119,464	2954	44.85	1325	528	833
17	031	2213.00	Middle	No	103.41	\$109,800	\$113,544	\$95,781	3062	43.21	1323	282	786
17	031	2214.00	Upper	No	165.72	\$109,800	\$181,961	\$153,500	3385	48.74	1650	468	858
17	031	2215.00	Middle	No	98.31	\$109,800	\$107,944	\$91,058	2909	52.11	1516	487	934
17	031	2216.00	Upper	No	193.09	\$109,800	\$212,013	\$178,849	3159	31.18	985	793	1331
17	031	2222.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2156	25.97	560	473	673
17	031	2225.00	Middle	No	106.61	\$109,800	\$117,058	\$98,750	1415	49.82	705	297	490
17	031	2226.00	Middle	No	108.38	\$109,800	\$119,001	\$100,385	1599	49.47	791	268	375
17	031	2227.00	Moderate	No	76.92	\$109,800	\$84,458	\$71,250	2082	63.02	1312	223	638
17	031	2228.00	Middle	No	93.39	\$109,800	\$102,542	\$86,500	960	70.94	681	96	305
17	031	2229.00	Unknown	No	0.00	\$109,800	\$0	\$0	1089	77.69	846	125	342
17	031	2301.00	Moderate	No	71.83	\$109,800	\$78,869	\$66,538	1504	62.97	947	253	524
17	031	2302.00	Moderate	No	71.83	\$109,800	\$78,869	\$66,538	1834	75.41	1383	240	573
17	031	2303.00	Moderate	No	50.05	\$109,800	\$54,955	\$46,364	956	87.03	832	87	293
17	031	2304.00	Moderate	No	60.73	\$109,800	\$66,682	\$56,250	2235	88.46	1977	375	696
17	031	2305.00	Low	No	43.72	\$109,800	\$48,005	\$40,500	3419	96.93	3314	313	786
17	031	2306.00	Low	No	47.85	\$109,800	\$52,539	\$44,320	6817	96.63	6587	452	1759
17	031	2307.00	Low	No	48.02	\$109,800	\$52,726	\$44,483	6218	92.81	5771	906	1785
17	031	2308.00	Moderate	No	60.94	\$109,800	\$66,912	\$56,447	1234	88.09	1087	213	321
17	031	2309.00	Moderate	No	58.23	\$109,800	\$63,937	\$53,939	5044	76.45	3856	592	1590
17	031	2311.00	Middle	No	81.12	\$109,800	\$89,070	\$75,139	1214	95.47	1159	165	403
17	031	2312.00	Low	No	38.93	\$109,800	\$42,745	\$36,060	5983	97.61	5840	797	2104
17	031	2315.00	Low	No	43.45	\$109,800	\$47,708	\$40,250	5655	97.84	5533	720	1907
17	031	2402.00	Upper	No	216.53	\$109,800	\$237,750	\$200,556	1556	30.01	467	450	429
17	031	2403.00	Upper	No	193.88	\$109,800	\$212,880	\$179,583	1362	23.13	315	317	581

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	2405.00	Upper	No	242.99	\$109,800	\$266,803	\$225,064	2610	23.41	611	777	465
17	031	2406.00	Upper	No	180.84	\$109,800	\$198,562	\$167,500	1489	40.90	609	394	447
17	031	2407.00	Middle	No	106.97	\$109,800	\$117,453	\$99,083	1499	63.64	954	233	507
17	031	2408.00	Upper	No	124.46	\$109,800	\$136,657	\$115,278	1687	58.68	990	324	402
17	031	2409.00	Middle	No	90.87	\$109,800	\$99,775	\$84,167	1122	62.75	704	155	298
17	031	2410.00	Moderate	No	72.42	\$109,800	\$79,517	\$67,083	2363	64.16	1516	245	679
17	031	2411.00	Middle	No	99.39	\$109,800	\$109,130	\$92,063	3574	49.47	1768	526	1263
17	031	2412.00	Upper	No	147.85	\$109,800	\$162,339	\$136,950	1714	32.67	560	281	530
17	031	2413.00	Upper	No	183.05	\$109,800	\$200,989	\$169,545	1848	34.36	635	352	566
17	031	2414.00	Upper	No	193.66	\$109,800	\$212,639	\$179,375	5273	28.14	1484	754	1225
17	031	2415.00	Upper	No	173.20	\$109,800	\$190,174	\$160,430	2954	31.86	941	591	1100
17	031	2416.00	Middle	No	106.99	\$109,800	\$117,475	\$99,097	3534	34.15	1207	363	757
17	031	2420.00	Upper	No	145.35	\$109,800	\$159,594	\$134,633	4692	48.66	2283	576	1194
17	031	2421.00	Upper	No	169.58	\$109,800	\$186,199	\$157,069	3976	29.53	1174	1072	1560
17	031	2422.00	Upper	No	205.13	\$109,800	\$225,233	\$190,000	4082	28.69	1171	795	1415
17	031	2423.00	Upper	No	148.77	\$109,800	\$163,349	\$137,795	3568	24.86	887	710	1097
17	031	2424.00	Upper	No	151.99	\$109,800	\$166,885	\$140,781	2902	20.26	588	361	650
17	031	2425.00	Middle	No	95.21	\$109,800	\$104,541	\$88,194	3426	39.17	1342	413	1088
17	031	2426.00	Moderate	No	78.02	\$109,800	\$85,666	\$72,269	5665	50.61	2867	762	1702
17	031	2427.00	Middle	No	86.69	\$109,800	\$95,186	\$80,298	1938	63.52	1231	270	555
17	031	2428.00	Upper	No	133.21	\$109,800	\$146,265	\$123,382	1507	27.60	416	374	514
17	031	2429.00	Upper	No	169.14	\$109,800	\$185,716	\$156,667	1962	32.21	632	377	650
17	031	2430.00	Upper	No	131.32	\$109,800	\$144,189	\$121,634	2234	39.48	882	508	871
17	031	2431.00	Upper	No	154.68	\$109,800	\$169,839	\$143,272	2249	48.47	1090	417	834
17	031	2432.00	Upper	No	196.51	\$109,800	\$215,768	\$182,019	2287	41.58	951	524	783
17	031	2433.00	Upper	No	167.26	\$109,800	\$183,651	\$154,926	2431	31.10	756	459	776
17	031	2434.00	Middle	No	104.31	\$109,800	\$114,532	\$96,620	2880	43.89	1264	575	849
17	031	2435.00	Upper	No	187.94	\$109,800	\$206,358	\$174,079	4746	32.55	1545	897	664

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	2502.00	Moderate	No	67.92	\$109,800	\$74,576	\$62,917	2779	97.88	2720	482	778
17	031	2503.00	Low	No	49.01	\$109,800	\$53,813	\$45,402	4742	98.48	4670	726	1690
17	031	2504.00	Moderate	No	50.90	\$109,800	\$55,888	\$47,150	5789	98.67	5712	975	2078
17	031	2505.00	Upper	No	138.60	\$109,800	\$152,183	\$128,379	7315	67.14	4911	2075	2416
17	031	2506.00	Moderate	No	68.79	\$109,800	\$75,531	\$63,723	4203	98.74	4150	1029	1347
17	031	2507.00	Moderate	No	55.29	\$109,800	\$60,708	\$51,213	5932	99.34	5893	708	2019
17	031	2508.00	Moderate	No	55.78	\$109,800	\$61,246	\$51,667	2432	98.77	2402	523	858
17	031	2510.00	Unknown	No	0.00	\$109,800	\$0	\$0	1075	98.60	1060	215	399
17	031	2511.00	Low	No	32.41	\$109,800	\$35,586	\$30,024	4468	99.24	4434	534	1454
17	031	2512.00	Moderate	No	68.09	\$109,800	\$74,763	\$63,068	3910	99.46	3889	722	1301
17	031	2513.00	Low	No	35.12	\$109,800	\$38,562	\$32,538	5098	98.65	5029	611	1631
17	031	2514.00	Moderate	No	50.04	\$109,800	\$54,944	\$46,350	3986	94.83	3780	440	1040
17	031	2515.00	Moderate	No	77.24	\$109,800	\$84,810	\$71,548	4342	98.20	4264	430	1082
17	031	2516.00	Low	No	33.06	\$109,800	\$36,300	\$30,625	3522	99.35	3499	375	1340
17	031	2517.00	Moderate	No	63.16	\$109,800	\$69,350	\$58,508	1347	98.66	1329	185	445
17	031	2518.00	Low	No	24.19	\$109,800	\$26,561	\$22,407	5101	99.57	5079	321	1494
17	031	2519.00	Low	No	36.51	\$109,800	\$40,088	\$33,819	5387	98.44	5303	456	1096
17	031	2520.00	Low	No	35.71	\$109,800	\$39,210	\$33,077	5646	98.39	5555	514	1224
17	031	2521.01	Moderate	No	61.94	\$109,800	\$68,010	\$57,375	1502	97.60	1466	176	364
17	031	2521.02	Low	No	48.67	\$109,800	\$53,440	\$45,086	6187	99.53	6158	1063	2126
17	031	2522.01	Low	No	45.32	\$109,800	\$49,761	\$41,985	2940	99.35	2921	317	894
17	031	2522.02	Low	No	43.52	\$109,800	\$47,785	\$40,313	4783	99.31	4750	462	1404
17	031	2601.00	Low	No	33.84	\$109,800	\$37,156	\$31,346	1477	97.90	1446	85	253
17	031	2602.00	Low	No	42.63	\$109,800	\$46,808	\$39,485	1054	98.39	1037	87	328
17	031	2603.00	Unknown	No	0.00	\$109,800	\$0	\$0	1528	99.08	1514	54	500
17	031	2604.00	Moderate	No	56.99	\$109,800	\$62,575	\$52,788	1398	99.79	1395	113	350
17	031	2605.00	Low	No	41.22	\$109,800	\$45,260	\$38,179	1833	99.07	1816	265	721
17	031	2606.00	Low	No	34.86	\$109,800	\$38,276	\$32,292	2114	99.67	2107	204	818
17	031	2607.00	Low	No	32.46	\$109,800	\$35,641	\$30,069	1691	98.05	1658	128	647

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	2608.00	Low	No	37.01	\$109,800	\$40,637	\$34,286	2271	98.19	2230	185	751
17	031	2609.00	Low	No	30.23	\$109,800	\$33,193	\$28,000	1778	97.19	1728	121	577
17	031	2610.00	Low	No	43.15	\$109,800	\$47,379	\$39,967	2289	99.21	2271	218	1026
17	031	2705.00	Low	No	31.81	\$109,800	\$34,927	\$29,469	1619	99.26	1607	58	310
17	031	2712.00	Low	No	44.19	\$109,800	\$48,521	\$40,938	1172	97.44	1142	108	381
17	031	2713.00	Low	No	32.38	\$109,800	\$35,553	\$30,000	1060	97.74	1036	142	296
17	031	2714.00	Low	No	29.42	\$109,800	\$32,303	\$27,250	1535	95.70	1469	78	407
17	031	2715.00	Moderate	No	50.15	\$109,800	\$55,065	\$46,455	1373	97.96	1345	180	480
17	031	2718.00	Low	No	41.57	\$109,800	\$45,644	\$38,508	976	98.46	961	52	252
17	031	2801.00	Upper	No	217.03	\$109,800	\$238,299	\$201,020	7421	29.32	2176	1349	129
17	031	2804.00	Low	No	41.70	\$109,800	\$45,787	\$38,631	1231	92.53	1139	98	266
17	031	2808.00	Unknown	No	0.00	\$109,800	\$0	\$0	1198	96.41	1155	72	265
17	031	2809.00	Low	No	20.03	\$109,800	\$21,993	\$18,553	1077	87.74	945	64	152
17	031	2819.00	Upper	No	149.45	\$109,800	\$164,096	\$138,429	7031	53.58	3767	1262	60
17	031	2827.00	Moderate	No	66.40	\$109,800	\$72,907	\$61,509	2558	76.94	1968	370	921
17	031	2828.00	Middle	No	80.70	\$109,800	\$88,609	\$74,750	1634	66.28	1083	187	593
17	031	2831.00	Unknown	No	0.00	\$109,800	\$0	\$0	2717	70.33	1911	434	777
17	031	2832.00	Middle	No	94.80	\$109,800	\$104,090	\$87,813	1670	67.72	1131	252	377
17	031	2838.00	Middle	No	117.48	\$109,800	\$128,993	\$108,816	3343	70.27	2349	680	290
17	031	2909.00	Low	No	32.19	\$109,800	\$35,345	\$29,821	3975	99.12	3940	234	1378
17	031	2912.00	Low	No	30.46	\$109,800	\$33,445	\$28,214	2286	99.34	2271	177	705
17	031	2916.00	Middle	No	85.02	\$109,800	\$93,352	\$78,750	874	86.04	752	113	363
17	031	2922.00	Moderate	No	51.45	\$109,800	\$56,492	\$47,656	2942	97.01	2854	231	1157
17	031	2924.00	Moderate	No	53.36	\$109,800	\$58,589	\$49,426	2041	98.04	2001	273	702
17	031	2925.00	Moderate	No	55.14	\$109,800	\$60,544	\$51,075	4057	98.74	4006	480	1544
17	031	3005.00	Moderate	No	57.83	\$109,800	\$63,497	\$53,571	3243	97.10	3149	368	918
17	031	3006.00	Low	No	47.27	\$109,800	\$51,902	\$43,789	3253	97.05	3157	260	883
17	031	3007.00	Low	No	44.81	\$109,800	\$49,201	\$41,508	4798	98.02	4703	567	1332

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	3008.00	Low	No	29.53	\$109,800	\$32,424	\$27,353	4136	98.72	4083	319	972
17	031	3009.00	Low	No	35.95	\$109,800	\$39,473	\$33,306	4553	96.95	4414	856	1607
17	031	3011.00	Moderate	No	57.33	\$109,800	\$62,948	\$53,107	2323	92.85	2157	222	646
17	031	3012.00	Low	No	36.16	\$109,800	\$39,704	\$33,500	4087	94.20	3850	276	1364
17	031	3016.00	Low	No	28.82	\$109,800	\$31,644	\$26,698	4995	98.70	4930	691	1401
17	031	3017.01	Moderate	No	50.31	\$109,800	\$55,240	\$46,601	4279	98.78	4227	616	1213
17	031	3017.02	Low	No	45.94	\$109,800	\$50,442	\$42,552	4121	98.81	4072	447	1226
17	031	3018.01	Low	No	45.33	\$109,800	\$49,772	\$41,993	3947	98.18	3875	286	1246
17	031	3018.02	Low	No	45.04	\$109,800	\$49,454	\$41,724	3376	98.34	3320	327	821
17	031	3018.03	Moderate	No	51.69	\$109,800	\$56,756	\$47,879	5107	97.89	4999	394	1235
17	031	3102.00	Middle	No	104.32	\$109,800	\$114,543	\$96,625	1588	64.61	1026	293	543
17	031	3103.00	Moderate	No	59.18	\$109,800	\$64,980	\$54,821	1767	76.57	1353	185	440
17	031	3104.00	Upper	No	135.76	\$109,800	\$149,064	\$125,750	1375	72.15	992	230	489
17	031	3105.00	Moderate	No	62.50	\$109,800	\$68,625	\$57,895	1399	81.56	1141	142	410
17	031	3106.00	Middle	No	98.67	\$109,800	\$108,340	\$91,391	5498	78.68	4326	550	1050
17	031	3107.00	Low	No	42.88	\$109,800	\$47,082	\$39,722	1700	81.06	1378	113	449
17	031	3108.00	Moderate	No	71.05	\$109,800	\$78,013	\$65,811	4175	83.09	3469	451	1097
17	031	3109.00	Low	No	45.18	\$109,800	\$49,608	\$41,847	4781	85.38	4082	600	1509
17	031	3201.01	Upper	No	198.40	\$109,800	\$217,843	\$183,768	9532	37.17	3543	2318	217
17	031	3201.02	Upper	No	249.56	\$109,800	\$274,017	\$231,152	4846	44.53	2158	475	254
17	031	3204.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2856	36.87	1053	457	13
17	031	3206.00	Upper	No	196.39	\$109,800	\$215,636	\$181,908	6395	48.15	3079	1106	32
17	031	3301.01	Upper	No	220.91	\$109,800	\$242,559	\$204,616	4592	48.45	2225	2193	128
17	031	3301.02	Upper	No	196.15	\$109,800	\$215,373	\$181,680	10811	50.42	5451	3102	489
17	031	3301.03	Upper	No	142.22	\$109,800	\$156,158	\$131,730	8248	59.55	4912	2101	400
17	031	3302.00	Upper	No	196.58	\$109,800	\$215,845	\$182,083	4008	64.07	2568	1142	709
17	031	3403.00	Low	No	46.37	\$109,800	\$50,914	\$42,955	1865	86.17	1607	311	538
17	031	3404.00	Moderate	No	74.36	\$109,800	\$81,647	\$68,875	1844	86.01	1586	251	422
17	031	3405.00	Low	No	26.72	\$109,800	\$29,339	\$24,750	1629	59.36	967	324	567

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	3406.00	Low	No	18.70	\$109,800	\$20,533	\$17,326	1151	98.61	1135	0	202
17	031	3501.00	Moderate	No	61.83	\$109,800	\$67,889	\$57,275	2228	92.10	2052	0	40
17	031	3504.00	Low	No	25.46	\$109,800	\$27,955	\$23,583	1512	98.68	1492	0	23
17	031	3510.00	Moderate	No	62.59	\$109,800	\$68,724	\$57,975	3640	92.61	3371	124	135
17	031	3511.00	Low	No	15.44	\$109,800	\$16,953	\$14,303	2038	98.38	2005	7	194
17	031	3514.00	Low	No	20.24	\$109,800	\$22,224	\$18,750	1392	96.98	1350	104	280
17	031	3515.00	Unknown	No	0.00	\$109,800	\$0	\$0	823	95.14	783	29	81
17	031	3602.00	Low	No	42.02	\$109,800	\$46,138	\$38,929	1651	99.21	1638	69	179
17	031	3801.00	Upper	No	129.76	\$109,800	\$142,476	\$120,188	2207	95.97	2118	494	766
17	031	3802.00	Moderate	No	62.57	\$109,800	\$68,702	\$57,962	2408	97.92	2358	177	252
17	031	3806.00	Moderate	No	54.16	\$109,800	\$59,468	\$50,167	3947	97.72	3857	350	949
17	031	3812.00	Middle	No	92.55	\$109,800	\$101,620	\$85,727	2077	98.31	2042	213	508
17	031	3814.00	Low	No	29.14	\$109,800	\$31,996	\$26,993	1796	97.88	1758	114	366
17	031	3815.00	Low	No	22.65	\$109,800	\$24,870	\$20,982	667	97.60	651	40	65
17	031	3817.00	Unknown	No	0.00	\$109,800	\$0	\$0	18	94.44	17	0	0
17	031	3818.00	Middle	No	86.68	\$109,800	\$95,175	\$80,288	1462	97.67	1428	147	342
17	031	3819.00	Moderate	No	56.89	\$109,800	\$62,465	\$52,700	1106	97.47	1078	297	360
17	031	3901.00	Upper	No	139.68	\$109,800	\$153,369	\$129,375	1553	94.40	1466	246	339
17	031	3902.00	Middle	No	113.45	\$109,800	\$124,568	\$105,086	1883	88.05	1658	612	630
17	031	3903.00	Low	No	46.14	\$109,800	\$50,662	\$42,740	2617	96.14	2516	285	373
17	031	3904.00	Unknown	No	0.00	\$109,800	\$0	\$0	2871	90.94	2611	381	352
17	031	3905.00	Moderate	No	75.33	\$109,800	\$82,712	\$69,779	1666	74.13	1235	222	239
17	031	3906.00	Upper	No	176.60	\$109,800	\$193,907	\$163,571	1994	60.88	1214	352	274
17	031	3907.00	Upper	No	124.10	\$109,800	\$136,262	\$114,944	6532	81.06	5295	1352	279
17	031	4003.00	Low	No	38.46	\$109,800	\$42,229	\$35,625	1504	98.67	1484	96	254
17	031	4004.00	Low	No	38.96	\$109,800	\$42,778	\$36,090	1995	99.45	1984	159	389
17	031	4005.00	Low	No	30.99	\$109,800	\$34,027	\$28,705	2372	98.95	2347	111	391
17	031	4008.00	Low	No	21.80	\$109,800	\$23,936	\$20,197	3178	99.47	3161	92	367

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	4101.00	Middle	No	110.40	\$109,800	\$121,219	\$102,260	2272	71.83	1632	153	147
17	031	4102.00	Middle	No	86.14	\$109,800	\$94,582	\$79,792	1165	60.60	706	138	183
17	031	4105.00	Upper	No	123.14	\$109,800	\$135,208	\$114,063	2922	71.90	2101	423	517
17	031	4106.00	Upper	No	134.50	\$109,800	\$147,681	\$124,583	2371	59.38	1408	372	537
17	031	4107.00	Middle	No	93.68	\$109,800	\$102,861	\$86,771	2399	55.02	1320	261	316
17	031	4108.00	Middle	No	85.75	\$109,800	\$94,154	\$79,431	2993	65.32	1955	455	258
17	031	4109.00	Upper	No	143.99	\$109,800	\$158,101	\$133,370	3670	58.99	2165	810	151
17	031	4110.00	Middle	No	101.53	\$109,800	\$111,480	\$94,044	3902	58.46	2281	981	197
17	031	4111.00	Upper	No	171.73	\$109,800	\$188,560	\$159,063	2379	43.88	1044	447	361
17	031	4112.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	1713	41.74	715	478	312
17	031	4201.00	Low	No	30.36	\$109,800	\$33,335	\$28,125	1642	98.48	1617	17	295
17	031	4202.00	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	1781	89.61	1596	136	229
17	031	4203.00	Moderate	No	50.74	\$109,800	\$55,713	\$47,000	2818	69.09	1947	114	184
17	031	4204.00	Low	No	33.07	\$109,800	\$36,311	\$30,638	1544	84.72	1308	103	156
17	031	4205.00	Low	No	38.54	\$109,800	\$42,317	\$35,703	2053	97.56	2003	193	486
17	031	4206.00	Low	No	35.08	\$109,800	\$38,518	\$32,500	2524	97.23	2454	131	601
17	031	4207.00	Low	No	31.60	\$109,800	\$34,697	\$29,271	3021	98.78	2984	222	1509
17	031	4208.00	Moderate	No	59.33	\$109,800	\$65,144	\$54,958	2457	97.80	2403	220	926
17	031	4212.00	Low	No	47.04	\$109,800	\$51,650	\$43,578	1405	98.93	1390	91	532
17	031	4301.01	Low	No	37.88	\$109,800	\$41,592	\$35,087	4091	98.44	4027	236	671
17	031	4301.02	Moderate	No	53.44	\$109,800	\$58,677	\$49,500	3104	97.52	3027	423	224
17	031	4302.00	Low	No	37.74	\$109,800	\$41,439	\$34,957	5086	96.58	4912	383	706
17	031	4303.00	Low	No	27.83	\$109,800	\$30,557	\$25,781	2558	99.57	2547	129	651
17	031	4304.00	Moderate	No	51.42	\$109,800	\$56,459	\$47,628	3031	98.38	2982	517	1157
17	031	4305.00	Low	No	22.52	\$109,800	\$24,727	\$20,866	4098	99.37	4072	189	726
17	031	4306.00	Middle	No	81.12	\$109,800	\$89,070	\$75,144	1670	97.43	1627	304	401
17	031	4307.00	Low	No	44.33	\$109,800	\$48,674	\$41,066	2175	96.78	2105	174	145
17	031	4308.00	Moderate	No	74.90	\$109,800	\$82,240	\$69,375	1862	98.71	1838	287	666
17	031	4309.00	Moderate	No	67.17	\$109,800	\$73,753	\$62,222	1797	99.28	1784	250	520

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	4312.00	Moderate	No	68.69	\$109,800	\$75,422	\$63,625	2898	98.96	2868	842	1258
17	031	4313.01	Low	No	41.71	\$109,800	\$45,798	\$38,633	3590	99.08	3557	246	843
17	031	4313.02	Low	No	38.07	\$109,800	\$41,801	\$35,270	4351	99.47	4328	163	807
17	031	4314.00	Low	No	36.12	\$109,800	\$39,660	\$33,457	6716	97.38	6540	485	864
17	031	4401.01	Low	No	27.14	\$109,800	\$29,800	\$25,139	4171	99.40	4146	105	858
17	031	4401.02	Moderate	No	62.37	\$109,800	\$68,482	\$57,772	3633	99.34	3609	432	1063
17	031	4402.01	Unknown	No	0.00	\$109,800	\$0	\$0	5054	99.43	5025	678	2008
17	031	4402.02	Moderate	No	58.16	\$109,800	\$63,860	\$53,871	3525	99.46	3506	543	1138
17	031	4403.00	Middle	No	96.97	\$109,800	\$106,473	\$89,821	4677	99.51	4654	1366	1895
17	031	4406.00	Moderate	No	73.83	\$109,800	\$81,065	\$68,385	1996	99.70	1990	560	802
17	031	4407.00	Middle	No	86.59	\$109,800	\$95,076	\$80,208	1497	99.06	1483	469	678
17	031	4408.00	Low	No	34.05	\$109,800	\$37,387	\$31,538	1620	99.57	1613	163	456
17	031	4409.00	Moderate	No	75.21	\$109,800	\$82,581	\$69,662	2462	99.80	2457	536	1192
17	031	4503.00	Moderate	No	66.57	\$109,800	\$73,094	\$61,662	3252	99.66	3241	824	1639
17	031	4601.00	Low	No	45.31	\$109,800	\$49,750	\$41,971	2840	96.80	2749	353	1141
17	031	4602.00	Low	No	34.53	\$109,800	\$37,914	\$31,989	1948	95.74	1865	417	1216
17	031	4603.01	Low	No	43.44	\$109,800	\$47,697	\$40,240	2987	97.46	2911	532	1398
17	031	4603.02	Low	No	47.76	\$109,800	\$52,440	\$44,239	3282	98.35	3228	582	1448
17	031	4604.00	Moderate	No	59.71	\$109,800	\$65,562	\$55,313	3411	99.38	3390	518	1180
17	031	4605.00	Middle	No	101.94	\$109,800	\$111,930	\$94,426	5400	99.24	5359	1362	2133
17	031	4608.00	Low	No	31.77	\$109,800	\$34,883	\$29,434	3639	97.99	3566	359	1314
17	031	4610.00	Moderate	No	57.43	\$109,800	\$63,058	\$53,194	1460	97.05	1417	87	327
17	031	4701.00	Middle	No	80.05	\$109,800	\$87,895	\$74,148	2527	99.84	2523	552	1087
17	031	4801.00	Middle	No	89.70	\$109,800	\$98,491	\$83,083	2001	99.75	1996	619	739
17	031	4802.00	Moderate	No	65.56	\$109,800	\$71,985	\$60,724	1103	99.82	1101	327	692
17	031	4803.00	Moderate	No	62.29	\$109,800	\$68,394	\$57,700	1348	98.89	1333	238	578
17	031	4804.00	Upper	No	154.36	\$109,800	\$169,487	\$142,974	5650	99.43	5618	1990	2637
17	031	4805.00	Middle	No	89.07	\$109,800	\$97,799	\$82,500	2986	98.33	2936	774	1311

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	4902.00	Moderate	No	74.22	\$109,800	\$81,494	\$68,750	3040	99.38	3021	844	1477
17	031	4905.00	Moderate	No	72.04	\$109,800	\$79,100	\$66,728	1995	98.90	1973	480	834
17	031	4906.00	Low	No	47.31	\$109,800	\$51,946	\$43,821	1443	99.93	1442	422	625
17	031	4907.00	Moderate	No	62.18	\$109,800	\$68,274	\$57,598	2656	99.85	2652	662	1089
17	031	4908.00	Moderate	No	51.15	\$109,800	\$56,163	\$47,378	3502	99.31	3478	788	1426
17	031	4909.01	Low	No	46.10	\$109,800	\$50,618	\$42,708	3403	99.50	3386	443	1122
17	031	4909.02	Middle	No	81.61	\$109,800	\$89,608	\$75,590	4647	99.68	4632	991	1716
17	031	4910.00	Low	No	49.77	\$109,800	\$54,647	\$46,107	3807	99.05	3771	439	1563
17	031	4911.00	Moderate	No	73.04	\$109,800	\$80,198	\$67,659	4079	98.85	4032	1029	1479
17	031	4912.00	Moderate	No	56.00	\$109,800	\$61,488	\$51,875	2019	99.11	2001	464	776
17	031	4913.00	Low	No	40.69	\$109,800	\$44,678	\$37,692	2023	99.21	2007	275	924
17	031	4914.00	Low	No	39.13	\$109,800	\$42,965	\$36,250	2593	99.38	2577	270	1170
17	031	5001.00	Moderate	No	72.82	\$109,800	\$79,956	\$67,452	3545	99.63	3532	861	1729
17	031	5002.00	Low	No	37.14	\$109,800	\$40,780	\$34,409	1688	99.41	1678	335	718
17	031	5003.00	Moderate	No	53.02	\$109,800	\$58,216	\$49,116	1587	73.47	1166	462	899
17	031	5101.00	Low	No	45.49	\$109,800	\$49,948	\$42,143	3231	91.98	2972	614	1414
17	031	5102.00	Moderate	No	56.00	\$109,800	\$61,488	\$51,875	2922	96.24	2812	926	1340
17	031	5103.00	Low	No	29.15	\$109,800	\$32,007	\$27,003	4850	99.67	4834	849	2011
17	031	5201.00	Moderate	No	59.95	\$109,800	\$65,825	\$55,536	1745	91.17	1591	296	558
17	031	5202.00	Low	No	48.35	\$109,800	\$53,088	\$44,784	3338	93.05	3106	530	1151
17	031	5203.00	Low	No	49.93	\$109,800	\$54,823	\$46,250	5675	91.44	5189	1253	2097
17	031	5204.00	Low	No	47.93	\$109,800	\$52,627	\$44,402	4055	89.57	3632	972	1433
17	031	5205.00	Moderate	No	72.72	\$109,800	\$79,847	\$67,361	4420	78.55	3472	1220	1507
17	031	5206.00	Middle	No	85.89	\$109,800	\$94,307	\$79,554	2530	84.70	2143	667	799
17	031	5301.00	Low	No	40.19	\$109,800	\$44,129	\$37,230	2197	97.18	2135	291	876
17	031	5302.00	Moderate	No	56.18	\$109,800	\$61,686	\$52,042	4128	99.27	4098	741	1800
17	031	5303.00	Moderate	No	53.93	\$109,800	\$59,215	\$49,955	3964	99.67	3951	995	1558
17	031	5304.00	Middle	No	83.17	\$109,800	\$91,321	\$77,041	2059	99.03	2039	626	825
17	031	5305.01	Moderate	No	55.26	\$109,800	\$60,675	\$51,189	4514	98.94	4466	996	2161

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	5305.02	Moderate	No	69.52	\$109,800	\$76,333	\$64,397	1570	100.00	1570	518	630
17	031	5305.03	Moderate	No	63.45	\$109,800	\$69,668	\$58,775	4898	99.55	4876	1117	1726
17	031	5306.00	Moderate	No	52.29	\$109,800	\$57,414	\$48,438	2774	99.46	2759	414	1062
17	031	5401.01	Low	No	22.51	\$109,800	\$24,716	\$20,850	4324	99.26	4292	52	1472
17	031	5401.02	Low	No	32.20	\$109,800	\$35,356	\$29,831	2938	99.69	2929	180	936
17	031	5501.00	Moderate	No	72.77	\$109,800	\$79,901	\$67,409	7019	69.65	4889	1827	2816
17	031	5502.00	Middle	No	80.58	\$109,800	\$88,477	\$74,643	2969	67.03	1990	820	1064
17	031	5601.00	Middle	No	81.19	\$109,800	\$89,147	\$75,208	1477	88.96	1314	260	334
17	031	5602.00	Moderate	No	77.43	\$109,800	\$85,018	\$71,719	1710	98.19	1679	458	578
17	031	5603.00	Moderate	No	75.38	\$109,800	\$82,767	\$69,821	3253	79.93	2600	911	1017
17	031	5604.00	Moderate	No	73.02	\$109,800	\$80,176	\$67,639	1630	82.94	1352	419	462
17	031	5607.00	Middle	No	84.46	\$109,800	\$92,737	\$78,237	3635	70.67	2569	839	1245
17	031	5608.00	Middle	No	103.67	\$109,800	\$113,830	\$96,029	5682	55.91	3177	1601	1869
17	031	5609.00	Upper	No	127.00	\$109,800	\$139,446	\$117,630	5112	44.31	2265	1697	1896
17	031	5610.00	Upper	No	137.09	\$109,800	\$150,525	\$126,982	5308	42.88	2276	1953	2160
17	031	5611.00	Middle	No	107.70	\$109,800	\$118,255	\$99,762	5581	55.74	3111	1910	2215
17	031	5701.00	Moderate	No	68.72	\$109,800	\$75,455	\$63,654	1316	88.15	1160	315	354
17	031	5702.00	Middle	No	82.12	\$109,800	\$90,168	\$76,066	2096	87.26	1829	506	765
17	031	5703.00	Moderate	No	65.45	\$109,800	\$71,864	\$60,625	6376	89.90	5732	1146	1910
17	031	5704.00	Middle	No	81.14	\$109,800	\$89,092	\$75,156	1769	89.03	1575	266	533
17	031	5705.00	Low	No	49.23	\$109,800	\$54,055	\$45,607	2639	84.80	2238	426	791
17	031	5801.00	Moderate	No	55.85	\$109,800	\$61,323	\$51,736	3228	93.53	3019	535	958
17	031	5802.00	Low	No	45.31	\$109,800	\$49,750	\$41,969	3466	93.91	3255	433	816
17	031	5803.00	Moderate	No	71.35	\$109,800	\$78,342	\$66,094	2577	96.24	2480	427	748
17	031	5804.00	Moderate	No	62.08	\$109,800	\$68,164	\$57,500	4546	94.08	4277	820	1422
17	031	5805.01	Low	No	45.29	\$109,800	\$49,728	\$41,952	5170	92.86	4801	583	1496
17	031	5805.02	Low	No	45.19	\$109,800	\$49,619	\$41,861	5345	95.77	5119	642	1479
17	031	5806.00	Moderate	No	60.63	\$109,800	\$66,572	\$56,157	5405	94.10	5086	769	1578

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	5807.00	Moderate	No	50.59	\$109,800	\$55,548	\$46,859	5621	94.25	5298	821	1718
17	031	5808.00	Moderate	No	60.93	\$109,800	\$66,901	\$56,438	2058	96.02	1976	275	557
17	031	5905.00	Middle	No	85.66	\$109,800	\$94,055	\$79,342	1854	79.18	1468	526	681
17	031	5906.00	Moderate	No	61.58	\$109,800	\$67,615	\$57,045	3477	85.02	2956	790	1339
17	031	5907.00	Middle	No	96.04	\$109,800	\$105,452	\$88,958	3027	89.07	2696	568	1030
17	031	6004.00	Middle	No	82.77	\$109,800	\$90,881	\$76,667	4297	78.15	3358	646	1325
17	031	6006.00	Low	No	49.78	\$109,800	\$54,658	\$46,111	2988	77.64	2320	621	1135
17	031	6007.00	Low	No	42.71	\$109,800	\$46,896	\$39,559	2591	75.38	1953	414	1145
17	031	6009.00	Moderate	No	77.31	\$109,800	\$84,886	\$71,607	3682	69.58	2562	484	1109
17	031	6103.00	Low	No	34.72	\$109,800	\$38,123	\$32,167	5410	95.08	5144	608	1431
17	031	6104.00	Low	No	47.13	\$109,800	\$51,749	\$43,656	2029	97.54	1979	145	579
17	031	6108.00	Middle	No	84.57	\$109,800	\$92,858	\$78,333	1512	34.99	529	316	629
17	031	6112.00	Low	No	32.38	\$109,800	\$35,553	\$30,000	2680	96.75	2593	290	858
17	031	6113.00	Low	No	44.90	\$109,800	\$49,300	\$41,596	3668	97.11	3562	174	1006
17	031	6114.00	Low	No	45.13	\$109,800	\$49,553	\$41,809	3737	98.15	3668	292	1071
17	031	6115.00	Low	No	38.67	\$109,800	\$42,460	\$35,820	3587	96.15	3449	231	898
17	031	6116.00	Low	No	42.18	\$109,800	\$46,314	\$39,076	1921	98.18	1886	215	563
17	031	6117.00	Low	No	25.52	\$109,800	\$28,021	\$23,646	2180	97.39	2123	157	923
17	031	6118.00	Moderate	No	76.79	\$109,800	\$84,315	\$71,125	2205	98.55	2173	167	865
17	031	6119.00	Low	No	49.03	\$109,800	\$53,835	\$45,417	1984	99.24	1969	190	652
17	031	6120.00	Moderate	No	61.99	\$109,800	\$68,065	\$57,417	1448	98.55	1427	189	599
17	031	6121.00	Low	No	41.91	\$109,800	\$46,017	\$38,826	1168	98.29	1148	112	435
17	031	6122.00	Low	No	35.08	\$109,800	\$38,518	\$32,500	3939	96.80	3813	339	1311
17	031	6201.00	Moderate	No	70.41	\$109,800	\$77,310	\$65,217	4567	92.97	4246	899	1155
17	031	6202.00	Moderate	No	79.40	\$109,800	\$87,181	\$73,542	2390	83.93	2006	479	712
17	031	6203.00	Moderate	No	66.12	\$109,800	\$72,600	\$61,250	6410	84.74	5432	1508	2245
17	031	6204.00	Moderate	No	75.66	\$109,800	\$83,075	\$70,078	5027	94.91	4771	911	1338
17	031	6303.00	Moderate	No	61.18	\$109,800	\$67,176	\$56,667	5385	96.49	5196	690	1396
17	031	6304.00	Low	No	38.32	\$109,800	\$42,075	\$35,494	7204	95.88	6907	916	1769

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	6305.00	Low	No	47.01	\$109,800	\$51,617	\$43,547	6271	97.11	6090	717	1684
17	031	6306.00	Moderate	No	50.69	\$109,800	\$55,658	\$46,951	3250	95.42	3101	366	807
17	031	6308.00	Moderate	No	60.58	\$109,800	\$66,517	\$56,111	6641	96.30	6395	1156	1706
17	031	6309.00	Moderate	No	52.99	\$109,800	\$58,183	\$49,083	5204	96.14	5003	664	1146
17	031	6401.00	Moderate	No	59.15	\$109,800	\$64,947	\$54,792	1312	80.64	1058	215	454
17	031	6403.00	Moderate	No	71.84	\$109,800	\$78,880	\$66,542	6710	64.92	4356	1361	2065
17	031	6404.00	Middle	No	101.66	\$109,800	\$111,623	\$94,167	3390	50.94	1727	1021	1104
17	031	6405.00	Middle	No	88.89	\$109,800	\$97,601	\$82,333	3896	54.54	2125	1147	980
17	031	6406.00	Moderate	No	61.33	\$109,800	\$67,340	\$56,806	4063	62.20	2527	1034	1333
17	031	6407.00	Moderate	No	68.70	\$109,800	\$75,433	\$63,640	3298	70.50	2325	755	1042
17	031	6408.00	Moderate	No	66.57	\$109,800	\$73,094	\$61,667	1799	88.33	1589	462	529
17	031	6501.00	Moderate	No	54.25	\$109,800	\$59,567	\$50,250	4765	93.37	4449	636	1303
17	031	6502.00	Middle	No	88.14	\$109,800	\$96,778	\$81,643	7251	87.96	6378	1087	2101
17	031	6503.01	Moderate	No	72.99	\$109,800	\$80,143	\$67,606	5829	88.51	5159	1207	1542
17	031	6503.02	Moderate	No	53.77	\$109,800	\$59,039	\$49,811	4522	94.23	4261	820	1164
17	031	6504.00	Moderate	No	62.77	\$109,800	\$68,921	\$58,143	6894	95.20	6563	1301	1519
17	031	6505.00	Middle	No	86.06	\$109,800	\$94,494	\$79,712	4401	90.87	3999	1246	1095
17	031	6603.01	Low	No	28.45	\$109,800	\$31,238	\$26,359	1850	97.84	1810	148	416
17	031	6603.02	Low	No	40.37	\$109,800	\$44,326	\$37,397	5549	97.50	5410	376	1403
17	031	6604.00	Moderate	No	51.10	\$109,800	\$56,108	\$47,330	5692	95.34	5427	860	1463
17	031	6605.00	Low	No	49.50	\$109,800	\$54,351	\$45,855	5013	94.51	4738	595	1294
17	031	6606.00	Low	No	39.54	\$109,800	\$43,415	\$36,632	6404	98.00	6276	637	1710
17	031	6607.00	Low	No	28.91	\$109,800	\$31,743	\$26,786	2076	99.23	2060	302	647
17	031	6608.00	Low	No	46.73	\$109,800	\$51,310	\$43,289	6114	97.91	5986	645	1977
17	031	6609.00	Low	No	47.07	\$109,800	\$51,683	\$43,598	4446	96.81	4304	380	1581
17	031	6610.00	Low	No	47.07	\$109,800	\$51,683	\$43,601	5756	98.44	5666	1114	2184
17	031	6611.00	Moderate	No	59.48	\$109,800	\$65,309	\$55,100	6633	96.10	6374	1433	1847
17	031	6701.00	Unknown	No	0.00	\$109,800	\$0	\$0	1349	98.30	1326	141	544

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	6702.00	Low	No	37.39	\$109,800	\$41,054	\$34,632	1325	98.42	1304	154	515
17	031	6703.00	Low	No	37.20	\$109,800	\$40,846	\$34,464	1287	99.38	1279	183	502
17	031	6704.00	Low	No	39.66	\$109,800	\$43,547	\$36,742	1585	98.80	1566	217	667
17	031	6705.00	Moderate	No	63.72	\$109,800	\$69,965	\$59,028	1148	100.00	1148	129	422
17	031	6706.00	Low	No	34.92	\$109,800	\$38,342	\$32,344	1339	99.63	1334	193	454
17	031	6707.00	Low	No	44.26	\$109,800	\$48,597	\$41,000	1252	100.00	1252	161	473
17	031	6708.00	Low	No	30.23	\$109,800	\$33,193	\$28,000	1477	98.78	1459	164	532
17	031	6709.00	Low	No	35.44	\$109,800	\$38,913	\$32,827	1172	99.74	1169	196	639
17	031	6711.00	Low	No	38.36	\$109,800	\$42,119	\$35,536	994	99.90	993	91	383
17	031	6712.00	Moderate	No	58.84	\$109,800	\$64,606	\$54,500	980	99.39	974	82	376
17	031	6713.00	Low	No	36.51	\$109,800	\$40,088	\$33,819	2048	99.71	2042	368	800
17	031	6714.00	Low	No	25.88	\$109,800	\$28,416	\$23,977	1558	99.61	1552	419	683
17	031	6715.00	Moderate	No	56.77	\$109,800	\$62,333	\$52,587	2716	99.41	2700	423	1099
17	031	6716.00	Low	No	41.29	\$109,800	\$45,336	\$38,250	1804	99.89	1802	139	820
17	031	6718.00	Low	No	46.69	\$109,800	\$51,266	\$43,250	1142	99.21	1133	186	465
17	031	6719.00	Moderate	No	54.91	\$109,800	\$60,291	\$50,865	1122	99.11	1112	175	388
17	031	6720.00	Moderate	No	59.39	\$109,800	\$65,210	\$55,014	3397	99.47	3379	724	1268
17	031	6805.00	Low	No	41.56	\$109,800	\$45,633	\$38,500	1307	99.31	1298	123	517
17	031	6806.00	Low	No	48.95	\$109,800	\$53,747	\$45,341	1165	99.48	1159	90	652
17	031	6809.00	Low	No	24.84	\$109,800	\$27,274	\$23,008	3573	99.30	3548	243	756
17	031	6810.00	Low	No	35.18	\$109,800	\$38,628	\$32,589	2573	98.80	2542	375	1167
17	031	6811.00	Low	No	20.24	\$109,800	\$22,224	\$18,750	2873	98.96	2843	178	1298
17	031	6812.00	Low	No	25.75	\$109,800	\$28,274	\$23,852	2353	99.36	2338	127	872
17	031	6813.00	Low	No	24.63	\$109,800	\$27,044	\$22,813	2182	99.59	2173	157	1009
17	031	6814.00	Low	No	45.19	\$109,800	\$49,619	\$41,864	2474	99.47	2461	414	1322
17	031	6903.00	Low	No	34.46	\$109,800	\$37,837	\$31,923	2302	98.57	2269	64	352
17	031	6904.00	Low	No	29.96	\$109,800	\$32,896	\$27,750	3363	99.44	3344	373	1232
17	031	6905.00	Low	No	39.87	\$109,800	\$43,777	\$36,935	992	99.09	983	110	349
17	031	6909.00	Moderate	No	64.51	\$109,800	\$70,832	\$59,758	4250	99.67	4236	630	1838

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	6910.00	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	2668	99.33	2650	512	1034
17	031	6911.00	Low	No	27.29	\$109,800	\$29,964	\$25,278	2980	99.36	2961	290	1004
17	031	6912.00	Low	No	31.15	\$109,800	\$34,203	\$28,854	2277	99.78	2272	251	964
17	031	6913.00	Moderate	No	53.10	\$109,800	\$58,304	\$49,191	2374	99.16	2354	508	901
17	031	6914.00	Low	No	39.53	\$109,800	\$43,404	\$36,615	3411	99.62	3398	569	1397
17	031	6915.00	Low	No	21.11	\$109,800	\$23,179	\$19,554	1806	99.72	1801	271	676
17	031	7001.00	Middle	No	82.57	\$109,800	\$90,662	\$76,480	3326	96.96	3225	880	1137
17	031	7002.00	Middle	No	90.57	\$109,800	\$99,446	\$83,892	6554	90.13	5907	1622	1700
17	031	7003.01	Moderate	No	72.63	\$109,800	\$79,748	\$67,272	5762	86.12	4962	1653	1839
17	031	7003.02	Middle	No	97.13	\$109,800	\$106,649	\$89,970	5662	79.51	4502	1464	1706
17	031	7004.01	Middle	No	97.29	\$109,800	\$106,824	\$90,119	5822	94.71	5514	1519	1870
17	031	7004.02	Moderate	No	71.89	\$109,800	\$78,935	\$66,591	4082	93.36	3811	1019	1187
17	031	7005.01	Middle	No	83.30	\$109,800	\$91,463	\$77,157	6912	96.95	6701	1819	2379
17	031	7005.02	Middle	No	111.09	\$109,800	\$121,977	\$102,895	2978	96.24	2866	988	1073
17	031	7101.00	Low	No	36.63	\$109,800	\$40,220	\$33,929	1015	98.72	1002	187	474
17	031	7102.00	Low	No	46.54	\$109,800	\$51,101	\$43,108	4635	99.46	4610	534	1565
17	031	7103.00	Low	No	46.14	\$109,800	\$50,662	\$42,738	1424	99.86	1422	165	430
17	031	7104.00	Moderate	No	57.47	\$109,800	\$63,102	\$53,235	5424	99.58	5401	1047	2105
17	031	7105.00	Low	No	44.68	\$109,800	\$49,059	\$41,386	4036	99.58	4019	608	1373
17	031	7106.00	Moderate	No	52.55	\$109,800	\$57,700	\$48,676	1706	99.59	1699	335	720
17	031	7107.00	Moderate	No	54.32	\$109,800	\$59,643	\$50,321	3420	99.68	3409	472	1050
17	031	7108.00	Low	No	24.04	\$109,800	\$26,396	\$22,269	4804	99.46	4778	403	1743
17	031	7109.00	Low	No	38.34	\$109,800	\$42,097	\$35,516	1942	100.00	1942	321	679
17	031	7110.00	Low	No	43.18	\$109,800	\$47,412	\$40,000	3058	99.38	3039	590	1134
17	031	7111.00	Moderate	No	67.56	\$109,800	\$74,181	\$62,583	2499	99.92	2497	632	887
17	031	7112.00	Middle	No	81.74	\$109,800	\$89,751	\$75,714	4687	99.55	4666	1196	1742
17	031	7113.00	Moderate	No	60.73	\$109,800	\$66,682	\$56,250	1462	99.32	1452	218	519
17	031	7114.00	Low	No	46.87	\$109,800	\$51,463	\$43,417	2394	99.58	2384	521	845

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	7115.00	Moderate	No	50.57	\$109,800	\$55,526	\$46,840	2372	99.79	2367	592	970
17	031	7201.00	Upper	No	179.04	\$109,800	\$196,586	\$165,833	3344	42.88	1434	1041	1100
17	031	7202.00	Middle	No	112.29	\$109,800	\$123,294	\$104,010	4131	65.58	2709	1287	1392
17	031	7203.00	Upper	No	163.16	\$109,800	\$179,150	\$151,125	3637	42.32	1539	1436	1475
17	031	7204.00	Middle	No	115.38	\$109,800	\$126,687	\$106,875	1961	19.33	379	607	716
17	031	7205.00	Upper	No	171.82	\$109,800	\$188,658	\$159,148	2086	12.27	256	650	786
17	031	7206.00	Upper	No	153.12	\$109,800	\$168,126	\$141,830	1691	24.48	414	536	615
17	031	7207.00	Upper	No	122.81	\$109,800	\$134,845	\$113,750	3073	71.04	2183	675	861
17	031	7301.00	Moderate	No	65.10	\$109,800	\$71,480	\$60,298	2462	99.63	2453	768	984
17	031	7302.01	Moderate	No	68.82	\$109,800	\$75,564	\$63,750	5627	99.84	5618	891	1597
17	031	7302.02	Middle	No	93.73	\$109,800	\$102,916	\$86,821	2893	99.65	2883	781	1104
17	031	7303.00	Moderate	No	55.67	\$109,800	\$61,126	\$51,563	1046	99.90	1045	245	342
17	031	7304.00	Middle	No	109.58	\$109,800	\$120,319	\$101,500	3386	99.59	3372	1051	1422
17	031	7305.00	Moderate	No	70.29	\$109,800	\$77,178	\$65,111	4220	99.57	4202	1424	1926
17	031	7306.00	Moderate	No	56.36	\$109,800	\$61,883	\$52,204	3254	99.23	3229	768	1196
17	031	7307.00	Moderate	No	59.02	\$109,800	\$64,804	\$54,669	2281	99.61	2272	591	857
17	031	7401.00	Upper	No	122.04	\$109,800	\$134,000	\$113,036	3234	23.13	748	1009	1238
17	031	7402.00	Upper	No	146.37	\$109,800	\$160,714	\$135,577	5830	15.33	894	1750	1996
17	031	7403.00	Upper	No	153.77	\$109,800	\$168,839	\$142,426	4869	13.12	639	1693	1761
17	031	7404.00	Upper	No	130.19	\$109,800	\$142,949	\$120,592	4695	23.24	1091	1292	1437
17	031	7501.00	Moderate	No	79.52	\$109,800	\$87,313	\$73,654	3736	99.71	3725	1026	1401
17	031	7502.00	Middle	No	112.98	\$109,800	\$124,052	\$104,653	3024	66.27	2004	778	1094
17	031	7503.00	Upper	No	129.63	\$109,800	\$142,334	\$120,074	2470	16.48	407	792	952
17	031	7504.00	Upper	No	138.94	\$109,800	\$152,556	\$128,696	2909	42.63	1240	991	1107
17	031	7505.00	Moderate	No	66.56	\$109,800	\$73,083	\$61,650	5618	81.45	4576	1146	1691
17	031	7506.00	Moderate	No	60.13	\$109,800	\$66,023	\$55,694	3420	99.27	3395	912	1297
17	031	7608.01	Middle	No	88.71	\$109,800	\$97,404	\$82,167	4403	48.38	2130	366	50
17	031	7608.02	Middle	No	92.71	\$109,800	\$101,796	\$85,875	2374	14.91	354	990	805
17	031	7608.03	Moderate	No	71.71	\$109,800	\$78,738	\$66,422	6394	26.63	1703	1115	807

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	7702.01	Middle	No	93.60	\$109,800	\$102,773	\$86,695	5894	32.76	1931	1438	1677
17	031	7702.02	Middle	No	97.75	\$109,800	\$107,330	\$90,547	5060	20.06	1015	1755	1478
17	031	7703.00	Middle	No	97.35	\$109,800	\$106,890	\$90,174	7234	27.07	1958	1796	2010
17	031	7704.00	Middle	No	107.09	\$109,800	\$117,585	\$99,194	4375	38.51	1685	927	1003
17	031	7705.00	Low	No	42.89	\$109,800	\$47,093	\$39,731	4632	87.85	4069	784	1050
17	031	7706.01	Middle	No	117.33	\$109,800	\$128,828	\$108,674	3272	33.37	1092	1012	1145
17	031	7706.02	Middle	No	81.39	\$109,800	\$89,366	\$75,387	4762	63.17	3008	730	1027
17	031	7707.00	Middle	No	85.36	\$109,800	\$93,725	\$79,063	2537	29.84	757	377	415
17	031	7708.00	Middle	No	84.90	\$109,800	\$93,220	\$78,641	5661	42.50	2406	1416	1766
17	031	7709.01	Middle	No	107.95	\$109,800	\$118,529	\$99,986	5245	22.42	1176	1620	1457
17	031	7709.02	Middle	No	88.44	\$109,800	\$97,107	\$81,923	3732	16.08	600	1008	984
17	031	8001.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2395	12.03	288	815	930
17	031	8002.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	6466	14.35	928	2312	2413
17	031	8003.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3613	11.85	428	1054	1081
17	031	8004.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3936	12.40	488	1068	1322
17	031	8005.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5133	11.12	571	1626	1787
17	031	8006.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2429	12.02	292	659	734
17	031	8007.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	5257	17.92	942	1567	1687
17	031	8008.00	Upper	No	137.41	\$109,800	\$150,876	\$127,273	2426	23.66	574	850	744
17	031	8009.00	Upper	No	134.87	\$109,800	\$148,087	\$124,922	4505	40.82	1839	1502	1787
17	031	8010.00	Upper	No	172.27	\$109,800	\$189,152	\$159,565	5337	27.54	1470	1811	1846
17	031	8011.00	Upper	No	223.20	\$109,800	\$245,074	\$206,741	4871	17.20	838	1458	1550
17	031	8012.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3651	10.49	383	1348	981
17	031	8013.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	4430	17.00	753	1321	1321
17	031	8014.00	Upper	No	155.96	\$109,800	\$171,244	\$144,455	2922	28.95	846	1101	1182
17	031	8015.00	Upper	No	163.09	\$109,800	\$179,073	\$151,063	6572	20.63	1356	1888	1805
17	031	8016.01	Upper	No	159.69	\$109,800	\$175,340	\$147,917	4734	22.88	1083	1302	1306
17	031	8016.03	Moderate	No	55.70	\$109,800	\$61,159	\$51,598	4138	53.75	2224	583	714

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8016.05	Upper	No	184.21	\$109,800	\$202,263	\$170,625	5883	23.75	1397	2030	1931
17	031	8016.06	Upper	No	186.78	\$109,800	\$205,084	\$173,000	6716	26.97	1811	2300	2080
17	031	8016.07	Upper	No	153.23	\$109,800	\$168,247	\$141,932	5225	38.37	2005	1520	1421
17	031	8016.08	Upper	No	155.06	\$109,800	\$170,256	\$143,627	7057	30.24	2134	2153	2266
17	031	8017.01	Upper	No	227.80	\$109,800	\$250,124	\$211,000	3846	22.31	858	1092	1214
17	031	8017.02	Upper	No	190.75	\$109,800	\$209,444	\$176,679	4756	19.41	923	1411	1564
17	031	8018.00	Upper	No	242.45	\$109,800	\$266,210	\$224,565	5972	18.03	1077	2159	2393
17	031	8019.01	Upper	No	124.04	\$109,800	\$136,196	\$114,896	5016	37.20	1866	1531	1411
17	031	8019.02	Upper	No	180.57	\$109,800	\$198,266	\$167,250	3420	17.89	612	1154	1274
17	031	8020.02	Upper	No	156.76	\$109,800	\$172,122	\$145,197	5130	25.42	1304	1513	1510
17	031	8020.03	Upper	No	137.28	\$109,800	\$150,733	\$127,159	2679	40.20	1077	692	805
17	031	8020.04	Low	No	48.98	\$109,800	\$53,780	\$45,375	5871	58.08	3410	1475	581
17	031	8021.00	Upper	No	175.01	\$109,800	\$192,161	\$162,102	3734	15.85	592	901	1187
17	031	8022.00	Upper	No	171.99	\$109,800	\$188,845	\$159,306	4848	16.44	797	1645	1582
17	031	8023.00	Upper	No	210.61	\$109,800	\$231,250	\$195,078	5968	33.78	2016	1287	1459
17	031	8024.02	Middle	No	89.49	\$109,800	\$98,260	\$82,889	5543	49.38	2737	1548	1237
17	031	8024.03	Middle	No	107.96	\$109,800	\$118,540	\$100,000	1531	23.91	366	687	604
17	031	8024.04	Moderate	No	65.21	\$109,800	\$71,601	\$60,402	7558	59.67	4510	1947	2120
17	031	8025.03	Middle	No	116.21	\$109,800	\$127,599	\$107,643	6412	46.26	2966	1866	1669
17	031	8025.04	Middle	No	93.79	\$109,800	\$102,981	\$86,875	6442	58.17	3747	1798	2022
17	031	8025.05	Moderate	No	66.90	\$109,800	\$73,456	\$61,968	6723	68.81	4626	884	893
17	031	8025.06	Middle	No	107.24	\$109,800	\$117,750	\$99,333	2285	65.34	1493	512	550
17	031	8026.05	Upper	No	123.11	\$109,800	\$135,175	\$114,028	7125	29.60	2109	2257	2374
17	031	8026.07	Upper	No	141.12	\$109,800	\$154,950	\$130,714	1536	14.32	220	381	427
17	031	8026.08	Middle	No	96.87	\$109,800	\$106,363	\$89,732	6730	17.68	1190	2486	1743
17	031	8026.09	Moderate	No	71.88	\$109,800	\$78,924	\$66,583	6290	63.83	4015	1186	568
17	031	8026.10	Upper	No	134.28	\$109,800	\$147,439	\$124,375	1757	32.21	566	700	704
17	031	8027.01	Middle	No	114.32	\$109,800	\$125,523	\$105,887	6682	41.38	2765	1833	1606
17	031	8027.02	Upper	No	137.88	\$109,800	\$151,392	\$127,708	4710	34.35	1618	1312	1381

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8028.01	Upper	No	140.93	\$109,800	\$154,741	\$130,536	5041	18.85	950	1606	1567
17	031	8028.02	Upper	No	135.00	\$109,800	\$148,230	\$125,042	6991	22.76	1591	1977	2281
17	031	8029.00	Upper	No	185.08	\$109,800	\$203,218	\$171,425	6055	13.01	788	1958	2058
17	031	8030.05	Upper	No	144.59	\$109,800	\$158,760	\$133,929	2614	19.20	502	789	615
17	031	8030.07	Middle	No	114.64	\$109,800	\$125,875	\$106,186	5153	19.83	1022	1701	1472
17	031	8030.08	Upper	No	155.34	\$109,800	\$170,563	\$143,884	4767	23.18	1105	1513	1457
17	031	8030.10	Upper	No	142.40	\$109,800	\$156,355	\$131,894	5351	26.35	1410	1606	1633
17	031	8030.12	Middle	No	94.03	\$109,800	\$103,245	\$87,098	2234	35.63	796	540	574
17	031	8030.13	Upper	No	148.97	\$109,800	\$163,569	\$137,981	5490	26.05	1430	2017	1573
17	031	8030.14	Middle	No	85.73	\$109,800	\$94,132	\$79,405	3677	37.29	1371	929	687
17	031	8030.15	Upper	No	124.85	\$109,800	\$137,085	\$115,647	4631	24.94	1155	1541	1541
17	031	8030.16	Upper	No	122.13	\$109,800	\$134,099	\$113,125	2490	56.75	1413	435	480
17	031	8030.17	Upper	No	139.92	\$109,800	\$153,632	\$129,602	6283	33.58	2110	1405	1418
17	031	8031.00	Upper	No	165.38	\$109,800	\$181,587	\$153,182	3616	15.74	569	1071	1075
17	031	8032.00	Upper	No	138.33	\$109,800	\$151,886	\$128,125	5586	13.19	737	1755	1538
17	031	8033.00	Upper	No	162.19	\$109,800	\$178,085	\$150,227	5726	24.00	1374	1748	1124
17	031	8034.00	Upper	No	145.06	\$109,800	\$159,276	\$134,364	6592	16.79	1107	1729	2009
17	031	8035.00	Upper	No	167.48	\$109,800	\$183,893	\$155,128	5803	13.41	778	1851	1893
17	031	8036.03	Upper	No	207.71	\$109,800	\$228,066	\$192,390	6824	30.89	2108	1997	2384
17	031	8036.04	Middle	No	98.70	\$109,800	\$108,373	\$91,420	4209	25.11	1057	1261	1134
17	031	8036.05	Middle	No	116.86	\$109,800	\$128,312	\$108,243	7002	38.06	2665	1845	1794
17	031	8036.07	Upper	No	128.08	\$109,800	\$140,632	\$118,631	4819	20.81	1003	1526	1678
17	031	8036.08	Upper	No	156.90	\$109,800	\$172,276	\$145,324	7544	35.46	2675	1546	1855
17	031	8036.11	Moderate	No	75.57	\$109,800	\$82,976	\$70,000	5698	62.67	3571	1422	1579
17	031	8036.12	Moderate	No	58.29	\$109,800	\$64,002	\$53,991	3831	69.59	2666	332	271
17	031	8036.13	Moderate	No	70.64	\$109,800	\$77,563	\$65,436	3434	80.84	2776	557	536
17	031	8036.14	Moderate	No	52.80	\$109,800	\$57,974	\$48,908	4422	72.23	3194	341	212
17	031	8036.15	Upper	No	126.63	\$109,800	\$139,040	\$117,292	2752	40.88	1125	612	570

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8036.16	Middle	No	105.89	\$109,800	\$116,267	\$98,083	4635	34.28	1589	1375	1631
17	031	8037.01	Upper	No	145.90	\$109,800	\$160,198	\$135,139	2707	25.93	702	827	759
17	031	8037.02	Upper	No	142.88	\$109,800	\$156,882	\$132,339	6376	27.24	1737	1890	2064
17	031	8038.00	Upper	No	121.27	\$109,800	\$133,154	\$112,326	4522	22.76	1029	1412	1616
17	031	8039.01	Middle	No	107.02	\$109,800	\$117,508	\$99,125	3935	27.75	1092	1588	982
17	031	8039.02	Middle	No	104.59	\$109,800	\$114,840	\$96,875	3429	28.73	985	1077	1299
17	031	8040.00	Middle	No	104.30	\$109,800	\$114,521	\$96,613	4763	32.63	1554	1741	1547
17	031	8041.02	Upper	No	161.90	\$109,800	\$177,766	\$149,957	7307	26.80	1958	2321	2473
17	031	8041.04	Upper	No	145.10	\$109,800	\$159,320	\$134,398	4949	43.44	2150	1477	1857
17	031	8041.05	Upper	No	150.02	\$109,800	\$164,722	\$138,953	4168	26.03	1085	1386	1478
17	031	8041.06	Upper	No	135.93	\$109,800	\$149,251	\$125,909	7264	39.94	2901	2239	2394
17	031	8041.08	Middle	No	109.55	\$109,800	\$120,286	\$101,471	4798	65.21	3129	225	280
17	031	8041.09	Upper	No	177.37	\$109,800	\$194,752	\$164,286	3078	25.76	793	967	1010
17	031	8042.02	Upper	No	175.29	\$109,800	\$192,468	\$162,363	7793	30.46	2374	2281	2498
17	031	8042.03	Upper	No	182.00	\$109,800	\$199,836	\$168,580	3458	44.45	1537	1001	1001
17	031	8042.04	Upper	No	167.62	\$109,800	\$184,047	\$155,259	5263	25.78	1357	1514	1747
17	031	8043.05	Middle	No	97.44	\$109,800	\$106,989	\$90,255	6952	55.54	3861	2134	2262
17	031	8043.06	Middle	No	105.64	\$109,800	\$115,993	\$97,850	5626	60.43	3400	1986	2293
17	031	8043.08	Moderate	No	73.64	\$109,800	\$80,857	\$68,214	5518	45.74	2524	1567	2102
17	031	8043.09	Middle	No	106.95	\$109,800	\$117,431	\$99,063	3038	61.42	1866	759	917
17	031	8043.12	Upper	No	149.42	\$109,800	\$164,063	\$138,402	2238	57.33	1283	616	662
17	031	8043.13	Middle	No	117.82	\$109,800	\$129,366	\$109,131	6354	59.22	3763	1746	2285
17	031	8043.14	Upper	No	140.45	\$109,800	\$154,214	\$130,089	1682	37.81	636	433	562
17	031	8043.15	Middle	No	103.82	\$109,800	\$113,994	\$96,163	2446	45.30	1108	709	767
17	031	8043.16	Middle	No	114.00	\$109,800	\$125,172	\$105,594	5027	59.68	3000	1514	1573
17	031	8044.03	Middle	No	99.04	\$109,800	\$108,746	\$91,742	7297	61.61	4496	1750	2353
17	031	8044.04	Middle	No	88.46	\$109,800	\$97,129	\$81,938	5147	74.70	3845	1454	1642
17	031	8044.05	Moderate	No	76.06	\$109,800	\$83,514	\$70,452	3570	82.24	2936	459	834
17	031	8044.06	Middle	No	84.73	\$109,800	\$93,034	\$78,487	6292	72.90	4587	1529	1931

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8045.05	Moderate	No	72.11	\$109,800	\$79,177	\$66,797	3970	37.43	1486	802	1154
17	031	8045.06	Upper	No	129.48	\$109,800	\$142,169	\$119,929	5472	37.76	2066	1513	1640
17	031	8045.08	Moderate	No	71.86	\$109,800	\$78,902	\$66,563	2343	77.25	1810	358	518
17	031	8045.09	Middle	No	98.91	\$109,800	\$108,603	\$91,618	6012	76.63	4607	1221	1384
17	031	8045.10	Moderate	No	68.67	\$109,800	\$75,400	\$63,605	5872	85.20	5003	891	1081
17	031	8045.11	Moderate	No	67.26	\$109,800	\$73,851	\$62,306	2426	83.59	2028	292	374
17	031	8045.12	Upper	No	138.81	\$109,800	\$152,413	\$128,571	3995	54.02	2158	1221	1362
17	031	8045.13	Middle	No	102.90	\$109,800	\$112,984	\$95,313	4065	42.68	1735	1120	1354
17	031	8045.14	Upper	No	161.02	\$109,800	\$176,800	\$149,148	4690	45.76	2146	1256	1339
17	031	8046.03	Middle	No	98.25	\$109,800	\$107,879	\$91,004	5651	58.64	3314	896	774
17	031	8046.06	Upper	No	165.40	\$109,800	\$181,609	\$153,199	7088	30.30	2148	2374	2431
17	031	8046.07	Upper	No	121.31	\$109,800	\$133,198	\$112,368	7123	32.15	2290	1848	2394
17	031	8046.08	Upper	No	135.12	\$109,800	\$148,362	\$125,156	4027	47.80	1925	1132	1436
17	031	8046.09	Upper	No	172.18	\$109,800	\$189,054	\$159,483	6147	55.38	3404	1504	1848
17	031	8046.10	Middle	No	95.81	\$109,800	\$105,199	\$88,750	2524	37.16	938	780	1098
17	031	8046.11	Middle	No	113.22	\$109,800	\$124,316	\$104,875	4653	30.37	1413	1417	1759
17	031	8047.01	Middle	No	100.91	\$109,800	\$110,799	\$93,469	7045	61.58	4338	1306	1501
17	031	8047.05	Middle	No	90.30	\$109,800	\$99,149	\$83,644	4148	55.45	2300	1105	1260
17	031	8047.06	Upper	No	127.25	\$109,800	\$139,721	\$117,870	2553	32.94	841	646	686
17	031	8047.09	Middle	No	90.42	\$109,800	\$99,281	\$83,756	6814	50.38	3433	1374	1726
17	031	8047.10	Upper	No	121.06	\$109,800	\$132,924	\$112,132	4292	32.32	1387	1207	1494
17	031	8047.11	Middle	No	86.52	\$109,800	\$94,999	\$80,139	7629	61.48	4690	1472	1697
17	031	8047.12	Middle	No	104.44	\$109,800	\$114,675	\$96,736	5456	43.22	2358	1217	1572
17	031	8047.13	Middle	No	101.85	\$109,800	\$111,831	\$94,336	5037	60.25	3035	699	657
17	031	8047.14	Middle	No	100.01	\$109,800	\$109,811	\$92,632	3534	36.11	1276	1077	977
17	031	8047.15	Low	No	48.75	\$109,800	\$53,528	\$45,160	3426	75.89	2600	686	656
17	031	8047.16	Middle	No	108.99	\$109,800	\$119,671	\$100,952	5360	58.34	3127	1181	1321
17	031	8048.03	Middle	No	89.97	\$109,800	\$98,787	\$83,333	5721	40.27	2304	1258	1638

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8048.04	Middle	No	99.12	\$109,800	\$108,834	\$91,811	6809	49.90	3398	1683	1832
17	031	8048.05	Middle	No	108.47	\$109,800	\$119,100	\$100,469	6860	38.41	2635	2109	2470
17	031	8048.06	Middle	No	87.59	\$109,800	\$96,174	\$81,136	3796	63.96	2428	763	933
17	031	8048.07	Middle	No	99.73	\$109,800	\$109,504	\$92,381	5224	36.26	1894	1526	1714
17	031	8048.08	Upper	No	136.81	\$109,800	\$150,217	\$126,719	2596	25.39	659	848	902
17	031	8048.09	Upper	No	121.71	\$109,800	\$133,638	\$112,734	4259	27.78	1183	1395	1498
17	031	8048.10	Middle	No	90.15	\$109,800	\$98,985	\$83,500	7097	40.69	2888	1890	1704
17	031	8049.01	Upper	No	140.55	\$109,800	\$154,324	\$130,183	6927	18.28	1266	1961	1917
17	031	8049.02	Middle	No	118.26	\$109,800	\$129,849	\$109,544	5626	33.61	1891	1916	2164
17	031	8050.01	Upper	No	140.05	\$109,800	\$153,775	\$129,720	4985	14.18	707	1751	1764
17	031	8050.02	Moderate	No	69.55	\$109,800	\$76,366	\$64,426	7422	49.93	3706	1239	1008
17	031	8051.05	Moderate	No	78.79	\$109,800	\$86,511	\$72,986	7278	61.45	4472	1271	979
17	031	8051.06	Middle	No	111.04	\$109,800	\$121,922	\$102,853	2778	18.32	509	1059	601
17	031	8051.07	Middle	No	91.13	\$109,800	\$100,061	\$84,408	6793	58.59	3980	532	441
17	031	8051.08	Middle	No	82.80	\$109,800	\$90,914	\$76,696	6400	61.11	3911	866	874
17	031	8051.09	Middle	No	103.36	\$109,800	\$113,489	\$95,737	4396	20.02	880	1521	1722
17	031	8051.10	Middle	No	106.61	\$109,800	\$117,058	\$98,750	4440	17.95	797	1295	1054
17	031	8051.11	Middle	No	87.09	\$109,800	\$95,625	\$80,668	7786	59.13	4604	1010	1342
17	031	8051.12	Middle	No	95.68	\$109,800	\$105,057	\$88,625	3482	49.86	1736	803	804
17	031	8052.01	Middle	No	115.63	\$109,800	\$126,962	\$107,107	3475	37.55	1305	1107	1295
17	031	8052.02	Upper	No	127.64	\$109,800	\$140,149	\$118,229	4078	31.76	1295	1149	1397
17	031	8053.01	Middle	No	103.61	\$109,800	\$113,764	\$95,972	3588	48.19	1729	914	980
17	031	8053.02	Middle	No	102.32	\$109,800	\$112,347	\$94,777	3873	43.74	1694	1241	1380
17	031	8054.01	Upper	No	125.24	\$109,800	\$137,514	\$116,000	4056	26.80	1087	1220	1437
17	031	8054.02	Middle	No	114.16	\$109,800	\$125,348	\$105,742	5467	26.54	1451	1495	1753
17	031	8055.01	Upper	No	159.84	\$109,800	\$175,504	\$148,056	3998	18.33	733	1011	1096
17	031	8055.02	Upper	No	192.48	\$109,800	\$211,343	\$178,281	4295	9.97	428	1394	1412
17	031	8056.00	Upper	No	173.68	\$109,800	\$190,701	\$160,870	4710	10.89	513	1506	1441
17	031	8057.01	Upper	No	178.29	\$109,800	\$195,762	\$165,139	5485	12.36	678	1519	1401

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8057.02	Upper	No	164.42	\$109,800	\$180,533	\$152,292	2089	16.85	352	681	761
17	031	8058.01	Upper	No	143.89	\$109,800	\$157,991	\$133,281	2580	12.29	317	895	878
17	031	8058.02	Upper	No	139.68	\$109,800	\$153,369	\$129,375	5096	15.78	804	1549	1594
17	031	8059.01	Middle	No	107.98	\$109,800	\$118,562	\$100,022	4341	27.85	1209	1328	1166
17	031	8059.02	Upper	No	136.03	\$109,800	\$149,361	\$126,000	6503	22.62	1471	1691	2085
17	031	8060.01	Moderate	No	74.97	\$109,800	\$82,317	\$69,444	5818	60.61	3526	1031	898
17	031	8060.02	Moderate	No	64.57	\$109,800	\$70,898	\$59,808	7833	55.07	4314	1630	1009
17	031	8060.04	Middle	No	81.27	\$109,800	\$89,234	\$75,283	7554	50.54	3818	1769	1852
17	031	8060.05	Middle	No	96.84	\$109,800	\$106,330	\$89,703	3258	71.70	2336	628	509
17	031	8060.06	Middle	No	100.87	\$109,800	\$110,755	\$93,431	4885	57.38	2803	1362	941
17	031	8061.02	Upper	No	125.04	\$109,800	\$137,294	\$115,817	4400	39.64	1744	1093	1301
17	031	8061.03	Middle	No	107.30	\$109,800	\$117,815	\$99,387	5269	35.19	1854	1782	1899
17	031	8061.04	Moderate	No	67.11	\$109,800	\$73,687	\$62,163	4134	56.46	2334	598	415
17	031	8062.01	Moderate	No	68.79	\$109,800	\$75,531	\$63,722	4908	39.49	1938	1557	661
17	031	8062.02	Middle	No	80.72	\$109,800	\$88,631	\$74,766	4998	25.93	1296	1583	802
17	031	8063.00	Middle	No	110.47	\$109,800	\$121,296	\$102,321	4687	30.92	1449	1400	1668
17	031	8064.00	Upper	No	126.45	\$109,800	\$138,842	\$117,125	2492	31.22	778	641	773
17	031	8065.01	Moderate	No	57.19	\$109,800	\$62,795	\$52,976	2665	71.86	1915	448	682
17	031	8065.02	Middle	No	83.32	\$109,800	\$91,485	\$77,179	4202	49.36	2074	1338	1377
17	031	8066.00	Middle	No	107.83	\$109,800	\$118,397	\$99,875	3602	43.34	1561	1113	1239
17	031	8067.00	Upper	No	155.00	\$109,800	\$170,190	\$143,571	4486	31.56	1416	1514	1417
17	031	8068.01	Moderate	No	79.58	\$109,800	\$87,379	\$73,712	4294	47.02	2019	1106	841
17	031	8068.02	Middle	No	82.32	\$109,800	\$90,387	\$76,250	3445	48.59	1674	699	1046
17	031	8069.00	Middle	No	92.29	\$109,800	\$101,334	\$85,486	5342	51.25	2738	1490	954
17	031	8070.00	Moderate	No	77.79	\$109,800	\$85,413	\$72,054	5866	56.70	3326	922	1441
17	031	8071.00	Upper	No	135.27	\$109,800	\$148,526	\$125,294	3984	33.86	1349	954	1274
17	031	8072.00	Middle	No	110.81	\$109,800	\$121,669	\$102,639	6059	53.79	3259	1561	1898
17	031	8073.00	Moderate	No	72.54	\$109,800	\$79,649	\$67,190	7718	56.53	4363	1649	1563

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8074.00	Middle	No	102.39	\$109,800	\$112,424	\$94,844	6824	54.22	3700	1270	1945
17	031	8075.00	Upper	No	128.74	\$109,800	\$141,357	\$119,250	3327	54.79	1823	865	1022
17	031	8076.00	Middle	No	97.42	\$109,800	\$106,967	\$90,236	6705	57.64	3865	1732	2024
17	031	8077.00	Middle	No	94.28	\$109,800	\$103,519	\$87,325	6147	49.63	3051	1447	1669
17	031	8078.00	Upper	No	149.57	\$109,800	\$164,228	\$138,542	2878	39.40	1134	732	831
17	031	8079.00	Upper	No	147.32	\$109,800	\$161,757	\$136,458	4201	38.66	1624	1261	1318
17	031	8080.01	Middle	No	114.71	\$109,800	\$125,952	\$106,250	3981	46.24	1841	1154	1176
17	031	8080.02	Middle	No	83.67	\$109,800	\$91,870	\$77,500	5281	43.86	2316	1163	1521
17	031	8081.00	Moderate	No	78.05	\$109,800	\$85,699	\$72,292	4010	21.87	877	1374	593
17	031	8082.00	Middle	No	94.27	\$109,800	\$103,508	\$87,321	5646	38.66	2183	1448	1612
17	031	8083.01	Middle	No	119.67	\$109,800	\$131,398	\$110,848	6520	48.88	3187	2032	1585
17	031	8083.02	Middle	No	116.32	\$109,800	\$127,719	\$107,742	4367	52.35	2286	1374	1292
17	031	8084.00	Upper	No	133.13	\$109,800	\$146,177	\$123,313	4622	47.77	2208	1334	1558
17	031	8085.00	Upper	No	123.37	\$109,800	\$135,460	\$114,273	4239	43.26	1834	1314	1434
17	031	8086.00	Upper	No	206.48	\$109,800	\$226,715	\$191,250	2465	20.57	507	563	585
17	031	8087.02	Upper	No	219.73	\$109,800	\$241,264	\$203,523	5481	46.27	2536	289	138
17	031	8088.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3988	22.64	903	1135	976
17	031	8089.00	Upper	No	206.84	\$109,800	\$227,110	\$191,583	4149	18.20	755	1454	1360
17	031	8090.00	Upper	No	251.90	\$109,800	\$276,586	\$233,317	4001	13.42	537	1112	1214
17	031	8091.00	Upper	No	160.48	\$109,800	\$176,207	\$148,646	3437	18.36	631	907	969
17	031	8092.00	Moderate	No	57.66	\$109,800	\$63,311	\$53,409	4980	85.78	4272	661	1445
17	031	8093.00	Upper	No	185.05	\$109,800	\$203,185	\$171,402	5043	44.46	2242	553	898
17	031	8094.01	Upper	No	150.76	\$109,800	\$165,534	\$139,643	2747	32.51	893	634	282
17	031	8094.02	Upper	No	124.67	\$109,800	\$136,888	\$115,481	3374	42.23	1425	339	75
17	031	8095.00	Upper	No	136.94	\$109,800	\$150,360	\$126,838	4346	38.06	1654	647	253
17	031	8096.00	Upper	No	121.95	\$109,800	\$133,901	\$112,955	3319	61.80	2051	995	1192
17	031	8097.00	Upper	No	132.25	\$109,800	\$145,211	\$122,500	3714	58.35	2167	812	1210
17	031	8098.00	Upper	No	151.91	\$109,800	\$166,797	\$140,707	2678	30.96	829	462	503
17	031	8099.00	Upper	No	187.42	\$109,800	\$205,787	\$173,594	3046	25.90	789	734	579

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8100.00	Upper	No	171.37	\$109,800	\$188,164	\$158,733	5640	29.49	1663	1472	762
17	031	8101.00	Middle	No	117.86	\$109,800	\$129,410	\$109,167	4480	40.54	1816	945	879
17	031	8102.00	Moderate	No	71.41	\$109,800	\$78,408	\$66,146	6222	67.45	4197	995	1007
17	031	8103.01	Middle	No	97.26	\$109,800	\$106,791	\$90,089	4105	64.31	2640	931	1203
17	031	8103.02	Upper	No	152.11	\$109,800	\$167,017	\$140,896	3360	46.90	1576	751	1106
17	031	8104.00	Upper	No	154.99	\$109,800	\$170,179	\$143,558	5409	15.94	862	1943	2085
17	031	8105.01	Middle	No	92.19	\$109,800	\$101,225	\$85,395	5293	18.50	979	1678	1807
17	031	8105.02	Middle	No	101.15	\$109,800	\$111,063	\$93,691	5355	23.87	1278	1472	1606
17	031	8106.00	Middle	No	81.98	\$109,800	\$90,014	\$75,938	4949	32.98	1632	909	1278
17	031	8107.01	Moderate	No	67.71	\$109,800	\$74,346	\$62,716	4865	47.89	2330	949	1464
17	031	8107.02	Middle	No	96.43	\$109,800	\$105,880	\$89,318	3914	45.27	1772	536	880
17	031	8108.00	Middle	No	91.38	\$109,800	\$100,335	\$84,645	5124	40.36	2068	1361	1543
17	031	8109.00	Middle	No	81.36	\$109,800	\$89,333	\$75,365	6360	48.76	3101	1285	1800
17	031	8110.00	Upper	No	144.29	\$109,800	\$158,430	\$133,646	4258	27.60	1175	1537	1525
17	031	8111.00	Moderate	No	75.18	\$109,800	\$82,548	\$69,639	6703	33.85	2269	1280	1220
17	031	8112.00	Middle	No	88.87	\$109,800	\$97,579	\$82,321	5401	47.05	2541	1495	1667
17	031	8113.01	Middle	No	82.37	\$109,800	\$90,442	\$76,298	4802	74.47	3576	1079	1292
17	031	8113.02	Low	No	48.48	\$109,800	\$53,231	\$44,908	3565	82.55	2943	534	764
17	031	8114.01	Middle	No	92.55	\$109,800	\$101,620	\$85,726	5001	60.09	3005	1065	1328
17	031	8114.02	Middle	No	98.56	\$109,800	\$108,219	\$91,292	4572	60.96	2787	909	1129
17	031	8115.00	Middle	No	93.15	\$109,800	\$102,279	\$86,282	6031	52.51	3167	1646	1939
17	031	8116.00	Moderate	No	70.53	\$109,800	\$77,442	\$65,329	6053	39.91	2416	1213	1589
17	031	8117.01	Moderate	No	74.35	\$109,800	\$81,636	\$68,871	3455	77.68	2684	495	748
17	031	8117.02	Moderate	No	70.57	\$109,800	\$77,486	\$65,369	5384	72.98	3929	1205	1105
17	031	8118.00	Middle	No	87.31	\$109,800	\$95,866	\$80,872	5644	65.61	3703	1273	1576
17	031	8119.00	Upper	No	191.44	\$109,800	\$210,201	\$177,321	6051	33.23	2011	1601	1567
17	031	8120.00	Upper	No	210.03	\$109,800	\$230,613	\$194,543	5666	24.67	1398	1897	1575
17	031	8121.00	Upper	No	137.31	\$109,800	\$150,766	\$127,188	4763	46.71	2225	1229	1469

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8122.00	Upper	No	255.21	\$109,800	\$280,221	\$236,389	3984	30.42	1212	1159	1173
17	031	8123.01	Upper	No	122.92	\$109,800	\$134,966	\$113,852	4978	40.38	2010	806	419
17	031	8123.02	Upper	No	189.24	\$109,800	\$207,786	\$175,278	2681	33.01	885	850	882
17	031	8124.00	Upper	No	264.64	\$109,800	\$290,575	\$245,119	3458	22.82	789	968	970
17	031	8125.00	Upper	No	143.90	\$109,800	\$158,002	\$133,289	3680	48.48	1784	662	726
17	031	8126.00	Middle	No	119.59	\$109,800	\$131,310	\$110,774	3898	52.36	2041	683	652
17	031	8127.00	Upper	No	152.57	\$109,800	\$167,522	\$141,319	3192	40.66	1298	760	622
17	031	8128.01	Middle	No	102.20	\$109,800	\$112,216	\$94,662	3387	45.38	1537	784	341
17	031	8128.02	Middle	No	102.44	\$109,800	\$112,479	\$94,886	2521	40.38	1018	466	364
17	031	8129.00	Upper	No	171.26	\$109,800	\$188,043	\$158,625	4846	29.26	1418	1309	1424
17	031	8130.00	Upper	No	153.20	\$109,800	\$168,214	\$141,903	3935	39.03	1536	1039	1244
17	031	8131.00	Upper	No	122.42	\$109,800	\$134,417	\$113,393	4678	49.70	2325	1155	1359
17	031	8132.00	Upper	No	177.27	\$109,800	\$194,642	\$164,196	4582	36.21	1659	1185	1346
17	031	8133.01	Low	No	41.88	\$109,800	\$45,984	\$38,795	3634	95.76	3480	330	973
17	031	8133.02	Low	No	43.46	\$109,800	\$47,719	\$40,255	3858	97.54	3763	374	896
17	031	8134.00	Moderate	No	55.14	\$109,800	\$60,544	\$51,075	7571	93.32	7065	997	1852
17	031	8135.00	Moderate	No	70.52	\$109,800	\$77,431	\$65,321	7169	92.97	6665	986	1822
17	031	8136.00	Moderate	No	66.90	\$109,800	\$73,456	\$61,968	5443	95.08	5175	836	1630
17	031	8137.01	Moderate	No	61.14	\$109,800	\$67,132	\$56,635	3886	96.19	3738	324	871
17	031	8137.02	Moderate	No	75.48	\$109,800	\$82,877	\$69,920	4199	96.50	4052	645	1181
17	031	8138.01	Low	No	43.87	\$109,800	\$48,169	\$40,638	2856	96.67	2761	352	879
17	031	8138.02	Moderate	No	60.15	\$109,800	\$66,045	\$55,721	4958	94.17	4669	560	1282
17	031	8139.00	Moderate	No	62.75	\$109,800	\$68,900	\$58,125	6768	92.41	6254	783	1466
17	031	8140.00	Moderate	No	76.11	\$109,800	\$83,569	\$70,500	4706	92.99	4376	736	1279
17	031	8141.00	Low	No	48.56	\$109,800	\$53,319	\$44,978	4683	94.55	4428	551	1142
17	031	8142.00	Moderate	No	59.74	\$109,800	\$65,595	\$55,341	7671	95.33	7313	1045	2113
17	031	8143.00	Moderate	No	57.76	\$109,800	\$63,420	\$53,500	4690	93.58	4389	843	1302
17	031	8144.00	Moderate	No	65.14	\$109,800	\$71,524	\$60,335	7781	90.21	7019	1287	1920
17	031	8145.00	Middle	No	83.06	\$109,800	\$91,200	\$76,932	5395	88.77	4789	1114	1449

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8146.00	Moderate	No	71.38	\$109,800	\$78,375	\$66,116	5616	81.52	4578	1213	1742
17	031	8147.00	Middle	No	86.93	\$109,800	\$95,449	\$80,525	5548	77.90	4322	1123	1662
17	031	8148.00	Moderate	No	65.06	\$109,800	\$71,436	\$60,264	6445	76.80	4950	1223	1797
17	031	8149.00	Moderate	No	58.61	\$109,800	\$64,354	\$54,286	6557	81.99	5376	787	1954
17	031	8150.00	Moderate	No	75.46	\$109,800	\$82,855	\$69,896	4254	85.68	3645	452	1108
17	031	8151.00	Middle	No	92.50	\$109,800	\$101,565	\$85,677	4318	82.49	3562	937	1368
17	031	8152.00	Moderate	No	67.34	\$109,800	\$73,939	\$62,375	6901	78.84	5441	1444	2006
17	031	8153.00	Middle	No	93.42	\$109,800	\$102,575	\$86,534	3756	65.15	2447	926	1090
17	031	8154.00	Middle	No	85.78	\$109,800	\$94,186	\$79,457	5545	56.39	3127	913	1302
17	031	8155.00	Middle	No	86.76	\$109,800	\$95,262	\$80,367	8310	77.38	6430	1778	2363
17	031	8156.00	Middle	No	86.63	\$109,800	\$95,120	\$80,240	5608	48.18	2702	1346	1647
17	031	8157.01	Upper	No	162.62	\$109,800	\$178,557	\$150,625	4124	25.63	1057	1175	1466
17	031	8157.02	Upper	No	142.67	\$109,800	\$156,652	\$132,148	5302	24.03	1274	1305	1572
17	031	8158.00	Middle	No	110.93	\$109,800	\$121,801	\$102,750	1630	19.88	324	486	605
17	031	8159.00	Middle	No	109.12	\$109,800	\$119,814	\$101,076	4773	56.13	2679	1068	911
17	031	8160.00	Upper	No	142.31	\$109,800	\$156,256	\$131,813	3307	40.58	1342	756	1114
17	031	8161.00	Middle	No	93.54	\$109,800	\$102,707	\$86,639	6259	56.91	3562	1475	1862
17	031	8162.00	Middle	No	86.26	\$109,800	\$94,713	\$79,896	4163	61.52	2561	1078	1239
17	031	8163.00	Moderate	No	68.53	\$109,800	\$75,246	\$63,480	4778	78.40	3746	1031	1415
17	031	8164.01	Moderate	No	64.66	\$109,800	\$70,997	\$59,891	4664	92.65	4321	311	1175
17	031	8164.02	Moderate	No	56.90	\$109,800	\$62,476	\$52,708	4460	87.33	3895	704	1300
17	031	8165.00	Low	No	48.54	\$109,800	\$53,297	\$44,965	4262	89.02	3794	748	1247
17	031	8166.00	Low	No	48.48	\$109,800	\$53,231	\$44,911	4522	93.85	4244	656	1373
17	031	8167.00	Moderate	No	66.60	\$109,800	\$73,127	\$61,691	2693	83.62	2252	555	721
17	031	8168.00	Moderate	No	77.79	\$109,800	\$85,413	\$72,051	5765	72.65	4188	1614	1765
17	031	8169.00	Middle	No	85.86	\$109,800	\$94,274	\$79,534	5561	96.73	5379	1600	1814
17	031	8170.00	Moderate	No	77.60	\$109,800	\$85,205	\$71,875	5510	96.53	5319	1153	1545
17	031	8171.01	Moderate	No	60.51	\$109,800	\$66,440	\$56,047	4563	97.66	4456	1030	1550

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8171.02	Moderate	No	79.78	\$109,800	\$87,598	\$73,895	3158	97.94	3093	667	999
17	031	8172.00	Moderate	No	66.22	\$109,800	\$72,710	\$61,341	4821	98.57	4752	703	1353
17	031	8173.00	Moderate	No	61.12	\$109,800	\$67,110	\$56,615	2799	99.25	2778	426	982
17	031	8174.00	Moderate	No	70.12	\$109,800	\$76,992	\$64,954	3652	89.76	3278	827	1186
17	031	8175.00	Middle	No	80.16	\$109,800	\$88,016	\$74,250	3612	97.84	3534	529	947
17	031	8176.00	Moderate	No	53.38	\$109,800	\$58,611	\$49,444	3825	97.54	3731	795	1194
17	031	8177.00	Middle	No	90.12	\$109,800	\$98,952	\$83,478	4803	98.21	4717	1500	1765
17	031	8179.00	Middle	No	89.82	\$109,800	\$98,622	\$83,197	5532	91.90	5084	1465	1567
17	031	8180.00	Moderate	No	77.94	\$109,800	\$85,578	\$72,196	4428	71.91	3184	1023	1594
17	031	8181.00	Upper	No	127.88	\$109,800	\$140,412	\$118,451	2330	49.96	1164	867	907
17	031	8182.00	Middle	No	116.21	\$109,800	\$127,599	\$107,639	4762	64.28	3061	1603	1915
17	031	8183.00	Middle	No	82.13	\$109,800	\$90,179	\$76,071	5922	85.16	5043	1294	1614
17	031	8184.01	Middle	No	86.31	\$109,800	\$94,768	\$79,943	3613	64.90	2345	1163	1251
17	031	8184.02	Middle	No	108.80	\$109,800	\$119,462	\$100,781	3282	49.97	1640	1064	1142
17	031	8185.00	Upper	No	128.34	\$109,800	\$140,917	\$118,873	5650	32.58	1841	2184	2505
17	031	8186.00	Upper	No	124.87	\$109,800	\$137,107	\$115,662	5093	27.02	1376	1349	1582
17	031	8187.00	Upper	No	146.13	\$109,800	\$160,451	\$135,355	3691	28.45	1050	1248	1422
17	031	8188.00	Upper	No	133.10	\$109,800	\$146,144	\$123,288	5692	28.16	1603	1787	2155
17	031	8189.00	Upper	No	125.03	\$109,800	\$137,283	\$115,809	4496	25.47	1145	1130	1325
17	031	8190.00	Upper	No	186.10	\$109,800	\$204,338	\$172,378	4768	11.01	525	1228	1370
17	031	8191.00	Middle	No	80.76	\$109,800	\$88,674	\$74,808	4600	56.87	2616	901	1235
17	031	8192.00	Middle	No	91.16	\$109,800	\$100,094	\$84,435	6154	59.67	3672	1475	1820
17	031	8193.00	Middle	No	99.69	\$109,800	\$109,460	\$92,340	2777	39.25	1090	755	944
17	031	8194.00	Middle	No	89.21	\$109,800	\$97,953	\$82,637	5686	46.04	2618	1237	1748
17	031	8195.00	Upper	No	133.41	\$109,800	\$146,484	\$123,571	3664	31.96	1171	892	695
17	031	8196.00	Upper	No	235.09	\$109,800	\$258,129	\$217,750	4083	11.88	485	1210	1320
17	031	8197.00	Upper	No	172.20	\$109,800	\$189,076	\$159,500	6028	9.70	585	1699	1837
17	031	8198.01	Upper	No	205.77	\$109,800	\$225,935	\$190,590	5364	8.58	460	1587	1700
17	031	8198.02	Upper	No	206.86	\$109,800	\$227,132	\$191,607	2741	8.68	238	911	965

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8199.00	Upper	No	216.57	\$109,800	\$237,794	\$200,592	3514	8.99	316	1033	1091
17	031	8200.00	Upper	No	261.04	\$109,800	\$286,622	\$241,786	2230	28.92	645	530	661
17	031	8201.01	Upper	No	150.83	\$109,800	\$165,611	\$139,706	7889	15.35	1211	2880	2503
17	031	8201.03	Middle	No	97.42	\$109,800	\$106,967	\$90,234	4285	29.89	1281	1098	1232
17	031	8201.04	Middle	No	107.98	\$109,800	\$118,562	\$100,016	4453	31.48	1402	1163	1253
17	031	8202.02	Moderate	No	73.50	\$109,800	\$80,703	\$68,083	3128	37.60	1176	1041	1203
17	031	8202.03	Upper	No	174.71	\$109,800	\$191,832	\$161,827	4038	20.51	828	1170	1221
17	031	8202.04	Upper	No	132.45	\$109,800	\$145,430	\$122,684	4434	22.30	989	1672	1317
17	031	8203.00	Moderate	No	59.69	\$109,800	\$65,540	\$55,292	5588	76.16	4256	980	1681
17	031	8204.00	Moderate	No	50.26	\$109,800	\$55,185	\$46,553	5556	91.88	5105	766	1496
17	031	8205.01	Middle	No	82.88	\$109,800	\$91,002	\$76,772	5905	32.36	1911	1437	1649
17	031	8205.02	Moderate	No	71.63	\$109,800	\$78,650	\$66,351	5380	35.20	1894	1273	1356
17	031	8206.03	Middle	No	90.19	\$109,800	\$99,029	\$83,536	5530	38.86	2149	1338	1869
17	031	8206.04	Moderate	No	54.91	\$109,800	\$60,291	\$50,865	3689	22.91	845	682	880
17	031	8206.05	Moderate	No	55.84	\$109,800	\$61,312	\$51,722	4523	68.27	3088	353	543
17	031	8206.06	Middle	No	109.27	\$109,800	\$119,978	\$101,213	3866	25.12	971	1192	1322
17	031	8207.00	Middle	No	95.00	\$109,800	\$104,310	\$87,997	7110	70.31	4999	1853	2217
17	031	8208.00	Middle	No	82.80	\$109,800	\$90,914	\$76,694	3695	65.41	2417	956	1210
17	031	8209.01	Moderate	No	68.72	\$109,800	\$75,455	\$63,655	5582	47.89	2673	1230	1691
17	031	8209.02	Middle	No	107.06	\$109,800	\$117,552	\$99,167	5051	58.05	2932	1311	1657
17	031	8210.01	Moderate	No	66.07	\$109,800	\$72,545	\$61,196	5205	36.83	1917	1045	1477
17	031	8210.02	Moderate	No	78.48	\$109,800	\$86,171	\$72,692	5764	40.87	2356	1495	1689
17	031	8211.01	Middle	No	87.66	\$109,800	\$96,251	\$81,196	4876	44.83	2186	1211	1316
17	031	8211.02	Middle	No	82.93	\$109,800	\$91,057	\$76,820	4231	56.30	2382	1286	1459
17	031	8212.00	Moderate	No	74.25	\$109,800	\$81,527	\$68,779	5641	89.91	5072	1043	1458
17	031	8213.00	Moderate	No	59.80	\$109,800	\$65,660	\$55,389	5477	88.30	4836	809	1362
17	031	8214.01	Moderate	No	52.69	\$109,800	\$57,854	\$48,807	2870	97.67	2803	799	1216
17	031	8214.02	Middle	No	82.83	\$109,800	\$90,947	\$76,724	3200	97.63	3124	867	1260

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8215.00	Low	No	45.09	\$109,800	\$49,509	\$41,767	1421	96.90	1377	240	757
17	031	8216.00	Middle	No	99.68	\$109,800	\$109,449	\$92,333	4542	71.42	3244	1307	1600
17	031	8217.00	Middle	No	104.04	\$109,800	\$114,236	\$96,371	4859	30.69	1491	1351	1466
17	031	8218.00	Middle	No	110.82	\$109,800	\$121,680	\$102,647	5415	47.07	2549	1604	1854
17	031	8219.00	Middle	No	101.48	\$109,800	\$111,425	\$94,000	5129	34.35	1762	1454	1688
17	031	8220.00	Moderate	No	68.58	\$109,800	\$75,301	\$63,523	4343	31.41	1364	1282	1631
17	031	8221.01	Middle	No	88.62	\$109,800	\$97,305	\$82,083	4606	38.19	1759	1213	1495
17	031	8221.02	Middle	No	88.03	\$109,800	\$96,657	\$81,544	4504	51.09	2301	1300	1417
17	031	8222.00	Middle	No	102.75	\$109,800	\$112,820	\$95,172	3929	39.30	1544	1022	1274
17	031	8223.01	Middle	No	104.92	\$109,800	\$115,202	\$97,188	4088	32.07	1311	993	1080
17	031	8223.02	Middle	No	99.26	\$109,800	\$108,987	\$91,944	4447	37.53	1669	1246	1137
17	031	8224.00	Moderate	No	62.57	\$109,800	\$68,702	\$57,957	6362	28.91	1839	1304	1590
17	031	8225.00	Middle	No	82.03	\$109,800	\$90,069	\$75,980	4496	34.90	1569	1402	1526
17	031	8226.01	Middle	No	111.45	\$109,800	\$122,372	\$103,229	4793	31.48	1509	1426	1405
17	031	8226.02	Middle	No	109.85	\$109,800	\$120,615	\$101,750	7296	29.10	2123	2452	2012
17	031	8227.01	Middle	No	86.09	\$109,800	\$94,527	\$79,746	4438	46.78	2076	1462	1124
17	031	8227.02	Middle	No	83.90	\$109,800	\$92,122	\$77,714	3828	37.23	1425	1010	1053
17	031	8228.01	Upper	No	129.02	\$109,800	\$141,664	\$119,507	3258	34.13	1112	1053	801
17	031	8228.02	Middle	No	109.70	\$109,800	\$120,451	\$101,607	3669	26.14	959	1187	1180
17	031	8229.00	Middle	No	91.43	\$109,800	\$100,390	\$84,688	2078	29.98	623	642	670
17	031	8230.01	Moderate	No	69.00	\$109,800	\$75,762	\$63,917	6624	35.67	2363	1467	1115
17	031	8230.02	Moderate	No	79.05	\$109,800	\$86,797	\$73,224	6006	26.87	1614	1293	1346
17	031	8231.01	Moderate	No	68.54	\$109,800	\$75,257	\$63,485	4515	24.32	1098	1012	1108
17	031	8231.02	Middle	No	83.97	\$109,800	\$92,199	\$77,782	3642	26.66	971	943	1144
17	031	8232.00	Middle	No	87.09	\$109,800	\$95,625	\$80,667	4775	35.16	1679	1557	1612
17	031	8233.02	Moderate	No	66.74	\$109,800	\$73,281	\$61,821	5739	63.57	3648	1489	1915
17	031	8233.03	Middle	No	92.22	\$109,800	\$101,258	\$85,417	4581	48.96	2243	1085	1276
17	031	8233.04	Moderate	No	68.93	\$109,800	\$75,685	\$63,845	5872	54.51	3201	1586	1950
17	031	8234.00	Moderate	No	60.52	\$109,800	\$66,451	\$56,060	4892	79.52	3890	1202	1713

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8235.00	Moderate	No	72.83	\$109,800	\$79,967	\$67,464	4301	73.15	3146	817	1494
17	031	8236.02	Middle	No	80.34	\$109,800	\$88,213	\$74,414	6209	19.50	1211	2233	1591
17	031	8236.03	Moderate	No	66.59	\$109,800	\$73,116	\$61,679	2021	95.99	1940	295	621
17	031	8236.04	Upper	No	121.84	\$109,800	\$133,780	\$112,857	3509	12.88	452	1186	1344
17	031	8236.05	Middle	No	107.94	\$109,800	\$118,518	\$99,980	4177	20.56	859	1232	1326
17	031	8237.02	Middle	No	90.09	\$109,800	\$98,919	\$83,450	7050	27.01	1904	1352	1480
17	031	8237.03	Moderate	No	66.90	\$109,800	\$73,456	\$61,972	8659	28.76	2490	1828	2010
17	031	8237.04	Middle	No	100.31	\$109,800	\$110,140	\$92,917	4191	23.46	983	1211	1330
17	031	8237.05	Moderate	No	75.17	\$109,800	\$82,537	\$69,625	4666	26.49	1236	1097	1179
17	031	8238.01	Upper	No	142.54	\$109,800	\$156,509	\$132,031	5873	14.47	850	1891	1928
17	031	8238.03	Middle	No	110.40	\$109,800	\$121,219	\$102,258	7146	17.42	1245	2198	2115
17	031	8238.05	Moderate	No	78.12	\$109,800	\$85,776	\$72,359	3189	14.83	473	1403	1139
17	031	8238.06	Moderate	No	74.86	\$109,800	\$82,196	\$69,342	3847	24.46	941	1083	939
17	031	8239.01	Upper	No	130.04	\$109,800	\$142,784	\$120,449	3515	15.99	562	1645	1880
17	031	8239.03	Upper	No	122.53	\$109,800	\$134,538	\$113,491	4657	11.55	538	1589	1735
17	031	8239.04	Upper	No	125.34	\$109,800	\$137,623	\$116,098	4043	8.38	339	1480	1636
17	031	8240.03	Upper	No	126.55	\$109,800	\$138,952	\$117,222	6242	11.21	700	1694	2010
17	031	8240.04	Upper	No	131.72	\$109,800	\$144,629	\$122,010	5374	11.16	600	1373	1690
17	031	8240.05	Upper	No	157.24	\$109,800	\$172,650	\$145,644	5933	14.43	856	1678	1867
17	031	8240.06	Upper	No	159.96	\$109,800	\$175,636	\$148,163	5096	13.32	679	1595	1659
17	031	8241.05	Upper	No	124.66	\$109,800	\$136,877	\$115,463	7297	18.32	1337	2318	2301
17	031	8241.06	Middle	No	111.16	\$109,800	\$122,054	\$102,967	7021	18.76	1317	2154	2218
17	031	8241.07	Middle	No	101.37	\$109,800	\$111,304	\$93,892	6747	18.53	1250	2350	2108
17	031	8241.13	Upper	No	123.45	\$109,800	\$135,548	\$114,351	6322	16.53	1045	2298	2155
17	031	8241.14	Upper	No	151.60	\$109,800	\$166,457	\$140,417	5299	21.14	1120	1701	1836
17	031	8241.15	Middle	No	96.26	\$109,800	\$105,693	\$89,167	3843	21.62	831	1279	1409
17	031	8241.16	Middle	No	83.15	\$109,800	\$91,299	\$77,022	5244	26.79	1405	1142	1459
17	031	8241.19	Middle	No	118.25	\$109,800	\$129,839	\$109,531	5456	17.69	965	2125	2140

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8241.21	Middle	No	92.73	\$109,800	\$101,818	\$85,893	3138	16.48	517	1196	1225
17	031	8241.22	Upper	No	121.08	\$109,800	\$132,946	\$112,150	6209	16.86	1047	2277	1862
17	031	8241.23	Middle	No	102.87	\$109,800	\$112,951	\$95,288	7753	21.86	1695	2416	2660
17	031	8241.24	Middle	No	88.62	\$109,800	\$97,305	\$82,083	3679	37.48	1379	727	726
17	031	8241.25	Middle	No	117.26	\$109,800	\$128,751	\$108,611	4098	20.94	858	1433	1547
17	031	8241.26	Upper	No	164.66	\$109,800	\$180,797	\$152,515	5951	18.37	1093	2007	2045
17	031	8241.27	Upper	No	135.80	\$109,800	\$149,108	\$125,787	3706	15.43	572	1494	1506
17	031	8241.28	Middle	No	93.59	\$109,800	\$102,762	\$86,689	4638	18.00	835	1579	1663
17	031	8241.29	Upper	No	128.64	\$109,800	\$141,247	\$119,156	4357	16.87	735	1523	1397
17	031	8243.00	Moderate	No	63.57	\$109,800	\$69,800	\$58,882	4499	93.91	4225	910	1476
17	031	8244.00	Moderate	No	68.60	\$109,800	\$75,323	\$63,542	2007	64.77	1300	437	610
17	031	8245.03	Middle	No	90.84	\$109,800	\$99,742	\$84,144	6880	22.65	1558	2270	1642
17	031	8245.05	Moderate	No	69.38	\$109,800	\$76,179	\$64,267	6783	31.95	2167	1694	1748
17	031	8245.07	Moderate	No	75.89	\$109,800	\$83,327	\$70,298	4136	21.98	909	1386	1415
17	031	8245.08	Middle	No	89.33	\$109,800	\$98,084	\$82,745	3699	19.01	703	1315	1127
17	031	8245.09	Middle	No	118.14	\$109,800	\$129,718	\$109,432	4154	24.55	1020	1423	1447
17	031	8246.01	Middle	No	92.23	\$109,800	\$101,269	\$85,426	4392	29.96	1316	1398	1419
17	031	8246.02	Middle	No	114.59	\$109,800	\$125,820	\$106,136	6245	32.62	2037	2225	2282
17	031	8247.01	Middle	No	100.90	\$109,800	\$110,788	\$93,462	3782	52.78	1996	1094	1220
17	031	8247.02	Middle	No	85.26	\$109,800	\$93,615	\$78,972	5453	61.87	3374	1920	2244
17	031	8248.00	Moderate	No	66.44	\$109,800	\$72,951	\$61,542	7178	85.00	6101	1661	2472
17	031	8249.00	Low	No	44.34	\$109,800	\$48,685	\$41,076	3244	86.87	2818	863	1110
17	031	8250.00	Middle	No	82.22	\$109,800	\$90,278	\$76,157	4766	39.43	1879	1068	1140
17	031	8252.00	Middle	No	86.08	\$109,800	\$94,516	\$79,734	2016	55.90	1127	690	708
17	031	8253.02	Middle	No	104.43	\$109,800	\$114,664	\$96,731	5938	32.05	1903	1536	1779
17	031	8253.03	Middle	No	86.57	\$109,800	\$95,054	\$80,189	3785	22.51	852	925	1098
17	031	8253.04	Middle	No	104.81	\$109,800	\$115,081	\$97,083	3923	20.75	814	1329	1053
17	031	8254.00	Upper	No	120.35	\$109,800	\$132,144	\$111,475	5337	20.63	1101	2037	1982
17	031	8255.01	Moderate	No	74.68	\$109,800	\$81,999	\$69,179	5766	91.02	5248	1089	1703

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8255.03	Moderate	No	64.68	\$109,800	\$71,019	\$59,908	6540	88.35	5778	1898	2416
17	031	8255.04	Middle	No	88.72	\$109,800	\$97,415	\$82,181	3591	95.74	3438	736	1085
17	031	8255.05	Moderate	No	72.91	\$109,800	\$80,055	\$67,533	5364	93.61	5021	1367	1826
17	031	8256.00	Moderate	No	53.78	\$109,800	\$59,050	\$49,816	5138	92.04	4729	1053	1788
17	031	8257.00	Moderate	No	50.62	\$109,800	\$55,581	\$46,890	4046	87.86	3555	961	1492
17	031	8258.01	Moderate	No	56.58	\$109,800	\$62,125	\$52,413	3569	96.41	3441	545	1613
17	031	8258.02	Moderate	No	64.47	\$109,800	\$70,788	\$59,722	5862	96.69	5668	1628	2169
17	031	8258.03	Moderate	No	76.47	\$109,800	\$83,964	\$70,833	5908	95.80	5660	1459	1870
17	031	8259.00	Moderate	No	58.31	\$109,800	\$64,024	\$54,011	3296	91.84	3027	699	1157
17	031	8260.00	Moderate	No	54.12	\$109,800	\$59,424	\$50,135	2660	91.62	2437	565	1355
17	031	8261.00	Moderate	No	60.56	\$109,800	\$66,495	\$56,100	5931	87.62	5197	1081	2182
17	031	8262.01	Middle	No	82.59	\$109,800	\$90,684	\$76,500	3844	92.92	3572	1036	775
17	031	8262.02	Low	No	44.11	\$109,800	\$48,433	\$40,861	5710	87.72	5009	1299	2138
17	031	8263.01	Moderate	No	66.56	\$109,800	\$73,083	\$61,655	3923	94.83	3720	1104	1506
17	031	8263.03	Moderate	No	58.44	\$109,800	\$64,167	\$54,137	4068	96.51	3926	946	1362
17	031	8263.04	Low	No	39.73	\$109,800	\$43,624	\$36,806	2874	97.32	2797	735	1288
17	031	8264.01	Moderate	No	66.75	\$109,800	\$73,292	\$61,833	3725	98.42	3666	921	1340
17	031	8264.02	Moderate	No	63.54	\$109,800	\$69,767	\$58,856	4728	97.42	4606	1151	2026
17	031	8265.00	Low	No	49.37	\$109,800	\$54,208	\$45,736	5614	96.97	5444	1394	2217
17	031	8266.00	Low	No	41.92	\$109,800	\$46,028	\$38,835	4595	97.39	4475	1097	1861
17	031	8267.00	Moderate	No	54.52	\$109,800	\$59,863	\$50,500	4573	97.00	4436	817	1697
17	031	8268.00	Low	No	48.63	\$109,800	\$53,396	\$45,050	4596	88.08	4048	748	1806
17	031	8269.01	Low	No	25.50	\$109,800	\$27,999	\$23,625	1462	99.18	1450	350	872
17	031	8269.02	Low	No	37.14	\$109,800	\$40,780	\$34,402	1255	98.57	1237	235	658
17	031	8270.00	Low	No	46.13	\$109,800	\$50,651	\$42,734	2968	97.88	2905	851	1662
17	031	8271.00	Moderate	No	54.10	\$109,800	\$59,402	\$50,114	2265	98.19	2224	390	1066
17	031	8272.00	Middle	No	83.10	\$109,800	\$91,244	\$76,975	3693	96.34	3558	1081	1533
17	031	8273.00	Low	No	35.13	\$109,800	\$38,573	\$32,543	2277	97.28	2215	438	1079

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8274.00	Moderate	No	54.40	\$109,800	\$59,731	\$50,391	3230	96.84	3128	718	1513
17	031	8275.00	Moderate	No	58.54	\$109,800	\$64,277	\$54,228	4465	95.30	4255	967	2105
17	031	8276.00	Low	No	44.88	\$109,800	\$49,278	\$41,577	3012	99.37	2993	605	1267
17	031	8277.00	Moderate	No	68.69	\$109,800	\$75,422	\$63,625	2452	91.35	2240	459	1168
17	031	8278.01	Moderate	No	72.69	\$109,800	\$79,814	\$67,336	4645	83.16	3863	1398	1813
17	031	8278.02	Middle	No	98.31	\$109,800	\$107,944	\$91,065	3314	93.36	3094	851	1046
17	031	8278.04	Middle	No	102.01	\$109,800	\$112,007	\$94,487	3149	90.03	2835	1141	1326
17	031	8278.05	Middle	No	117.68	\$109,800	\$129,213	\$109,000	2953	90.38	2669	930	1025
17	031	8279.01	Middle	No	113.15	\$109,800	\$124,239	\$104,808	2421	93.27	2258	679	735
17	031	8279.02	Moderate	No	66.52	\$109,800	\$73,039	\$61,613	4558	80.63	3675	895	1210
17	031	8280.00	Middle	No	81.59	\$109,800	\$89,586	\$75,577	5411	70.25	3801	1225	1734
17	031	8281.00	Moderate	No	58.76	\$109,800	\$64,518	\$54,431	5083	59.96	3048	1535	1820
17	031	8282.01	Middle	No	85.02	\$109,800	\$93,352	\$78,750	4491	74.04	3325	984	1246
17	031	8282.02	Middle	No	113.56	\$109,800	\$124,689	\$105,184	4590	73.33	3366	1154	1395
17	031	8283.00	Middle	No	85.98	\$109,800	\$94,406	\$79,643	3363	56.85	1912	1161	1180
17	031	8284.01	Middle	No	89.51	\$109,800	\$98,282	\$82,910	3598	43.58	1568	970	1278
17	031	8284.02	Moderate	No	74.22	\$109,800	\$81,494	\$68,750	3688	64.70	2386	1013	1147
17	031	8285.03	Low	No	49.69	\$109,800	\$54,560	\$46,029	4322	85.96	3715	823	1852
17	031	8285.04	Low	No	49.64	\$109,800	\$54,505	\$45,986	5474	83.10	4549	880	1957
17	031	8285.05	Middle	No	97.07	\$109,800	\$106,583	\$89,909	6682	71.37	4769	2072	2465
17	031	8285.07	Middle	No	96.55	\$109,800	\$106,012	\$89,433	3999	83.25	3329	1207	1398
17	031	8285.08	Moderate	No	62.59	\$109,800	\$68,724	\$57,974	4630	84.38	3907	1022	1699
17	031	8286.01	Middle	No	99.83	\$109,800	\$109,613	\$92,470	4198	43.35	1820	1334	1522
17	031	8286.02	Middle	No	112.71	\$109,800	\$123,756	\$104,400	4666	71.09	3317	1196	1381
17	031	8287.01	Middle	No	92.02	\$109,800	\$101,038	\$85,237	3780	81.48	3080	975	1233
17	031	8287.02	Moderate	No	66.35	\$109,800	\$72,852	\$61,458	4742	88.65	4204	1084	1607
17	031	8288.01	Middle	No	111.66	\$109,800	\$122,603	\$103,424	5122	66.01	3381	1556	1887
17	031	8288.02	Moderate	No	78.05	\$109,800	\$85,699	\$72,294	2982	67.67	2018	1031	1142
17	031	8289.00	Moderate	No	64.34	\$109,800	\$70,645	\$59,600	3399	90.35	3071	517	1249

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8290.00	Low	No	37.95	\$109,800	\$41,669	\$35,156	882	98.53	869	153	593
17	031	8291.00	Low	No	46.58	\$109,800	\$51,145	\$43,146	3512	92.40	3245	563	1401
17	031	8292.00	Moderate	No	61.87	\$109,800	\$67,933	\$57,309	5547	81.56	4524	1308	2028
17	031	8293.01	Middle	No	107.96	\$109,800	\$118,540	\$100,000	3931	75.12	2953	1341	1563
17	031	8293.02	Low	No	44.30	\$109,800	\$48,641	\$41,037	3633	93.45	3395	469	952
17	031	8294.01	Low	No	34.75	\$109,800	\$38,156	\$32,188	1049	98.38	1032	248	466
17	031	8294.02	Moderate	No	66.12	\$109,800	\$72,600	\$61,250	3088	78.14	2413	941	1547
17	031	8295.00	Moderate	No	50.52	\$109,800	\$55,471	\$46,799	4001	68.78	2752	1067	1497
17	031	8296.00	Middle	No	90.71	\$109,800	\$99,600	\$84,022	3035	49.92	1515	963	1248
17	031	8297.00	Moderate	No	55.94	\$109,800	\$61,422	\$51,818	3344	79.13	2646	907	1701
17	031	8298.00	Upper	No	129.31	\$109,800	\$141,982	\$119,770	6891	64.78	4464	1813	1968
17	031	8299.02	Middle	No	96.34	\$109,800	\$105,781	\$89,239	6457	91.11	5883	2182	2198
17	031	8299.03	Middle	No	86.75	\$109,800	\$95,252	\$80,350	4529	94.10	4262	1373	1787
17	031	8299.04	Middle	No	111.82	\$109,800	\$122,778	\$103,576	4168	55.16	2299	1870	1797
17	031	8300.01	Moderate	No	76.04	\$109,800	\$83,492	\$70,431	2432	41.65	1013	982	1325
17	031	8300.03	Upper	No	147.03	\$109,800	\$161,439	\$136,190	7640	97.34	7437	2455	3151
17	031	8300.04	Upper	No	130.01	\$109,800	\$142,751	\$120,427	7529	92.62	6973	1877	2604
17	031	8300.05	Upper	No	138.61	\$109,800	\$152,194	\$128,385	3768	85.14	3208	1415	1688
17	031	8300.06	Moderate	No	78.72	\$109,800	\$86,435	\$72,917	2526	82.07	2073	779	974
17	031	8300.07	Moderate	No	67.10	\$109,800	\$73,676	\$62,156	4638	91.91	4263	860	1343
17	031	8300.08	Middle	No	109.71	\$109,800	\$120,462	\$101,620	4342	94.91	4121	1390	1544
17	031	8301.00	Middle	No	97.30	\$109,800	\$106,835	\$90,125	3297	87.44	2883	774	1092
17	031	8302.01	Middle	No	86.81	\$109,800	\$95,317	\$80,407	5105	90.07	4598	926	1331
17	031	8302.02	Middle	No	92.56	\$109,800	\$101,631	\$85,740	3377	82.06	2771	829	1230
17	031	8303.00	Moderate	No	61.51	\$109,800	\$67,538	\$56,981	5369	85.83	4608	888	1793
17	031	8304.00	Moderate	No	65.99	\$109,800	\$72,457	\$61,127	4091	77.41	3167	986	1836
17	031	8305.00	Low	No	45.38	\$109,800	\$49,827	\$42,033	4410	98.34	4337	752	1118
17	031	8306.00	Moderate	No	65.04	\$109,800	\$71,414	\$60,250	4935	67.05	3309	470	861

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8307.00	Middle	No	93.33	\$109,800	\$102,476	\$86,450	4006	57.46	2302	536	252
17	031	8308.00	Upper	No	129.91	\$109,800	\$142,641	\$120,333	2405	30.94	744	242	328
17	031	8309.00	Upper	No	123.99	\$109,800	\$136,141	\$114,844	3076	45.94	1413	547	835
17	031	8310.00	Upper	No	237.18	\$109,800	\$260,424	\$219,688	2633	22.22	585	650	594
17	031	8311.00	Middle	No	90.45	\$109,800	\$99,314	\$83,780	6697	63.69	4265	1242	2570
17	031	8312.00	Low	No	48.62	\$109,800	\$53,385	\$45,039	4832	93.77	4531	688	1592
17	031	8313.00	Moderate	No	58.55	\$109,800	\$64,288	\$54,236	1251	97.92	1225	170	339
17	031	8314.00	Low	No	36.77	\$109,800	\$40,373	\$34,063	2820	90.92	2564	463	1036
17	031	8315.00	Moderate	No	63.90	\$109,800	\$70,162	\$59,192	4421	76.72	3392	791	1012
17	031	8316.00	Moderate	No	77.08	\$109,800	\$84,634	\$71,394	7745	80.26	6216	1313	1870
17	031	8317.00	Middle	No	97.70	\$109,800	\$107,275	\$90,500	2237	61.73	1381	406	620
17	031	8318.00	Moderate	No	71.12	\$109,800	\$78,090	\$65,877	5868	61.59	3614	1087	1811
17	031	8319.00	Upper	No	221.77	\$109,800	\$243,503	\$205,417	3040	17.83	542	619	794
17	031	8320.00	Upper	No	210.70	\$109,800	\$231,349	\$195,156	2062	20.90	431	357	455
17	031	8321.00	Moderate	No	70.97	\$109,800	\$77,925	\$65,739	3410	36.66	1250	415	393
17	031	8322.00	Upper	No	211.00	\$109,800	\$231,678	\$195,438	3289	23.93	787	539	1087
17	031	8323.00	Upper	No	177.33	\$109,800	\$194,708	\$164,250	2054	30.33	623	400	638
17	031	8324.00	Upper	No	190.46	\$109,800	\$209,125	\$176,417	3601	40.35	1453	716	1168
17	031	8325.00	Upper	No	267.55	\$109,800	\$293,770	\$247,813	3334	25.67	856	659	1049
17	031	8326.00	Upper	No	269.23	\$109,800	\$295,615	\$249,375	4147	16.98	704	907	1270
17	031	8329.00	Upper	No	179.16	\$109,800	\$196,718	\$165,948	1995	54.19	1081	204	470
17	031	8330.00	Upper	No	186.09	\$109,800	\$204,327	\$172,363	5637	30.23	1704	826	243
17	031	8331.00	Upper	No	172.48	\$109,800	\$189,383	\$159,756	9493	37.10	3522	2419	673
17	031	8333.00	Upper	No	184.07	\$109,800	\$202,109	\$170,497	2912	54.22	1579	347	653
17	031	8339.00	Low	No	39.57	\$109,800	\$43,448	\$36,652	2333	97.13	2266	162	835
17	031	8340.00	Moderate	No	54.45	\$109,800	\$59,786	\$50,438	3609	99.39	3587	154	1301
17	031	8342.00	Moderate	No	69.61	\$109,800	\$76,432	\$64,476	4693	99.00	4646	818	1890
17	031	8343.00	Moderate	No	78.91	\$109,800	\$86,643	\$73,095	6240	99.44	6205	1891	2498
17	031	8344.00	Middle	No	94.80	\$109,800	\$104,090	\$87,813	3765	95.67	3602	633	844

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8345.00	Low	No	40.36	\$109,800	\$44,315	\$37,388	1765	99.04	1748	33	386
17	031	8346.00	Low	No	31.47	\$109,800	\$34,554	\$29,154	2357	99.11	2336	169	938
17	031	8347.00	Low	No	33.25	\$109,800	\$36,509	\$30,804	1759	99.37	1748	191	799
17	031	8348.00	Moderate	No	55.80	\$109,800	\$61,268	\$51,691	1753	99.49	1744	128	724
17	031	8349.00	Low	No	44.89	\$109,800	\$49,289	\$41,579	1952	99.69	1946	114	625
17	031	8350.00	Low	No	41.60	\$109,800	\$45,677	\$38,537	6398	98.61	6309	717	1777
17	031	8351.00	Low	No	49.22	\$109,800	\$54,044	\$45,591	5585	97.67	5455	740	1440
17	031	8352.00	Middle	No	106.19	\$109,800	\$116,597	\$98,362	2038	72.72	1482	427	506
17	031	8355.00	Low	No	24.08	\$109,800	\$26,440	\$22,308	1584	96.84	1534	167	545
17	031	8356.00	Low	No	34.80	\$109,800	\$38,210	\$32,237	898	98.33	883	69	426
17	031	8358.00	Moderate	No	76.32	\$109,800	\$83,799	\$70,696	1698	97.47	1655	321	244
17	031	8360.00	Upper	No	122.60	\$109,800	\$134,615	\$113,558	2338	97.35	2276	534	907
17	031	8361.00	Low	No	26.42	\$109,800	\$29,009	\$24,479	1893	98.94	1873	131	312
17	031	8362.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	2178	50.14	1092	64	50
17	031	8363.00	Upper	No	121.68	\$109,800	\$133,605	\$112,708	1492	68.03	1015	179	187
17	031	8364.00	Moderate	No	50.02	\$109,800	\$54,922	\$46,332	3621	95.83	3470	579	542
17	031	8365.00	Moderate	No	53.40	\$109,800	\$58,633	\$49,464	1527	99.02	1512	120	282
17	031	8366.00	Moderate	No	72.12	\$109,800	\$79,188	\$66,806	2929	81.15	2377	234	679
17	031	8367.00	Moderate	No	67.99	\$109,800	\$74,653	\$62,982	2481	92.18	2287	321	676
17	031	8368.00	Low	No	21.34	\$109,800	\$23,431	\$19,766	2645	91.87	2430	139	489
17	031	8369.00	Low	No	27.59	\$109,800	\$30,294	\$25,556	1439	96.32	1386	75	289
17	031	8370.00	Low	No	42.97	\$109,800	\$47,181	\$39,806	2042	93.68	1913	199	657
17	031	8371.00	Low	No	41.12	\$109,800	\$45,150	\$38,092	1652	87.77	1450	224	525
17	031	8373.00	Low	No	32.73	\$109,800	\$35,938	\$30,319	2489	95.54	2378	227	967
17	031	8374.00	Low	No	37.23	\$109,800	\$40,879	\$34,491	1990	92.46	1840	148	811
17	031	8378.00	Moderate	No	58.88	\$109,800	\$64,650	\$54,539	2837	84.35	2393	136	758
17	031	8380.00	Low	No	44.50	\$109,800	\$48,861	\$41,222	2651	82.27	2181	316	603
17	031	8381.00	Upper	No	173.26	\$109,800	\$190,239	\$160,478	1821	70.57	1285	184	219

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8382.00	Upper	No	192.44	\$109,800	\$211,299	\$178,250	1675	71.64	1200	203	373
17	031	8383.00	Upper	No	166.36	\$109,800	\$182,663	\$154,091	2580	49.26	1271	211	147
17	031	8386.00	Low	No	24.98	\$109,800	\$27,428	\$23,145	1518	95.59	1451	23	315
17	031	8387.00	Low	No	33.36	\$109,800	\$36,629	\$30,901	4132	99.39	4107	380	1429
17	031	8388.00	Low	No	40.05	\$109,800	\$43,975	\$37,104	3102	96.71	3000	373	1024
17	031	8390.00	Upper	No	139.18	\$109,800	\$152,820	\$128,920	10435	43.10	4497	1787	405
17	031	8391.00	Upper	No	166.59	\$109,800	\$182,916	\$154,306	8234	47.07	3876	1280	195
17	031	8392.00	Moderate	No	63.88	\$109,800	\$70,140	\$59,167	2749	89.52	2461	537	165
17	031	8395.00	Upper	No	121.73	\$109,800	\$133,660	\$112,750	1590	86.16	1370	357	422
17	031	8396.00	Moderate	No	64.55	\$109,800	\$70,876	\$59,792	1729	94.97	1642	373	545
17	031	8397.00	Middle	No	105.06	\$109,800	\$115,356	\$97,315	4545	61.94	2815	996	1635
17	031	8398.00	Middle	No	86.14	\$109,800	\$94,582	\$79,792	2686	61.69	1657	368	1009
17	031	8399.00	Middle	No	100.00	\$109,800	\$109,800	\$92,625	4431	52.00	2304	1103	1660
17	031	8400.00	Middle	No	116.14	\$109,800	\$127,522	\$107,578	3001	64.68	1941	590	945
17	031	8401.00	Moderate	No	62.53	\$109,800	\$68,658	\$57,924	3029	78.84	2388	582	1014
17	031	8402.00	Moderate	No	68.94	\$109,800	\$75,696	\$63,854	2497	83.94	2096	514	701
17	031	8403.00	Moderate	No	75.67	\$109,800	\$83,086	\$70,093	4196	89.37	3750	833	1282
17	031	8404.00	Moderate	No	67.42	\$109,800	\$74,027	\$62,452	3369	85.49	2880	806	1026
17	031	8407.00	Middle	No	81.12	\$109,800	\$89,070	\$75,139	3900	92.46	3606	467	1032
17	031	8408.00	Low	No	44.49	\$109,800	\$48,850	\$41,208	3332	98.17	3271	340	807
17	031	8410.00	Upper	No	126.55	\$109,800	\$138,952	\$117,222	1136	75.53	858	310	138
17	031	8411.00	Moderate	No	65.46	\$109,800	\$71,875	\$60,636	7356	95.41	7018	1220	1396
17	031	8412.00	Moderate	No	59.91	\$109,800	\$65,781	\$55,493	4873	84.01	4094	307	1511
17	031	8413.00	Moderate	No	56.04	\$109,800	\$61,532	\$51,912	4173	83.47	3483	822	1401
17	031	8415.00	Low	No	34.47	\$109,800	\$37,848	\$31,932	2904	98.42	2858	216	925
17	031	8417.00	Low	No	23.87	\$109,800	\$26,209	\$22,115	1509	92.38	1394	136	431
17	031	8418.00	Low	No	46.94	\$109,800	\$51,540	\$43,482	2404	99.67	2396	434	1036
17	031	8419.00	Upper	No	135.63	\$109,800	\$148,922	\$125,625	6500	62.25	4046	1093	331
17	031	8420.00	Upper	No	188.15	\$109,800	\$206,589	\$174,271	2590	74.05	1918	252	241

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	031	8421.00	Low	No	42.49	\$109,800	\$46,654	\$39,360	6650	96.96	6448	1005	1967
17	031	8422.00	Upper	No	155.01	\$109,800	\$170,201	\$143,580	4212	43.59	1836	724	598
17	031	8423.00	Upper	No	194.66	\$109,800	\$213,737	\$180,302	3529	36.67	1294	826	796
17	031	8424.00	Moderate	No	56.96	\$109,800	\$62,542	\$52,760	3041	99.47	3025	925	1312
17	031	8425.00	Low	No	21.63	\$109,800	\$23,750	\$20,041	2644	100.00	2644	55	264
17	031	8426.00	Middle	No	85.77	\$109,800	\$94,175	\$79,444	4245	58.07	2465	805	1657
17	031	8428.00	Low	No	36.52	\$109,800	\$40,099	\$33,828	7637	95.17	7268	865	2219
17	031	8429.00	Low	No	28.71	\$109,800	\$31,524	\$26,600	2480	85.65	2124	272	521
17	031	8430.00	Low	No	32.57	\$109,800	\$35,762	\$30,167	2880	99.44	2864	186	868
17	031	8431.00	Low	No	44.32	\$109,800	\$48,663	\$41,053	1747	92.16	1610	54	526
17	031	8432.00	Moderate	No	52.18	\$109,800	\$57,294	\$48,333	2422	83.82	2030	253	786
17	031	8433.00	Moderate	No	65.22	\$109,800	\$71,612	\$60,417	1572	93.89	1476	109	310
17	031	8434.00	Low	No	37.18	\$109,800	\$40,824	\$34,439	1524	98.10	1495	143	465
17	031	8435.00	Low	No	29.38	\$109,800	\$32,259	\$27,216	6030	91.66	5527	77	261
17	031	8436.00	Moderate	No	78.15	\$109,800	\$85,809	\$72,391	3089	96.80	2990	288	666
17	031	8437.00	Upper	No	218.36	\$109,800	\$239,759	\$202,250	2544	38.33	975	654	606
17	031	8438.00	Moderate	No	53.71	\$109,800	\$58,974	\$49,750	2000	80.55	1611	294	811
17	031	8439.00	Middle	No	89.26	\$109,800	\$98,007	\$82,679	3666	93.78	3438	847	658
17	031	8446.00	Unknown	No	0.00	\$109,800	\$0	\$0	1776	97.30	1728	93	245
17	031	8447.00	Moderate	No	61.46	\$109,800	\$67,483	\$56,932	2342	97.10	2274	191	743
17	031	9800.00	Unknown	No	0.00	\$109,800	\$0	\$0	0	0.00	0	0	0
17	031	9801.00	Unknown	No	0.00	\$109,800	\$0	\$0	18	83.33	15	0	0
17	031	9900.00	Unknown	No	0.00	\$109,800	\$0	\$0	0	0.00	0	0	0

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

**2023 FFIEC Census Report - Summary Census Demographic Information**  
**State: 17 - ILLINOIS (IL)**  
**County: 043 - DUPAGE COUNTY**



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8400.00	Middle	No	81.64	\$109,800	\$89,641	\$75,625	2835	70.41	1996	593	727
17	043	8401.01	Middle	No	85.61	\$109,800	\$94,000	\$79,298	5680	51.44	2922	1562	1758
17	043	8401.02	Middle	No	96.21	\$109,800	\$105,639	\$89,115	4734	34.52	1634	1055	1164
17	043	8401.03	Middle	No	113.21	\$109,800	\$124,305	\$104,861	6440	30.62	1972	1739	1866
17	043	8401.04	Moderate	No	50.29	\$109,800	\$55,218	\$46,580	6031	69.91	4216	1073	1482
17	043	8402.01	Upper	No	130.86	\$109,800	\$143,684	\$121,210	6348	26.87	1706	2384	2515
17	043	8402.02	Middle	No	119.99	\$109,800	\$131,749	\$111,146	5065	27.54	1395	1886	1890
17	043	8403.03	Moderate	No	62.08	\$109,800	\$68,164	\$57,500	3597	56.94	2048	868	538
17	043	8403.04	Middle	No	107.19	\$109,800	\$117,695	\$99,286	3627	25.23	915	1311	1322
17	043	8406.00	Upper	No	144.40	\$109,800	\$158,551	\$133,750	5068	21.07	1068	1377	1664
17	043	8407.03	Middle	No	86.44	\$109,800	\$94,911	\$80,068	4295	58.14	2497	564	653
17	043	8407.04	Middle	No	82.75	\$109,800	\$90,860	\$76,649	3217	58.25	1874	495	566
17	043	8407.05	Middle	No	115.09	\$109,800	\$126,369	\$106,607	3759	41.21	1549	994	1040
17	043	8407.06	Middle	No	90.03	\$109,800	\$98,853	\$83,393	3370	40.03	1349	1088	1217
17	043	8408.01	Moderate	No	74.28	\$109,800	\$81,559	\$68,803	2621	56.58	1483	565	579
17	043	8408.02	Middle	No	104.62	\$109,800	\$114,873	\$96,902	5866	59.82	3509	1342	1493
17	043	8409.01	Middle	No	119.01	\$109,800	\$130,673	\$110,231	3833	32.79	1257	833	860
17	043	8409.04	Low	No	44.97	\$109,800	\$49,377	\$41,659	3610	70.06	2529	465	586
17	043	8409.06	Moderate	No	67.87	\$109,800	\$74,521	\$62,868	2970	58.32	1732	516	472
17	043	8409.07	Middle	No	107.06	\$109,800	\$117,552	\$99,167	4658	60.07	2798	1094	1122
17	043	8409.08	Middle	No	113.08	\$109,800	\$124,162	\$104,746	4420	61.95	2738	989	1215
17	043	8409.10	Moderate	No	74.88	\$109,800	\$82,218	\$69,358	4918	58.32	2868	1133	1543
17	043	8409.11	Middle	No	97.09	\$109,800	\$106,605	\$89,934	3125	66.43	2076	768	872
17	043	8410.02	Upper	No	135.06	\$109,800	\$148,296	\$125,096	3321	14.97	497	1069	974
17	043	8410.03	Middle	No	96.64	\$109,800	\$106,111	\$89,519	3631	28.31	1028	1094	1108
17	043	8410.04	Upper	No	135.57	\$109,800	\$148,856	\$125,573	3480	20.69	720	1128	1241

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8411.02	Middle	No	97.13	\$109,800	\$106,649	\$89,966	5787	38.41	2223	1531	2099
17	043	8411.03	Middle	No	115.82	\$109,800	\$127,170	\$107,279	3775	25.80	974	1261	1285
17	043	8411.04	Middle	No	110.51	\$109,800	\$121,340	\$102,357	4411	22.47	991	1318	1459
17	043	8411.08	Middle	No	82.59	\$109,800	\$90,684	\$76,500	4589	66.03	3030	1030	1319
17	043	8411.09	Moderate	No	79.10	\$109,800	\$86,852	\$73,270	4057	47.45	1925	867	1027
17	043	8411.10	Middle	No	108.25	\$109,800	\$118,859	\$100,269	3478	21.45	746	1147	1303
17	043	8411.11	Middle	No	118.54	\$109,800	\$130,157	\$109,803	3651	24.46	893	1128	1011
17	043	8411.12	Upper	No	151.82	\$109,800	\$166,698	\$140,625	3112	36.76	1144	820	942
17	043	8411.13	Middle	No	107.18	\$109,800	\$117,684	\$99,276	3886	48.46	1883	922	877
17	043	8411.14	Middle	No	111.59	\$109,800	\$122,526	\$103,359	4476	39.48	1767	902	1153
17	043	8412.04	Middle	No	93.70	\$109,800	\$102,883	\$86,795	5974	67.68	4043	1721	1919
17	043	8412.05	Upper	No	120.78	\$109,800	\$132,616	\$111,875	4506	39.77	1792	1316	1427
17	043	8412.06	Middle	No	110.66	\$109,800	\$121,505	\$102,500	5877	37.49	2203	1327	1533
17	043	8412.07	Middle	No	86.14	\$109,800	\$94,582	\$79,792	2945	67.47	1987	797	875
17	043	8412.08	Moderate	No	75.87	\$109,800	\$83,305	\$70,275	5048	56.77	2866	1139	1359
17	043	8412.09	Upper	No	140.18	\$109,800	\$153,918	\$129,844	3952	43.35	1713	1414	1602
17	043	8412.10	Middle	No	93.05	\$109,800	\$102,169	\$86,189	4385	58.77	2577	621	501
17	043	8413.07	Upper	No	130.06	\$109,800	\$142,806	\$120,469	5799	29.73	1724	1884	1945
17	043	8413.08	Upper	No	164.56	\$109,800	\$180,687	\$152,422	4028	27.26	1098	1532	1611
17	043	8413.10	Upper	No	173.37	\$109,800	\$190,360	\$160,586	3512	30.92	1086	1071	1071
17	043	8413.12	Moderate	No	78.83	\$109,800	\$86,555	\$73,021	3795	71.28	2705	775	817
17	043	8413.13	Middle	No	93.12	\$109,800	\$102,246	\$86,250	2872	27.54	791	822	978
17	043	8413.14	Upper	No	127.10	\$109,800	\$139,556	\$117,723	6288	32.01	2013	1821	2070
17	043	8413.15	Middle	No	90.98	\$109,800	\$99,896	\$84,271	3371	55.32	1865	658	792
17	043	8413.16	Upper	No	140.14	\$109,800	\$153,874	\$129,808	3555	25.99	924	1152	1212
17	043	8413.18	Middle	No	115.69	\$109,800	\$127,028	\$107,159	2835	39.08	1108	897	939
17	043	8413.20	Middle	No	88.59	\$109,800	\$97,272	\$82,054	2613	66.40	1735	701	895
17	043	8413.21	Upper	No	131.38	\$109,800	\$144,255	\$121,688	2391	39.36	941	711	790
17	043	8413.22	Middle	No	111.36	\$109,800	\$122,273	\$103,152	4326	62.74	2714	1311	1462

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



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8413.23	Middle	No	119.69	\$109,800	\$131,420	\$110,863	3102	45.23	1403	816	1028
17	043	8413.24	Upper	No	142.82	\$109,800	\$156,816	\$132,292	2683	40.25	1080	892	919
17	043	8413.25	Upper	No	120.60	\$109,800	\$132,419	\$111,705	5535	39.37	2179	1883	2049
17	043	8413.26	Upper	No	144.85	\$109,800	\$159,045	\$134,167	3356	24.08	808	1065	1261
17	043	8413.27	Upper	No	147.38	\$109,800	\$161,823	\$136,512	4366	26.48	1156	1236	1306
17	043	8414.01	Middle	No	117.71	\$109,800	\$129,246	\$109,028	6894	48.09	3315	1715	1961
17	043	8414.03	Upper	No	144.28	\$109,800	\$158,419	\$133,636	3899	20.06	782	1305	1452
17	043	8414.04	Upper	No	167.77	\$109,800	\$184,211	\$155,398	3223	17.81	574	1152	1221
17	043	8415.01	Moderate	No	77.25	\$109,800	\$84,821	\$71,553	5927	70.98	4207	1218	1484
17	043	8415.03	Middle	No	94.57	\$109,800	\$103,838	\$87,598	3600	86.78	3124	916	993
17	043	8415.04	Moderate	No	77.53	\$109,800	\$85,128	\$71,818	2970	65.79	1954	693	1026
17	043	8416.03	Middle	No	82.82	\$109,800	\$90,936	\$76,711	4709	43.09	2029	1238	1254
17	043	8416.04	Middle	No	100.25	\$109,800	\$110,075	\$92,860	4169	49.24	2053	778	1121
17	043	8416.05	Middle	No	96.11	\$109,800	\$105,529	\$89,020	3552	44.85	1593	923	1020
17	043	8416.06	Upper	No	138.85	\$109,800	\$152,457	\$128,611	2065	22.66	468	519	658
17	043	8416.07	Middle	No	100.54	\$109,800	\$110,393	\$93,125	4884	37.55	1834	1551	1790
17	043	8417.04	Upper	No	145.92	\$109,800	\$160,220	\$135,156	4609	29.01	1337	1229	1297
17	043	8417.05	Middle	No	91.95	\$109,800	\$100,961	\$85,172	5858	53.02	3106	1616	1665
17	043	8417.06	Middle	No	84.84	\$109,800	\$93,154	\$78,586	4564	70.84	3233	726	836
17	043	8417.07	Moderate	No	61.50	\$109,800	\$67,527	\$56,964	3305	67.84	2242	533	805
17	043	8417.08	Moderate	No	70.91	\$109,800	\$77,859	\$65,685	4594	58.42	2684	415	294
17	043	8418.01	Upper	No	140.42	\$109,800	\$154,181	\$130,066	5305	19.98	1060	1418	1564
17	043	8418.02	Upper	No	152.74	\$109,800	\$167,709	\$141,471	5515	17.95	990	1659	1849
17	043	8419.01	Upper	No	173.60	\$109,800	\$190,613	\$160,795	2467	13.50	333	849	880
17	043	8419.02	Upper	No	137.56	\$109,800	\$151,041	\$127,419	4088	24.17	988	490	597
17	043	8420.00	Upper	No	199.45	\$109,800	\$218,996	\$184,740	4400	12.02	529	1391	1491
17	043	8421.00	Upper	No	217.42	\$109,800	\$238,727	\$201,379	5891	16.52	973	1733	1828
17	043	8422.00	Upper	No	182.62	\$109,800	\$200,517	\$169,150	4731	15.75	745	1338	1144

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8423.00	Upper	No	210.81	\$109,800	\$231,469	\$195,260	3584	13.53	485	1103	1249
17	043	8424.00	Middle	No	108.49	\$109,800	\$119,122	\$100,491	5062	28.19	1427	1139	1343
17	043	8425.00	Upper	No	176.25	\$109,800	\$193,523	\$163,250	3578	16.91	605	807	1024
17	043	8426.01	Upper	No	173.68	\$109,800	\$190,701	\$160,870	4107	18.09	743	1175	1365
17	043	8426.02	Upper	No	202.97	\$109,800	\$222,861	\$188,000	4335	12.48	541	1419	1532
17	043	8426.03	Upper	No	120.11	\$109,800	\$131,881	\$111,250	4359	26.68	1163	797	934
17	043	8426.04	Upper	No	122.94	\$109,800	\$134,988	\$113,872	4383	22.47	985	1475	1282
17	043	8426.05	Upper	No	141.76	\$109,800	\$155,652	\$131,310	4289	20.98	900	1305	1583
17	043	8427.02	Upper	No	139.42	\$109,800	\$153,083	\$129,138	4479	27.10	1214	1014	1276
17	043	8427.03	Upper	No	159.92	\$109,800	\$175,592	\$148,125	4039	20.95	846	1283	1475
17	043	8427.04	Middle	No	107.30	\$109,800	\$117,815	\$99,388	5215	29.78	1553	1423	1641
17	043	8427.06	Upper	No	151.04	\$109,800	\$165,842	\$139,900	4787	18.51	886	1478	1545
17	043	8427.08	Upper	No	188.60	\$109,800	\$207,083	\$174,688	2551	20.34	519	850	895
17	043	8427.09	Upper	No	121.38	\$109,800	\$133,275	\$112,426	3471	37.31	1295	916	940
17	043	8427.10	Middle	No	115.42	\$109,800	\$126,731	\$106,905	3805	30.14	1147	1097	786
17	043	8427.11	Upper	No	165.54	\$109,800	\$181,763	\$153,333	2810	18.58	522	842	956
17	043	8428.00	Upper	No	188.24	\$109,800	\$206,688	\$174,357	4781	18.78	898	1566	1753
17	043	8429.00	Upper	No	226.92	\$109,800	\$249,158	\$210,181	6022	18.85	1135	1421	1428
17	043	8430.00	Upper	No	161.64	\$109,800	\$177,481	\$149,716	4087	22.90	936	1263	1354
17	043	8431.00	Middle	No	84.67	\$109,800	\$92,968	\$78,429	3970	47.28	1877	898	1162
17	043	8432.00	Middle	No	93.22	\$109,800	\$102,356	\$86,351	5335	45.15	2409	1278	1736
17	043	8433.01	Middle	No	82.68	\$109,800	\$90,783	\$76,587	4020	38.86	1562	1015	1151
17	043	8433.02	Middle	No	103.01	\$109,800	\$113,105	\$95,417	2959	20.58	609	1082	1188
17	043	8434.00	Upper	No	132.14	\$109,800	\$145,090	\$122,391	3492	22.11	772	990	1122
17	043	8435.00	Upper	No	123.40	\$109,800	\$135,493	\$114,301	5528	20.50	1133	1474	1590
17	043	8436.01	Middle	No	88.59	\$109,800	\$97,272	\$82,059	3426	27.70	949	1013	1228
17	043	8436.02	Middle	No	108.95	\$109,800	\$119,627	\$100,917	3106	15.68	487	1027	1114
17	043	8437.00	Middle	No	113.71	\$109,800	\$124,854	\$105,321	4373	17.91	783	1330	1448
17	043	8438.00	Middle	No	118.76	\$109,800	\$130,398	\$110,000	3433	21.09	724	911	967

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8439.00	Upper	No	216.42	\$109,800	\$237,629	\$200,455	4216	15.25	643	1295	1339
17	043	8440.01	Upper	No	146.46	\$109,800	\$160,813	\$135,662	3716	16.33	607	1255	1332
17	043	8440.02	Upper	No	237.85	\$109,800	\$261,159	\$220,303	4205	13.34	561	1338	1422
17	043	8441.00	Upper	No	184.56	\$109,800	\$202,647	\$170,950	4077	13.61	555	1283	1388
17	043	8442.01	Middle	No	109.23	\$109,800	\$119,935	\$101,176	5822	29.59	1723	1452	1678
17	043	8442.02	Upper	No	127.66	\$109,800	\$140,171	\$118,250	2741	23.53	645	798	884
17	043	8443.04	Middle	No	116.83	\$109,800	\$128,279	\$108,214	4077	55.24	2252	753	579
17	043	8443.05	Middle	No	87.04	\$109,800	\$95,570	\$80,625	3962	32.41	1284	754	510
17	043	8443.06	Middle	No	95.93	\$109,800	\$105,331	\$88,860	5956	61.87	3685	1370	1381
17	043	8443.07	Middle	No	88.37	\$109,800	\$97,030	\$81,852	3749	51.53	1932	817	917
17	043	8443.08	Middle	No	93.57	\$109,800	\$102,740	\$86,667	2383	40.37	962	576	45
17	043	8443.09	Upper	No	125.44	\$109,800	\$137,733	\$116,193	2390	31.05	742	672	580
17	043	8443.10	Middle	No	93.20	\$109,800	\$102,334	\$86,328	2417	48.53	1173	718	512
17	043	8444.01	Upper	No	169.22	\$109,800	\$185,804	\$156,743	4075	25.30	1031	1055	1162
17	043	8444.02	Upper	No	148.86	\$109,800	\$163,448	\$137,885	4670	44.86	2095	1052	1211
17	043	8445.01	Middle	No	102.39	\$109,800	\$112,424	\$94,837	3277	25.72	843	1015	1252
17	043	8445.02	Upper	No	153.28	\$109,800	\$168,301	\$141,976	3247	39.85	1294	924	1047
17	043	8446.01	Upper	No	138.46	\$109,800	\$152,029	\$128,250	3627	28.23	1024	1393	1087
17	043	8446.02	Upper	No	125.51	\$109,800	\$137,810	\$116,250	5286	28.40	1501	1576	1493
17	043	8447.01	Upper	No	135.87	\$109,800	\$149,185	\$125,852	4265	24.48	1044	1313	1466
17	043	8447.02	Upper	No	228.12	\$109,800	\$250,476	\$211,296	5601	23.25	1302	1621	1912
17	043	8448.01	Upper	No	164.54	\$109,800	\$180,665	\$152,404	4376	16.00	700	1291	1515
17	043	8448.02	Upper	No	140.54	\$109,800	\$154,313	\$130,179	3472	15.64	543	1165	891
17	043	8449.01	Upper	No	167.92	\$109,800	\$184,376	\$155,536	3716	15.96	593	946	843
17	043	8449.02	Upper	No	160.44	\$109,800	\$176,163	\$148,606	4229	14.00	592	1233	1238
17	043	8450.00	Middle	No	111.19	\$109,800	\$122,087	\$102,994	5458	22.15	1209	1859	2340
17	043	8451.00	Upper	No	208.77	\$109,800	\$229,229	\$193,370	6522	19.15	1249	1900	1905
17	043	8452.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	4847	21.77	1055	1465	1703

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8453.00	Upper	No	269.91	\$109,800	\$296,361	\$250,001	3166	15.26	483	931	1079
17	043	8454.01	Upper	No	244.38	\$109,800	\$268,329	\$226,354	3656	33.04	1208	1216	1282
17	043	8454.02	Upper	No	161.18	\$109,800	\$176,976	\$149,297	3060	35.26	1079	981	1093
17	043	8455.02	Middle	No	106.99	\$109,800	\$117,475	\$99,100	5413	32.77	1774	1304	1068
17	043	8455.05	Middle	No	117.03	\$109,800	\$128,499	\$108,403	4066	34.26	1393	1029	1077
17	043	8455.06	Middle	No	98.15	\$109,800	\$107,769	\$90,913	3995	41.25	1648	951	762
17	043	8455.07	Upper	No	137.32	\$109,800	\$150,777	\$127,196	3423	15.72	538	1211	1361
17	043	8455.08	Upper	No	121.76	\$109,800	\$133,692	\$112,782	3753	23.69	889	1466	976
17	043	8455.09	Upper	No	185.07	\$109,800	\$203,207	\$171,419	3334	40.34	1345	1154	1167
17	043	8455.10	Middle	No	118.05	\$109,800	\$129,619	\$109,348	3308	46.98	1554	645	657
17	043	8456.01	Upper	No	120.83	\$109,800	\$132,671	\$111,923	4354	31.53	1373	1101	1364
17	043	8456.02	Upper	No	131.04	\$109,800	\$143,882	\$121,375	4965	17.93	890	1233	1371
17	043	8457.01	Upper	No	138.45	\$109,800	\$152,018	\$128,240	3935	17.46	687	1440	1606
17	043	8457.02	Upper	No	162.08	\$109,800	\$177,964	\$150,125	4839	16.43	795	1519	1646
17	043	8457.03	Middle	No	112.45	\$109,800	\$123,470	\$104,154	4582	38.85	1780	1146	1200
17	043	8457.04	Middle	No	93.66	\$109,800	\$102,839	\$86,750	4896	29.76	1457	1340	1522
17	043	8458.02	Middle	No	106.48	\$109,800	\$116,915	\$98,625	3689	22.15	817	1485	1169
17	043	8458.03	Middle	No	82.55	\$109,800	\$90,640	\$76,466	5649	49.28	2784	1709	1327
17	043	8458.05	Upper	No	132.55	\$109,800	\$145,540	\$122,778	4145	30.98	1284	1331	1520
17	043	8458.07	Upper	No	144.49	\$109,800	\$158,650	\$133,830	6100	24.33	1484	2180	2150
17	043	8458.08	Upper	No	173.89	\$109,800	\$190,931	\$161,068	3868	32.34	1251	1249	1249
17	043	8458.09	Upper	No	125.16	\$109,800	\$137,426	\$115,933	4374	32.05	1402	1355	1392
17	043	8458.10	Middle	No	90.48	\$109,800	\$99,347	\$83,813	4067	33.91	1379	970	899
17	043	8458.11	Middle	No	95.81	\$109,800	\$105,199	\$88,750	3891	28.06	1092	918	895
17	043	8459.01	Upper	No	174.92	\$109,800	\$192,062	\$162,019	3418	32.33	1105	1134	1318
17	043	8459.02	Upper	No	184.78	\$109,800	\$202,888	\$171,154	3489	28.37	990	1133	1374
17	043	8460.02	Upper	No	123.64	\$109,800	\$135,757	\$114,522	4737	22.40	1061	1957	1256
17	043	8460.03	Upper	No	134.68	\$109,800	\$147,879	\$124,750	4490	21.78	978	1197	1246
17	043	8460.04	Middle	No	114.05	\$109,800	\$125,227	\$105,636	3756	25.83	970	748	1121

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8461.02	Middle	No	115.00	\$109,800	\$126,270	\$106,523	4606	48.33	2226	758	879
17	043	8461.03	Upper	No	152.33	\$109,800	\$167,258	\$141,094	5257	23.38	1229	1264	1506
17	043	8461.04	Upper	No	155.61	\$109,800	\$170,860	\$144,135	4359	39.41	1718	1224	1417
17	043	8461.05	Upper	No	167.57	\$109,800	\$183,992	\$155,208	3499	23.12	809	1163	1476
17	043	8461.06	Upper	No	159.61	\$109,800	\$175,252	\$147,843	3639	34.71	1263	984	976
17	043	8462.01	Upper	No	121.46	\$109,800	\$133,363	\$112,500	5855	36.02	2109	1907	1535
17	043	8462.02	Upper	No	152.66	\$109,800	\$167,621	\$141,397	6426	39.90	2564	1429	1630
17	043	8462.03	Upper	No	158.42	\$109,800	\$173,945	\$146,736	4383	30.50	1337	1414	1556
17	043	8462.05	Upper	No	201.96	\$109,800	\$221,752	\$187,063	3708	31.50	1168	1126	1163
17	043	8462.06	Upper	No	140.24	\$109,800	\$153,984	\$129,894	4244	20.24	859	1119	1149
17	043	8462.07	Upper	No	173.11	\$109,800	\$190,075	\$160,346	5345	21.12	1129	1837	1919
17	043	8462.08	Upper	No	191.77	\$109,800	\$210,563	\$177,625	3179	16.83	535	1197	1207
17	043	8462.09	Upper	No	229.71	\$109,800	\$252,222	\$212,763	4167	23.06	961	1127	1260
17	043	8463.04	Upper	No	162.36	\$109,800	\$178,271	\$150,382	6258	45.29	2834	1751	1913
17	043	8463.05	Upper	No	120.94	\$109,800	\$132,792	\$112,019	5687	30.53	1736	1742	1902
17	043	8463.07	Middle	No	111.90	\$109,800	\$122,866	\$103,646	4752	39.96	1899	1025	1236
17	043	8463.08	Middle	No	91.45	\$109,800	\$100,412	\$84,709	3825	55.66	2129	930	685
17	043	8463.10	Moderate	No	74.25	\$109,800	\$81,527	\$68,776	4551	55.57	2529	721	739
17	043	8463.11	Middle	No	110.14	\$109,800	\$120,934	\$102,014	5232	40.44	2116	1474	1378
17	043	8463.12	Middle	No	94.43	\$109,800	\$103,684	\$87,472	4506	25.14	1133	1329	1197
17	043	8463.13	Upper	No	145.56	\$109,800	\$159,825	\$134,821	5021	31.05	1559	1409	1311
17	043	8463.14	Upper	No	139.29	\$109,800	\$152,940	\$129,020	3332	21.88	729	981	1027
17	043	8463.15	Upper	No	132.55	\$109,800	\$145,540	\$122,778	4226	19.64	830	1429	1580
17	043	8464.04	Middle	No	118.85	\$109,800	\$130,497	\$110,086	6135	38.71	2375	1319	1109
17	043	8464.05	Upper	No	197.21	\$109,800	\$216,537	\$182,661	3899	30.11	1174	1416	1112
17	043	8464.08	Upper	No	185.52	\$109,800	\$203,701	\$171,837	4291	63.74	2735	1141	1301
17	043	8464.09	Upper	No	164.58	\$109,800	\$180,709	\$152,440	4529	46.19	2092	1386	1542
17	043	8464.10	Upper	No	127.35	\$109,800	\$139,830	\$117,962	5071	59.83	3034	815	638

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	043	8464.11	Middle	No	116.03	\$109,800	\$127,401	\$107,476	5312	62.61	3326	734	1133
17	043	8464.12	Middle	No	116.06	\$109,800	\$127,434	\$107,500	4726	37.11	1754	990	1364
17	043	8464.13	Upper	No	143.28	\$109,800	\$157,321	\$132,714	3708	28.07	1041	683	949
17	043	8465.04	Upper	No	142.79	\$109,800	\$156,783	\$132,258	6350	30.74	1952	1156	1459
17	043	8465.07	Middle	No	111.05	\$109,800	\$121,933	\$102,857	3166	60.45	1914	613	815
17	043	8465.09	Middle	No	113.60	\$109,800	\$124,733	\$105,227	5876	70.00	4113	1241	1657
17	043	8465.10	Middle	No	113.56	\$109,800	\$124,689	\$105,187	3271	57.63	1885	630	733
17	043	8465.11	Middle	No	91.15	\$109,800	\$100,083	\$84,432	6565	53.95	3542	1386	1865
17	043	8465.13	Upper	No	166.26	\$109,800	\$182,553	\$154,000	2766	50.14	1387	864	958
17	043	8465.14	Upper	No	153.25	\$109,800	\$168,269	\$141,944	4159	63.02	2621	899	1270
17	043	8465.15	Middle	No	105.63	\$109,800	\$115,982	\$97,841	5420	55.26	2995	1024	1373
17	043	8465.17	Middle	No	118.66	\$109,800	\$130,289	\$109,911	6116	51.90	3174	1355	1840
17	043	8465.18	Upper	No	193.36	\$109,800	\$212,309	\$179,097	3648	31.61	1153	992	1020
17	043	8465.19	Upper	No	127.35	\$109,800	\$139,830	\$117,963	3191	51.86	1655	648	936
17	043	8465.21	Upper	No	195.14	\$109,800	\$214,264	\$180,746	5036	24.32	1225	1606	1760
17	043	8465.22	Upper	No	133.15	\$109,800	\$146,199	\$123,333	4046	57.46	2325	996	1106
17	043	8465.23	Upper	No	166.80	\$109,800	\$183,146	\$154,500	2775	14.41	400	827	924
17	043	8465.24	Upper	No	158.21	\$109,800	\$173,715	\$146,544	4709	41.64	1961	1308	1617
17	043	8466.03	Moderate	No	75.87	\$109,800	\$83,305	\$70,275	4070	79.46	3234	755	1012
17	043	8466.04	Middle	No	94.29	\$109,800	\$103,530	\$87,342	3697	54.02	1997	1087	1253
17	043	8467.01	Middle	No	95.47	\$109,800	\$104,826	\$88,430	4159	65.26	2714	916	1254
17	043	8467.02	Middle	No	82.32	\$109,800	\$90,387	\$76,250	3872	57.00	2207	983	1244

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

## **List of Retail Banking Services**

**Please see the page titled “Location and Hours of Operation of Each Branch Office”** for hours of operation for each branch office and branch Automated Teller Machine (ATM) availability.

## **Consumer Loan Products**

As of April 1, 2024

- **10/1 Adjustable Rate closed end Mortgage Loans**
- **Home Equity Lines of Credit**
- **Certificate of Deposit/Savings secured loans**
- **Automobile Loans**
- **Overdraft Lines of Credit**
- **Credit Booster Loans**
- **Personal Loans – Secured and Unsecured**

## **Commercial Loan Products**

- Commercial Real Estate Loans
- Construction Financing
- Working Capital Lines of Credit
- Equipment Financing
- Business Acquisition Loans
- Condominium Improvement Loans
- Standby Letters of Credit
- Small Business Administration (SBA) 504 and 7a Loans
- Small Business Loans



# Deposit Products

As of April 1, 2024

## **Consumer Checking Accounts**

Relationship Student Checking  
Golden Club Checking  
Relationship Platinum Checking  
Free Start Checking  
Free Checking  
First Responders Checking

## **Consumer Money Market Accounts**

Relationship Money Market  
First Responders Money Market  
Various Promotional Money Markets – Please see a Universal Banker for current offerings

## **Consumer Savings Accounts**

Relationship Junior Savings  
Relationship Savings  
Relationship Platinum Savings

## **Business Checking Accounts**

Executive Checking  
Entrepreneur Checking  
Exclusive Checking  
IOLTA Checking

## **Business Money Market Accounts**

Business Money Market  
1031 Exchange Money Market  
Municipal Money Market  
Various Promotional Money Market Accounts – Please see a Universal Bank for current offerings  
Business Savings  
Business Statement Savings

## Certificate of Deposits and Individual Retirement Accounts

Terms from three months to sixty months

Minimum Balance to open: \$1,000

Rates are Fixed. Please see a Universal Banker for current interest rates and annual percentage yields

# Treasury Management

ACH Origination

Remote Deposit Capture

Mobile Deposit Capture

Wire Transfers

Merchant Services & Credit Card Processing Partnership with MCS

Lockbox Services

Zero Balance Account Processing

ACH Fraud

Positive Pay

ACH Payments

ADP Payroll Processing Partnership

Online Wires

Bill Payment (applies to both Consumer and Commercial customers)

Automated Sweep Transfers

Automated Loan Payments (applies to both Consumer and Commercial borrowers)

# Transaction Fees

**As of April 1, 2024 (Note: Loan Fees listed below are estimates)**

## **Lender Fees**

- \$850 Origination Fee (\$600 Underwriting Fee + \$250.00 Loan Documentation Fee)

## **Third Party Settlement Charges Paid by Borrower (Estimated)(Consumer Closed End Mortgage Loans)**

- Credit Report \$35-\$110
- Flood Determination \$11
- Title Charges \$700-800
- Recording Fee \$67-310
- Appraisal \$200-800
- Appraisal Review Fee \$125
- Tax Service Fee \$83

## **Home Equity Line of Credit**

- Annual Fee \$75
- Stop Payment Fee \$25
- Overlimit fee \$25
- Early Termination Fee \$250  
(if closed within first 24 months)
  
- Title – Basic Loan Policy Fee \$200-\$400
- Title – Policy Update Fee \$110-\$200
- Title – IL State Policy Fee \$3-\$6
- Credit Report Fee \$26-\$110
- Appraisal Fee \$125-\$250
- Appraisal Review Fee \$125-\$250
- Recording Fee \$67-\$315
- Flood Determination Fee \$11
- Tax Service Fee \$83-\$100
- Title – Postage & Handling Fee \$6-\$15
- Title – Anti-Predatory Lending Certificate \$6-\$15
- Title – Closing Fee \$150-\$300
- Title – Closing Protection Letter \$75-\$125
- Title – Recording Service Fee \$5-\$15

## Commercial Loans

- Appraisal \$750-5,000
- Credit Report \$36-\$110
- Tax Search \$125
- Tax Service Fee \$83-\$100
- Ongoing Tax Service Fee \$25 annually
- Flood Determination \$11
- UCC Filing \$100
- Loan Documentation Fee The greater of \$250 or .1% of loan amount
- Loan Fees 50 to 100 basis points of loan amount

## Treasury Management Fees

### Activity Fees

Monthly Maintenance Fee	\$12.00 per month
Checks Posted	\$0.10 per check
Deposits Posted	\$0.08 per deposit
On-Us Items Deposited	\$0.08 per item
Transit Items Deposited	\$0.10 per item
Early Account Closure	\$30.00 if closed within 90 days of opening
Deposit Adjustments	\$3.00 per adjustment
Redeposit Fee	\$0.10 per item
Coin Deposit	5% of amount deposited
Currency Deposit	1% of amount deposited
Cash Purchase	\$0.40 per currency strap
Coin Purchase	\$0.10 per coin roll
Check Printing	Actual cost per order

### Account Research, Copies and Paper Fees

Account Research	\$30.00 per hour
Paper Statement	\$5.00 per month
Duplicate Statement	\$5.00 per statement
Statement Copy	\$5.00 per copy
Undeliverable Statement Fee	\$10.00 per month
Check Copy	\$3.00 per copy
Deposit Copy	\$3.00 per copy
Temporary Check Fee	\$1.00 per check

### Miscellaneous Processing Fees

Cashier's Check (available for clients only)	\$5.00 per check
Stop Payment	\$30.00 per stop placed
Chargeback/Credit Back Fee	\$10.00 per item

### Overdraft & NSF Item Fees

Overdraft Item	\$30.00 per item paid
NSF Return Item	\$30.00 per item returned

### Transfer Services

Assisted Transfer Fee	\$5.00 per transfer
Zero Balance account	\$10.00 per subsidiary account setup
Sweep Setup Fee	\$10.00
Sweep Management Fee	Priced per Relationship

### Legal Fees

Attorney Fees	Actual cost per client need or request
Escheatment Notice	\$10.00 per account

Garnishments/Citations/Levies/Subpoenas	\$150.00 per instance
<b>Fraud Monitoring Services</b>	
ACH Filter Setup Fee	\$5.00 per filter
ACH Filter Exception Fee	\$2.50 per exception
Positive Pay Monthly Fee	\$15.00 per month
<b>ACH Origination Services</b>	
ACH Origination Per Item Fee	\$0.10 per item
ACH Origination Per File Fee	\$3.50 per file
ACH NOC Fee	\$0.55 per item
ACH Return Item Fee	\$3.00 per item
ACH File Reversal Fee	\$11.00 per reversal
ACH NOC Non-Compliance Fee	\$5.35 per item
<b>Remote Deposit Capture Services</b>	
Maintenance Fee	\$50.00 per month
First Scanner	FREE
Additional Scanner Fee	\$25.00 per scanner over 1, per month
Deposited Item Fee	\$0.20 per item
Early Termination Fee	\$750.00 if terminated within the first 12 months
<b>Wire Transfer Services</b>	
In Person Wire -Domestic	\$35.00 per wire
In Person Wire - International	\$50.00 per wire
Online Banking Wire (Domestic Only)	\$15.00 per wire
Drawdown Wire	\$10.00 per wire
Incoming Wire	\$10.00 per wire
Return Wire	\$50.00 per return

## Deposit Account Fees

**FEE SCHEDULE**



www.panamerbank.com  
(708) 865-5700

The following Fees may be assessed against your account:

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$30.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Replace ATM or Debit Card	\$10.00
Temporary Checks (each)	\$1.00
Cashier's Check (each - clients only)	\$5.00
Chargeback (per item) (Fee will be charged each time an item is presented)	\$10.00
Account Research/Balancing Assistant per hour (Minimum \$15.00 plus \$2.00 per copied page/item)	\$30.00
Copies of Paid Checks	\$3.00
Undeliverable Statement (per month)	\$10.00
Duplicate Statement (each)	\$5.00
Telephone Transfer Fee (assisted - per transfer)	\$5.00
Stop Payment - all items (per stop)	\$30.00
Domestic Outgoing Wire (clients only) *	\$30.00
International Outgoing Wire (clients only)	\$45.00
Garnishments/Citations/Levies/Subpoenas/Legal Process Fee (Per Occurrence)*	\$125.00
Early Closing Fee (account closed within 90 days of opening)	\$30.00
Coin Counting	5.00% of amount counted
Purchased Coin (per roll)	\$0.10
Large Cash Order (per strap)	\$0.40
Dormant Account (per month)	\$10.00
Compliance Review - Consists of document review for Trust, Power of Attorney and Guardianship accounts	\$20.00
Return Item Fee (Fee will be charged each time an item is presented)	\$30.00
Overdraft (Paid Item) Fee (Fee will be charged each time an item is presented)	\$30.00

- Effective August 1, 2022 the below fees will apply:
- Domestic Outgoing Wires (clients only) \$35.00
- International Outgoing Wires (client only) \$50.00
- Incoming Wire Fee \$10.00
- Incoming Wire Fee with Adjustments \$15.00
- Garnishments/Citations/Levies/Subpoenas \$150.00
- Sweep Set Up Fee \$10.00

**Pan American Bank and Trust**  
**Loan to Deposit Ratio**  
**For the Calendar Year ended December 31, 2023**

<b>March 31, 2023</b>	<b>87.34</b>
<b>June 30, 2023</b>	<b>90.13</b>
<b>September 30, 2023</b>	<b>88.73</b>
<b>December 31, 2023</b>	<b>88.08</b>
<b>Average</b>	<b>88.57</b>



# Pan American Bank and Trust

## Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the [Consumer Financial Protection Bureau's Web site](https://www.consumerfinance.gov/data-research/hmda/). HMDA data for many other financial institutions are also available at this Web site.

<https://www.consumerfinance.gov/data-research/hmda/>