



Community Reinvestment Act (CRA) Public File

Last updated 10/31/2023



Community Reinvestment Act – Public File Contents

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Section 1

CRA Performance Evaluation

345.43(a)(2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. The bank shall place this copy in the public file within 30 business days after its receipt from the FDIC.

PUBLIC DISCLOSURE

June 09, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Exchange Bank
Certificate Number: 8468

545 Fourth Street
Santa Rosa, California 95401

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

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

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

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INSTITUTION RATING

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

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

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

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

- Lending levels reflect good responsiveness to assessment area (AA) credit needs.
- A high percentage of loans are made in the institution's AAs.
- The geographic distribution of loans reflects good penetration throughout the AA.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue size.
- The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and very small businesses, consistent with safe and sound banking practices.
- The institution uses innovative and/or flexible lending practices in order to serve AA credit needs.

- The institution has made a relatively high level of community development (CD) loans. The institution uses innovative and/or flexible lending practices in order to serve AA credit needs.

The Investment Test is rated Low Satisfactory.

- The institution has an adequate level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits adequate responsiveness to credit and CD needs.
- The institution occasionally uses innovative or complex investments to support CD initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the institution's AAs.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low-and moderate income individuals.
- Services (including business hours) do not vary in a way that inconveniences certain portions of the AAs, particularly low-and moderate-income geographies and/or individuals.
- The institution provides a relatively high level of CD services.

DESCRIPTION OF INSTITUTION

Exchange Bank (EB) is a full-service commercial bank headquartered in Santa Rosa, California (CA). EB is publically owned and traded, and the majority stockholder "Frank P. Doyle Trust" has a controlling interest. The "Frank P. Doyle Trust" is a perpetual trust and specifies that the bank's dividends from its controlling interest be distributed in the form of scholarships to local graduates for attendance to Santa Rosa Junior College. Since its inception in 1948, the Frank P. Doyle and Polly O'Meara Doyle Scholarship Funds have provided approximately \$100 million in scholarships to over 140,000 students.

The previous FDIC CRA Evaluation, dated December 7, 2020, assigned the bank an overall "Satisfactory" rating using Interagency Large Institution Examination Procedures. The business focus remains unchanged since the previous evaluation. EB does not have any banking-related affiliate or subsidiary relationships relevant to the CRA Evaluation. Since the prior evaluation, the bank has not engaged in any bank mergers or acquisitions.

EB operates within Sonoma, Sacramento, and Placer counties. EB operates 17 full-service branches, including 1 main office throughout its AAs. EB's headquarters is located at 545 4th St, Santa Rosa, CA 95401. During the evaluation period, the bank closed two branches, relocated one branch, and opened one branch all within the Santa Rosa AA.

EB provides customers with a full range of personal and business banking products, including but not limited to, commercial loans, working capital, agriculture, federal and state government-assisted small business programs, construction, residential real estate, and consumer loans. EB's deposit products and services offered through the branch network include alternative delivery systems such as walk-up and drive-up automated teller machines (ATMs), cash management services, online and mobile banking, certificate of deposits, safe deposit, and night depositories. EB primarily focuses on commercial lending, which has not changed since the prior evaluation.

As of the March 31, 2023 Reports of Condition and Income (Call Report), the bank has \$3.4 billion in total assets, \$2.9 billion in total deposits, and \$1.5 billion in total loans. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 03/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	120,713	7.9
Secured by Farmland	30,193	2.0
Secured by 1-4 Family Residential Properties	451,187	29.5
Secured by Multifamily (5 or more) Residential Properties	135,465	8.9
Secured by Nonfarm Nonresidential Properties	583,432	38.1
Total Real Estate Loans	1,320,990	86.4
Commercial and Industrial Loans	134,778	8.8
Agricultural Production and Other Loans to Farmers	7,495	0.5
Consumer Loans	52,676	3.4
Obligations of State and Political Subdivisions in the U.S.	8	0.0
Other Loans	941	0.1
Lease Financing Receivable (net of unearned income)	13,030	0.9
Less: Unearned Income	-	0.0
Total Loans	1,529,918	100.0
<i>Source: Call Report</i>		
<i>Due to rounding, totals may not equal 100.0%</i>		

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

DESCRIPTION OF ASESMENT AREAS

The bank has delineated two AAs, the Santa Rosa AA and the Sacramento AA. There have been no changes to the bank's AA since the prior evaluation. The AAs are described below:

- Santa Rosa AA – a contiguous area that consists of the entirety of Sonoma County, which comprises the entirety of the Santa Rosa-Petaluma, CA MSA #42220. Refer to the Santa Rosa AA descriptions for further detail.
- Sacramento AA – a contiguous area that consists of Sacramento and Placer counties, which comprises a portion of the Sacramento-Roseville-Folsom, CA MSA #40900. Refer to the Sacramento AA descriptions for further detail.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Large Institution Examination Procedures to evaluate EB's CRA performance. This evaluation covers the period from the prior evaluation, dated December 7, 2020 to the current evaluation dated June 9, 2023.

Examiners evaluated the Santa Rosa AA using full-scope examination procedures based on the volume of lending activity, deposit volume, and branch distribution. A limited-scope review was performed on the Sacramento AA. Of the two AAs, the Santa Rosa AA received the greatest weight due to the institution's presence and volume of lending. Refer to the individual AA sections for additional details.

Activities Reviewed

Examiners reviewed the bank's loan trial balance and determined that EB's major product lines are small business and home mortgage loans. Given the bank's business strategy, loan portfolio composition, and lending activities during the evaluation period, small business lending constitutes as the bank's primary product. Examiners assigned the most weight to small business lending because home mortgage lending volume is less than small business lending volume; therefore, home mortgage lending activity received lesser weight. While small farm are offered, the number of loans originated does not warrant a meaningful analysis.

Examiners analyzed all small business and home mortgage loans originated or purchased from January 1, 2020, through December 31, 2022. During this timeframe, EB originated or purchased 3,419 small business loans totaling \$481.8 million and 566 home mortgage loans totaling \$434.0 million. This evaluation period includes each full calendar year since the prior evaluation. The bank collected and reported data on all originated and purchased small business and home mortgage loans under CRA and HMDA, respectively. However, after analyzing the bank's loan data, examiners determined that HMDA loan performance was consistent over the three years analyzed. Examiners confirmed with bank management that the institution's 2021 home mortgage lending performance was representative of the institutions lending during the entire evaluation period. Therefore, examiners only presented 2021 HMDA lending data, as it is the most recent year with aggregate data available, under the Geographic Distribution and Borrower Profile criteria. Furthermore, the COVID-19 pandemic led to economic fluctuations, government restrictions, and loan programs such as the Small Business Administration Paycheck Protection Program (SBA PPP), affected the credit needs, loan volumes, and small business lending performance in 2020 and 2021. As a result, this evaluation presents small business lending performance for 2020, 2021, and 2022 under the Geographic Distribution and Borrower Profile criteria. This evaluation presents all three years of data for both small business and home mortgage loans under the AA Concentration criterion.

Under the Lending Test, examiners reviewed the number and dollar volume of small business and home mortgage loans. While both the number and dollar volume of loans are presented, examiners gauged the level of performance by the number of loans because it is a better indicator of the number of individuals and businesses served. Between the small business and home mortgage lending analysis, examiners compared the institution's lending performance to 2020 and 2021 aggregate data, 2015 ACS data, 2020 U.S. Census data, 2020, 2021, and 2022 D&B data, and the bank's previous Performance Evaluation performance.

The evaluation of CD loans, investments, and services included all qualified activities since the previous evaluation through June 9, 2023. The evaluation of CD activities is limited to those loans,

investments, and services for which management demonstrated the activity met the primary purpose of CD. The evaluation of CD investments also includes prior period investments still outstanding at the time of this evaluation. CD activities were evaluated quantitatively based on the financial capacity of the bank and qualitatively based upon the impact to the AAs. Examiners also compared EB's current CD performance with the previous performance and that of similarly situated institutions.

Finally, examiners reviewed retail banking products and services targeted to low- and moderate-income individuals or small businesses or that are tailored to meet the needs of the AAs. Examiners also reviewed retail delivery systems, such as branch offices and alternative delivery systems, including the effect of branch closures.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

EB's Lending Test rating is "High Satisfactory." The institution's performance in the Santa Rosa AA is consistent with this conclusion. EB's performance in the Sacramento AA is inconsistent with the overall performance conclusion.

Lending Activity

EB's lending levels reflect good responsiveness to AA credit needs. Small business lending significantly increased in 2020 and 2021 in response to the credit needs of business customers, specifically SBA PPP lending. The bank's home mortgage lending also increased slightly compared to the last evaluation, which is attributed to the home mortgage refinance boom during the evaluation period.

AA Concentration

A high percentage of loans were made in the institutions AAs. The following table shows the bank's lending activity by loan category during the review period.

Lending Inside and Outside of the AA										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$(000s)	%	\$(000s)	%	\$(000s)
Home Mortgage										
2020	164	87.2	24	12.8	188	91,882	81.6	20,659	18.4	112,540
2021	146	78.1	41	21.9	187	92,958	57.7	68,187	42.3	161,145
2022	146	76.4	45	23.6	191	106,609	66.5	53,701	33.5	160,310
Subtotal	456	80.6	110	19.4	566	291,449	67.2	142,547	32.8	433,995
Small Business										
2020	1,766	90.7	182	9.3	1,948	224,082	88.2	29,934	11.8	254,016
2021	1,117	91.7	101	8.3	1,218	136,511	88.6	17,652	11.5	154,163
2022	226	89.3	27	10.7	253	62,929	85.5	10,695	14.5	73,624
Subtotal	3,109	90.9	310	9.1	3,419	423,522	87.9	58,281	12.1	481,803
Total	3,565	89.5	420	10.5	3,985	714,971	78.1	200,828	21.9	915,799
<i>Source: Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the AAs. Performance is consistent in the Santa Rosa and Sacramento AAs. Refer to each respective analysis sections for details.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue size. Performance in the Santa Rosa AA is consistent with this conclusion but performance in the Sacramento AA is below the overall conclusion. Refer to respective analysis section for details.

Innovative or Flexible Lending Practices

The institution uses innovative and/or flexible lending practices in order to serve AA credit needs. The institution continues to offer loan products and programs that serve the needs of low- and moderate-income borrowers, small businesses, and address CD needs in its AAs. The following table shows the lending programs offered by EB during the review period.

Innovative or Flexible Lending Programs								
Type of Program	2020		2021		2022		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Land Advance	2	483	0	0	0	0	2	483
Brokered loans (FHA/VA)	10	3,457	168	61,021	16	6,442	194	70,920
SB App Only	118	11,621	96	10,340	124	12,613	338	34,574
La Luz	5	125	3	40	3	31	11	196
SBA 7(a)	12	8,200	17	10,500	15	7,800	44	26,500
SBA 504	4	3,800	2	3,900	4	1,600	10	9,300
Community Rebuild	17	18,720	8	11,080	17	11,770	42	41,570
Totals	168	46,406	294	96,881	179	40,256	641	183,543
<i>Source: Bank Data</i>								

La Luz Microloan Program – This program provides financing to La Luz clients to purchase business-related assets that allow their clients to start and/or expand their own business. La Luz’s economic advancement program allows them to “Build a pathway to a strong middle class through skill building programs that level the economic playing field for low-income families and through financing small business and entrepreneurial ventures in Sonoma Valley.” La Luz not only supports small business owners with funding, but they also provide work force development to aid in their success.

Small Business App Only loan program – This program allows small businesses to obtain loans up to \$100,000 in an expedited loan approval process. This type of loan allows for less stringent underwriting guidelines such as, reliance on stated information on the application, a decreased requirement for years in business to help newer businesses qualify, and an approval process that can take as little as one day. In 2022, the bank funded roughly 39 percent of these loans to small businesses with gross annual revenues under one million.

Community Rebuild Program – In 2020, the Santa Rosa AA was designated as a major disaster area in relation to the following three event declarations: FEMA-4569-CA, FEMA-5331-CA, FEMA-5376-CA. Two of these events remained continuously active through the review period. In response to the emergency declaration the bank began participating in the Community Rebuild Loan Program, which offers flexible financing options to customers, including loans to finance homeowner rebuilds, land advance financing, new owner construction, cash out refinance, and new purchase of alternative property for individuals impacted by the fires.

Land Advance Loan program – This program provides financing to rebuild homes when insurance proceeds fall short. These loans provide the borrower with 12 months to obtain permits to build while having a smaller payment before obtaining a construction to perm loan for the full amount. The median home price in this area in which this program primarily operates is \$800,000. This allows low- and moderate-income borrowers that cannot afford a house for \$800,000 to have the chance to build a home they can afford for lower than the median home value.

SBA Program Loans – EB offers both SBA 7(a) and 504 loans to borrowers. While SBA

Programs are not particularly complex or innovative; these programs do expand credit opportunities to small businesses. These loans are government-guaranteed commercial loans targeted to establish new small businesses and/or assist in the acquisition, operation, or expansion of an existing business. Furthermore, the SBA PPP was created in 2020 and structured to help small businesses and other organizations during the COVID-19 pandemic by providing fully forgivable loans that can be used to help preserve jobs and cover other specific business expenses. EB originated 2,872 SBA PPP loans totaling \$384.0 million during the review period.

FHA and VA Loans – These loans are government-insured mortgage loans, accessible through brokered relationships, with features that make it easier for first-time homebuyers to obtain financing. Features include low down -payment options and flexible credit and income requirements.

Santa Rosa Junior College Loans Program – EB also offers employees of the Santa Rosa Junior College an SRJC Educator program which includes checking, home loans, home equity, relocation unsecured loans and auto loans. However, there were no loans originated during our review period.

Community Development Loans

EB made a relatively high level of CD loans during the evaluation period. Examiners based this conclusion on the bank's performance. By year, EB's CD loan activity consisted of 12 CD loans totaling \$40.4 million in 2020, 38 CD loans totaling \$45.9 million in 2021, 40 CD loans totaling \$20.5 million in 2022, and 4 loans totaling \$1.6 million as of year-to-date 2023.

This level of activity represented 3.2 percent of average total assets and 6.9 percent of average total loans, which decreased compared to the previous evaluation of 10.1 percent and 17.0 percent respectively. EB's dollar amount of CD loans was lower than the amount originated during the previous evaluation, where EB was a leader in CD lending. Examiners did note that the current evaluation's review period was 30 months, compared to the previous evaluation's review period of 38 months. When compared to similarly situated institutions, EB provided a high level of CD loans. The majority of EB's CD lending by dollar targeted affordable housing, which is a primary credit need for the AA. The bank also provided significant volume of lending activities by number and dollar under revitalize/stabilize, which is also an identified need for the review period to help stabilize the bank's AA by retaining jobs during the COVID-19 pandemic.

Community Development Lending by AA										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Santa Rosa AA	14	22,629	11	10,388	15	5,122	37	28,988	77	67,127
Sacramento AA	3	10,425	1	7,970	0	0	3	9,170	7	27,565
Regional Activities	4	10,270	0	0	6	3,398	0	0	10	13,668
Total	21	43,324	12	18,358	21	8,520	40	38,158	94	108,360
<i>Source: Bank Data</i>										

Given that the bank was responsive to the CD needs of its AAs, examiners considered qualified CD loans that benefitted areas located in the broader statewide or regional area that included the AAs, even if the activity did not have a purpose, mandate, or function of benefitting the institution's AAs. The following is notable example of a CD lending effort at the statewide and regional levels:

- In 2021, the bank provided \$6.9 million towards construction and rehabilitation of a 30-unit permanent supportive housing project, targeted towards chronically homeless veterans. HUD administers this program, and the tenant pays the equivalent of 30 percent of their adjusted income as rent with the remainder of the “Contract” rents being subsidized by HUD. Tenants will qualify at 30.0 percent of Area Median Income (AMI) and below.

INVESTMENT TEST

The Investment Test is rated "Low Satisfactory." The institution's performance in the Santa Rosa AA is consistent with this conclusion; however, the performance in the Sacramento AAs is inconsistent with this conclusion.

Investment and Grant Activity

EB has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. All new investments, grants, and donations, totaled approximately \$25.1 million. This represents an increase from the previous evaluation total of \$12.0 million in qualified investments and grants.

Total qualified investments represents 1.1 percent of average total assets and 2.8 percent of average total securities since the previous evaluation. This performance represents an increase from the previous evaluation where qualified investments represented 0.5 percent of average total assets and qualified investments represented 1.6 percent of average total securities. While current performance exceeded the previous investment performance, EB's level of investment and grant activity is consistent with similarly situated institutions with adequate levels of investments.

Similar to the previous evaluation, the majority of qualified investments benefited affordable housing totaling \$30.1 million. Furthermore, the bank allocated \$7.6 million dollar in bonds that supported community service initiatives. The following table details qualified investments and grants by year and CD type.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	7	4,842	8	6,806	0	0	0	0	15	11,648
2021	3	9,416	0	0	0	0	0	0	3	9,416
2022	1	3,000	0	0	0	0	0	0	1	3,000
YTD 2023	1	12,700	0	0	0	0	0	0	1	12,700
Subtotal	12	29,958	8	6,806	0	0	0	0	20	36,764
Qualified Grants & Donations	18	114	192	832	8	29	2	2	220	977
Total	30	30,072	200	7,638	8	29	2	2	240	37,741
<i>Source: Bank Data</i>										

Given that the bank was responsive to the CD needs of its AAs, examiners considered qualified investments and grants that benefitted low- and moderate-income individuals or geographies located in broader statewide or regional area that included the AAs, even if the activity did not have a purpose, mandate, or function of benefitting the institution's AAs. EB has made 3 prior period investments that remain on their books and benefit affordable housing initiatives for a broader regional area, with a current book value of \$1.8 million.

Responsiveness to Credit and Community Development Needs

The institution exhibits adequate responsiveness to credit and CD needs. The majority of EB's new investment activity benefitted affordable housing activities throughout the AAs. These investments are long-term and highly responsive to the identified CD need. However, the community contacts also identified other CD needs, such as economic development. Furthermore, community services was also identified as a CD need of the AA in which the bank made limited investments. However, EB has made several donations that benefited each AA.

Community Development Initiatives

EB occasionally uses innovative and/or complex investments to support CD initiatives. While the institution's qualified investments are useful and help promote CD, most of them are not particularly innovative or complex.

SERVICE TEST

The Service Test is rated "High Satisfactory." The institution's performance in the Santa Rosa AA is consistent with this conclusion. The performance in the Sacramento AA is below the overall performance.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to all portions of the institution's AAs. EB operates 17 deposit-taking branches throughout the AAs; 0 in low-, 5 in moderate-, 9 in middle-, and 3 in upper-income CTs. EB operates 25 ATM locations throughout the AAs: 0 in low-, 5 in moderate-, 16 in middle-, and 4 in upper-income CTs.

The institution offers a variety of alternative delivery systems that are available to all customers. The institution's website allows customers to access information on banking products and services including: checking and savings accounts, certificates of deposit, business checking or savings accounts, cash management services, and download loan applications.

EB also offers mobile internet banking, which allows customers 24/7 access to accounts online to check balances on customer checking, savings, certificate of deposit, IRA, or loan accounts; transfer funds at no cost between accounts; view and print bank statements; place stop payment requests; view and print cancelled checks; and access bill pay.

The institution offers 24/7 automated telephone banking, which allows customers to access automated information on their accounts. Additionally, the institution offers a Customer Service Center, which is accessible Monday through Friday from 7:00 a.m. to 6:00 p.m. Furthermore, the bank also offers night deposit, wire transfers, and drive-up ATMs at select locations.

Changes in Branch Locations

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Refer to the Santa Rosa AA for an analysis of the change in branches. There were no branch changes in the Sacramento AA.

Reasonableness of Business Hours and Services

Services do not vary in a way that inconveniences certain portions of the AAs, particularly low- and moderate-income geographies or individuals. All branch locations are open Monday through Friday 9:00 a.m. to 5:00 p.m. Full-service branches offer an array of business and consumer deposit and lending products; refer to the Description of Institution section above for details. Furthermore, select locations offer Saturday hours from 9:00 a.m. to 1:00 p.m.

Community Development Services

EB has made a relatively high level of CD services in its AAs. Of the total 3,020 hours, 12 hours of services were provided during the end of 2020; 479 hours of services were provided in 2021; 2,077 hours of service were provided in 2022; and 452 hours of service were provided in 2023. The volume of CD service hours significantly increased since the previous evaluation, where activities totaled 1,488 service hours. Service hours primarily targeted community services and affordable housing. Affordable housing and community services both represent an identified need throughout

the AAs. The institution's volume of service hours is consistent with similarly situated institutions that provided a high level of services in their AA. The following table details qualified service hours by year and CD type.

Community Development Services by AA					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Santa Rosa AA	267	2,597	125	0	2,989
Sacramento AA	9	22	0	0	31
Total	276	2,619	125	0	3,020
<i>Source: Bank Data</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

SANTA ROSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SANTA ROSA AA

The Santa Rosa AA consists of the entirety of Sonoma County, which is comprises the Santa Rosa-Petaluma, MSA # 42220. There have been no changes to the AA during the evaluation period.

Economic and Demographic Data

Based on the 2015 ACS Census data, the Santa Rosa AA consists of 100 CTs, which includes 0 low-, 24 moderate-, 53 middle-, 22 upper- income CTs, and 1 CT with no income designation. The following table provides a summary of demographic, housing, and business information within the Santa Rosa AA.

Demographic Information of the AA						
AA: Santa Rosa						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	100	0.0	24.0	53.0	22.0	1.0
Population by Geography	495,078	0.0	27.0	52.3	20.7	0.0
Housing Units by Geography	206,399	0.0	25.1	53.7	21.2	0.0
Owner-Occupied Units by Geography	111,590	0.0	18.6	55.1	26.3	0.0
Occupied Rental Units by Geography	76,192	0.0	34.2	51.8	14.0	0.0
Vacant Units by Geography	18,617	0.0	26.6	53.1	20.3	0.0
Businesses by Geography	48,411	0.0	27.8	47.1	25.1	0.0
Farms by Geography	2,282	0.0	17.9	57.4	24.6	0.0
Family Distribution by Income Level	118,467	21.3	18.0	19.5	41.2	0.0
Household Distribution by Income Level	187,782	23.2	16.3	18.2	42.3	0.0
Median Family Income MSA - 42220 Santa Rosa-Petaluma, CA MSA		\$77,587	Median Housing Value			\$452,482
			Median Gross Rent			\$1,354
			Families Below Poverty Level			7.4%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The AA's 48,411 businesses reported gross annual revenues as follows:

- 88.8 percent \$1 million or less,
- 4.3 percent more than \$1 million, and
- 6.7 percent did not report revenue information.

Services represent the largest industry at 39.9 percent of businesses, followed by Non-Classifiable Establishments at 18.6 percent, then retail trade at 10.0 percent, finance, insurance, and real estate at 9.8 percent, and construction at 7.6 percent. In addition, 65.4 percent of area businesses have 4 or fewer employees, and 91.8 percent operate from a single location.

Based on the 2020 ACS Census data, the Santa Rosa AA consists of 122 CTs, which includes 1 low-, 23 moderate-, 64 middle-, 32 upper-income CTs, and 2 CTs with no income designation. The following table provides a summary of demographic, housing, and business information within the Santa Rosa AA.

Demographic Information of the AA						
AA: Santa Rosa						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	122	0.8	18.9	52.5	26.2	1.6
Population by Geography	488,863	1.4	18.4	54.4	25.6	0.3
Housing Units by Geography	206,498	1.1	17.1	54.6	26.7	0.5
Owner-Occupied Units by Geography	115,845	0.8	11.8	56.4	30.4	0.4
Occupied Rental Units by Geography	73,113	1.7	25.0	52.8	20.0	0.4
Vacant Units by Geography	17,540	0.6	18.9	49.9	29.9	0.7
Businesses by Geography	53,505	0.9	16.7	56.5	25.3	0.7
Farms by Geography	2,504	0.5	10.9	54.2	34.1	0.4
Family Distribution by Income Level	120,232	19.7	18.2	22.3	39.8	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 42220 Santa Rosa-Petaluma, CA MSA		\$102,411	Median Housing Value			\$660,417
			Median Gross Rent			\$1,746
			Families Below Poverty Level			5.1%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The AA's 53,505 businesses reported gross annual revenues as follows:

- 89.7 percent \$1 million or less,
- 3.9 percent more than \$1 million, and
- 6.4 percent did not report revenue information.

Services represent the largest industry at 37.0 percent of businesses, followed by Non-Classifiable Establishments at 23.6 percent, the retail trade at 10.4 percent, finance, insurance, and real estate at 9.8 percent, and construction at 6.8 percent. In addition, 62.8 percent of area businesses have 4 or fewer employees, and 93.0 percent operate from a single location.

Designated Disasters

During the evaluation period, the institution's AA experienced the following designated disasters that affected the economic conditions in the areas of bank operations:

California COVID-19 Pandemic - FEMA- 4482 -DR, California Disaster Declaration as of March 22, 2020: All counties in California.

California Lnu Lightning Fire Complex - FEMA-5331-CA California Disaster Declaration as of Aug 17, 2020 - continuing.

California Glass Fire - FEMA-5376-CA California Disaster Declaration as of Sep 27, 2020.

California Severe Winter Storms, Straight-line Winds, Flooding, Landslides, and Mudslides DR-4699-CA California Disaster Declaration Feb 21, 2023 - Jul 10, 2023.

Unemployment

The Bureau of Labor Statistics provides data on changes in unemployment rates. In 2020, the AA, state, and nation experienced significant increases in unemployment rates due to the onset of the COVID-19 pandemic. The following table illustrates the unemployment rates for the AA, which is solely Sonoma County, California, and nationwide for 2020, 2021, 2022, and through May 2023. The unemployment rate for Sonoma County was below the state average during the review period, and was consistent with the national average.

Unemployment Rates				
Area	2020	2021	2022	May 2023
	%	%	%	%
Sonoma County	8.1	5.6	3.1	3.5
California	10.2	7.3	4.2	4.6
National Average	8.1	5.4	3.7	3.6
<i>Source: Bureau of Labor Statistics</i>				

The Federal Financial Institutions Examination Council updates median family income on an annual basis. The low-, moderate-, middle-, and upper -income levels for the AA are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Santa Rosa-Petaluma, CA MSA Median Family Income (42220)				
2020 (\$102,700)	<\$51,350	\$51,350 to <\$82,160	\$82,160 to <\$123,240	≥\$123,240
2021 (\$103,300)	<\$51,650	\$51,650 to <\$82,640	\$82,640 to <\$123,960	≥\$123,960
2022 (\$112,800)	<\$56,400	\$56,400 to <\$90,240	\$90,240 to <\$135,360	≥\$135,360
Source: FFIEC				

According to Moody's analytics report from March 2023, job growth in the Santa Rosa AA has accelerated in recent months, which is contrary to what we see in the national economy. The report attributes this momentum to slower initial recovery post-COVID and the recent rebound of leisure/hospitality sector in the AA as well as within the business/professional services industry. The housing market has experienced cooling due to the increase in interest rates, though housing prices have been on a decline. However, housing affordability ranks unfavorably within the AA, compared to the nation. The Moody's report cited data from OpenTable that evidence continued improvement in the number of seated diners statewide levels appear generally consistent with the same month in 2019. The Santa Rosa AA has experienced an outmigration of residents for six consecutive years, though the rate has decelerated in the past year. An impediment of growth is attributed to the lack of prime-aged workers, which affect long-term projections.

Competition

The bank's AA is moderately competitive for financial services. According to the FDIC's 2021 Branch & Deposit Data, 18 depository institutions operated 100 branches and shared \$18.5 billion in deposits within the area. At the time of this data was released, EB operated 18 branches including their main office, holding \$3.0 billion in total deposits. This represents an 18.0 percent branch market share, ranking 1st for the AA, and a 16.3 percent deposit market share, ranking 2nd, with Wells Fargo ranking 1st. According to the FDIC 2022 Branch & Deposit Data, 16 depository institutions operated 103 branches and shared \$19.4 billion in deposits within the area. At the time of this data was released, EB operated 16 branches, including their main office, holding \$3.1 billion in total deposits. This represents a 15.5 percent branch market share, ranking 1st for the AA, and a 16.2 percent deposit market share, ranking 2nd, with Wells Fargo ranking 1st.

Community Contacts

Examiners conducted one new community contact and utilized another existing contact located in the Santa Rosa AA. The new contact is a local organization that aids small businesses in five counties, including Sonoma County. This organization aids small business owners and entrepreneurs with their business plans and operations and provides mentoring. The contact indicated that the retail industry is still underperforming since the pandemic, but tourism and the wine industries have recovered. The contact indicated that the community's primary banking and credit needs are startup financing, loans and grants. For more established businesses, working capital is needed. Overall, access to more funding similar to SBA programs is another primary need,

particularly for start-ups that do not have equity or established payrolls to qualify for traditional SBA programs. The contact indicated opportunity for financial institutions to promote basic financial education, specifically teaching people how to write a business plan and how to calculate cash flow analysis, and financial forecast.

The existing contact utilized was an affordable housing organization that covers the northern California coastal and surrounding regions, including Sonoma County. The contact indicated that there is currently a big push to serve the homeless and special needs populations. These types of developments require a lot more subsidy and require more operating costs, so the financing needs are higher for this type of affordable housing development. Furthermore, the contact indicated that inflation is an issue, and has been for a number of years, and has increased housing costs all around. According to the contact, a few years ago, costs were high because of limited labor supply and now, supply chain issues impact costs. There is a lot of demand for public funding and subsidy. The contact indicated a need for long-term equity financing options to carry through projects beginning at pre-development. Furthermore, the contact indicated that more grant funds, donations, or other foundation type of funding are needed to help support the organization and especially for funding resident services at housing developments. Since services do not have a form of revenue generation that can contribute to the debt service for a loan, other sources of funding are needed besides loans. Furthermore, the contact indicated that financial literacy is a need for residents.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing is a primary credit need for the AA. Additionally, examiners identified economic development such as small business loans and alternative start-up financing as needs and opportunities of the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SANTA ROSA AA

LENDING TEST

Lending levels within the bank's Santa Rosa AA reflect good responsiveness. The geographic distribution of loans reflects good penetration throughout the AA. The Santa Rosa AA does not include any low-income CTs in 2020 or 2021; therefore, examiners relied on lending distribution to moderate-income CTs. The distribution of borrowers reflects adequate penetration. The bank made a relatively high level of CD loans in the AA.

Lending Activity

Lending levels reflect good responsiveness to the AA credit needs. During 2020 and 2021, the bank's small business lending levels significantly increased due to PPP lending and in response to the AA's credit needs, and returned to normal levels in 2022. The bank originated 1,685, 1,087, and 213 business loans in 2020, 2021, and 2022, respectively.

According to the 2020 Peer Small Business Data, the bank ranked 3rd with a 12.0 percent market share for small business loans by number volume in 2020. In 2020, 141 lenders reported 14,008 small business loans. Competition for small business loans was moderate. The top 2 institutions, Wells Fargo Bank, N.A. and American Express N.A., by number of small business loan originations, represented 26.7 percent of the market share. According to the 2021 Peer Small Business Data, the EB ranked 6th with a 6.7 percent market share for small business loans by number volume in 2021. In 2021, 122 lenders reported 16,510 small business loans. The top 5 institutions, by number of small business loan originations, represented 56.4 percent. All of these institutions are large nationwide lenders. Peer small business data is not yet available for 2022.

The home mortgage lending environment in the Santa Rosa AA is highly competitive. According to the 2021 Peer HMDA Data, EB ranked 47th with a 0.4 percent market share for HMDA loans by number volume in 2021. In 2021, 537 lenders reported 44,729 home mortgage originations and purchases. Competition for home mortgage loans is strong in the AA.

Geographic Distribution

The institution's geographic distribution of loans reflects good penetration throughout the AA. Good penetration of small business loans is the primary driver to support this conclusion. The bank's poor penetration of home mortgage lending in low- and moderate-income census tracts does not carry as much weight due to the limited lending activity and small business loans being the primary product.

Small Business Loans

The geographic distribution of small business loans reflects good penetration throughout the AA. As shown on the demographic table above Based on the 2015 ACS Census data, the Santa Rosa AA did not have any low-income CTs; however, as a result of the 2020 US Census data change, the Santa Rosa AA gained only 1 low-income CT in 2022, with only 0.9 percent of the total businesses are located in low-income CT. As a result the focus of the small business geographic distribution performance will be on moderate-income CT. The bank's small business lending performance in moderate-income CTs outperformed aggregate performance data for 2020 and 2021. The bank's performance is consistent with the prior period evaluation as well. For 2022, aggregate performance data is not available; however, the bank's lending performance in moderate-income CTs outperformed the opportunity as indicated by D&B data.

Geographic Distribution of Small Business Loans						
AA: Santa Rosa						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	0.9	NA	0	0.0	0	0.0
Moderate						
2020	28.1	26.7	514	30.5	60,407	29.3
2021	27.8	26.7	310	28.5	37,426	29.0
2022	16.7	NA	42	19.7	12,946	22.4
Middle						
2020	46.8	46.1	817	48.5	104,359	50.7
2021	47.1	47.6	543	50.0	64,503	50.0
2022	56.5	NA	119	55.9	31,255	54.0
Upper						
2020	25.2	27.2	354	21.0	41,067	20.0
2021	25.1	25.8	234	21.5	27,140	21.0
2022	25.3	NA	51	23.9	13,355	23.1
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	0.7	NA	1	0.5	350	0.6
Totals						
2020	100.0	100.0	1,685	100.0	205,833	100.0
2021	100.0	100.0	1,087	100.0	129,069	100.0
2022	100.0	NA	213	100.0	57,906	100.0
Source: 2020, 2021, and 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Home mortgage loans

The geographic distribution of home mortgage loans reflects poor penetration throughout the Santa Rosa AA. Over the three-year review period, the bank's performance trailed aggregate lending data and the opportunity as indicated by the percent of owner-occupied housing units. Furthermore, the bank's lending performance trended down from 2020 to 2022, to a low of 10.1 percent in moderate-income census tracts in 2022.

Geographic Distribution of Home Mortgage Loans						
AA: Santa Rosa						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2021	18.6	19.8	18	13.4	8,186	10.4
Middle						
2021	55.1	55.0	83	61.9	49,764	63.0
Upper						
2021	26.3	25.2	33	24.6	21,005	26.6
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	134	100.0	78,954	100.0
Source: 2015 ACS; 2021 HMDA Aggregate Data and Bank Data Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes, and retail customers of different income levels. Adequate small business and home mortgage lending performance support this conclusion.

Small Business Loans

The distribution of borrowers reflects adequate penetration to businesses with revenues of \$1 million or less. The bank's lending distribution was impacted by SBA PPP lending operations in 2020 and 2021. Since the underwriting of SBA PPP loans did not require a review of the company's revenues, a majority of the PPP loans were reported without revenues considered. When excluding these SBA PPP loans without revenue information for 2020 and 2021, the bank's small business lending percentage to businesses with gross annual revenues of \$1 million or less increased to 51.7 percent and 34.7 percent, respectively. Although there are slight variations in performance between the years when excluding the SBA PPP lending, the overall performance is somewhat consistent with the performance at the prior evaluation where the bank received an adequate rating. While the bank's performance remains significantly below the reported demographic data, it is important to note that demographic data is not necessarily a direct indicator of the opportunity available and rather provides more context for comparison. Taking into account the significant majority of the bank's lending focused on SBA PPP lending during the review period, which is an identified community need as a result of the COVID-19 pandemic, the overall performance is considered adequate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
AA: Santa Rosa						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	87.9	37.8	117	6.9	22,959	11.2
2021	88.8	43.9	67	6.2	14,511	11.2
2022	89.7	NA	71	33.3	12,528	21.6
>\$1,000,000						
2020	4.9	--	109	6.5	28,447	13.8
2021	4.3	--	126	11.6	35,544	27.5
2022	3.9	NA	137	64.3	44,853	77.5
Revenue Not Available						
2020	7.3	--	1,459	86.6	154,427	75.0
2021	6.9	--	894	82.2	79,014	61.2
2022	6.4	NA	5	2.3	525	0.9
Totals						
2020	100.0	100.0	1,685	100.0	205,833	100.0
2021	100.0	100.0	1,087	100.0	129,069	100.0
2022	100.0	NA	213	100.0	57,906	100.0
Source: 2020, 2021 & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Home mortgage loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. Home mortgage lending performance underperformed in 2021, when compared to 2020 and 2022. Lending performance was consistent with aggregate data in 2020, within low-income census tracts, and slightly below aggregate data for moderate-income census tracts. The bank's 2021 performance was still consistent with performance at the previous evaluation. At the previous evaluation, the bank originated 1.8 percent of loans to low-income borrowers and 7.9 percent to moderate-income borrowers. The performance decrease to LMI borrowers can be partially explained by the increased number of loans to corporations with no income reporting or "NA" as described in the HMDA reporting requirement. At the current evaluation, 11.9 percent of the loans, by number, were originated to corporations with no income reported, which affected the overall percent. Furthermore, low- and moderate-income borrowers would have trouble qualifying for the minimum income requirements when considering the average median housing prices in the AA. Taking into account these factors, the bank's performance is considered adequate.

Distribution of Home Mortgage Loans by Borrower Income Level						
AA: Santa Rosa						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	21.3	4.9	2	1.5	230	0.3
Moderate						
2021	18.0	14.0	9	6.7	2,405	3.0
Middle						
2021	19.5	22.9	27	20.1	10,920	13.8
Upper						
2021	41.2	46.9	80	59.7	56,377	71.4
Not Available						
2021	0.0	11.3	16	11.9	9,022	11.4
Totals						
2021	100.0	100.0	134	100.0	78,954	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Community Development Loans

EB made a relatively high number of CD loans in the AA. Refer to the following table. The institution's CD lending in the AA increased by number and decreased by dollar volume since the previous evaluation, where EB was a leader with 53 CD loans totaling \$183.6 million. A substantial majority of CD loans were targeted to economic development efforts, followed by affordable housing and revitalization and stabilization. Overall, EB was responsive to the identified needs of the community.

Community Development Lending in Santa Rosa										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	4	15,032	3	1,491	0	0	2	4,300	9	20,823
2021	7	5,812	3	6,035	4	1,140	15	13,688	29	26,675
2022	3	1,785	5	2,862	11	3,982	20	11,000	39	19,629
YTD 2023	0	0	0	0	0	0	0	0	0	0
Total	14	22,629	11	10,388	15	5,122	37	28,988	77	67,127
Source: Bank Data										

The following are notable examples of CD loans originated in the AA during the evaluation period.

- In 2020, EB provided \$13.0 million towards financing the construction of a 41-unit multifamily affordable housing project. The units will be leased to low-income residents as follows: 9, or 22.0 percent, of the units will be reserved for residents making 30.0 percent of AMI; 17, or 41.0 percent, of the units will be reserved for residents making up to 50.0 percent of AMI; and 14, or 34.0 percent of the units will be reserved for residents making up to 60.0 percent of AMI.
- In 2021, EB originated a \$4.0 million loan to support a non-profit organization that supports low-income individuals with disabilities obtain the medical resources needed. This organization operates within a moderate-income CT.
- In 2022, EB extended a loan for \$1.5 million to support a non-profit organization that provides crisis legal services to low-income families and children, youth, the elderly, people with disabilities, employees, veterans, immigrants and victims of domestic violence. They assist with civil legal issues like eviction, domestic violence, elder abuse, disaster relief and many more. They provide the full scope of legal services including legal advice, preparation of legal documents, negotiations, and in court representation.

INVESTMENT TEST

The institution has an adequate level of qualified CD investments and grants in the Santa Rosa AA. The institution exhibits adequate responsiveness to credit and CD needs. The institution makes occasional use of innovative and complex investments.

Investment and Grant Activity

The institution has an adequate level of qualified CD investments, donations and grants, rarely in a leadership position, particularly those not routinely provided by private investors. The current investment level increased compared to the previous evaluation where EB made 14 investments totaling \$7.3 million, and 78 grants and donations totaling \$411,000. Similar to the previous evaluation, the majority of EB's investments benefited affordable housing, an identified AA need, followed by community services initiatives. The following table details EB's investments and donations by year and CD type.

Qualified Investments in Santa Rosa AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	4	2,984	6	5,961	0	0	0	0	10	8,945
2021	2	6,000	0	0	0	0	0	0	2	6,000
2022	1	3,000	0	0	0	0	0	0	1	3,000
YTD 2023	1	12,700	0	0	0	0	0	0	1	12,700
Subtotal	8	24,684	6	5,961	0	0	0	0	14	30,645
Qualified Grants & Donations	16	109	184	791	8	29	2	2	210	931
Total	24	24,793	190	6,752	8	29	2	2	224	31,576
<i>Source: Bank Data</i>										

Listed below are notable qualified investments and grants made in the AA during the evaluation period.

- In 2021, EB awarded a \$20,000 grant to a non-profit organization that primarily supports low- to moderate-income individuals dealing with serious illness with free or low-cost, nutrient-rich prepared meals, made and delivered to their homes by caring volunteers.
- In 2022, EB awarded a \$35,000 grant to a non-profit organization whose mission is to improve financial stability for families throughout the AA by activating local small businesses, inspiring individual investment, advancing community collaboration, and influencing public policy. This activity supports economic development.
- In 2023, EB provided a \$12.7 million investment in a LIHTC that funds affordable housing project for tenants belonging to the local Native American community.

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and CD needs within the AA. The bank has provided several grants to qualified non-profit organizations that assist with general operating support, which is an identified need. The bank has made investments that are responsive to affordable housing and small business financing needs.

Community Development Initiatives

The bank occasionally uses innovative or complex qualified investments in the AA. While the bank's AA qualified investments help promote CD activities, the investments were not considered particularly innovative or complex.

SERVICE TEST

Delivery systems are reasonably accessible to all portions of the Santa Rosa AA. To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems. Services, including business hours, do not vary in a way that inconveniences certain portions of the AA. EB employees provided a relatively high level of CD services.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Santa Rosa AA. A majority of the branches and ATMs are within the Santa Rosa AA. EB operates 16 full-service branches in San Francisco. According to the 2015 ACS data, there are no low-income CTs in the AA. The percentage of branches located in moderate -income CTs is below the 43.7 percent of branches that other institutions operate; however, it is above the number of CTs and the percentage of households, families, and businesses in moderate-income geographies. In addition, several of the branches in middle-and upper-income CTs are able to serve nearby moderate-income geographies. The following table shows the distribution of CTs, population, EB branches, and EB ATMs in the AA by income level.

Branch and ATM Distribution by Geography Income Level in Santa Rosa AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	24	24.0	133,901	27.0	5	31.2	5	20.8
Middle	53	53.0	258,846	52.3	9	56.3	16	66.7
Upper	22	22.0	102,331	20.7	2	12.5	3	12.5
NA	1	1.0	0.0	0.0	0	0.0	0	0.0
Total	100	100.0	495,078	100.0	16	100.0	24	100.0
<i>Source: 2015 ACS Data; Bank Data</i>								

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems. During the review period, EB closed two branches in the Santa Rosa AA. The two branches, College branch and Bennett Valley branch, were both located in a middle-income CTs. EB also opened the Spring Lake Village branch, which is located in a middle-income CT. Finally, EB relocated its Sebastopol branch from one upper-income CT to another upper-income CT nearby. Furthermore, due to responses to COVID-19, the bank experienced temporary branch closures during the review period; however, each temporary closure was only for a few days and did not disproportionately impact moderate-income CTs.

Reasonableness of Business Hours and Services

Services and business hours do not vary in way that inconveniences certain portions of the AA, particularly in low- and moderate-income geographies and or individuals. Products and services in the AA are consistent with the institution overall. Most branch offices are open Monday-Friday from 9:00 a.m. to 5:00 p.m. In addition, 13 branches are open on Saturday from 9:00 a.m. to 1:00 p.m. The services and business hours are consistent with the institution level analysis.

Community Development Services

The bank provided a relatively high level of CD services in the Santa Rosa AA. During the evaluation period, 62 bank employees, members of senior management, and the Board of Directors provided 2,990 hours of financial expertise or technical assistance to 70 CD-related organizations in the bank's AA.

The number of CD service hours in the Santa Rosa AA significantly increased, more than doubled, from the 1,484 hours provided at the previous evaluation.

Community Development Services in Santa Rosa AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	4	6	0	0	10
2021	84	350	16	0	450
2022	133	1876	68	0	2,077
YTD 2023	47	365	41	0	453
Total	268	2,597	125	0	2,990
<i>Source: Bank Data</i>					

The following are notable examples of CD service activities provided by employees, including senior management, during the evaluation period.

- An executive employee of EB serves on the committee of an organization that operates a youth homeless shelter. This shelter provides support services such as street outreach, transitional housing placement, mental health counseling, and career services. This project will support the career services programming, which includes work readiness, vocational training, work placement with youth-friendly employers, and other support services related to housing, counseling, and basic needs.
- A staff member of EB volunteered free mentoring and education for startup and existing small businesses. This program was funded in part by the SBA to help entrepreneurs to get off the ground.

- Several staff members provided financial literacy through workshops and presentations to high school students where a majority of students qualify for free or reduced lunch.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE REVIEW SACRAMENTO ASSESSMENT AREA

The following table summarizes the bank's performance in the limited-scope AA (Sacramento AA) as compared to its overall performance. The following conclusion is based on a review of available facts and data, aggregate lending comparison, and demographic information. The conclusion did not alter the bank's overall performance rating.

AA	Lending Test	Investment Test	Service Test
Sacramento	Below	Below	Below

The following facts and data support the conclusions for the Sacramento AA beginning with a summary of EB's operations and activities. Geographic distribution and borrower profile tables are included below. Demographic data and market share information for the Sacramento AA are included in the Limited-Scope AA Appendices.

Sacramento

The institution operates one full-service branch located in an upper-income tract in the Sacramento AA. Branch locations did not change during the review period.

Activity	#	\$ (000s)
Small Business Loans	124	30,714
Home Mortgage Loans	12	14,004
CD Loans	7	27,565
Investments (New)	1	3,416
Investments (Prior Period)	2	845
Donations	10	45
CD Services	31	-
<i>Source: Bank Data: 01/01/2020 - 12/31/2022 (small business loans) 01/01/2021 - 12/31/2021 (home mortgage loans); Community Development activities 12/07/2020- 06/09/2023</i>		

Geographic Distribution and Borrower Profile

Geographic Distribution of Small Business Loans						
AA: Sacramento						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	9.8	9.3	4	4.9	635	3.5
2021	9.7	9.0	1	3.3	49	0.7
2022	8.2	NA	0	0.0	0	0.0
Moderate						
2020	22.9	21.8	9	11.1	3,117	17.1
2021	24.5	22.0	6	20.0	1,528	20.5
2022	26.1	NA	6	46.2	2,142	42.6
Middle						
2020	30.4	29.0	21	25.9	4,661	25.5
2021	29.7	29.6	8	26.7	2,476	33.3
2022	31.6	NA	5	38.5	1,601	31.9
Upper						
2020	34.7	38.4	42	51.9	9,191	50.4
2021	33.9	38.2	15	50.0	3,389	45.5
2022	32.3	NA	2	15.4	1,280	25.5
Not Available						
2020	2.2	1.5	5	6.2	645	3.5
2021	2.1	1.2	0	0.0	0	0.0
2022	1.8	NA	0	0.0	0	0.0
Totals						
2020	100.0	100.0	81	100.0	18,249	100.0
2021	100.0	100.0	30	100.0	7,442	100.0
2022	100.0	NA	13	100.0	5,023	100.0
Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Home Mortgage Loans						
AA: Sacramento						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	5.4	5.9	2	16.7	895	6.4
Moderate						
2021	20.3	18.3	1	8.3	795	5.7
Middle						
2021	34.7	31.8	6	50.0	7,724	55.2
Upper						
2021	39.6	43.9	2	16.7	2,900	20.7
Not Available						
2021	0.1	0.1	1	8.3	1,690	12.1
Totals						
2021	100.0	100.0	12	100.0	14,004	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Small Business Loans by Gross Annual Revenue Category						
AA: Sacramento						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	87.5	41.2	9	11.1	2,820	15.5
2021	89.0	48.2	4	13.3	2,950	39.6
2022	90.8	NA	5	38.5	2,783	55.4
>\$1,000,000						
2020	3.8	--	11	13.6	4,680	25.6
2021	3.2	--	1	3.3	200	2.7
2022	2.6	NA	8	61.5	2,240	44.6
Revenue Not Available						
2020	8.6	--	61	75.3	10,749	58.9
2021	7.8	--	25	83.3	4,292	57.7
2022	6.6	NA	0	0.0	0	0.0
Totals						
2020	100.0	100.0	81	100.0	18,249	100.0
2021	100.0	100.0	30	100.0	7,442	100.0
2022	100.0	NA	13	100.0	5,023	100.0
Source: 2020, 2021, and 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Home Mortgage Loans by Borrower Income Level						
AA: Sacramento						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	24.5	4.4	0	0.0	0	0.0
Moderate						
2021	16.5	14.4	0	0.0	0	0.0
Middle						
2021	18.5	23.5	0	0.0	0	0.0
Upper						
2021	40.5	42.4	1	8.3	1,874	13.4
Not Available						
2021	0.0	15.2	11	91.7	12,130	86.6
Totals						
2021	100.0	100.0	12	100.0	14,004	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

Exchange Bank	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: State of California Santa Rosa Assessment Area	
Time Period Reviewed:	12/07/20 to 06/09/23
Products Reviewed: (list loan categories reviewed alphabetically): Home Mortgage Loans: 01/01/21 – 12/31/21 Small Business Loans: 01/01/20 – 12/31/22	

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
State of California: Santa Rosa Sacramento	Full-scope Limited-scope	None None	None None

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

Sacramento AA

This AA includes the entirety of Sacramento County and portion of Placer County. Due to the capacity of the bank, the bank has excluded the eastern portion of the county.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Sacramento AA EB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	387	10.9	26.1	33.1	29.7	0.3
Population by Geography	1,796,622	10.5	25.3	33.4	30.7	0.1
Housing Units by Geography	687,938	10.2	24.9	34.5	30.0	0.3
Owner-Occupied Units by Geography	374,635	5.4	20.3	34.7	39.6	0.1
Occupied Rental Units by Geography	269,251	16.1	30.9	34.6	17.9	0.5
Vacant Units by Geography	44,052	15.2	27.6	33.0	23.1	1.1
Businesses by Geography	168,578	9.7	24.5	29.7	33.9	2.1
Farms by Geography	3,530	6.7	22.4	29.9	40.2	0.8
Family Distribution by Income Level	429,190	24.5	16.5	18.5	40.5	0.0
Household Distribution by Income Level	643,886	25.5	15.7	17.3	41.6	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		\$71,829	Median Housing Value			\$270,204
			Median Gross Rent			\$1,096
			Families Below Poverty Level			12.2%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The assessment area's 168,578 businesses reported gross annual revenue information as follows:

- 89.0 percent reported \$1.0 million or less,
- 3.2 percent reported greater than \$1.0 million, and
- 7.8 percent did not report revenues.

Table A – Demographic Information of the Assessment Area						
Assessment Area: EB Sacramento AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	440	9.3	26.4	34.1	29.3	0.9
Population by Geography	1,952,312	8.8	25.4	34.4	30.9	0.6
Housing Units by Geography	709,963	8.3	25.1	36.0	30.2	0.4
Owner-Occupied Units by Geography	409,492	4.1	19.8	37.8	38.2	0.2
Occupied Rental Units by Geography	269,052	14.5	32.7	33.5	18.6	0.7
Vacant Units by Geography	31,419	11.0	30.1	33.6	24.6	0.7
Businesses by Geography	204,775	8.2	26.1	31.6	32.3	1.8
Farms by Geography	4,140	5.7	22.2	35.6	35.4	1.2
Family Distribution by Income Level	456,004	23.7	17.0	19.1	40.1	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		\$90,500	Median Housing Value			\$402,091
			Median Gross Rent			\$1,381
			Families Below Poverty Level			9.0%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The assessment area's 204,775 businesses reported gross annual revenue information as follows:

- 90.8 percent reported \$1.0 million or less,
- 2.6 percent reported greater than \$1.0 million, and
- 6.6 percent did not report revenues.

Data obtained from the Bureau of Labor Statistics illustrates changes in unemployment rates. Unemployment rates in California and the United States decreased from 2020 to 2022, with state unemployment slightly higher than the national average each year. The AA experienced unemployment rates ranging from a low of 2.5 percent in 2022 and a high of 13.4 percent in 2020 within Placer County, and a low of 3.3 in 2022 and a high of 15.2 percent in 2020 within Sacramento County. In 2020, the AA, state, and nation experienced significant increases in unemployment with the Sacramento County and California unemployment rates exceeded the Placer County and nationwide rates. These increases are attributed to the onset of COVID-19. Unemployment rates have returned to pre-pandemic ranges.

The following table shows the unemployment rates for the AA, California, and nation-wide for all three years.

Table X - Unemployment Rates				
Area	2020	2021	2022	May 2023
	%	%	%	%
Sacramento County	9.5	6.9	3.9	4.3
Placer County	7.5	5.2	3.1	3.5
California	10.2	7.3	4.2	4.6
National Average	8.1	5.4	3.7	3.6
<i>Source: Bureau of Labor Statistics</i>				

Table B – Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Sacramento-Roseville-Folsom, CA MSA Median Family Income (40900)				
2020 (\$86,700)	<\$43,350	\$43,350 to <\$69,360	\$69,360 to <\$104,040	≥\$104,040
2021 (\$90,900)	<\$45,450	\$45,450 to <\$72,720	\$72,720 to <\$109,080	≥\$109,080
2022 (\$102,400)	<\$51,200	\$51,200 to <\$81,920	\$81,920 to <\$122,880	≥\$122,880
<i>Source: FFIEC</i>				

Competition

The Sacramento AA is highly competitive for financial services. According to the FDIC’s 2021 Branch & Deposit Data, 43 depository institutions operated 268 branches and shared \$84.7 billion in deposits within the area. At the time of this data was released, EB operated 1 branch, holding \$60.4 million in total deposits. This represents less than 0.4 percent of the branch market share and less than 0.1 percent deposit market share, ranking 38th in the AA. According to the FDIC 2022 Branch & Deposit Data, 43 depository institutions operated 256 branches and shared \$87.0 billion in deposits within the area. At the time of this data was released, EB operated 1 branch, holding \$60.6 million in total deposits. This represents a less than 0.4 percent branch market share and a less than 0.1 percent deposit market share, ranking 39th for the AA.

According to the 2020 Peer Small Business Data, the bank ranked 48th with less than a 0.2 percent market share for small business loans by number volume in 2020. In 2020, 196 lenders reported 51,096 small business loans. Competition for small business loans was high. The top 4 institutions, Wells Fargo Bank, N.A., Bank of America N.A., JP Morgan Chase Bank, NA, and American Express National Bank by number of small business loan originations, represented 49.5 percent of the market share. According to the 2021 Peer Small Business Data, the bank ranked 69th with less than a 0.1 percent market share for small business loans by number volume in 2021. In 2021, 178 lenders reported 59,158 small business loans. The top 4 institutions JP Morgan Chase Bank, NA, American Express National Bank, Bank of America, N.A., and Wells Fargo Bank, N.A., by number

of small business loan originations, represented 52.2 percent. All of these institutions are large nationwide lenders. Peer small business data is not yet available for 2022.

According to the 2020 Peer Home Mortgage Data, the bank ranked 357th with less than a 0.1 percent market share for home mortgage loans by number volume in 2020. In 2020, 740 lenders reported 213,427 home mortgage loans. Competition for home mortgage loans was very high. The top 3 institutions, United Wholesale Mortgage, LLC, Quicken Loans, LLC, and Wells Fargo Bank, NA., by number of home mortgage loan originations, represented 22.5 percent of the market share. According to the 2021 Peer Home Mortgage Data, the bank ranked 363rd with less than a 0.1 percent market share for home mortgage loans by number volume in 2021. In 2021, 767 lenders reported 204,566 home mortgage loans. Competition for home mortgage loans was very high. The top 3 institutions, United Wholesale Mortgage, LLC, Rocket Mortgage, and Loandepot.com, LLC by number of small business loan originations, represented 21.9 percent of the market share. Peer home mortgage data is not yet available for 2022.

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Section 2

Products, Services and Fee Information

345.43(a)(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).

		Product or Service	Locations offered
Deposit Products - Personal	Checking	Community Spirit Checking	All branches
		Employee Checking	All branches
		Everyday Checking	All branches & online
		MyCash Checking	All branches & online
		Premier Plus Checking	All branches & online
	Savings	MyCash Savings	All branches & online
		Personal Money Market	All branches & online
		Regular Savings	All branches & online
		Signature Plus Savings	All branches & online
	Certificates of Deposit	Flex CD	All branches
		Personal CD	All branches & online
		Specialized CD	All branches
	Individual Retirement Accounts	Fixed Rate IRA	All branches
		Variable Rate IRA	All branches
Deposit Products - Business	ATM/Debit Card	ATM Card	All branches
		Debit Mastercard	All branches
	Checking	Analysis Checking	All branches
		Business Advantage Checking	All branches
		Business Checking	All branches
		Non-profit Checking	All branches
		Non-profit Interest Checking	All branches
		Public Funds Analysis Checking	All branches
		Public Funds Checking	All branches
		Public Funds Interest Checking	All branches
		Sole Proprietor Checking	All branches
		Sole Prop Interest Checking	All branches
		State Bar Checking	All branches

Deposit Products - Business Continued	Savings	Business Money Market	All branches
		Business Savings	All branches
		Public Funds Money Market	All branches
		Public Funds Savings	All branches
	Certificates of Deposit	Business CD	All branches
		Flex Business CD	All branches
		Public Funds CD	All branches
		Specialized Business CD	All branches
	ATM/Debit Card	ATM Card	All branches
		Debit Mastercard	All branches
Credit Cards Exchange Bank markets cards and accepts payments; Elan Financial owns the relationship and performs underwriting and servicing.	Personal	College Real Rewards Card	All branches & online
		Everyday Rewards+ Card	All branches & online
		Max Cash Preferred Card	All branches & online
		Max Cash Secured Card	All branches & online
		Platinum Card	All branches & online
		Secured Card	All branches & online
	Business	Business Card	All branches & online
		Business Cash Preferred Card	All branches & online
		Business Real Rewards Card	All branches & online
		Smart Business Rewards Card	All branches & online
Services	Personal Services *Customers must be 18 years of age or older	Appointment scheduling	All branches
		Automated account information	Not branch dependent
		Automated Teller Machines (ATMs)	Not branch dependent
		CDARS Investment Certificate of Deposit	All branches
		Loan applications by phone	Not branch dependent
		Mobile banking	Not branch dependent
		Mobile deposits	Not branch dependent
		Money Management (financial tool)	Not branch dependent
		Online account opening	Not branch dependent
		Online banking	Not branch dependent
		Online bill payment*	Not branch dependent

Personal Services

Continued

*Customers must be 18 years of age or older

Online loan applications	Not branch dependent
Online transfers from another institution	Not branch dependent
Online transfers to another institution	Not branch dependent
Payments by mail	Not branch dependent
Safe deposit box rental	All branches excluding Cotati and Roseville
Telephone banking	Not branch dependent
Wire transfers	All branches
Zelle*	Not branch dependent

Mobile Banking - Personal

*Customers must be 18 years of age or older

Appointment scheduling	All branches
Bill pay*	Not branch dependent
Bill pay with card*	Not branch dependent
Card swap	Not branch dependent
Intuit DirectConnect	Not branch dependent
Intuit Web Connect	Not branch dependent
Malware and phishing monitoring	Not branch dependent
Mobile remote deposit capture	Not branch dependent
Personal Financial Management (PFM)	Not branch dependent
Stop payments	Not branch dependent
Transfers from another institution	Not branch dependent
Transfers to another Institution	Not branch dependent
Zelle*	Not branch dependent

Business Services

ACH collections and disbursements	Not branch dependent
ACH file upload	Not branch dependent
Appointment scheduling	All branches
Automated Teller Machines (ATMs)	Not branch dependent
Business online banking	Not branch dependent
CDARS Investment Certificate of Deposit	All branches
Courier services	Roseville
DirectLink Merchant Digital Deposit	Not branch dependent
Lockbox	Not branch dependent

Services
Continued

Business Services Continued

Merchant Services First Data or Merchant-e	Not branch dependent
Night deposit services	All branches
Online business bill pay	Not branch dependent
Online transfers from another institution	Not branch dependent
Online transfers to another institution	Not branch dependent
Payments by mail	Not branch dependent
Positive Pay ACH	Not branch dependent
Positive Pay Checks	Not branch dependent
Positive Pay Payee Match	Not branch dependent
Safe Deposit Box rental	All branches excluding Cotati and Roseville
SmartSafe	Not branch dependent
Telephone banking	Not branch dependent
Wire transfers	All branches

Mobile Banking - Business *Only included with Cash Manager Plus or Cash Manager Executive packages

ACH file upload*	Not branch dependent
Appointment scheduling	All branches
Business bill pay	Not branch dependent
Malware and phishing monitoring	Not branch dependent
Stop payments	Not branch dependent

Cash Management Services (Business accounts only)

Cash Manager No ACH or Wires	Not branch dependent
Cash Manager Executive ACH & Wires	Not branch dependent
Cash Manager Plus ACH only	Not branch dependent
Positive Pay ACH	Not branch dependent
Positive Pay Checks	Not branch dependent
Positive Pay Payee Match	Not branch dependent

Wires Online* (Business accounts only) *Only included with Cash Manager Executive package

Domestic online	Not branch dependent
Domestic outgoing	Not branch dependent
Domestic outgoing repetitive	Not branch dependent
International outgoing	Not branch dependent
International outgoing online	Not branch dependent

Services Continued

Loans		International outgoing repetitive	Not branch dependent
		Service messages	Not branch dependent
	Personal	Boat / Recreational Vehicle Loan	All branches
		Community Rebuild Loan Program	All branches
		Construction Loans	All branches & online
		Home Equity Line of Credit	All branches
		Mobile Home Loan	All branches
		New Vehicle Loan	All branches & online
		Overdraft Line of Credit	All branches
		Purchase Power (unsecured line of credit)	All branches
		Residential Home Loans	All branches & online
		Savings or CD Secured Loan	All branches
		Unsecured Consumer Loan	All branches & online
		Used Vehicle Loan	All branches & online
	Business/Commercial	Agriculture Loans	All branches
		Application Only Line of Credit	All branches
		Application Only Term Loan	All branches
		Commercial Construction Loans	All branches
		Commercial Lines	All branches
		Commercial Real Estate Loans	All branches
		Commercial Term Loan	All branches
		Loans Secured by Stocks or Deposits	All branches
		SBA 504 Loans	All branches
		SBA 7(a) Loans	All branches
		SBA Express Lines of Credit	All branches
		Stand by Letters of Credit	All branches
Trust & Investments	Personal	Individual Retirement Accounts	All branches
		Investment Management	All branches
		Personal Trust Administration	All branches
	Business	Employee Benefit & 401(k)	All branches
		Investment Management	All branches

Exchange Bank Fees

Personal Checking Fees	Community Sprirt	Maintenance fee	No monthly fee
	Employee Checking	Maintenance fee	No monthly fee
	Everyday Checking	Maintenance fee	\$10.00 monthly fee
	MyCash Checking	Maintenance fee	No monthly fee
	Premier Plus Checking	Maintenance fee	\$20.00 monthly fee
Personal Savings Fees <small>*Charged for each withdrawal if there are more than six withdrawals or transfers per monthly account cycle</small>	MyCash Savings	Maintenance fee	No monthly fee
	Personal Money Market	Maintenance fee	\$12.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Signature Plus Savings	Maintenance fee	\$25.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Regular Savings	Maintenance fee	\$3.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
Business Checking Fees	Business Advantage Checking	Maintenance fee	\$25.00 monthly fee
		Processed transactions fee More than 400 items monthly per account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$20,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$20,000 per monthly account cycle	\$0.0018 per \$1
	Business Checking	Maintenance fee	\$15.00 monthly fee
		Processed transactions fee More than 200 items monthly per account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Non-profit Checking	Maintenance fee	\$6.00 monthly fee
		Processed transactions fee More than 100 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1

Exchange Bank Fees

Business Checking Fees Continued	Non-profit Checking Plus Interest	Maintenance fee	\$13.00 monthly fee
		Processed transactions fee More than 150 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Public Funds Checking	Maintenance fee	\$6.00 monthly fee
		Processed transactions fee More than 100 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Public Funds Interest Checking	Maintenance fee	\$13.00 monthly fee
		Processed transactions fee More than 150 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Sole Proprietor Checking	Maintenance fee	\$10.00 monthly fee
		Processed transactions fee More than 100 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$5,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$5,000 per monthly account cycle	\$0.0018 per \$1

Exchange Bank Fees

Business Checking Fees Continued	Sole Prop Interest Checking	Maintenance fee	\$13.00 monthly fee
		Processed transactions fee More than 150 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	State Bar Checking	Maintenance fee	\$2.00 maximum monthly fee - deducted from interest accrued
Business Savings Fees *Charged for each withdrawal if there are more than six withdrawals or transfers per monthly account cycle	Business Money Market	Maintenance fee	\$12.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Business Savings	Maintenance fee	\$5.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Public Funds Money Market	Maintenance fee	\$12.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Public Funds Savings	Maintenance fee	\$5.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
Analysis Fees Applies to accounts in Account Analysis products where an Earnings Credit Rate is used to offset fees	Analysis Checking & Public Funds Analysis Checking	Monthly maintenance fee	\$20 monthly fee
		ACH debits or credits	\$0.15 each
		CD-ROM statement	\$20.00 each
		Checks deposited	\$0.18 each
		Checks negotiated*	\$0.18 each
		Currency or coin deposited	\$0.0014 per \$1.00
		Currency or coin supplied	\$0.0014 per \$1.00
		Deposits	\$1.40 each
		Money Service Business (MSB) Monthly service fee	\$250.00 monthly fee
		Money Service Business (MSB) Additional locations	\$150 monthly fee
		Negative collected balances	Prime + 3.0%
		Point-of-Sale (POS) debits or credits	\$0.12 each
		Private ATM owner/operator	\$25.00 monthly fee
		Stop payment	\$32.00 each

Exchange Bank Fees

Personal Checking Fees	Community Spirit	Maintenance fee	No monthly fee
	Employee Checking	Maintenance fee	No monthly fee
	Everyday Checking	Maintenance fee	\$10.00 monthly fee
	MyCash Checking	Maintenance fee	No monthly fee
	Premier Plus Checking	Maintenance fee	\$20.00 monthly fee
Personal Savings Fees <small>*Charged for each withdrawal if there are more than six withdrawals or transfers per monthly account cycle</small>	MyCash Savings	Maintenance fee	No monthly fee
	Personal Money Market	Maintenance fee	\$12.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Signature Plus Savings	Maintenance fee	\$25.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Regular Savings	Maintenance fee	\$3.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
Business Checking Fees	Business Advantage Checking	Maintenance fee	\$25.00 monthly fee
		Processed transactions fee More than 400 items monthly per account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$20,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$20,000 per monthly account cycle	\$0.0018 per \$1
	Business Checking	Maintenance fee	\$15.00 monthly fee
		Processed transactions fee More than 200 items monthly per account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Non-profit Checking	Maintenance fee	\$6.00 monthly fee
		Processed transactions fee More than 100 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1

Exchange Bank Fees

Business Checking Fees Continued	Non-profit Checking Plus Interest	Maintenance fee	\$13.00 monthly fee
		Processed transactions fee More than 150 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Public Funds Checking	Maintenance fee	\$6.00 monthly fee
		Processed transactions fee More than 100 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Public Funds Interest Checking	Maintenance fee	\$13.00 monthly fee
		Processed transactions fee More than 150 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	Sole Proprietor Checking	Maintenance fee	\$10.00 monthly fee
		Processed transactions fee More than 100 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$5,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$5,000 per monthly account cycle	\$0.0018 per \$1

Exchange Bank Fees

Business Checking Fees Continued	Sole Prop Interest Checking	Maintenance fee	\$13.00 monthly fee
		Processed transactions fee More than 150 items per monthly account cycle	\$0.40 per item
		Currency or coin deposited fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
		Currency or coin supplied fee More than \$10,000 per monthly account cycle	\$0.0018 per \$1
	State Bar Checking	Maintenance fee	\$2.00 maximum monthly fee - deducted from interest accrued
Business Savings Fees *Charged for each withdrawal if there are more than six withdrawals or transfers per monthly account cycle	Business Money Market	Maintenance fee	\$12.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Business Savings	Maintenance fee	\$5.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Public Funds Money Market	Maintenance fee	\$12.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
	Public Funds Savings	Maintenance fee	\$5.00 monthly fee
		Excessive withdrawal fee*	\$15.00 each
Analysis Fees Applies to accounts in Account Analysis products where an Earnings Credit Rate is used to offset fees	Analysis Checking & Public Funds Analysis Checking	Monthly maintenance fee	\$20 monthly fee
		ACH debits or credits	\$0.15 each
		CD-ROM statement	\$20.00 each
		Checks deposited	\$0.18 each
		Checks negotiated*	\$0.18 each
		Currency or coin deposited	\$0.0014 per \$1.00
		Currency or coin supplied	\$0.0014 per \$1.00
		Deposits	\$1.40 each
		Money Service Business (MSB) Monthly service fee	\$250.00 monthly fee
		Money Service Business (MSB) Additional locations	\$150 monthly fee
		Negative collected balances	Prime + 3.0%
		Point-of-Sale (POS) debits or credits	\$0.12 each
		Private ATM owner/operator	\$25.00 monthly fee
		Stop payment	\$32.00 each

Exchange Bank Fees

Analysis Fees Continued Applies to accounts in Account Analysis products where an Earnings Credit Rate is used to offset fees	Analysis Checking & Public Funds Analysis Checking *Earnings Credit does not apply to fees charged	Zero balance accounts	\$30.00 each
		Monthly service fee	
Personal Certificate of Deposit and IRA Fees	Personal CD Flex CD Specialized CD	Zero balance accounts	\$50.00 each
		Account setup*	
	Fixed Rate IRA Variable Rate IRA *Charged annually per IRA plan with total plan balance of less than \$20,000 **Waived if IRA owner is 59 1/2 or older	Early withdrawal penalty Terms of less than 12 months	3 months interest on the amount withdrawn
		Early withdrawal penalty Terms of 12 months or more	6 months interest on the amount withdrawn
		Maintenance fee	\$15.00 annual fee*
		Early withdrawal penalty Terms of less than 12 months**	3 months interest on the amount withdrawn
Business Certificate of Deposit and IRA Fees	Business CD Flex Business CD Public Funds CD Specialized Business CD	Early withdrawal penalty Terms of less than 12 months	3 months interest on the amount withdrawn
		Early withdrawal penalty Terms of 12 months or more	6 months interest on the amount withdrawn
		Exchange Bank ATMs	No fee
		Card orders	ATM/Debit card replacement Expedited delivery of card
ATM Fees	Non-Exchange Bank ATMs	Cash withdrawal	\$1.50 each
		Balance Inquiry	\$1.00 each
	International transactions	Foreign currency conversion fee on point of sale debit card and ATM withdrawal transactions outside the United States	1.20%
Safe Deposit Fees	Maintenance fees	Safe deposit box rental fee (requires auto pay)	\$27.00 - \$195.00 annual fee - varies by size
		Manual billing (paper - applied in addition for non-auto pay)	\$10.00 annual fee
		Late fee More than 15 calendar days past due	\$10.00 fee
		1 lost key	\$45.00 fee
		2 lost key	Drill fee applies
		Drill fee	Varies by branch location

Exchange Bank Fees

		Domestic	International
Wire Fees - Personal	Incoming	\$15.00 each	\$15.00 each
	Outgoing	\$30.00 each	\$55.00 each plus fees and costs
	Repetitive outgoing	\$20.00	\$50.00 each plus fees and costs
	Service messages	\$5.00 each plus fees and costs	
		Domestic	International
Wire Fees - Business	Incoming	\$15.00 each	\$15.00 each
	Outgoing	\$30.00 each	\$40.00 each plus fees and costs
	Online outgoing	\$25.00 each	\$35.00 each plus fees and costs
	Repetitive outgoing	\$20.00 each	\$35.00 each plus fees and costs
	Service messages	\$5.00 each plus fees and costs	
Service Fees	Checks	Check orders	Varies
		Counter checks	No fee
	Foreign currency	Foreign currency exchange	\$5.00 each
		Foreign currency purchase	\$10.00 each
		Foreign check exchange	\$5.00 each
		Foreign check collection	Fee varies
	General fees	Cashier's check	\$8.00 each
		Domestic collection (incoming or outgoing)	\$20.00 each
		Legal process (such as levy or subpoena)	\$75.00 each
		Medallion stamp	\$5.00 each
		Night depository bags (Business accounts only)	\$20.00 per 100 bags
		Reconcile accounts (min. of one hour)	\$15.00 per hour
		Research	\$30.00 per hour
		Research photocopies	\$1.00 per page
		Signature guarantee	\$5.00 each

Exchange Bank Fees

Service Fees Continued	Overdraft/Non-sufficient funds item paid or returned *Personal accounts have a \$160.00 maximum per day (which equals five Overdraft and/or NSF Return Item Fees); Business accounts have a \$320.00 maximum per day (which equals ten Overdraft and/or NSF Return Item Fees)	Overdraft item paid* (Overdraft Fee)	\$32.00 per item	
		Non-sufficient funds return* (NSF Return Item Fee)	\$32.00 per item	
	Non-customer check cashing fee		\$5.00 per item \$200.00 or more	
	Private ATM owner/operator (Business accounts only)		\$25.00 monthly fee	
	Statements	Check image - Business	\$5.00 monthly fee	
		Check image - Personal	\$2.00 monthly fee	
		Statement copies	\$5.00 each	
	Stop payment		\$32.00 each	
	Transfers to another institution		\$3.00 each	
	Digital Banking	General fees	Bill pay - Rush delivery of check payment (2 business day delivery)	\$29.95 each
Bill pay - Rush delivery of check payment (next business day delivery)			\$34.95 each	
Stop payment			\$32.00 each	
Cash Management (Business accounts only) *Requires Cash Manager Plus or Cash Manager Executive packages		ACH file upload*	\$5.00 per ACH file \$0.10 per ACH item	
		Cash Manager	No fee	
		Cash Manager Plus	\$25.00 monthly fee	
		Cash Manager Executive	\$35.00 monthly fee	
		Positive Pay Checks	No fee	
		Positive Pay Checks & Payee Match	\$25.00 monthly fee	
		Positive Pay ACH	\$25.00 monthly fee	
		Positive Pay All services	\$40.00 monthly fee	
		Wires (Business accounts only) Requires Cash Manager Executive package	See Wire Fees - Business	

Exchange Bank Fees

Loan Fees - Personal	Document re-draw (missed appt)	\$50 - \$100 per occurrence depending on loan type
	Equity loan/line 3rd party fees (title, escrow, appraisal, etc.)	\$0 to \$6,893 depending on the service provider and commitment amount
	HELOC annual fee	\$75/year beginning year two
	HELOC early close (before 3 years)	\$500 - \$5,000 depending on commitment amt & length of relationship
	Equity loan/line non-owner occupied	when available, 1% loan fee
	Boats, RV, new and used vehicle loans	\$75.00 documentation fee
Loans Fees - Personal Continued	Mobile home loan	1.75% of balance as loan fee
	Personal (unsecured) loans or lines & CD - secured loans	\$60.00 documentation fee
	Disaster Relief Line of Credit	\$100.00 processing fee (no annual fee, interest only for 12 months with a 60 mo. term out)
	Purchase Power (Unsecured Line of Credit)	\$50.00 annual fee
	Home Mortgage / Residential Construction Loans	Origination fee = 0.5%-1.75% of loan amt; Processing fee = \$500; Closing fee = \$600; Const. inspections = \$1,000-\$2,000; Appraisal, Tax Service, Credit Report, Flood Certificate & Title at cost (3rd party)
Loan Fees - Business/Commercial	Land Advance	Origination fee = 1.00%-1.25% of loan amt; Processing fee = \$500; Closing fee = \$600; Appraisal, Tax Service, Credit Report, Flood Certificate & Title at cost (3rd party)
	SBA 504	\$1,750 Bank Packaging Fee if < or = \$1MM; \$2,000 Bank Packaging Fee if > \$1MM; 1% loan fee on 1st deed of trust and .50% on Interim loans
	SBA 7(a)	\$1,500 Bank Packaging Fee: 3.00-3.75% fee paid to SBA on the guaranteed portion loan
	Stock-secured loan	\$300 documentation fee
	Application Only Loans & Commercial loans/lines under \$100k	\$200 opening fee \$200 annual fee
	Application fee for commercial loans and lines >= \$100,000	0.25% of loan amount

Exchange Bank Fees

Loan Fees - Business/Commercial Continued	Commercial vehicles (light duty and passenger)	\$100 documentation fee
	Commercial/agricultural lending	Fee amount depends on risk grade, loan size, and loan complexity
	Stand-by letters of credit	Minimum origination fee \$1,150; Annual fee = \$250; Documentation fee = \$300; Cash secured fee = up to 1%; Secured by other = up to 1.5%; Unsecured = up to 2.0%;
	Commercial real estate loans	\$1,500 Doc Fee & Loan Fees ranging from 0 - 1.0% of loan amount
	Commercial construction loans (Interim and Perm)	Documentation fee = \$1,500; Flood service fee = \$19; Inspection fee = \$300/inspection if local, more if outside the area; Environmental Report Review = start at \$495; Loan, Appraisal and Appraisal Review fees based on loan parameters Tax Service and Legal Fees = at cost (3rd party)
	Leases	\$100-\$400 processing fee depending on lease amount; Approved lease prepayment = \$100/vendor; Lease inspection = \$165 & up (3rd party fee); UCC search fee = \$36/search; Doc re-draw (customer change) = \$50.



Section 3

Branch Hours & Locations

345.43(a)(3) A list of the bank's branches, their street addresses, and geographies.

Exchange Bank Branch Services as of 3.31.2023 Weekday hours are 9am to 5 pm; Saturday hours are 9am to 1pm, unless otherwise noted.

Branch Number	Branch Name	Lobby	Saturday Hours	Walk Up ATM	Drive Up ATM	Drive-up	Night Drop	Safe Deposit Box	Notes	Branch Type	Branch Address	City	State	Zip	County	Census Tract	Income Level	FFIEC Underserved or Distressed Tract	Assessment Area
101	Santa Rosa Main	✔		✔		✔	✔	✔		Traditional	545 Fourth Street	Santa Rosa	CA	95401	097 - Sonoma County	1520.00	Moderate	No	Santa Rosa AA
102	Windsor	✔	✔	✔			✔	✔		Traditional	8700 Lakewood Drive	Windsor	CA	95492	097 - Sonoma County	1538.06	Middle	No	Santa Rosa AA
103	Cotati	✔		✔			✔			Traditional	590 A East Cotati Ave	Cotati	CA	95431	097 - Sonoma County	1512.03	Middle	No	Santa Rosa AA
104	Dutton	✔	✔	✔			✔	✔		Traditional	400 Dutton Ave	Santa Rosa	CA	95407	097 - Sonoma County	1531.04	Moderate	No	Santa Rosa AA
105	Reinking	✔	✔	✔			✔	✔		Traditional	2416 Montgomery Village	Santa Rosa	CA	95405	097 - Sonoma County	1518.00	Middle	No	Santa Rosa AA
107	Larkfield	✔	✔	✔			✔	✔	Temporarily closed on Saturdays	Traditional	500 Larkfield Ctr.	Santa Rosa	CA	95403	097 - Sonoma County	1527.02	Middle	No	Santa Rosa AA
108	Rohnert Park	✔	✔	✔	✔	✔	✔	✔		Traditional	6290 Commerce Blvd.	Rohnert Park	CA	94928	097 - Sonoma County	1513.05	Moderate	No	Santa Rosa AA
109	St. Francis	✔	✔	✔			✔	✔		Traditional	136 Calistoga Rd	Santa Rosa	CA	95409	097 - Sonoma County	1526.01	Upper	No	Santa Rosa AA
	Spring Lake Village	✔							St Francis Satellite Office: Open Tues. & Thurs., 9-11	Satellite Office	5555 Montgomery Drive	Santa Rosa	CA	95409	097 - Sonoma County	1517.02	Middle	No	Santa Rosa AA
110	Coddingtontown	✔	✔	✔	✔	✔	✔	✔		Traditional	1300 Guerneville Road	Santa Rosa	CA	95403	097 - Sonoma County	1530.01	Moderate	No	Santa Rosa AA
111	Petaluma Main	✔	✔	✔		✔	✔	✔		Traditional	2 E Washington St.	Petaluma	CA	94952	097 - Sonoma County	1507.01	Middle	No	Santa Rosa AA
112	Sebastopol	✔	✔	✔			✔	✔		Traditional	840 Gravenstein Hwy. N.	Sebastopol	CA	95472	097 - Sonoma County	1534.05	Upper	No	Santa Rosa AA
114	Sonoma	✔	✔	✔			✔	✔		Traditional	435 W. Napa St.	Sonoma	CA	95476	097 - Sonoma County	1502.04	Middle	No	Santa Rosa AA
115	Stony Point	✔	✔	✔			✔	✔		Traditional	499 Stony Point Rd	Santa Rosa	CA	95401	097 - Sonoma County	1530.03	Middle	No	Santa Rosa AA
116	Healdsburg	✔	✔	✔		✔	✔	✔		Traditional	1031 Vine Street	Healdsburg	CA	95448	097 - Sonoma County	1539.02	Middle	No	Santa Rosa AA
117	Cloverdale	✔		✔			✔	✔		Traditional	116 S. Cloverdale Blvd	Cloverdale	CA	95425	097 - Sonoma County	1542.01	Moderate	No	Santa Rosa AA
119	Petaluma East	✔	✔	✔			✔	✔		Traditional	453 North McDowell Blvd Ste. 10	Petaluma	CA	94954	097 - Sonoma County	1506.09	Middle	No	Santa Rosa AA
120	Roseville	✔		✔			✔	✔		Traditional	1420 Rocky Ridge Dr. Ste. 190	Roseville	CA	95661	061 - Placer County	207.17	Upper	No	Sacramento-Roseville AA
Offsite ATMs																			
Sonoma State ATM				✔					Currently unavailable - location closed due to COVID-19		1801 E. Cotati Ave.	Rohnert Park	CA	94928	097 - Sonoma County	1513.10	Middle	No	Santa Rosa AA
AJS ATM				✔							444 Aviation Blvd	Santa Rosa	CA	95403	097 - Sonoma County	1527.02	Middle	No	Santa Rosa AA
Airport Cinemas ATM				✔							409 Aviation Blvd	Santa Rosa	CA	95403	097 - Sonoma County	1527.02	Middle	No	Santa Rosa AA
College ATM				✔							2201 Mendocino Ave	Santa Rosa	CA	95403	097 - Sonoma County	1521.00	Middle	No	Santa Rosa AA
SRJC Santa Rosa ATM				✔							1501 Mendocino Ave	Santa Rosa	CA	95401	097 - Sonoma County	1506.07	Middle	No	Santa Rosa AA
SRJC Petaluma ATM				✔							680 Sonoma Mountain Pkwy	Petaluma	CA	94954	097 - Sonoma County	1521.00	Upper	No	Santa Rosa AA
Bennett Valley ATM				✔							2727 Yulupa Ave Suite 16	Santa Rosa	CA	95405	097 - Sonoma County	1515.06	Middle	No	Santa Rosa AA
Luther Burbank Center ATM				✔							50 Markwest Springs Road	Santa Rosa	CA	95403	097 - Sonoma County	1527.02	Middle	No	Santa Rosa AA

Branch & ATM Locations

★ Branch_ATM 2023

📍 2022 AA for Census 2020





Section 4

Branch Changes

345.43(a)(4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

Branch Openings:

There were no Branch Openings for 2021, 2022 or YTD 2023.

Branch Closures:

September 21, 2021

Bennett Valley Branch, 2727 Yulupa Ave. Santa Rosa, CA 95405

July 01, 2022

College Branch, 1300 Guerneville Road, Santa Rosa, CA 95403

Community Impact Analysis: Exchange Bank Bennett Valley Branch Closure

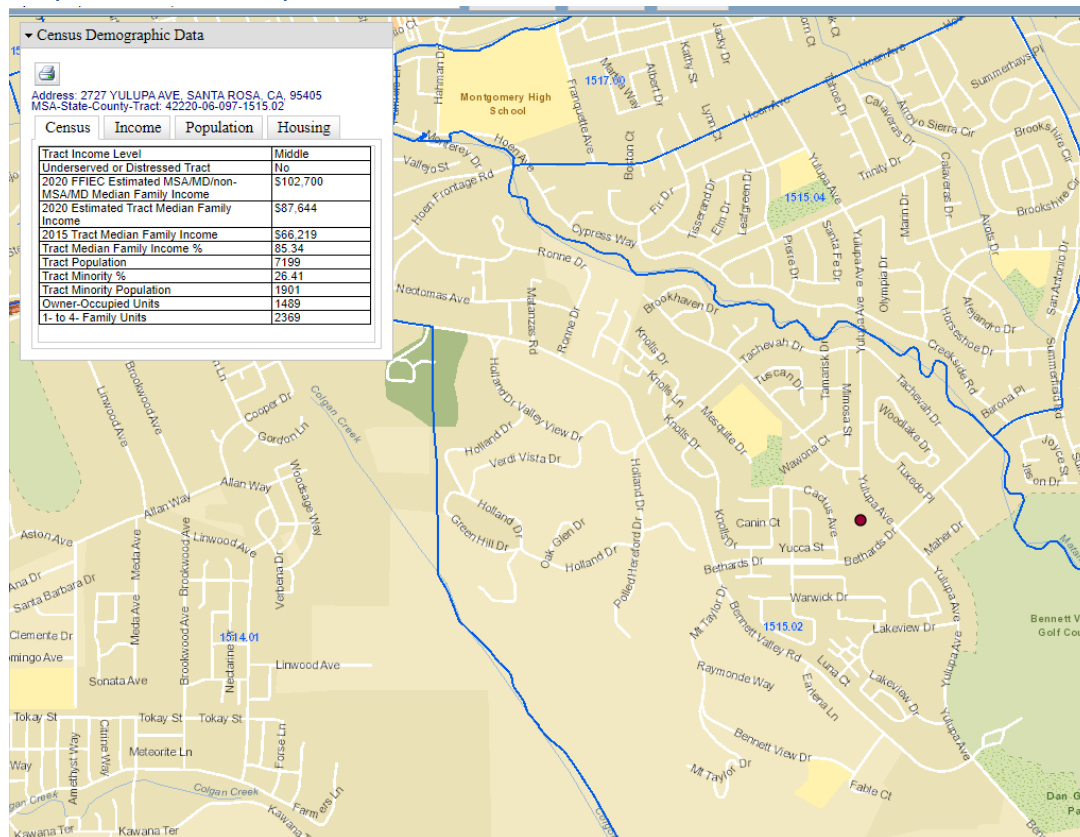
Community Reinvestment Act Considerations

The Community Reinvestment Act (CRA) emphasizes financial services provided to low and moderate-income individuals and in low and moderate-income census tracts. The following maps depict the census tracts surrounding the Bennett Valley Branch and portray the tract income based upon the income classifications assigned by the Federal Financial Institutions Examination Committee (FFIEC).

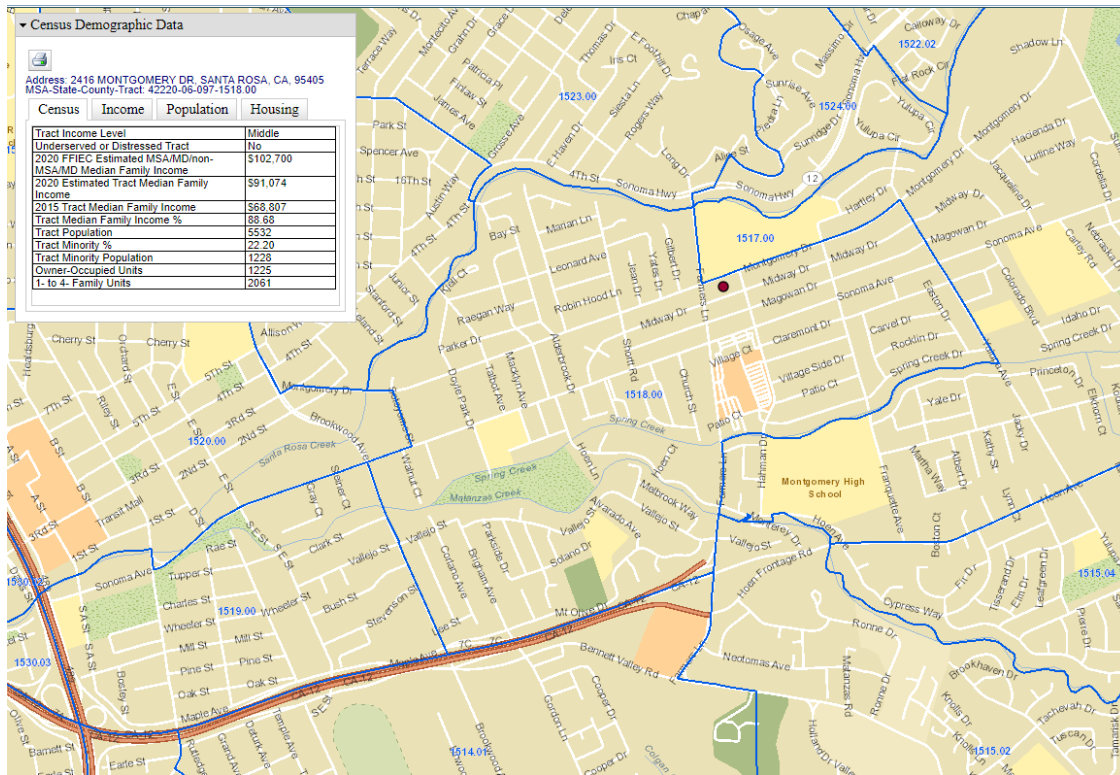
Analysis of the area show that the Bennett Valley Branch, located at 2727 Yulupa Avenue in Santa Rosa, is in middle-income census tract number 1515.02. The branch is immediately adjacent to middle-income tracts 1514.01 to the west and 1517.00 to the north and upper income tracts 1515.03 and 1515.04 to the east. No low or moderate-income tracts are affected by the closure.

Accounts will be moved to the next closest branch which is the Reinking Branch located at 2416 Montgomery Drive in Santa Rosa which is also in a middle-income census tract. The shift should have minimal impact on the area residents as the Reinking Branch is 2.2 miles away and can be accessed via Yulupa Ave to Montgomery Drive.

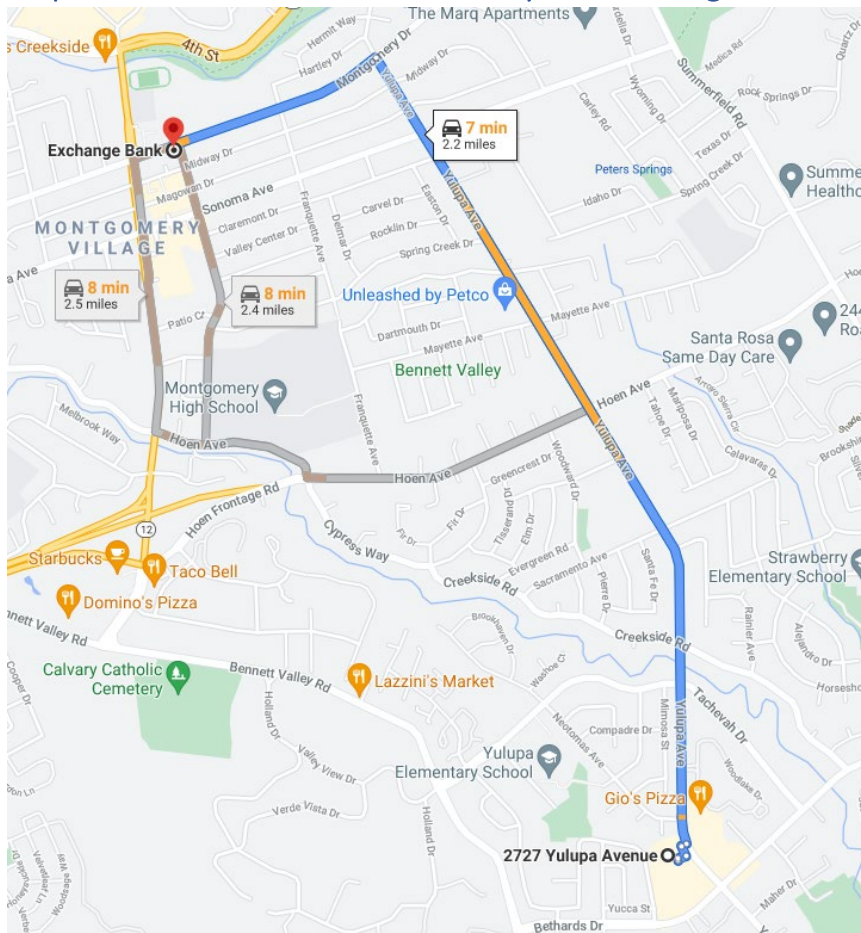
Map: Bennett Valley Branch

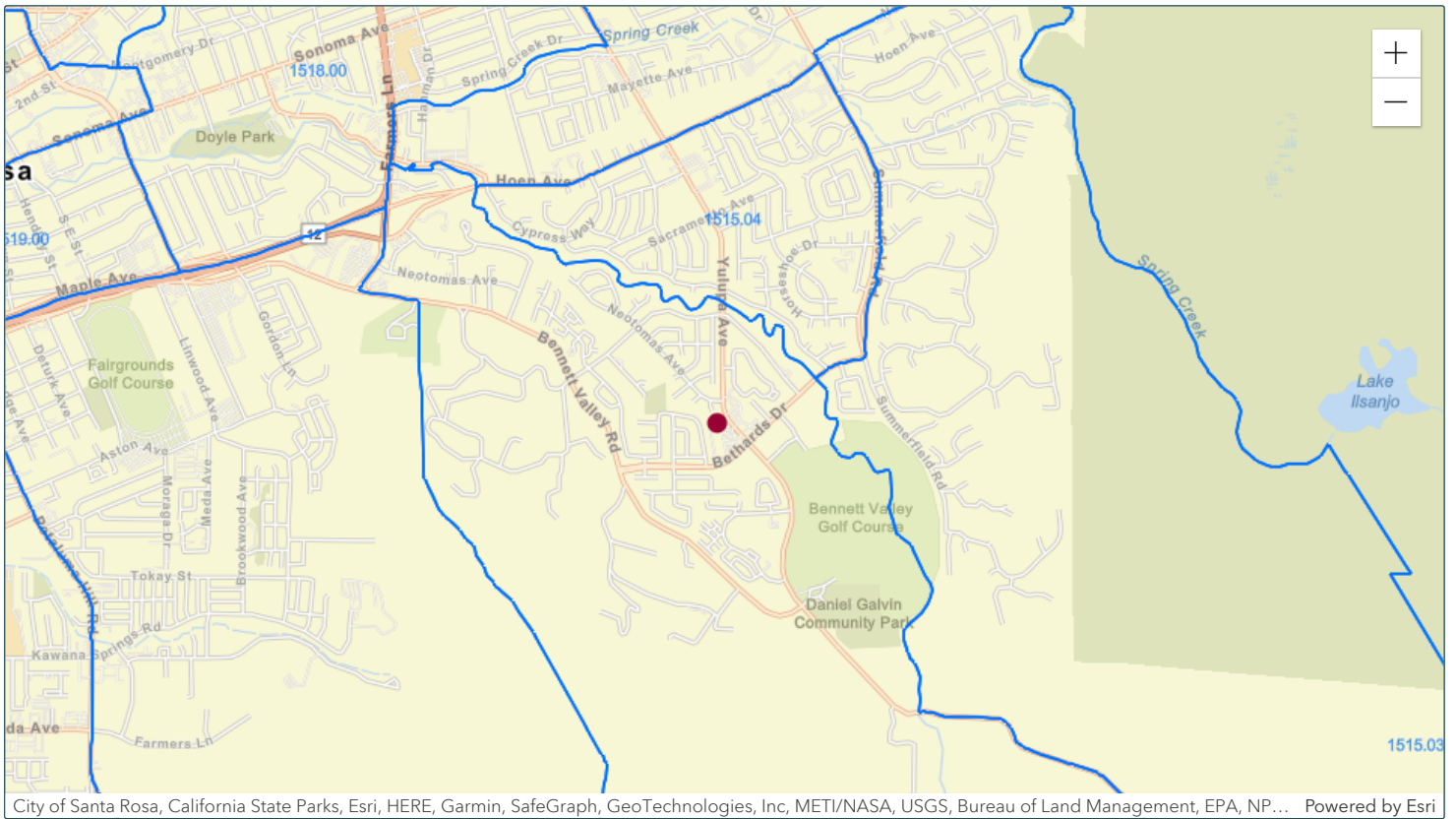


Map: Reinking Branch



Map: Distance between Bennett Valley and Reinking Branches





● Matched Address: 2727 Yulupa Ave, Santa Rosa, California, 95405

MSA: 42220 - SANTA ROSA-PETALUMA, CA || State: 06 - CALIFORNIA || County: 097 - SONOMA COUNTY || Tract Code: 1515.02

● Selected Tract

MSA: || State: || County: || Tract Code:



2021 FFIEC Geocode Census Report

Matched Address: 2727 Yulupa Ave, Santa Rosa, California, 95405
 MSA: 42220 - SANTA ROSA-PETALUMA, CA
 State: 06 - CALIFORNIA
 County: 097 - SONOMA COUNTY
 Tract Code: 1515.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,300
2021 Estimated Tract Median Family Income	\$88,156
2015 Tract Median Family Income	\$66,219
Tract Median Family Income %	85.34
Tract Population	7199
Tract Minority %	26.41
Tract Minority Population	1901
Owner-Occupied Units	1489
1- to 4- Family Units	2369

Census Population Information

Tract Population	7199
Tract Minority %	26.41
Number of Families	1747
Number of Households	2995
Non-Hispanic White Population	5298
Tract Minority Population	1901
American Indian Population	24
Asian/Hawaiian/Pacific Islander Population	292
Black Population	213
Hispanic Population	1148
Other/Two or More Races Population	224

Census Income Information

Tract Income Level	Middle
2015 MSA/MD/statewide non-MSA/MD Median Family Income	\$77,587
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$103,300
% below Poverty Line	7.99
Tract Median Family Income %	85.34
2015 Tract Median Family Income	\$66,219
2021 Estimated Tract Median Family Income	\$88,156
2015 Tract Median Household Income	\$58,322

Census Housing Information

Total Housing Units	3154
1- to 4- Family Units	2369
Median House Age (Years)	39
Owner-Occupied Units	1489
Renter Occupied Units	1506
Owner Occupied 1- to 4- Family Units	1399
Inside Principal City?	YES
Vacant Units	159

Community Impact Analysis: Exchange Bank College Branch Closure

Community Reinvestment Act Considerations

The Community Reinvestment Act (CRA) emphasizes financial services provided to low and moderate-income individuals and in low and moderate-income census tracts. The following maps depict the census tracts surrounding the College Branch and portray the tract income based upon the income classifications assigned by the Federal Financial Institutions Examination Committee (FFIEC).

Analysis of the area show that the College Branch, located at 2201 Mendocino Ave, Santa Rosa, CA 95403, is in moderate-income census tract number 1521.00. The branch is immediately adjacent to moderate-income tracts 1530.01 and 1528.02 to the west, upper-income tracts 1524.00 to the north and 1522.01 middle-income tract to the east.

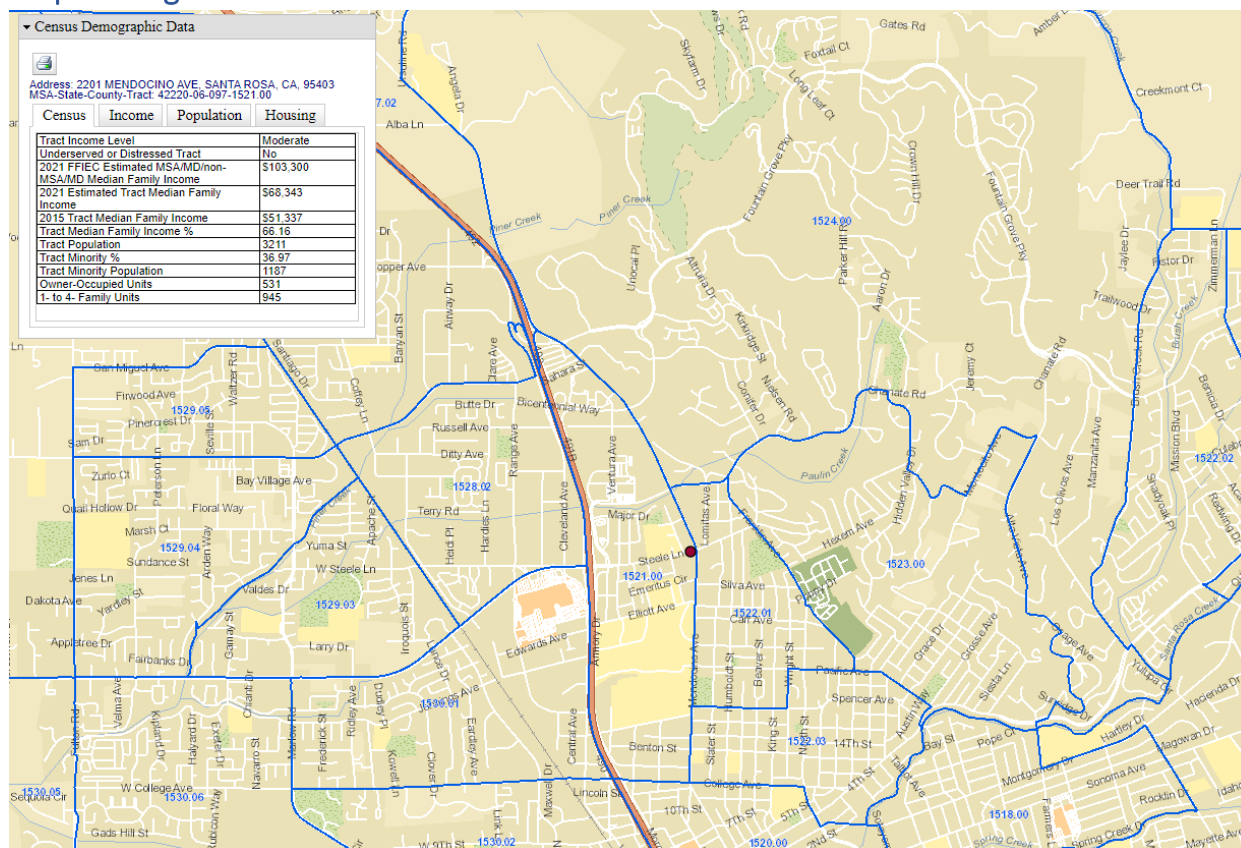
No low-income tracts are affected by the closure.

Exchange Bank will continue to operate the College Branch ATM.

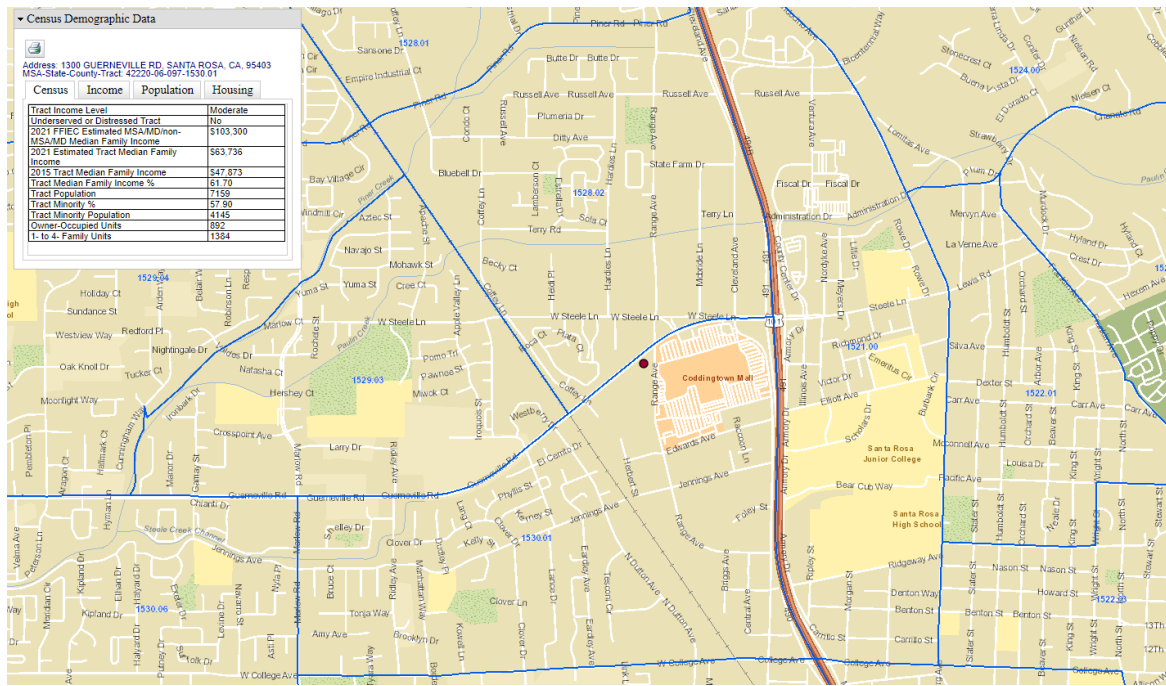
Accounts will be moved to the next closest branch which is the Coddington Branch located at 1300 Guerneville Road Santa Rosa, CA 95403 which is in a moderate-income census tract. The shift should have minimal impact on the area residents as the Coddington Branch is 1.0 mile away and can be accessed via Steel Lane to Guerneville Road.

Additionally, there is a branch located at 545 4th Street, Santa Rosa, CA 95401 which is in a moderate-income census tract. This branch is 1.5 miles away and can be accessed via Mendocino Avenue to 4th Street.

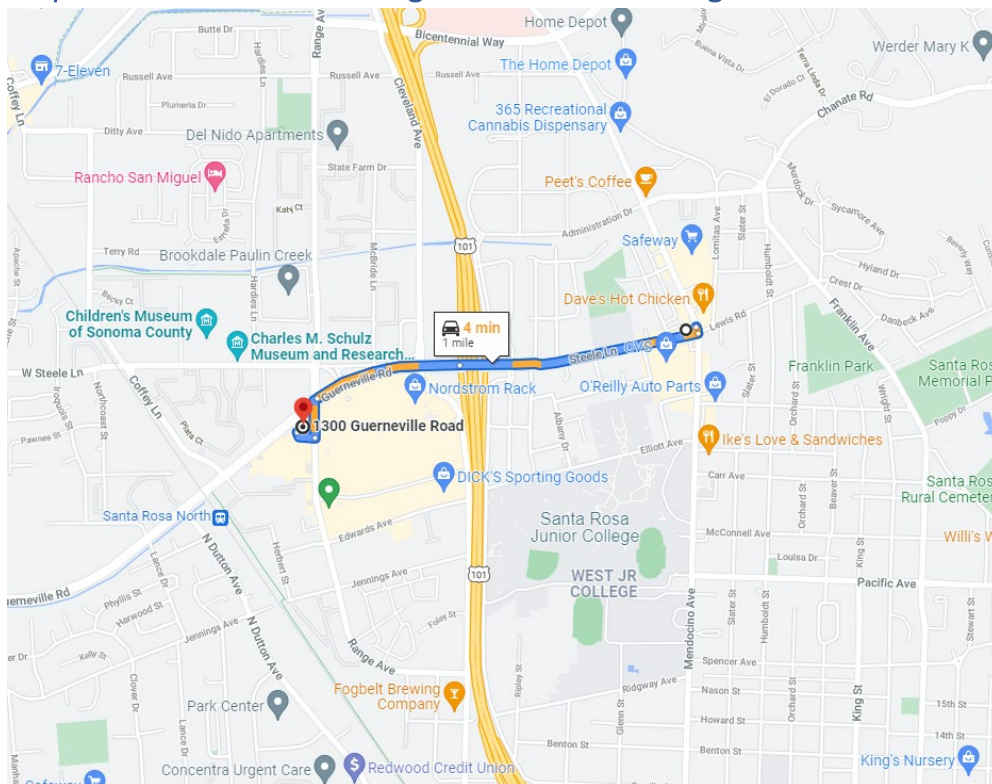
Map: College Branch



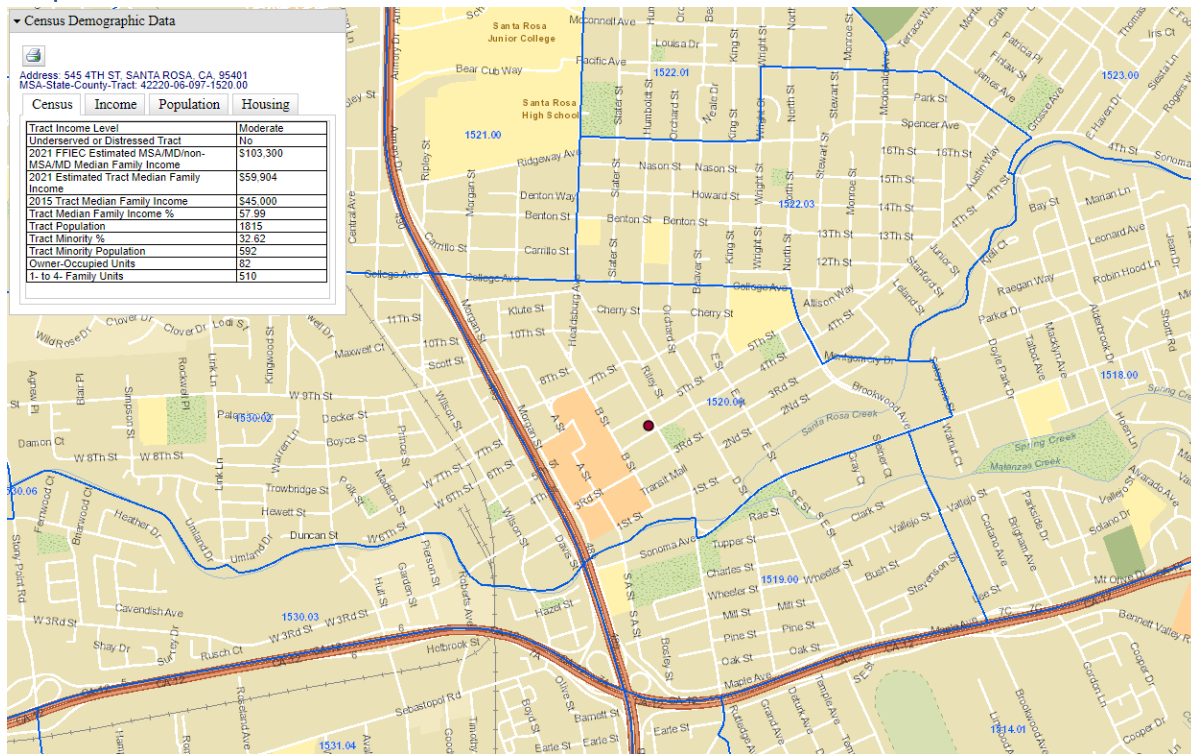
Map: Coddington Branch



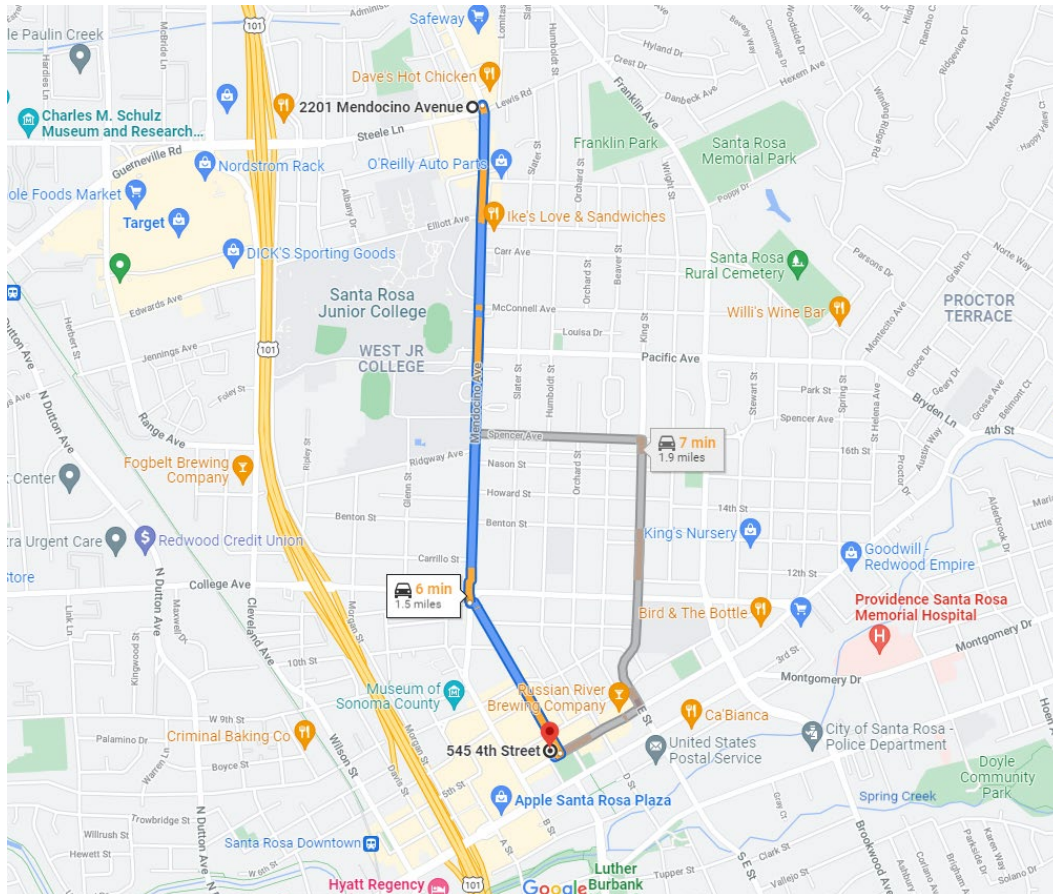
Map: Distance between College Branch and Coddington Branches

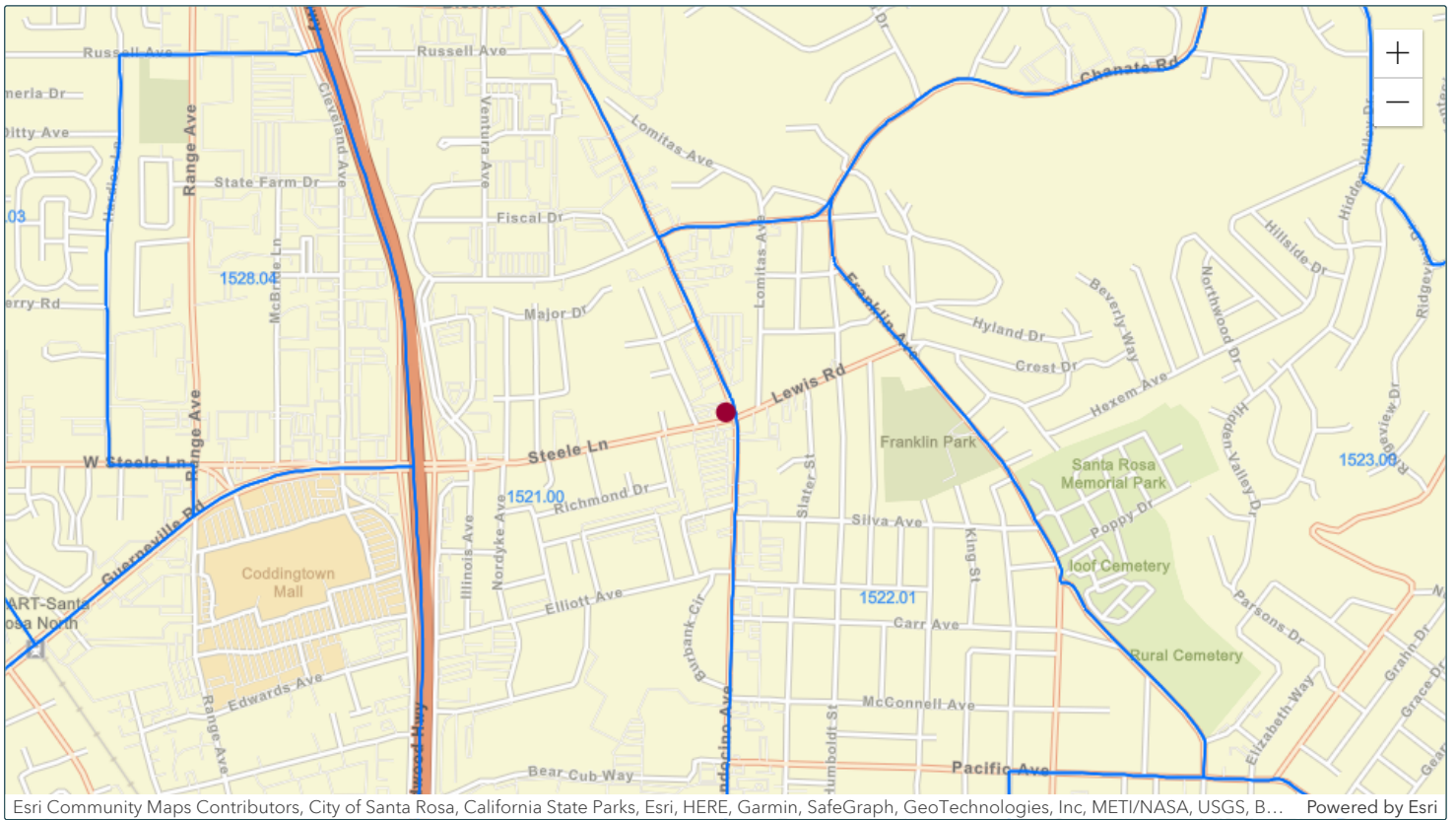


Map: Downtown Branch



Map: Distance between College Branch and Downtown Branches





● Matched Address: 2201 Mendocino Ave, Santa Rosa, California, 95403

MSA: 42220 - SANTA ROSA-PETALUMA, CA || State: 06 - CALIFORNIA || County: 097 - SONOMA COUNTY || Tract Code: 1521.00

● Selected Tract

MSA: || State: || County: || Tract Code:



2022 FFIEC Geocode Census Report

Matched Address: 2201 Mendocino Ave, Santa Rosa, California, 95403
 MSA: 42220 - SANTA ROSA-PETALUMA, CA
 State: 06 - CALIFORNIA
 County: 097 - SONOMA COUNTY
 Tract Code: 1521.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$112,800
2022 Estimated Tract Median Family Income	\$108,920
2020 Tract Median Family Income	\$98,889
Tract Median Family Income %	96.56
Tract Population	2804
Tract Minority %	45.58
Tract Minority Population	1278
Owner-Occupied Units	504
1- to 4- Family Units	842

Census Population Information

Tract Population	2804
Tract Minority %	45.58
Number of Families	446
Number of Households	932
Non-Hispanic White Population	1526
Tract Minority Population	1278
American Indian Population	33
Asian/Hawaiian/Pacific Islander Population	189
Black Population	133
Hispanic Population	783
Other/Two or More Races Population	140

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$102,411
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$112,800
% below Poverty Line	14.69
Tract Median Family Income %	96.56
2015 Tract Median Family Income	\$98,889
2022 Estimated Tract Median Family Income	\$108,920
2020 Tract Median Household Income	\$69,033

Census Housing Information

Total Housing Units	1012
1- to 4- Family Units	842
Median House Age (Years)	62
Owner-Occupied Units	504
Renter Occupied Units	428
Owner Occupied 1- to 4- Family Units	504
Inside Principal City?	YES
Vacant Units	80



Section 5

Assessment Area Information

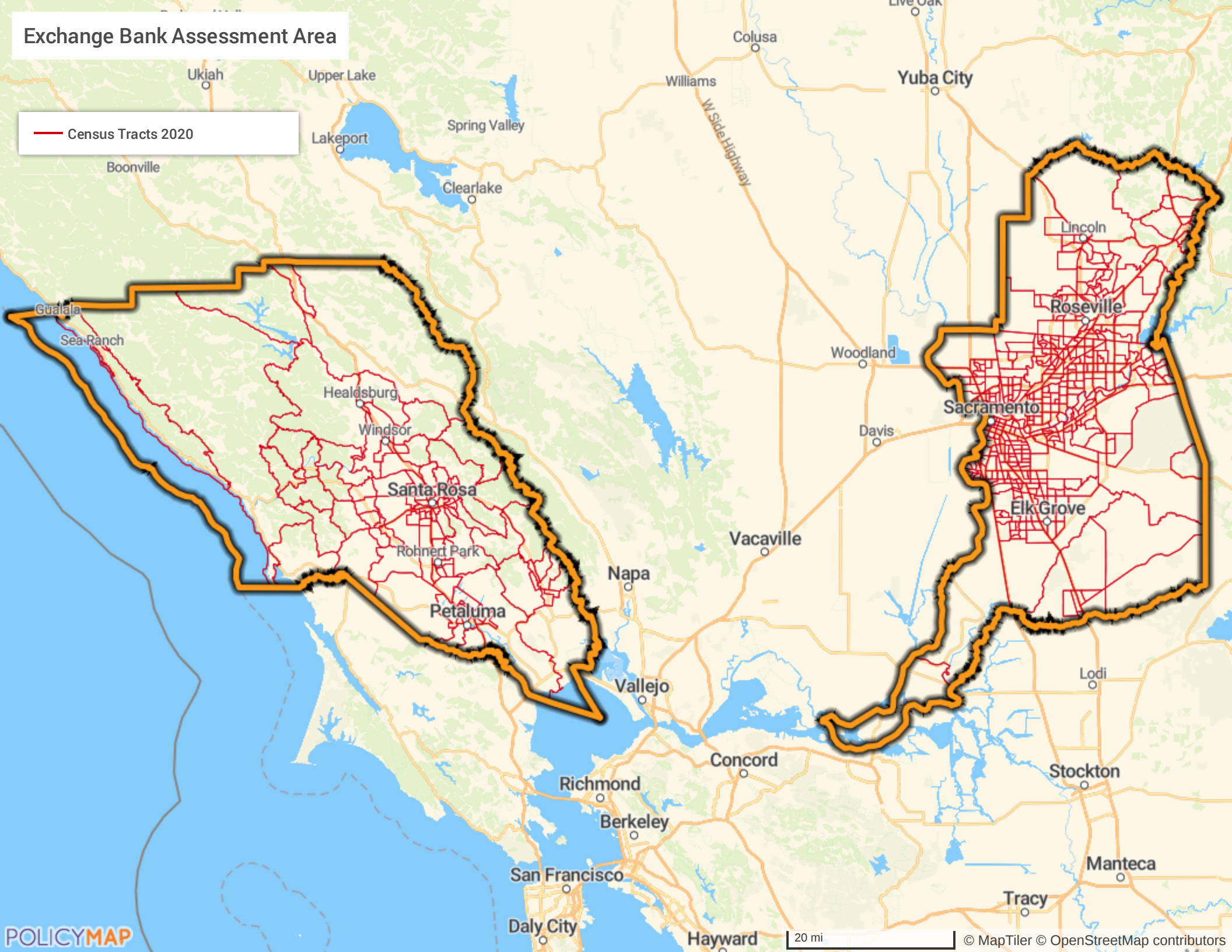
345.43(a)(6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.

Exchange Bank has selected the following for our Community Reinvestment Act Assessment Area:

State	County	Census Tracts
California	Sonoma (within the Santa Rosa-Petaluma, CA Metropolitan Statistical Area)	All
California	Sacramento (within the Sacramento-Arden-Roseville, CA Metropolitan Area)	All
California	Placer – Selected Placer County Census Tracts in the Southwestern part of the county, closest to the Roseville Office, roughly below Meadow Vista, CA and all areas South and West.	203 to 218.02 and 224 to 239

Exchange Bank Assessment Area

Census Tracts 2020

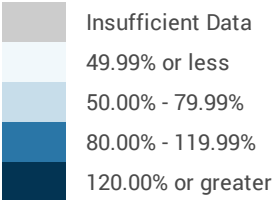


Santa Rosa - Petaluma Assessment Area

Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2022



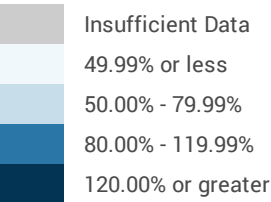
Shaded by: Census Tract, 2020

Sacramento - Roseville Assessment Area

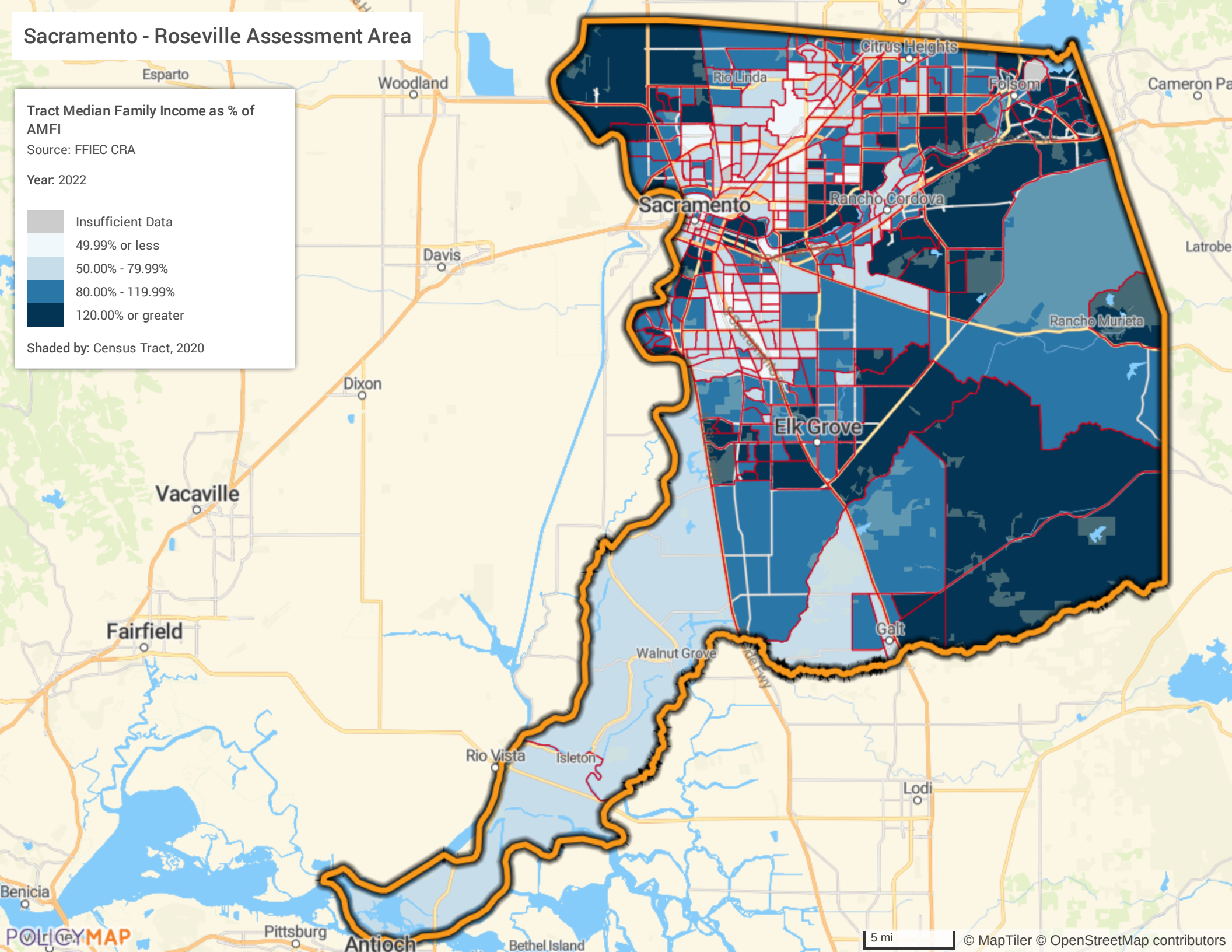
Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2022



Shaded by: Census Tract, 2020



Placer County Assessment Area

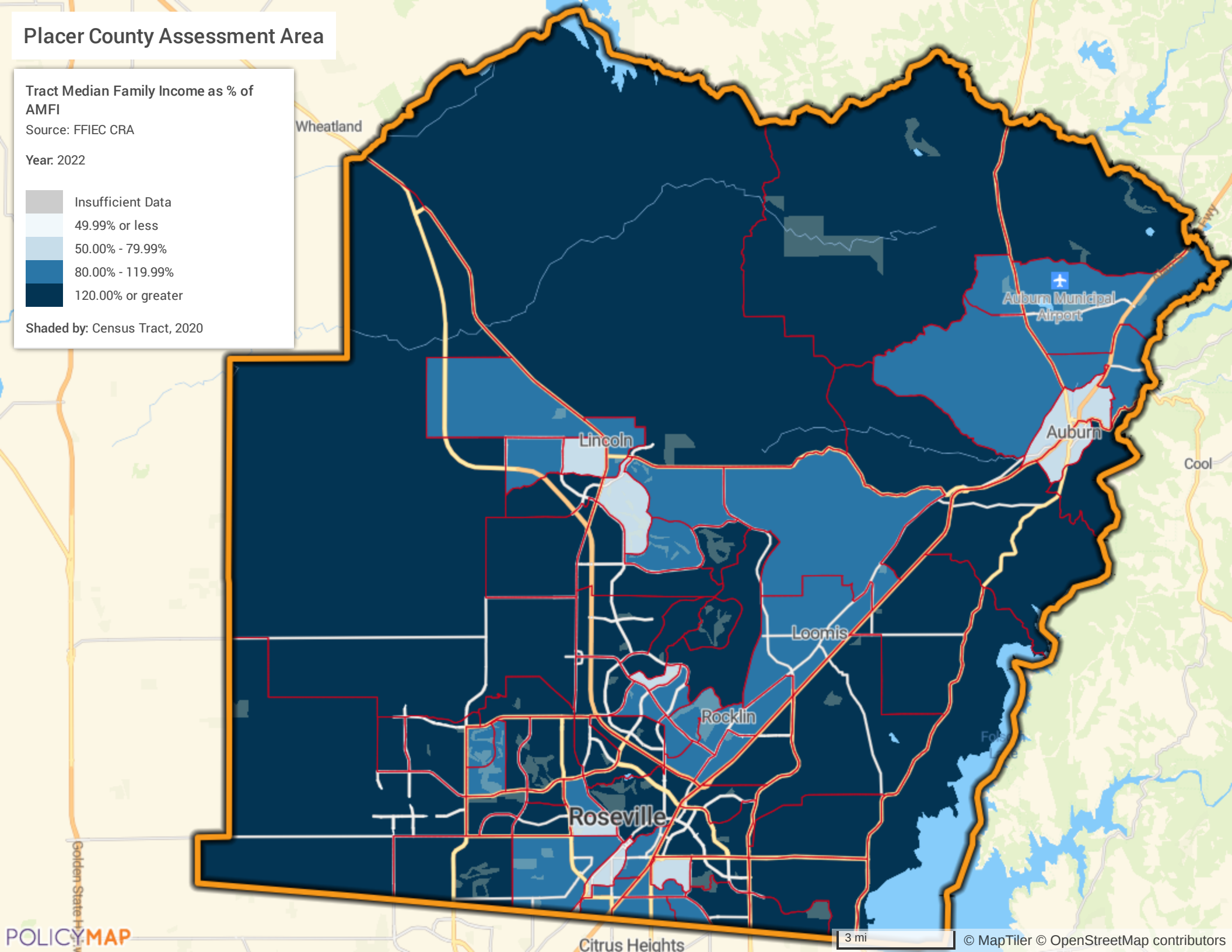
Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2022

- Insufficient Data
- 49.99% or less
- 50.00% - 79.99%
- 80.00% - 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020



2022 FFIEC Census Report - Summary Census Income Information
MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA
State: 06 - CALIFORNIA (CA)


State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
06	097	1501.00	Upper	\$102,411	\$112,800	3.11	131.51	\$134,681	\$148,343	\$127,458
06	097	1502.03	Middle	\$102,411	\$112,800	5.86	94.75	\$97,044	\$106,878	\$86,300
06	097	1502.04	Middle	\$102,411	\$112,800	11.50	112.59	\$115,313	\$127,002	\$90,815
06	097	1502.05	Upper	\$102,411	\$112,800	4.68	135.02	\$138,277	\$152,303	\$95,697
06	097	1502.06	Unknown	\$102,411	\$112,800	7.97	0.00	\$0	\$0	\$94,840
06	097	1503.03	Middle	\$102,411	\$112,800	3.87	105.40	\$107,951	\$118,891	\$99,141
06	097	1503.04	Middle	\$102,411	\$112,800	4.22	101.51	\$103,962	\$114,503	\$82,237
06	097	1503.05	Moderate	\$102,411	\$112,800	9.49	74.80	\$76,607	\$84,374	\$65,781
06	097	1503.06	Middle	\$102,411	\$112,800	5.75	92.48	\$94,712	\$104,317	\$82,959
06	097	1505.01	Upper	\$102,411	\$112,800	16.71	175.94	\$180,192	\$198,460	\$136,048
06	097	1505.02	Upper	\$102,411	\$112,800	13.34	141.34	\$144,754	\$159,432	\$123,500
06	097	1506.01	Middle	\$102,411	\$112,800	8.37	83.31	\$85,320	\$93,974	\$84,531
06	097	1506.02	Middle	\$102,411	\$112,800	6.48	96.33	\$98,661	\$108,660	\$90,639
06	097	1506.03	Upper	\$102,411	\$112,800	8.45	132.16	\$135,352	\$149,076	\$75,022
06	097	1506.07	Upper	\$102,411	\$112,800	4.41	144.94	\$148,438	\$163,492	\$131,402
06	097	1506.09	Middle	\$102,411	\$112,800	9.26	101.88	\$104,345	\$114,921	\$73,690
06	097	1506.10	Upper	\$102,411	\$112,800	5.08	123.45	\$126,429	\$139,252	\$119,006
06	097	1506.11	Middle	\$102,411	\$112,800	3.11	103.10	\$105,588	\$116,297	\$97,768
06	097	1506.12	Upper	\$102,411	\$112,800	7.52	128.76	\$131,865	\$145,241	\$128,162
06	097	1507.01	Middle	\$102,411	\$112,800	11.16	89.24	\$91,400	\$100,663	\$82,112
06	097	1507.02	Upper	\$102,411	\$112,800	4.75	153.49	\$157,200	\$173,137	\$116,506
06	097	1508.00	Upper	\$102,411	\$112,800	4.18	121.24	\$124,167	\$136,759	\$87,656
06	097	1509.01	Middle	\$102,411	\$112,800	2.15	89.76	\$91,928	\$101,249	\$90,332
06	097	1509.02	Upper	\$102,411	\$112,800	10.52	135.64	\$138,917	\$153,002	\$106,667
06	097	1510.00	Middle	\$102,411	\$112,800	5.93	103.44	\$105,938	\$116,680	\$87,946
06	097	1511.00	Middle	\$102,411	\$112,800	3.32	117.08	\$119,904	\$132,066	\$101,397
06	097	1512.03	Middle	\$102,411	\$112,800	15.94	87.76	\$89,886	\$98,993	\$83,750
06	097	1512.04	Middle	\$102,411	\$112,800	7.90	95.87	\$98,191	\$108,141	\$78,836
06	097	1512.05	Middle	\$102,411	\$112,800	7.82	95.54	\$97,848	\$107,769	\$77,220
06	097	1512.06	Moderate	\$102,411	\$112,800	8.50	78.39	\$80,288	\$88,424	\$64,688
06	097	1513.01	Moderate	\$102,411	\$112,800	18.40	64.51	\$66,071	\$72,767	\$60,313
06	097	1513.05	Moderate	\$102,411	\$112,800	11.62	71.01	\$72,727	\$80,099	\$54,750
06	097	1513.06	Middle	\$102,411	\$112,800	2.18	87.53	\$89,650	\$98,734	\$76,563
06	097	1513.07	Middle	\$102,411	\$112,800	4.18	106.99	\$109,570	\$120,685	\$106,550
06	097	1513.08	Middle	\$102,411	\$112,800	13.95	107.67	\$110,268	\$121,452	\$86,391
06	097	1513.09	Middle	\$102,411	\$112,800	2.47	109.49	\$112,137	\$123,505	\$103,750
06	097	1513.10	Middle	\$102,411	\$112,800	16.29	84.01	\$86,042	\$94,763	\$74,057
06	097	1513.11	Upper	\$102,411	\$112,800	6.61	120.70	\$123,614	\$136,150	\$100,885
06	097	1514.03	Middle	\$102,411	\$112,800	8.82	83.67	\$85,689	\$94,380	\$80,238
06	097	1514.04	Moderate	\$102,411	\$112,800	20.97	62.96	\$64,479	\$71,019	\$63,354
06	097	1514.05	Low	\$102,411	\$112,800	19.70	46.94	\$48,079	\$52,948	\$49,094

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
06	097	1514.06	Moderate	\$102,411	\$112,800	19.86	53.58	\$54,875	\$60,438	\$65,198
06	097	1515.03	Upper	\$102,411	\$112,800	3.10	148.69	\$152,284	\$167,722	\$137,644
06	097	1515.04	Middle	\$102,411	\$112,800	2.32	119.58	\$122,471	\$134,886	\$118,625
06	097	1515.05	Middle	\$102,411	\$112,800	6.92	102.52	\$105,000	\$115,643	\$94,205
06	097	1515.06	Middle	\$102,411	\$112,800	7.76	88.24	\$90,368	\$99,535	\$84,485
06	097	1516.01	Middle	\$102,411	\$112,800	1.72	98.66	\$101,042	\$111,288	\$77,026
06	097	1516.02	Upper	\$102,411	\$112,800	2.22	123.27	\$126,250	\$139,049	\$79,875
06	097	1517.01	Middle	\$102,411	\$112,800	5.71	90.32	\$92,500	\$101,881	\$80,350
06	097	1517.02	Middle	\$102,411	\$112,800	10.90	109.90	\$112,554	\$123,967	\$76,216
06	097	1518.00	Middle	\$102,411	\$112,800	10.18	97.43	\$99,787	\$109,901	\$92,917
06	097	1519.00	Middle	\$102,411	\$112,800	15.27	83.58	\$85,597	\$94,278	\$67,872
06	097	1520.00	Moderate	\$102,411	\$112,800	21.69	60.24	\$61,694	\$67,951	\$58,942
06	097	1521.00	Middle	\$102,411	\$112,800	14.69	96.56	\$98,889	\$108,920	\$69,033
06	097	1522.01	Middle	\$102,411	\$112,800	11.11	106.12	\$108,688	\$119,703	\$71,714
06	097	1522.03	Middle	\$102,411	\$112,800	8.64	99.05	\$101,445	\$111,728	\$58,304
06	097	1522.04	Middle	\$102,411	\$112,800	4.70	105.01	\$107,544	\$118,451	\$69,549
06	097	1522.05	Upper	\$102,411	\$112,800	9.10	125.49	\$128,523	\$141,553	\$75,455
06	097	1523.00	Upper	\$102,411	\$112,800	8.32	148.23	\$151,806	\$167,203	\$111,364
06	097	1524.01	Upper	\$102,411	\$112,800	6.71	149.64	\$153,250	\$168,794	\$122,010
06	097	1524.02	Upper	\$102,411	\$112,800	1.24	154.97	\$158,715	\$174,806	\$118,355
06	097	1525.01	Middle	\$102,411	\$112,800	6.23	100.92	\$103,355	\$113,838	\$88,125
06	097	1525.02	Middle	\$102,411	\$112,800	12.95	89.78	\$91,950	\$101,272	\$72,557
06	097	1526.01	Upper	\$102,411	\$112,800	1.70	130.63	\$133,789	\$147,351	\$123,654
06	097	1526.02	Moderate	\$102,411	\$112,800	4.75	77.08	\$78,946	\$86,946	\$79,142
06	097	1527.01	Middle	\$102,411	\$112,800	4.33	106.23	\$108,798	\$119,827	\$79,052
06	097	1527.02	Middle	\$102,411	\$112,800	5.41	93.86	\$96,125	\$105,874	\$89,572
06	097	1528.01	Middle	\$102,411	\$112,800	9.08	90.11	\$92,292	\$101,644	\$75,304
06	097	1528.03	Moderate	\$102,411	\$112,800	13.53	65.80	\$67,394	\$74,222	\$70,078
06	097	1528.04	Moderate	\$102,411	\$112,800	16.56	56.16	\$57,517	\$63,348	\$47,332
06	097	1529.03	Moderate	\$102,411	\$112,800	12.90	73.16	\$74,934	\$82,524	\$83,000
06	097	1529.04	Middle	\$102,411	\$112,800	6.65	112.62	\$115,345	\$127,035	\$102,478
06	097	1529.05	Upper	\$102,411	\$112,800	9.26	120.02	\$122,917	\$135,383	\$96,141
06	097	1529.06	Middle	\$102,411	\$112,800	8.00	106.64	\$109,214	\$120,290	\$120,067
06	097	1530.01	Moderate	\$102,411	\$112,800	18.08	74.40	\$76,204	\$83,923	\$59,375
06	097	1530.02	Middle	\$102,411	\$112,800	17.12	82.66	\$84,658	\$93,240	\$82,960
06	097	1530.03	Moderate	\$102,411	\$112,800	8.87	71.06	\$72,778	\$80,156	\$64,098
06	097	1530.05	Upper	\$102,411	\$112,800	11.18	131.31	\$134,479	\$148,118	\$115,330
06	097	1530.06	Middle	\$102,411	\$112,800	4.95	83.57	\$85,590	\$94,267	\$80,208
06	097	1531.02	Moderate	\$102,411	\$112,800	10.84	79.45	\$81,375	\$89,620	\$81,887
06	097	1531.03	Moderate	\$102,411	\$112,800	11.35	78.21	\$80,100	\$88,221	\$76,617
06	097	1531.04	Moderate	\$102,411	\$112,800	10.89	57.91	\$59,313	\$65,322	\$57,548
06	097	1532.01	Middle	\$102,411	\$112,800	3.93	91.65	\$93,869	\$103,381	\$90,556
06	097	1532.02	Moderate	\$102,411	\$112,800	20.28	73.61	\$75,386	\$83,032	\$73,250
06	097	1533.01	Middle	\$102,411	\$112,800	10.30	95.62	\$97,927	\$107,859	\$88,818
06	097	1533.02	Moderate	\$102,411	\$112,800	22.54	72.52	\$74,278	\$81,803	\$75,383

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06	097	1534.03	Middle	\$102,411	\$112,800	5.39	104.20	\$106,719	\$117,538	\$87,300
06	097	1534.04	Middle	\$102,411	\$112,800	10.59	97.64	\$100,000	\$110,138	\$87,059
06	097	1534.05	Upper	\$102,411	\$112,800	2.97	125.57	\$128,603	\$141,643	\$95,855
06	097	1534.06	Middle	\$102,411	\$112,800	13.17	98.58	\$100,962	\$111,198	\$99,722
06	097	1535.01	Middle	\$102,411	\$112,800	5.15	100.08	\$102,500	\$112,890	\$92,468
06	097	1535.02	Middle	\$102,411	\$112,800	7.12	106.59	\$109,167	\$120,234	\$103,992
06	097	1536.01	Middle	\$102,411	\$112,800	4.39	103.09	\$105,577	\$116,286	\$75,083
06	097	1536.02	Upper	\$102,411	\$112,800	6.81	153.05	\$156,750	\$172,640	\$135,417
06	097	1537.05	Middle	\$102,411	\$112,800	8.57	93.91	\$96,181	\$105,930	\$74,459
06	097	1537.07	Middle	\$102,411	\$112,800	9.20	81.84	\$83,819	\$92,316	\$60,463
06	097	1537.08	Moderate	\$102,411	\$112,800	14.77	75.10	\$76,912	\$84,713	\$58,554
06	097	1537.09	Upper	\$102,411	\$112,800	9.89	136.81	\$140,114	\$154,322	\$87,484
06	097	1537.10	Moderate	\$102,411	\$112,800	12.28	77.96	\$79,844	\$87,939	\$61,667
06	097	1537.11	Middle	\$102,411	\$112,800	7.32	97.50	\$99,858	\$109,980	\$79,531
06	097	1537.12	Middle	\$102,411	\$112,800	20.69	81.47	\$83,438	\$91,898	\$65,333
06	097	1538.04	Upper	\$102,411	\$112,800	2.78	126.55	\$129,609	\$142,748	\$124,167
06	097	1538.06	Middle	\$102,411	\$112,800	3.51	92.51	\$94,750	\$104,351	\$89,412
06	097	1538.07	Upper	\$102,411	\$112,800	2.28	135.15	\$138,417	\$152,449	\$133,036
06	097	1538.08	Middle	\$102,411	\$112,800	6.73	89.12	\$91,273	\$100,527	\$82,826
06	097	1538.09	Middle	\$102,411	\$112,800	2.92	118.68	\$121,545	\$133,871	\$116,019
06	097	1538.10	Upper	\$102,411	\$112,800	1.48	136.71	\$140,014	\$154,209	\$139,196
06	097	1538.11	Upper	\$102,411	\$112,800	9.69	131.26	\$134,432	\$148,061	\$130,407
06	097	1539.02	Middle	\$102,411	\$112,800	9.70	87.08	\$89,185	\$98,226	\$72,230
06	097	1539.03	Upper	\$102,411	\$112,800	5.35	129.42	\$132,546	\$145,986	\$103,558
06	097	1539.04	Middle	\$102,411	\$112,800	3.96	107.64	\$110,245	\$121,418	\$81,300
06	097	1539.05	Middle	\$102,411	\$112,800	15.43	112.88	\$115,607	\$127,329	\$98,257
06	097	1540.00	Upper	\$102,411	\$112,800	8.15	133.04	\$136,250	\$150,069	\$120,625
06	097	1541.00	Upper	\$102,411	\$112,800	10.17	126.71	\$129,773	\$142,929	\$119,464
06	097	1542.01	Moderate	\$102,411	\$112,800	12.15	75.94	\$77,778	\$85,660	\$64,018
06	097	1542.02	Middle	\$102,411	\$112,800	6.91	95.15	\$97,447	\$107,329	\$87,390
06	097	1543.04	Middle	\$102,411	\$112,800	8.64	83.36	\$85,375	\$94,030	\$70,500
06	097	1543.05	Middle	\$102,411	\$112,800	6.33	111.48	\$114,178	\$125,749	\$79,351
06	097	1543.06	Upper	\$102,411	\$112,800	11.52	137.65	\$140,972	\$155,269	\$66,671
06	097	1543.07	Moderate	\$102,411	\$112,800	14.04	79.07	\$80,977	\$89,191	\$79,583
06	097	1543.08	Moderate	\$102,411	\$112,800	12.19	78.97	\$80,875	\$89,078	\$71,429
06	097	9901.00	Unknown	\$102,411	\$112,800	0.00	0.00	\$0	\$0	\$0

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 40900 - SACRAMENTO-ROSEVILLE-FOLSOM, CA

State: 06 - CALIFORNIA (CA)

County: 067 - SACRAMENTO COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
06	067	0001.00	Upper	\$90,500	\$102,400	8.01	156.30	\$141,458	\$160,051	\$108,782
06	067	0002.00	Upper	\$90,500	\$102,400	7.78	178.69	\$161,719	\$182,979	\$123,177
06	067	0003.00	Upper	\$90,500	\$102,400	4.30	188.22	\$170,341	\$192,737	\$127,292
06	067	0004.00	Middle	\$90,500	\$102,400	15.26	104.97	\$95,000	\$107,489	\$77,981
06	067	0005.01	Low	\$90,500	\$102,400	28.14	38.78	\$35,104	\$39,711	\$46,813
06	067	0005.02	Middle	\$90,500	\$102,400	3.35	112.76	\$102,054	\$115,466	\$83,875
06	067	0006.00	Middle	\$90,500	\$102,400	19.76	97.37	\$88,125	\$99,707	\$29,896
06	067	0007.00	Low	\$90,500	\$102,400	48.06	21.95	\$19,871	\$22,477	\$12,163
06	067	0008.00	Moderate	\$90,500	\$102,400	17.22	76.40	\$69,148	\$78,234	\$65,337
06	067	0011.02	Upper	\$90,500	\$102,400	14.85	146.58	\$132,656	\$150,098	\$47,841
06	067	0011.03	Unknown	\$90,500	\$102,400	26.18	0.00	\$0	\$0	\$30,694
06	067	0012.01	Moderate	\$90,500	\$102,400	21.43	70.54	\$63,839	\$72,233	\$60,227
06	067	0012.02	Middle	\$90,500	\$102,400	25.91	84.07	\$76,090	\$86,088	\$50,128
06	067	0013.00	Moderate	\$90,500	\$102,400	15.70	68.86	\$62,321	\$70,513	\$55,191
06	067	0014.00	Upper	\$90,500	\$102,400	17.29	137.09	\$124,073	\$140,380	\$50,763
06	067	0015.00	Upper	\$90,500	\$102,400	2.74	152.95	\$138,421	\$156,621	\$112,120
06	067	0016.01	Upper	\$90,500	\$102,400	6.11	134.87	\$122,063	\$138,107	\$103,487
06	067	0016.02	Upper	\$90,500	\$102,400	5.69	168.68	\$152,661	\$172,728	\$139,453
06	067	0017.01	Middle	\$90,500	\$102,400	32.20	86.86	\$78,616	\$88,945	\$0
06	067	0017.02	Middle	\$90,500	\$102,400	18.79	93.89	\$84,972	\$96,143	\$61,300
06	067	0018.00	Moderate	\$90,500	\$102,400	13.54	67.75	\$61,321	\$69,376	\$54,923
06	067	0019.00	Middle	\$90,500	\$102,400	12.67	94.84	\$85,833	\$97,116	\$58,110
06	067	0020.00	Middle	\$90,500	\$102,400	11.61	111.45	\$100,863	\$114,125	\$76,779
06	067	0021.00	Moderate	\$90,500	\$102,400	18.19	67.33	\$60,938	\$68,946	\$57,991
06	067	0022.00	Moderate	\$90,500	\$102,400	29.93	65.08	\$58,906	\$66,642	\$59,673
06	067	0023.00	Upper	\$90,500	\$102,400	4.05	147.09	\$133,125	\$150,620	\$120,781
06	067	0024.00	Upper	\$90,500	\$102,400	4.60	178.33	\$161,396	\$182,610	\$136,932
06	067	0025.00	Upper	\$90,500	\$102,400	0.89	184.25	\$166,750	\$188,672	\$129,000
06	067	0026.00	Upper	\$90,500	\$102,400	4.83	125.21	\$113,317	\$128,215	\$86,831
06	067	0027.00	Moderate	\$90,500	\$102,400	24.78	76.51	\$69,250	\$78,346	\$54,329
06	067	0028.00	Moderate	\$90,500	\$102,400	28.99	67.37	\$60,972	\$68,987	\$46,250
06	067	0029.00	Middle	\$90,500	\$102,400	10.87	88.87	\$80,435	\$91,003	\$68,918
06	067	0030.01	Low	\$90,500	\$102,400	28.96	43.49	\$39,365	\$44,534	\$41,912
06	067	0030.02	Middle	\$90,500	\$102,400	6.20	105.97	\$95,903	\$108,513	\$69,608
06	067	0031.01	Moderate	\$90,500	\$102,400	13.70	60.99	\$55,201	\$62,454	\$56,883
06	067	0031.02	Moderate	\$90,500	\$102,400	18.61	77.34	\$70,000	\$79,196	\$68,487
06	067	0032.02	Moderate	\$90,500	\$102,400	28.26	59.31	\$53,679	\$60,733	\$42,219
06	067	0032.03	Low	\$90,500	\$102,400	27.77	47.42	\$42,917	\$48,558	\$43,194
06	067	0032.04	Low	\$90,500	\$102,400	30.57	44.49	\$40,271	\$45,558	\$39,500
06	067	0033.00	Upper	\$90,500	\$102,400	4.79	144.16	\$130,469	\$147,620	\$96,042
06	067	0034.00	Middle	\$90,500	\$102,400	9.60	113.95	\$103,125	\$116,685	\$56,586

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06	067	0035.01	Middle	\$90,500	\$102,400	22.55	96.22	\$87,083	\$98,529	\$53,618
06	067	0035.02	Moderate	\$90,500	\$102,400	7.25	77.27	\$69,936	\$79,124	\$64,949
06	067	0036.00	Moderate	\$90,500	\$102,400	25.15	60.61	\$54,853	\$62,065	\$50,865
06	067	0037.00	Moderate	\$90,500	\$102,400	26.94	50.38	\$45,595	\$51,589	\$41,783
06	067	0038.00	Middle	\$90,500	\$102,400	8.92	83.94	\$75,966	\$85,955	\$60,500
06	067	0039.00	Middle	\$90,500	\$102,400	3.60	106.49	\$96,380	\$109,046	\$71,909
06	067	0040.05	Middle	\$90,500	\$102,400	7.30	109.06	\$98,700	\$111,677	\$73,792
06	067	0040.06	Middle	\$90,500	\$102,400	7.45	99.06	\$89,653	\$101,437	\$74,578
06	067	0040.08	Middle	\$90,500	\$102,400	7.37	118.00	\$106,795	\$120,832	\$86,344
06	067	0040.11	Upper	\$90,500	\$102,400	7.03	197.51	\$178,750	\$202,250	\$130,938
06	067	0040.12	Upper	\$90,500	\$102,400	7.36	148.10	\$134,036	\$151,654	\$120,000
06	067	0040.13	Middle	\$90,500	\$102,400	20.19	90.57	\$81,974	\$92,744	\$83,724
06	067	0040.14	Moderate	\$90,500	\$102,400	8.87	66.33	\$60,036	\$67,922	\$58,313
06	067	0040.15	Middle	\$90,500	\$102,400	2.12	101.12	\$91,522	\$103,547	\$77,570
06	067	0040.16	Upper	\$90,500	\$102,400	13.25	146.86	\$132,911	\$150,385	\$110,000
06	067	0040.17	Middle	\$90,500	\$102,400	11.36	112.73	\$102,024	\$115,436	\$80,781
06	067	0040.18	Upper	\$90,500	\$102,400	3.87	122.82	\$111,154	\$125,768	\$89,612
06	067	0040.19	Middle	\$90,500	\$102,400	10.18	93.17	\$84,323	\$95,406	\$84,470
06	067	0040.20	Low	\$90,500	\$102,400	21.68	30.21	\$27,341	\$30,935	\$48,933
06	067	0041.00	Moderate	\$90,500	\$102,400	14.28	66.40	\$60,093	\$67,994	\$48,570
06	067	0042.01	Moderate	\$90,500	\$102,400	10.68	77.32	\$69,979	\$79,176	\$69,030
06	067	0042.02	Moderate	\$90,500	\$102,400	26.10	59.30	\$53,672	\$60,723	\$44,306
06	067	0042.03	Moderate	\$90,500	\$102,400	25.19	53.46	\$48,382	\$54,743	\$40,268
06	067	0043.01	Moderate	\$90,500	\$102,400	17.38	65.75	\$59,508	\$67,328	\$66,463
06	067	0043.02	Moderate	\$90,500	\$102,400	31.45	54.07	\$48,942	\$55,368	\$62,736
06	067	0044.01	Moderate	\$90,500	\$102,400	29.30	52.88	\$47,857	\$54,149	\$43,685
06	067	0044.02	Low	\$90,500	\$102,400	29.94	46.53	\$42,117	\$47,647	\$42,844
06	067	0045.01	Low	\$90,500	\$102,400	34.59	42.49	\$38,456	\$43,510	\$37,500
06	067	0045.02	Low	\$90,500	\$102,400	28.41	49.00	\$44,347	\$50,176	\$42,426
06	067	0046.02	Low	\$90,500	\$102,400	38.91	35.91	\$32,500	\$36,772	\$40,795
06	067	0046.03	Low	\$90,500	\$102,400	26.54	47.03	\$42,564	\$48,159	\$39,790
06	067	0046.04	Low	\$90,500	\$102,400	20.11	46.45	\$42,040	\$47,565	\$44,694
06	067	0047.01	Low	\$90,500	\$102,400	22.18	42.80	\$38,735	\$43,827	\$40,536
06	067	0047.02	Moderate	\$90,500	\$102,400	28.32	52.04	\$47,105	\$53,289	\$44,381
06	067	0048.01	Moderate	\$90,500	\$102,400	18.06	51.88	\$46,958	\$53,125	\$47,000
06	067	0048.02	Moderate	\$90,500	\$102,400	31.92	60.84	\$55,069	\$62,300	\$33,000
06	067	0049.04	Moderate	\$90,500	\$102,400	11.89	64.40	\$58,286	\$65,946	\$58,780
06	067	0049.06	Moderate	\$90,500	\$102,400	34.12	60.22	\$54,500	\$61,665	\$55,168
06	067	0049.07	Low	\$90,500	\$102,400	57.86	30.37	\$27,487	\$31,099	\$27,101
06	067	0049.08	Moderate	\$90,500	\$102,400	10.51	69.76	\$63,136	\$71,434	\$62,500
06	067	0049.09	Moderate	\$90,500	\$102,400	18.09	65.61	\$59,383	\$67,185	\$45,708
06	067	0049.10	Middle	\$90,500	\$102,400	18.32	94.36	\$85,399	\$96,625	\$64,653
06	067	0050.02	Low	\$90,500	\$102,400	41.76	41.83	\$37,861	\$42,834	\$35,381
06	067	0050.03	Moderate	\$90,500	\$102,400	32.65	60.73	\$54,962	\$62,188	\$48,204
06	067	0050.04	Moderate	\$90,500	\$102,400	17.75	61.47	\$55,633	\$62,945	\$57,520

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06	067	0051.01	Moderate	\$90,500	\$102,400	24.20	50.85	\$46,023	\$52,070	\$41,933
06	067	0051.02	Moderate	\$90,500	\$102,400	10.90	76.53	\$69,261	\$78,367	\$52,576
06	067	0052.01	Low	\$90,500	\$102,400	43.67	29.30	\$26,518	\$30,003	\$27,237
06	067	0052.02	Upper	\$90,500	\$102,400	16.47	127.80	\$115,667	\$130,867	\$80,099
06	067	0052.04	Middle	\$90,500	\$102,400	9.37	99.73	\$90,263	\$102,124	\$77,452
06	067	0052.05	Moderate	\$90,500	\$102,400	29.52	54.29	\$49,137	\$55,593	\$38,750
06	067	0053.01	Low	\$90,500	\$102,400	52.66	29.95	\$27,112	\$30,669	\$21,875
06	067	0054.02	Moderate	\$90,500	\$102,400	26.48	64.96	\$58,796	\$66,519	\$51,422
06	067	0054.03	Middle	\$90,500	\$102,400	34.36	117.47	\$106,319	\$120,289	\$66,250
06	067	0054.04	Upper	\$90,500	\$102,400	6.70	132.49	\$119,908	\$135,670	\$97,540
06	067	0055.02	Moderate	\$90,500	\$102,400	31.08	50.04	\$45,288	\$51,241	\$41,223
06	067	0055.05	Low	\$90,500	\$102,400	22.34	46.41	\$42,007	\$47,524	\$40,379
06	067	0055.06	Low	\$90,500	\$102,400	49.45	44.88	\$40,625	\$45,957	\$39,967
06	067	0055.08	Low	\$90,500	\$102,400	32.99	42.29	\$38,276	\$43,305	\$43,583
06	067	0055.09	Low	\$90,500	\$102,400	28.14	44.40	\$40,183	\$45,466	\$40,096
06	067	0055.10	Low	\$90,500	\$102,400	29.95	28.61	\$25,896	\$29,297	\$43,043
06	067	0056.01	Moderate	\$90,500	\$102,400	32.11	51.00	\$46,155	\$52,224	\$49,553
06	067	0056.05	Moderate	\$90,500	\$102,400	29.11	60.23	\$54,509	\$61,676	\$54,077
06	067	0056.06	Middle	\$90,500	\$102,400	12.84	93.23	\$84,375	\$95,468	\$72,818
06	067	0057.01	Upper	\$90,500	\$102,400	7.68	126.62	\$114,596	\$129,659	\$99,219
06	067	0057.02	Upper	\$90,500	\$102,400	3.61	182.10	\$164,803	\$186,470	\$151,719
06	067	0058.01	Upper	\$90,500	\$102,400	8.41	120.36	\$108,929	\$123,249	\$87,125
06	067	0058.03	Upper	\$90,500	\$102,400	3.20	156.99	\$142,083	\$160,758	\$123,173
06	067	0058.04	Upper	\$90,500	\$102,400	5.47	180.45	\$163,309	\$184,781	\$131,200
06	067	0059.01	Middle	\$90,500	\$102,400	8.10	99.70	\$90,231	\$102,093	\$68,451
06	067	0059.03	Low	\$90,500	\$102,400	25.61	46.05	\$41,678	\$47,155	\$38,409
06	067	0059.04	Middle	\$90,500	\$102,400	13.90	105.87	\$95,821	\$108,411	\$78,914
06	067	0060.02	Moderate	\$90,500	\$102,400	16.17	56.84	\$51,444	\$58,204	\$41,346
06	067	0060.03	Moderate	\$90,500	\$102,400	29.53	60.31	\$54,583	\$61,757	\$48,203
06	067	0060.04	Upper	\$90,500	\$102,400	4.49	133.89	\$121,172	\$137,103	\$98,421
06	067	0061.01	Low	\$90,500	\$102,400	23.93	46.65	\$42,224	\$47,770	\$39,815
06	067	0061.02	Moderate	\$90,500	\$102,400	23.00	59.80	\$54,128	\$61,235	\$38,014
06	067	0062.02	Low	\$90,500	\$102,400	19.49	46.78	\$42,341	\$47,903	\$37,347
06	067	0062.03	Low	\$90,500	\$102,400	37.50	32.12	\$29,076	\$32,891	\$24,780
06	067	0062.04	Moderate	\$90,500	\$102,400	33.18	65.99	\$59,722	\$67,574	\$39,169
06	067	0063.00	Moderate	\$90,500	\$102,400	32.33	52.00	\$47,065	\$53,248	\$42,549
06	067	0064.00	Moderate	\$90,500	\$102,400	19.75	59.00	\$53,397	\$60,416	\$51,277
06	067	0065.01	Low	\$90,500	\$102,400	45.67	25.24	\$22,851	\$25,846	\$22,122
06	067	0065.02	Moderate	\$90,500	\$102,400	11.81	76.91	\$69,606	\$78,756	\$90,250
06	067	0066.00	Moderate	\$90,500	\$102,400	19.30	54.56	\$49,383	\$55,869	\$48,787
06	067	0067.03	Moderate	\$90,500	\$102,400	14.40	56.42	\$51,069	\$57,774	\$51,694
06	067	0067.04	Middle	\$90,500	\$102,400	26.33	82.18	\$74,375	\$84,152	\$60,673
06	067	0067.05	Low	\$90,500	\$102,400	25.29	46.59	\$42,172	\$47,708	\$41,687
06	067	0067.06	Moderate	\$90,500	\$102,400	10.94	68.00	\$61,542	\$69,632	\$58,155
06	067	0068.01	Moderate	\$90,500	\$102,400	12.76	64.91	\$58,750	\$66,468	\$36,250

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06	067	0068.02	Low	\$90,500	\$102,400	31.40	26.66	\$24,130	\$27,300	\$24,020
06	067	0068.03	Unknown	\$90,500	\$102,400	21.38	0.00	\$0	\$0	\$51,250
06	067	0069.01	Unknown	\$90,500	\$102,400	23.55	0.00	\$0	\$0	\$54,422
06	067	0069.02	Low	\$90,500	\$102,400	39.42	35.59	\$32,212	\$36,444	\$26,414
06	067	0070.01	Moderate	\$90,500	\$102,400	26.34	58.67	\$53,100	\$60,078	\$53,750
06	067	0070.07	Middle	\$90,500	\$102,400	14.37	80.73	\$73,068	\$82,668	\$70,000
06	067	0070.10	Middle	\$90,500	\$102,400	12.48	102.03	\$92,344	\$104,479	\$70,514
06	067	0070.11	Moderate	\$90,500	\$102,400	13.79	65.93	\$59,671	\$67,512	\$54,973
06	067	0070.12	Moderate	\$90,500	\$102,400	11.55	77.58	\$70,216	\$79,442	\$70,490
06	067	0070.13	Middle	\$90,500	\$102,400	5.91	88.77	\$80,340	\$90,900	\$74,191
06	067	0070.16	Middle	\$90,500	\$102,400	10.90	91.45	\$82,763	\$93,645	\$75,392
06	067	0070.17	Middle	\$90,500	\$102,400	4.98	110.71	\$100,195	\$113,367	\$101,641
06	067	0070.19	Low	\$90,500	\$102,400	56.13	29.92	\$27,083	\$30,638	\$26,570
06	067	0070.20	Upper	\$90,500	\$102,400	4.83	144.66	\$130,923	\$148,132	\$120,469
06	067	0070.21	Moderate	\$90,500	\$102,400	11.37	59.96	\$54,269	\$61,399	\$54,764
06	067	0070.22	Moderate	\$90,500	\$102,400	14.04	70.33	\$63,651	\$72,018	\$44,708
06	067	0070.23	Moderate	\$90,500	\$102,400	4.61	72.06	\$65,220	\$73,789	\$66,636
06	067	0070.24	Moderate	\$90,500	\$102,400	20.49	50.71	\$45,898	\$51,927	\$63,750
06	067	0070.25	Upper	\$90,500	\$102,400	14.51	124.61	\$112,780	\$127,601	\$104,460
06	067	0070.26	Upper	\$90,500	\$102,400	4.66	122.65	\$111,001	\$125,594	\$115,238
06	067	0070.27	Middle	\$90,500	\$102,400	8.18	89.97	\$81,425	\$92,129	\$71,681
06	067	0070.28	Middle	\$90,500	\$102,400	10.65	94.73	\$85,735	\$97,004	\$77,468
06	067	0071.01	Upper	\$90,500	\$102,400	0.00	168.04	\$152,083	\$172,073	\$114,625
06	067	0071.03	Middle	\$90,500	\$102,400	3.91	115.15	\$104,213	\$117,914	\$87,213
06	067	0071.05	Middle	\$90,500	\$102,400	7.96	93.37	\$84,500	\$95,611	\$81,774
06	067	0071.06	Upper	\$90,500	\$102,400	1.85	126.33	\$114,334	\$129,362	\$114,324
06	067	0071.07	Upper	\$90,500	\$102,400	4.43	159.96	\$144,767	\$163,799	\$129,670
06	067	0071.08	Upper	\$90,500	\$102,400	3.16	132.16	\$119,608	\$135,332	\$117,929
06	067	0071.09	Middle	\$90,500	\$102,400	5.59	106.10	\$96,023	\$108,646	\$75,254
06	067	0071.10	Upper	\$90,500	\$102,400	1.37	139.59	\$126,337	\$142,940	\$118,590
06	067	0071.11	Upper	\$90,500	\$102,400	2.00	181.37	\$164,141	\$185,723	\$147,545
06	067	0072.02	Moderate	\$90,500	\$102,400	20.63	78.59	\$71,132	\$80,476	\$62,826
06	067	0072.04	Moderate	\$90,500	\$102,400	6.83	70.36	\$63,676	\$72,049	\$64,578
06	067	0072.06	Middle	\$90,500	\$102,400	9.17	96.09	\$86,964	\$98,396	\$89,250
06	067	0072.07	Middle	\$90,500	\$102,400	22.27	81.33	\$73,604	\$83,282	\$69,884
06	067	0072.08	Middle	\$90,500	\$102,400	12.81	89.98	\$81,435	\$92,140	\$73,917
06	067	0072.09	Middle	\$90,500	\$102,400	9.37	91.46	\$82,772	\$93,655	\$68,958
06	067	0073.01	Low	\$90,500	\$102,400	28.77	45.14	\$40,859	\$46,223	\$40,676
06	067	0074.02	Moderate	\$90,500	\$102,400	13.37	69.17	\$62,601	\$70,830	\$55,609
06	067	0074.03	Moderate	\$90,500	\$102,400	19.27	77.74	\$70,357	\$79,606	\$66,290
06	067	0074.13	Low	\$90,500	\$102,400	33.59	48.99	\$44,342	\$50,166	\$39,968
06	067	0074.14	Moderate	\$90,500	\$102,400	14.67	73.39	\$66,425	\$75,151	\$62,966
06	067	0074.15	Moderate	\$90,500	\$102,400	8.91	79.61	\$72,054	\$81,521	\$71,769
06	067	0074.16	Moderate	\$90,500	\$102,400	24.47	64.97	\$58,798	\$66,529	\$51,335
06	067	0074.17	Middle	\$90,500	\$102,400	13.10	97.79	\$88,500	\$100,137	\$81,397

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06	067	0074.22	Moderate	\$90,500	\$102,400	10.35	74.51	\$67,440	\$76,298	\$57,228
06	067	0074.23	Low	\$90,500	\$102,400	31.83	36.63	\$33,153	\$37,509	\$35,197
06	067	0074.24	Low	\$90,500	\$102,400	24.96	40.52	\$36,679	\$41,492	\$39,426
06	067	0074.26	Moderate	\$90,500	\$102,400	13.38	75.04	\$67,917	\$76,841	\$69,856
06	067	0074.27	Moderate	\$90,500	\$102,400	13.01	76.71	\$69,423	\$78,551	\$67,906
06	067	0074.28	Middle	\$90,500	\$102,400	15.49	85.55	\$77,426	\$87,603	\$71,154
06	067	0074.29	Moderate	\$90,500	\$102,400	25.45	50.54	\$45,741	\$51,753	\$49,481
06	067	0074.30	Middle	\$90,500	\$102,400	11.62	94.12	\$85,182	\$96,379	\$85,864
06	067	0074.31	Middle	\$90,500	\$102,400	16.14	93.43	\$84,556	\$95,672	\$80,921
06	067	0074.32	Middle	\$90,500	\$102,400	8.72	92.86	\$84,042	\$95,089	\$85,823
06	067	0074.34	Moderate	\$90,500	\$102,400	14.37	64.41	\$58,300	\$65,956	\$65,304
06	067	0074.35	Low	\$90,500	\$102,400	36.33	38.39	\$34,750	\$39,311	\$32,422
06	067	0074.36	Middle	\$90,500	\$102,400	4.77	98.06	\$88,750	\$100,413	\$105,533
06	067	0074.37	Middle	\$90,500	\$102,400	8.32	113.20	\$102,454	\$115,917	\$102,103
06	067	0074.38	Moderate	\$90,500	\$102,400	16.37	68.06	\$61,597	\$69,693	\$63,750
06	067	0074.39	Middle	\$90,500	\$102,400	5.38	101.34	\$91,721	\$103,772	\$85,972
06	067	0075.01	Moderate	\$90,500	\$102,400	15.92	69.56	\$62,959	\$71,229	\$44,406
06	067	0075.03	Moderate	\$90,500	\$102,400	19.79	78.94	\$71,445	\$80,835	\$70,586
06	067	0075.04	Middle	\$90,500	\$102,400	17.50	98.89	\$89,500	\$101,263	\$51,528
06	067	0076.02	Middle	\$90,500	\$102,400	12.98	84.44	\$76,422	\$86,467	\$68,333
06	067	0076.03	Moderate	\$90,500	\$102,400	16.88	61.95	\$56,071	\$63,437	\$52,984
06	067	0076.04	Moderate	\$90,500	\$102,400	10.09	76.80	\$69,505	\$78,643	\$62,101
06	067	0077.01	Low	\$90,500	\$102,400	22.80	48.66	\$44,046	\$49,828	\$48,267
06	067	0077.02	Upper	\$90,500	\$102,400	6.09	184.39	\$166,875	\$188,815	\$141,761
06	067	0078.01	Middle	\$90,500	\$102,400	17.04	103.81	\$93,952	\$106,301	\$67,135
06	067	0078.02	Upper	\$90,500	\$102,400	3.13	127.71	\$115,583	\$130,775	\$73,379
06	067	0079.03	Middle	\$90,500	\$102,400	5.83	101.42	\$91,786	\$103,854	\$75,255
06	067	0079.04	Middle	\$90,500	\$102,400	10.37	106.04	\$95,972	\$108,585	\$91,429
06	067	0079.05	Upper	\$90,500	\$102,400	4.12	134.13	\$121,394	\$137,349	\$94,773
06	067	0079.06	Middle	\$90,500	\$102,400	4.52	80.32	\$72,692	\$82,248	\$64,450
06	067	0080.05	Upper	\$90,500	\$102,400	5.46	141.81	\$128,342	\$145,213	\$110,917
06	067	0080.06	Upper	\$90,500	\$102,400	6.40	183.58	\$166,143	\$187,986	\$97,336
06	067	0080.07	Middle	\$90,500	\$102,400	18.78	118.32	\$107,083	\$121,160	\$68,636
06	067	0080.08	Upper	\$90,500	\$102,400	6.05	125.01	\$113,141	\$128,010	\$96,179
06	067	0080.09	Upper	\$90,500	\$102,400	10.50	123.34	\$111,625	\$126,300	\$75,500
06	067	0080.10	Middle	\$90,500	\$102,400	4.63	119.90	\$108,516	\$122,778	\$91,993
06	067	0081.11	Middle	\$90,500	\$102,400	5.66	83.23	\$75,329	\$85,228	\$74,375
06	067	0081.13	Moderate	\$90,500	\$102,400	9.82	75.11	\$67,976	\$76,913	\$63,263
06	067	0081.17	Middle	\$90,500	\$102,400	14.14	88.35	\$79,963	\$90,470	\$79,301
06	067	0081.19	Middle	\$90,500	\$102,400	8.04	99.66	\$90,195	\$102,052	\$75,469
06	067	0081.20	Moderate	\$90,500	\$102,400	7.81	77.26	\$69,922	\$79,114	\$60,317
06	067	0081.22	Upper	\$90,500	\$102,400	9.29	128.94	\$116,696	\$132,035	\$80,493
06	067	0081.24	Middle	\$90,500	\$102,400	3.97	96.34	\$87,188	\$98,652	\$82,969
06	067	0081.25	Middle	\$90,500	\$102,400	4.01	106.23	\$96,144	\$108,780	\$92,637
06	067	0081.27	Moderate	\$90,500	\$102,400	8.86	77.08	\$69,764	\$78,930	\$70,739

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06	067	0081.28	Moderate	\$90,500	\$102,400	13.71	74.73	\$67,632	\$76,524	\$60,400
06	067	0081.29	Moderate	\$90,500	\$102,400	12.66	76.53	\$69,265	\$78,367	\$55,417
06	067	0081.30	Middle	\$90,500	\$102,400	5.39	83.11	\$75,216	\$85,105	\$64,286
06	067	0081.31	Middle	\$90,500	\$102,400	14.94	87.77	\$79,439	\$89,876	\$61,204
06	067	0081.32	Middle	\$90,500	\$102,400	4.88	90.06	\$81,513	\$92,221	\$68,912
06	067	0081.33	Moderate	\$90,500	\$102,400	7.99	54.35	\$49,191	\$55,654	\$42,012
06	067	0081.34	Moderate	\$90,500	\$102,400	9.55	78.25	\$70,824	\$80,128	\$66,536
06	067	0081.35	Middle	\$90,500	\$102,400	15.15	85.50	\$77,386	\$87,552	\$53,008
06	067	0081.36	Middle	\$90,500	\$102,400	6.74	82.37	\$74,545	\$84,347	\$62,986
06	067	0081.37	Middle	\$90,500	\$102,400	6.58	91.85	\$83,125	\$94,054	\$66,019
06	067	0081.38	Middle	\$90,500	\$102,400	15.04	81.34	\$73,618	\$83,292	\$76,841
06	067	0081.39	Moderate	\$90,500	\$102,400	27.81	56.62	\$51,250	\$57,979	\$50,897
06	067	0081.40	Middle	\$90,500	\$102,400	7.27	113.35	\$102,586	\$116,070	\$81,061
06	067	0081.41	Moderate	\$90,500	\$102,400	17.37	60.00	\$54,300	\$61,440	\$50,756
06	067	0081.42	Moderate	\$90,500	\$102,400	13.56	73.77	\$66,765	\$75,540	\$62,103
06	067	0081.43	Middle	\$90,500	\$102,400	9.33	81.14	\$73,438	\$83,087	\$59,444
06	067	0081.44	Middle	\$90,500	\$102,400	4.49	103.17	\$93,375	\$105,646	\$85,647
06	067	0081.45	Middle	\$90,500	\$102,400	10.44	97.41	\$88,162	\$99,748	\$84,023
06	067	0082.03	Middle	\$90,500	\$102,400	13.49	81.84	\$74,073	\$83,804	\$62,424
06	067	0082.04	Middle	\$90,500	\$102,400	6.58	108.84	\$98,509	\$111,452	\$95,912
06	067	0082.06	Middle	\$90,500	\$102,400	7.03	95.01	\$85,990	\$97,290	\$73,804
06	067	0082.07	Middle	\$90,500	\$102,400	4.27	104.33	\$94,420	\$106,834	\$86,250
06	067	0082.08	Middle	\$90,500	\$102,400	10.80	89.25	\$80,775	\$91,392	\$64,900
06	067	0082.09	Upper	\$90,500	\$102,400	6.15	136.33	\$123,385	\$139,602	\$103,472
06	067	0082.10	Upper	\$90,500	\$102,400	3.29	161.14	\$145,833	\$165,007	\$95,568
06	067	0082.11	Middle	\$90,500	\$102,400	9.30	107.67	\$97,448	\$110,254	\$95,927
06	067	0084.02	Upper	\$90,500	\$102,400	6.29	125.15	\$113,265	\$128,154	\$102,373
06	067	0084.03	Upper	\$90,500	\$102,400	10.37	142.95	\$129,375	\$146,381	\$77,865
06	067	0084.04	Middle	\$90,500	\$102,400	17.33	91.26	\$82,596	\$93,450	\$70,369
06	067	0085.01	Upper	\$90,500	\$102,400	1.96	168.75	\$152,719	\$172,800	\$144,136
06	067	0085.04	Upper	\$90,500	\$102,400	5.64	149.69	\$135,475	\$153,283	\$117,466
06	067	0085.05	Upper	\$90,500	\$102,400	2.75	169.88	\$153,750	\$173,957	\$146,549
06	067	0085.06	Middle	\$90,500	\$102,400	4.95	110.73	\$100,213	\$113,388	\$71,141
06	067	0085.07	Upper	\$90,500	\$102,400	3.55	136.18	\$123,250	\$139,448	\$114,583
06	067	0085.08	Upper	\$90,500	\$102,400	5.12	173.83	\$157,321	\$178,002	\$138,324
06	067	0085.09	Upper	\$90,500	\$102,400	1.34	196.07	\$177,448	\$200,776	\$171,061
06	067	0085.10	Upper	\$90,500	\$102,400	1.69	190.04	\$171,992	\$194,601	\$165,759
06	067	0085.12	Upper	\$90,500	\$102,400	0.65	192.41	\$174,138	\$197,028	\$171,135
06	067	0085.13	Upper	\$90,500	\$102,400	3.77	166.45	\$150,645	\$170,445	\$131,181
06	067	0086.01	Upper	\$90,500	\$102,400	2.70	145.72	\$131,879	\$149,217	\$126,337
06	067	0086.02	Middle	\$90,500	\$102,400	10.03	83.68	\$75,731	\$85,688	\$75,162
06	067	0087.02	Upper	\$90,500	\$102,400	1.32	173.68	\$157,188	\$177,848	\$153,646
06	067	0087.03	Upper	\$90,500	\$102,400	4.67	145.63	\$131,802	\$149,125	\$107,422
06	067	0087.04	Upper	\$90,500	\$102,400	7.91	142.70	\$129,145	\$146,125	\$129,013
06	067	0087.06	Upper	\$90,500	\$102,400	0.00	221.63	\$200,579	\$226,949	\$201,890

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06	067	0087.07	Upper	\$90,500	\$102,400	5.33	172.80	\$156,389	\$176,947	\$153,897
06	067	0087.08	Upper	\$90,500	\$102,400	5.27	123.03	\$111,343	\$125,983	\$117,000
06	067	0088.02	Upper	\$90,500	\$102,400	8.45	129.77	\$117,448	\$132,884	\$109,833
06	067	0088.03	Upper	\$90,500	\$102,400	14.10	127.61	\$115,491	\$130,673	\$56,528
06	067	0089.05	Middle	\$90,500	\$102,400	7.29	91.41	\$82,731	\$93,604	\$77,083
06	067	0089.07	Moderate	\$90,500	\$102,400	13.79	65.74	\$59,500	\$67,318	\$57,688
06	067	0089.08	Moderate	\$90,500	\$102,400	10.75	73.70	\$66,705	\$75,469	\$60,349
06	067	0089.09	Middle	\$90,500	\$102,400	23.66	100.19	\$90,673	\$102,595	\$71,645
06	067	0089.10	Moderate	\$90,500	\$102,400	7.77	72.77	\$65,857	\$74,516	\$66,724
06	067	0089.11	Moderate	\$90,500	\$102,400	28.47	52.31	\$47,344	\$53,565	\$47,400
06	067	0089.12	Middle	\$90,500	\$102,400	5.58	104.14	\$94,250	\$106,639	\$91,542
06	067	0089.13	Moderate	\$90,500	\$102,400	6.03	66.95	\$60,591	\$68,557	\$57,756
06	067	0090.04	Middle	\$90,500	\$102,400	18.09	84.83	\$76,774	\$86,866	\$66,652
06	067	0090.05	Moderate	\$90,500	\$102,400	16.44	67.75	\$61,319	\$69,376	\$54,031
06	067	0090.06	Moderate	\$90,500	\$102,400	16.99	67.87	\$61,429	\$69,499	\$52,137
06	067	0090.07	Low	\$90,500	\$102,400	12.03	44.16	\$39,965	\$45,220	\$40,170
06	067	0090.08	Moderate	\$90,500	\$102,400	21.35	69.40	\$62,813	\$71,066	\$60,217
06	067	0090.10	Middle	\$90,500	\$102,400	7.15	87.55	\$79,238	\$89,651	\$73,641
06	067	0090.11	Upper	\$90,500	\$102,400	7.06	124.17	\$112,375	\$127,150	\$102,500
06	067	0091.03	Middle	\$90,500	\$102,400	6.72	91.30	\$82,629	\$93,491	\$78,159
06	067	0091.05	Moderate	\$90,500	\$102,400	11.64	61.12	\$55,319	\$62,587	\$56,795
06	067	0091.06	Middle	\$90,500	\$102,400	7.51	88.13	\$79,764	\$90,245	\$75,082
06	067	0091.07	Middle	\$90,500	\$102,400	6.75	85.94	\$77,778	\$88,003	\$71,131
06	067	0091.08	Middle	\$90,500	\$102,400	7.41	101.72	\$92,059	\$104,161	\$84,213
06	067	0091.09	Middle	\$90,500	\$102,400	8.44	103.43	\$93,611	\$105,912	\$89,677
06	067	0091.10	Low	\$90,500	\$102,400	38.73	34.46	\$31,190	\$35,287	\$38,500
06	067	0091.11	Middle	\$90,500	\$102,400	15.36	80.92	\$73,239	\$82,862	\$71,563
06	067	0091.12	Moderate	\$90,500	\$102,400	17.19	75.82	\$68,621	\$77,640	\$67,931
06	067	0092.01	Middle	\$90,500	\$102,400	10.82	105.50	\$95,486	\$108,032	\$81,667
06	067	0093.07	Middle	\$90,500	\$102,400	10.51	108.36	\$98,074	\$110,961	\$95,112
06	067	0093.08	Middle	\$90,500	\$102,400	5.96	96.81	\$87,614	\$99,133	\$78,868
06	067	0093.09	Middle	\$90,500	\$102,400	7.48	113.72	\$102,917	\$116,449	\$83,036
06	067	0093.10	Middle	\$90,500	\$102,400	9.69	88.16	\$79,787	\$90,276	\$66,332
06	067	0093.11	Middle	\$90,500	\$102,400	8.12	95.61	\$86,531	\$97,905	\$79,489
06	067	0093.12	Middle	\$90,500	\$102,400	21.10	88.96	\$80,511	\$91,095	\$78,421
06	067	0093.14	Middle	\$90,500	\$102,400	21.88	102.16	\$92,455	\$104,612	\$90,406
06	067	0093.16	Moderate	\$90,500	\$102,400	21.86	74.38	\$67,315	\$76,165	\$65,648
06	067	0093.17	Middle	\$90,500	\$102,400	11.19	101.12	\$91,518	\$103,547	\$85,089
06	067	0093.18	Moderate	\$90,500	\$102,400	12.51	68.87	\$62,333	\$70,523	\$62,632
06	067	0093.19	Moderate	\$90,500	\$102,400	9.16	69.06	\$62,500	\$70,717	\$61,935
06	067	0093.20	Moderate	\$90,500	\$102,400	18.51	66.61	\$60,288	\$68,209	\$57,379
06	067	0093.21	Middle	\$90,500	\$102,400	14.14	95.10	\$86,066	\$97,382	\$84,036
06	067	0093.23	Upper	\$90,500	\$102,400	8.66	142.95	\$129,375	\$146,381	\$111,067
06	067	0093.26	Upper	\$90,500	\$102,400	3.65	160.70	\$145,441	\$164,557	\$143,917
06	067	0093.28	Upper	\$90,500	\$102,400	6.01	163.44	\$147,917	\$167,363	\$138,563

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
06	067	0093.29	Moderate	\$90,500	\$102,400	25.47	76.05	\$68,828	\$77,875	\$57,750
06	067	0093.30	Upper	\$90,500	\$102,400	4.12	136.60	\$123,625	\$139,878	\$123,500
06	067	0093.31	Upper	\$90,500	\$102,400	3.22	132.59	\$120,000	\$135,772	\$121,250
06	067	0093.32	Middle	\$90,500	\$102,400	17.67	88.64	\$80,221	\$90,767	\$109,236
06	067	0093.33	Upper	\$90,500	\$102,400	10.41	137.81	\$124,722	\$141,117	\$109,792
06	067	0093.34	Middle	\$90,500	\$102,400	1.77	118.79	\$107,514	\$121,641	\$98,750
06	067	0093.35	Middle	\$90,500	\$102,400	10.58	85.68	\$77,543	\$87,736	\$95,040
06	067	0093.36	Upper	\$90,500	\$102,400	4.21	182.98	\$165,602	\$187,372	\$150,985
06	067	0094.03	Middle	\$90,500	\$102,400	13.43	96.27	\$87,130	\$98,580	\$99,107
06	067	0094.04	Upper	\$90,500	\$102,400	9.87	127.67	\$115,547	\$130,734	\$108,631
06	067	0094.06	Upper	\$90,500	\$102,400	6.70	129.99	\$117,643	\$133,110	\$104,250
06	067	0094.08	Upper	\$90,500	\$102,400	6.88	136.04	\$123,125	\$139,305	\$93,162
06	067	0094.09	Upper	\$90,500	\$102,400	4.55	122.84	\$111,173	\$125,788	\$109,257
06	067	0094.10	Middle	\$90,500	\$102,400	2.91	103.96	\$94,084	\$106,455	\$92,219
06	067	0095.01	Moderate	\$90,500	\$102,400	9.17	72.39	\$65,513	\$74,127	\$59,625
06	067	0095.02	Middle	\$90,500	\$102,400	10.73	101.90	\$92,226	\$104,346	\$90,145
06	067	0095.03	Moderate	\$90,500	\$102,400	22.57	54.63	\$49,444	\$55,941	\$41,193
06	067	0095.04	Moderate	\$90,500	\$102,400	13.93	62.44	\$56,509	\$63,939	\$53,162
06	067	0096.01	Moderate	\$90,500	\$102,400	11.62	66.42	\$60,117	\$68,014	\$56,667
06	067	0096.08	Middle	\$90,500	\$102,400	15.03	81.64	\$73,893	\$83,599	\$62,955
06	067	0096.09	Moderate	\$90,500	\$102,400	16.34	71.45	\$64,670	\$73,165	\$64,698
06	067	0096.10	Middle	\$90,500	\$102,400	13.67	94.09	\$85,156	\$96,348	\$85,705
06	067	0096.11	Middle	\$90,500	\$102,400	9.10	92.13	\$83,381	\$94,341	\$76,563
06	067	0096.12	Middle	\$90,500	\$102,400	11.41	98.54	\$89,179	\$100,905	\$80,000
06	067	0096.14	Middle	\$90,500	\$102,400	5.05	118.88	\$107,593	\$121,733	\$103,868
06	067	0096.16	Middle	\$90,500	\$102,400	6.05	99.39	\$89,949	\$101,775	\$81,087
06	067	0096.17	Upper	\$90,500	\$102,400	4.89	158.37	\$143,333	\$162,171	\$138,324
06	067	0096.18	Middle	\$90,500	\$102,400	10.13	104.63	\$94,698	\$107,141	\$81,467
06	067	0096.22	Upper	\$90,500	\$102,400	1.88	154.05	\$139,423	\$157,747	\$130,053
06	067	0096.32	Upper	\$90,500	\$102,400	10.23	134.10	\$121,362	\$137,318	\$108,676
06	067	0096.33	Moderate	\$90,500	\$102,400	20.74	65.97	\$59,708	\$67,553	\$57,321
06	067	0096.34	Low	\$90,500	\$102,400	18.85	47.55	\$43,036	\$48,691	\$45,938
06	067	0096.35	Upper	\$90,500	\$102,400	11.59	148.43	\$134,333	\$151,992	\$125,697
06	067	0096.37	Upper	\$90,500	\$102,400	9.55	128.73	\$116,507	\$131,820	\$117,106
06	067	0096.39	Middle	\$90,500	\$102,400	19.07	80.42	\$72,786	\$82,350	\$61,500
06	067	0096.40	Moderate	\$90,500	\$102,400	26.30	71.57	\$64,779	\$73,288	\$63,248
06	067	0096.41	Low	\$90,500	\$102,400	31.82	43.21	\$39,107	\$44,247	\$32,500
06	067	0096.42	Moderate	\$90,500	\$102,400	0.00	79.90	\$72,317	\$81,818	\$71,133
06	067	0096.43	Middle	\$90,500	\$102,400	2.17	113.54	\$102,755	\$116,265	\$100,839
06	067	0096.44	Upper	\$90,500	\$102,400	3.01	144.29	\$130,583	\$147,753	\$118,149
06	067	0096.45	Upper	\$90,500	\$102,400	11.29	150.44	\$136,152	\$154,051	\$117,832
06	067	0096.46	Upper	\$90,500	\$102,400	0.96	125.56	\$113,636	\$128,573	\$113,472
06	067	0096.47	Middle	\$90,500	\$102,400	6.85	84.03	\$76,052	\$86,047	\$76,518
06	067	0096.48	Middle	\$90,500	\$102,400	26.24	99.18	\$89,762	\$101,560	\$86,910
06	067	0096.49	Upper	\$90,500	\$102,400	9.40	129.38	\$117,097	\$132,485	\$114,337

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06	067	0096.50	Upper	\$90,500	\$102,400	7.47	163.23	\$147,724	\$167,148	\$148,728
06	067	0096.51	Middle	\$90,500	\$102,400	4.20	114.19	\$103,351	\$116,931	\$85,603
06	067	0096.52	Upper	\$90,500	\$102,400	6.59	164.27	\$148,665	\$168,212	\$0
06	067	0096.53	Middle	\$90,500	\$102,400	12.57	112.06	\$101,419	\$114,749	\$101,149
06	067	0098.00	Moderate	\$90,500	\$102,400	19.04	64.58	\$58,450	\$66,130	\$39,750
06	067	0099.00	Moderate	\$90,500	\$102,400	11.43	65.89	\$59,638	\$67,471	\$59,071
06	067	9883.00	Unknown	\$90,500	\$102,400	0.00	0.00	\$0	\$0	\$132,750

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: 40900 - SACRAMENTO-ROSEVILLE-FOLSOM, CA

State: 06 - CALIFORNIA (CA)

County: 061 - PLACER COUNTY



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06	061	0201.04	Middle	\$90,500	\$102,400	1.25	106.12	\$96,042	\$108,667	\$82,695
06	061	0201.05	Upper	\$90,500	\$102,400	7.86	129.45	\$117,159	\$132,557	\$88,250
06	061	0201.06	Middle	\$90,500	\$102,400	2.31	89.91	\$81,375	\$92,068	\$76,477
06	061	0201.07	Low	\$90,500	\$102,400	16.02	46.17	\$41,792	\$47,278	\$49,028
06	061	0202.00	Middle	\$90,500	\$102,400	9.78	93.46	\$84,588	\$95,703	\$83,809
06	061	0203.00	Moderate	\$90,500	\$102,400	24.93	60.30	\$54,579	\$61,747	\$47,615
06	061	0204.01	Moderate	\$90,500	\$102,400	15.37	75.54	\$68,372	\$77,353	\$45,993
06	061	0204.02	Upper	\$90,500	\$102,400	4.34	129.19	\$116,919	\$132,291	\$94,896
06	061	0205.01	Upper	\$90,500	\$102,400	1.68	127.99	\$115,833	\$131,062	\$100,125
06	061	0205.02	Upper	\$90,500	\$102,400	4.44	159.37	\$144,235	\$163,195	\$110,385
06	061	0206.01	Upper	\$90,500	\$102,400	2.18	166.62	\$150,792	\$170,619	\$135,873
06	061	0206.04	Upper	\$90,500	\$102,400	4.08	176.30	\$159,554	\$180,531	\$129,031
06	061	0206.05	Upper	\$90,500	\$102,400	3.00	209.65	\$189,737	\$214,682	\$172,111
06	061	0206.06	Upper	\$90,500	\$102,400	2.60	276.24	\$250,001	\$282,870	\$215,435
06	061	0206.07	Upper	\$90,500	\$102,400	7.22	235.05	\$212,721	\$240,691	\$153,750
06	061	0206.08	Upper	\$90,500	\$102,400	4.15	195.29	\$176,742	\$199,977	\$171,200
06	061	0207.10	Upper	\$90,500	\$102,400	6.96	131.62	\$119,120	\$134,779	\$106,531
06	061	0207.11	Upper	\$90,500	\$102,400	6.65	135.65	\$122,768	\$138,906	\$82,226
06	061	0207.12	Moderate	\$90,500	\$102,400	9.69	63.99	\$57,917	\$65,526	\$53,599
06	061	0207.13	Middle	\$90,500	\$102,400	15.86	89.44	\$80,950	\$91,587	\$63,047
06	061	0207.14	Middle	\$90,500	\$102,400	8.53	101.85	\$92,179	\$104,294	\$87,650
06	061	0207.15	Middle	\$90,500	\$102,400	9.83	99.39	\$89,951	\$101,775	\$81,445
06	061	0207.17	Upper	\$90,500	\$102,400	9.73	168.58	\$152,566	\$172,626	\$114,821
06	061	0208.05	Middle	\$90,500	\$102,400	9.93	102.98	\$93,202	\$105,452	\$76,944
06	061	0208.06	Middle	\$90,500	\$102,400	14.14	112.37	\$101,696	\$115,067	\$63,051
06	061	0209.01	Moderate	\$90,500	\$102,400	24.94	60.18	\$54,464	\$61,624	\$48,317
06	061	0209.08	Middle	\$90,500	\$102,400	8.43	84.99	\$76,917	\$87,030	\$76,323
06	061	0210.03	Upper	\$90,500	\$102,400	4.87	130.22	\$117,850	\$133,345	\$87,245
06	061	0210.34	Upper	\$90,500	\$102,400	1.87	137.85	\$124,762	\$141,158	\$125,366
06	061	0210.37	Upper	\$90,500	\$102,400	7.56	122.50	\$110,865	\$125,440	\$87,656
06	061	0210.38	Upper	\$90,500	\$102,400	6.88	129.09	\$116,834	\$132,188	\$108,372
06	061	0210.39	Middle	\$90,500	\$102,400	4.64	105.19	\$95,200	\$107,715	\$69,000
06	061	0210.40	Middle	\$90,500	\$102,400	8.25	106.38	\$96,276	\$108,933	\$69,063
06	061	0210.43	Upper	\$90,500	\$102,400	7.81	156.73	\$141,845	\$160,492	\$120,128
06	061	0210.44	Upper	\$90,500	\$102,400	2.84	154.13	\$139,489	\$157,829	\$128,654
06	061	0210.45	Moderate	\$90,500	\$102,400	14.82	71.34	\$64,571	\$73,052	\$60,972
06	061	0210.46	Middle	\$90,500	\$102,400	12.20	83.47	\$75,547	\$85,473	\$54,524
06	061	0210.47	Upper	\$90,500	\$102,400	11.58	134.74	\$121,948	\$137,974	\$112,105
06	061	0210.48	Upper	\$90,500	\$102,400	3.29	173.87	\$157,360	\$178,043	\$155,590
06	061	0211.03	Middle	\$90,500	\$102,400	12.49	98.79	\$89,408	\$101,161	\$71,021
06	061	0211.06	Middle	\$90,500	\$102,400	6.55	115.83	\$104,831	\$118,610	\$101,875

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06	061	0211.08	Middle	\$90,500	\$102,400	7.91	98.06	\$88,750	\$100,413	\$62,034
06	061	0211.09	Upper	\$90,500	\$102,400	8.87	160.93	\$145,646	\$164,792	\$109,946
06	061	0211.22	Upper	\$90,500	\$102,400	1.83	144.66	\$130,926	\$148,132	\$102,462
06	061	0211.23	Upper	\$90,500	\$102,400	1.67	144.93	\$131,168	\$148,408	\$119,605
06	061	0211.28	Middle	\$90,500	\$102,400	14.32	114.29	\$103,438	\$117,033	\$86,818
06	061	0211.29	Middle	\$90,500	\$102,400	8.66	86.03	\$77,866	\$88,095	\$75,042
06	061	0211.30	Moderate	\$90,500	\$102,400	8.99	79.12	\$71,607	\$81,019	\$74,643
06	061	0211.31	Middle	\$90,500	\$102,400	4.20	115.52	\$104,552	\$118,292	\$76,742
06	061	0212.03	Middle	\$90,500	\$102,400	7.23	117.74	\$106,556	\$120,566	\$80,151
06	061	0212.04	Middle	\$90,500	\$102,400	7.42	118.78	\$107,500	\$121,631	\$98,208
06	061	0213.04	Upper	\$90,500	\$102,400	4.64	120.33	\$108,906	\$123,218	\$87,353
06	061	0213.23	Upper	\$90,500	\$102,400	2.79	165.40	\$149,688	\$169,370	\$122,167
06	061	0213.24	Upper	\$90,500	\$102,400	1.92	174.30	\$157,750	\$178,483	\$151,386
06	061	0213.25	Upper	\$90,500	\$102,400	11.67	148.56	\$134,453	\$152,125	\$114,695
06	061	0213.26	Upper	\$90,500	\$102,400	0.00	169.46	\$153,365	\$173,527	\$173,333
06	061	0213.27	Upper	\$90,500	\$102,400	7.27	136.04	\$123,125	\$139,305	\$114,508
06	061	0213.28	Upper	\$90,500	\$102,400	5.18	170.45	\$154,263	\$174,541	\$153,359
06	061	0214.01	Middle	\$90,500	\$102,400	9.60	87.79	\$79,453	\$89,897	\$84,750
06	061	0214.03	Moderate	\$90,500	\$102,400	16.39	74.54	\$67,464	\$76,329	\$56,216
06	061	0215.01	Middle	\$90,500	\$102,400	10.87	101.93	\$92,250	\$104,376	\$66,623
06	061	0215.02	Middle	\$90,500	\$102,400	6.87	101.98	\$92,295	\$104,428	\$89,573
06	061	0216.03	Middle	\$90,500	\$102,400	11.16	98.94	\$89,545	\$101,315	\$52,604
06	061	0216.04	Upper	\$90,500	\$102,400	2.07	131.62	\$119,125	\$134,779	\$105,915
06	061	0218.01	Upper	\$90,500	\$102,400	9.21	123.61	\$111,875	\$126,577	\$95,281
06	061	0218.02	Middle	\$90,500	\$102,400	9.21	92.07	\$83,324	\$94,280	\$73,792
06	061	0219.01	Middle	\$90,500	\$102,400	6.36	108.28	\$98,000	\$110,879	\$72,917
06	061	0219.02	Middle	\$90,500	\$102,400	3.30	103.06	\$93,274	\$105,533	\$84,046
06	061	0220.02	Middle	\$90,500	\$102,400	8.16	103.99	\$94,118	\$106,486	\$77,334
06	061	0220.11	Upper	\$90,500	\$102,400	1.12	162.52	\$147,083	\$166,420	\$137,045
06	061	0220.13	Middle	\$90,500	\$102,400	17.03	101.74	\$92,083	\$104,182	\$77,759
06	061	0220.14	Upper	\$90,500	\$102,400	5.26	135.55	\$122,679	\$138,803	\$91,071
06	061	0221.00	Middle	\$90,500	\$102,400	4.66	114.08	\$103,250	\$116,818	\$85,809
06	061	0222.00	Upper	\$90,500	\$102,400	5.53	124.23	\$112,432	\$127,212	\$111,014
06	061	0223.00	Middle	\$90,500	\$102,400	27.85	113.79	\$102,981	\$116,521	\$68,977
06	061	0224.00	Upper	\$90,500	\$102,400	3.67	191.49	\$173,300	\$196,086	\$125,862
06	061	0225.00	Upper	\$90,500	\$102,400	11.67	211.95	\$191,818	\$217,037	\$164,219
06	061	0226.00	Upper	\$90,500	\$102,400	5.52	127.28	\$115,189	\$130,335	\$92,639
06	061	0228.00	Upper	\$90,500	\$102,400	5.90	132.78	\$120,174	\$135,967	\$109,746
06	061	0229.00	Middle	\$90,500	\$102,400	9.25	112.39	\$101,719	\$115,087	\$100,385
06	061	0230.00	Upper	\$90,500	\$102,400	1.27	167.55	\$151,638	\$171,571	\$143,668
06	061	0231.00	Upper	\$90,500	\$102,400	2.54	153.31	\$138,750	\$156,989	\$123,125
06	061	0232.00	Upper	\$90,500	\$102,400	3.32	140.31	\$126,989	\$143,677	\$117,917
06	061	0233.00	Upper	\$90,500	\$102,400	3.22	157.27	\$142,331	\$161,044	\$140,604
06	061	0234.00	Middle	\$90,500	\$102,400	8.69	117.40	\$106,250	\$120,218	\$94,894
06	061	0235.01	Upper	\$90,500	\$102,400	0.00	209.02	\$189,167	\$214,036	\$187,222

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06	061	0235.02	Upper	\$90,500	\$102,400	5.01	161.33	\$146,007	\$165,202	\$145,538
06	061	0236.00	Middle	\$90,500	\$102,400	3.58	97.88	\$88,583	\$100,229	\$67,241
06	061	0237.00	Moderate	\$90,500	\$102,400	7.00	77.25	\$69,913	\$79,104	\$65,339
06	061	0238.00	Middle	\$90,500	\$102,400	8.73	81.84	\$74,069	\$83,804	\$64,190
06	061	0239.00	Middle	\$90,500	\$102,400	3.95	118.87	\$107,578	\$121,723	\$94,028
06	061	9900.00	Unknown	\$90,500	\$102,400	0.00	0.00	\$0	\$0	\$0



Section 6

Public Comments and Responses

345.43(a)(1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

There have been no CRA related comments that have been received in the current year or for the prior two years.



Section 7

CRA Disclosure Statement

345.43(b)(1)(ii) The bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the FDIC.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	223	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	2	246	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	469	0	0	0	0	0	0
BUTTE COUNTY (007), CA										
MSA 17020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	143	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	1	143	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	120	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	1,800	0	0	0	0
Median Family Income ≥ 120%	2	68	1	197	1	334	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	68	2	317	3	2,134	0	0	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	2	899	0	0	0	0
Upper Income	1	76	2	302	1	414	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	99	2	302	3	1,313	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLENN COUNTY (021), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
KERN COUNTY (029), CA										
MSA 12540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (033), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	2	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	42	0	0	0	0	0	0	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	1	88	1	250	1	510	0	0	0	0
Moderate Income	8	384	3	480	1	424	0	0	0	0
Middle Income	8	147	0	0	3	1,525	2	575	0	0
Upper Income	0	0	1	164	1	626	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	619	5	894	6	3,085	2	575	0	0
MENDOCINO COUNTY (045), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	0	0	1	622	0	0	0	0
Middle Income	2	91	0	0	1	362	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	186	0	0	2	984	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	98	0	0	1	304	0	0	0	0
Middle Income	2	39	0	0	0	0	0	0	0	0
Upper Income	2	136	1	106	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	273	1	106	1	304	1	100	0	0
PLACER COUNTY (061), CA 2/										
MSA 40900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	1	113	0	0	0	0	0	0
Middle Income	0	0	1	200	1	653	0	0	0	0
Upper Income	4	153	3	497	3	2,163	2	1,720	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	210	5	810	4	2,816	2	1,720	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	95	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	54	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	54	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	203	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	49	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	553	0	0	0	0
Median Family Income 60-70%	0	0	1	244	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	161	1	400	1	400	0	0
Median Family Income 80-90%	2	77	0	0	1	533	0	0	0	0
Median Family Income 90-100%	0	0	1	162	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	830	1	830	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	75	3	501	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	222	6	1,068	4	2,316	2	1,230	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	36	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	42	1	244	0	0	0	0	0	0
Median Family Income 70-80%	1	30	0	0	1	272	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	19	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	109	1	115	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	236	2	359	1	272	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	165	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	168	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	319	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	333	1	319	0	0	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	54	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	78	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	0	0	0	0	0	0	0	0
SANTA CRUZ COUNTY (087), CA										
MSA 42100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	0	0	0	0
Upper Income	2	42	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	44	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	160	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	0	0	0	0	0	0	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	220	7,793	46	7,360	42	22,179	17	4,923	0	0
Middle Income	377	12,820	83	14,128	84	37,943	35	7,006	0	0
Upper Income	166	5,781	37	6,043	33	15,372	16	2,932	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	763	26,394	166	27,531	159	75,494	68	14,861	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	3	649	2	1,347	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	649	2	1,347	0	0	0	0
TOTAL INSIDE AA IN STATE	774	26,826	177	29,409	167	80,626	72	17,811	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	55	2,262	21	3,572	19	9,758	3	675	0	0
STATE TOTAL	829	29,088	198	32,981	186	90,384	75	18,486	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	9	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	302	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	302	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	9	0	0	1	302	0	0	0	0
STATE TOTAL	1	9	0	0	1	302	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	781	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	781	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	781	0	0	0	0
STATE TOTAL	0	0	0	0	1	781	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRYAN COUNTY (013), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	118	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	118	0	0	0	0	0	0
STATE TOTAL	0	0	1	118	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Exchange Bank

Respondent ID: 0000008468

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHATCOM COUNTY (073), WA										
MSA 13380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	774	26,826	177	29,409	167	80,626	72	17,811	0	0
TOTAL OUTSIDE AA	56	2,271	22	3,690	22	11,341	4	1,175	0	0
TOTAL INSIDE & OUTSIDE	830	29,097	199	33,099	189	91,967	76	18,986	0	0

Footnote:

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Section 8

Home Mortgage Disclosure Act Notice

345.43(b)(2) Banks required to report Home Mortgage Disclosure Act (HMDA) data.

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/) (<https://www.consumerfinance.gov/data-research/hmda/>). HMDA data for many other financial institutions are also available at this Web site.