



**UNANIMOUS WRITTEN CONSENT**  
**OF THE BOARD OF DIRECTORS OF**  
**TRANSPORTATION ALLIANCE BANK INC.**  
**D/B/A TAB BANK**

The undersigned as directors of the Board of Directors (the “Board”) of Transportation Alliance Bank Inc. d/b/a TAB Bank (the “Corporation”), in accordance with the Utah Revised Business Corporations Act (Utah Code Ann. §16-10a-821), the Bylaws of the Corporation, and the duly adopted resolutions of the Corporation, hereby adopt the following resolutions without meeting by unanimous written consent:

**WHEREAS**, the Board has reviewed the Community Reinvestment Act Public File (the “CRA Public File”) presented and approved by the Compliance Committee and changes, if any, requested by the Board have been made; it is therefore

**RESOLVED**, that the CRA Public File is hereby adopted, approved, and ratified; and

**RESOLVED**, that the President, Treasurer, Secretary, and any other officers of the Corporation be, and each of them hereby is, authorized to do and perform any and all such acts, including execution of any and all documents and certificates, as such person deems necessary or advisable, to carry out the foregoing resolution.

The undersigned directors of the Board have affixed their signature or electronic written approval to this Unanimous Written Consent, which is effective as of the last date of all the signatures below.

DocuSigned by:  
Laura A. Schulte  
Laura A. Schulte, Chair

Dated: 3/25/2025 | 4:35 PM CDT

Signed by:  
Meghan B. Erhart  
Meghan B. Erhart, Director

Dated: 3/26/2025 | 1:47 PM MDT

DocuSigned by:  
Robert C. Gross  
Robert C. Gross, Director

Dated: 3/25/2025 | 4:59 PM CDT

Signed by:  
M. Danny Wall  
M. Danny Wall, Director

Dated: 3/26/2025 | 9:57 AM MDT

Signed by:  
Sheri Widerburg  
Sheri Widerburg, Director

Dated: 3/25/2025 | 8:16 PM MDT



## Board of Directors Committee Policy Endorsement

The following Policy has been approved by the appropriate committee:

Policy Name: CRA Annual Public File  
TEZIS Request #: 00146  
Approving Committee: Compliance Committee

Required Modifications for Approval

### COMMITTEE MEMBERS APPROVALS

Eric Saltzman	03-25-2025 14:26
Ben Kotter	03-25-2025 09:25
Staci Mumford	03-25-2025 09:29
Carrie Marshall	03-25-2025 09:57
Trevor Hess	03-25-2025 09:37
Traci Crabtree	03-25-2025 11:38

### DIRECTORS LOAN COMMITTEE APPROVAL

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Date of Board Approval: March 2025

**COMMUNITY REINVESTMENT PUBLIC FILE**

**PUBLIC COMMENT LETTERS AND TAB’S RESPONSES**

None

**FDIC CRA PERFORMANCE EVALUATIONS**

CERT	FDIC Release Date	Bank Name	City	State	Last FDIC CRA Rating	Asset Size (in Thousands as of FDIC Exam Date)
34781	10/28/2024	Transportation Alliance Bank Inc	OGDEN	UT	Satisfactory	\$1,600,000
34781	04/13/2022	Transportation Alliance Bank Inc.	OGDEN	UT	Needs to Improve	\$1,190,000
34781	07/08/2019	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	\$715,500
34781	02/27/2017	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	\$671,000
34781	11/03/2014	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	\$605,800
34781	04/06/2012	Transportation Alliance Bank Inc.	OGDEN	UT	Satisfactory	\$852,100
34781	07/01/2009	Transportation Alliance Bank Inc.	OGDEN	UT	Satisfactory	\$580,165
34781	03/01/2006	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	\$268,433

Transportation Alliance Bank’s CRA Strategic Plan for April 1, 2022 – December 31, 2025 is attached as Exhibit A. The FDIC Community Reinvestment Act Performance Evaluation dated October 28, 2024, is attached as Exhibit B.

**BRANCH OFFICES LOCATIONS**

**Main Office -** Headquarters  
4185 Harrison Boulevard  
Ogden, Utah 84403

**Branch Offices -** None

**BRANCHES OPENED OR CLOSED**

**Opened**

None

**Closed**

None

## **TRANSPORTATION ALLIANCE BANK'S SERVICES**

Transportation Alliance Bank Inc. dba TAB Bank ("TAB" or the Bank) was originally established to provide products and services to the transportation industry – an industry historically underserved by the banking industry. TAB developed and offered a full spectrum of banking and complementary products and services to fit the needs of the transportation industry.

Leveraging TAB's transportation industry expertise, TAB continues to develop and offer innovative products and services to small and medium-sized businesses. TAB has expanded its market presence to include other commercial industries and provides financial products to companies including working capital financing, equipment financing, and commercial lending products.

TAB will continue to develop and offer innovative products and services to the transportation industry as well as leverage the Bank's core competencies to offer product lines to other industries. This will provide new opportunities and reduce concentration in the transportation industry.

## **PRODUCTS**

The Bank's lending and services include commercial lines of credit, working capital solutions, letters of credit, commercial real estate and traditional commercial banking products for accounts receivable management services, asset-based lending, and equipment, transportation finance, and strategic partnerships. TAB Bank is a nationwide lender focused on the transportation industry typically serving borrowers that may not qualify for traditional financing.

Deposit products and services include money market, certificate of deposit accounts, checking accounts, savings accounts, debit cards, individual retirement accounts, and treasury management services. The primary avenue to obtain a loan or open a deposit account is via phone, mail, or the Internet.

## **CUSTOMER SERVICE AVAILABILITY**

All customer services are available at its Main Office, Monday through Friday from 8:00 a.m. to 5:00 p.m. Mountain time; many of those services are also available online. Although the Bank is not a traditional retail bank serving the general public at its office in Ogden, Utah and does not operate a traditional bank lobby, solicit walk-in business, or maintain traditional branches with tellers or ATM's; the Bank does offer the following customer services:

- Automated Banking available 24 hours every day of the year;
- Interactive Voice Response (IVR) customer service available 24 hours every day of the year;
- Internet Banking is available 24 hours every day of the year;
- Remote Deposit Services;
- Banking by Mail; and
- Online questions and answers.
- [www.tabbank.com](http://www.tabbank.com)

## DESCRIPTION OF ASSESSMENT AREA

TAB Bank has designated two metropolitan statistical areas (MSAs) as its Assessment Area (AA); The Salt Lake City MSA #41620, which includes Salt Lake, and Tooele Counties; and the Ogden-Clearfield MSA #36260, which includes Davis, Morgan, Box Elder, and Weber Counties.



**2024 FFIEC Census Report – Summary Census Demographic Information**

**MSA/MD: 36260 – OGDEN – CLEARFIELD, UT**

**State: 49 – UTAH (UT)**

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
011	1251.02	Upper	No	126.37	\$110,200	\$139,260	\$111,193	4290	11.12	477	1214	1394
011	1251.03	Middle	No	101.27	\$110,200	\$111,600	\$89,107	7390	20.77	1535	1701	2036
011	1251.04	Upper	No	151.18	\$110,200	\$166,600	\$133,019	6064	13.32	808	1770	1882
011	1252.01	Moderate	No	64.66	\$110,200	\$71,255	\$56,898	3548	35.29	1252	32	1034
011	1253.01	Moderate	No	74.03	\$110,200	\$81,581	\$65,139	5386	26.96	1452	1102	1604
011	1253.04	Middle	No	92.34	\$110,200	\$101,759	\$81,250	5606	23.28	1305	1239	1451
011	1253.05	Middle	No	114.98	\$110,200	\$126,708	\$101,167	6449	23.41	1510	1627	1900
011	1253.06	Upper	No	125.30	\$110,200	\$138,081	\$110,250	4335	22.15	960	1137	1214
011	1253.07	Middle	No	107.60	\$110,200	\$118,575	\$94,677	8734	18.78	1640	1839	2002
011	1254.07	Middle	No	113.85	\$110,200	\$125,463	\$100,172	8219	14.39	1183	1967	2186
011	1254.08	Upper	No	121.53	\$110,200	\$133,926	\$106,935	6670	16.09	1073	1611	1689
011	1254.09	Upper	No	122.89	\$110,200	\$135,425	\$108,125	5271	16.16	852	1155	1358
011	1254.10	Upper	No	158.90	\$110,200	\$175,108	\$139,813	4223	16.05	678	998	1026
011	1254.11	Middle	No	102.07	\$110,200	\$112,481	\$89,808	6523	17.92	1169	1458	1856
011	1254.12	Middle	No	84.53	\$110,200	\$93,152	\$74,375	2918	23.85	696	647	696
011	1254.13	Upper	No	153.78	\$110,200	\$169,466	\$135,307	6232	14.09	878	1415	1430
011	1254.14	Middle	No	110.47	\$110,200	\$121,738	\$97,202	5271	24.47	1290	1059	1149
011	1254.15	Upper	No	121.02	\$110,200	\$133,364	\$106,483	5093	24.29	1237	1082	1271
011	1255.01	Middle	No	91.91	\$110,200	\$101,285	\$80,871	6741	25.13	1694	1821	2004
011	1255.02	Middle	No	89.73	\$110,200	\$98,882	\$78,954	5555	32.24	1791	1378	1740
011	1255.03	Middle	No	109.25	\$110,200	\$120,394	\$96,131	5657	19.52	1104	1416	1600
011	1256.00	Moderate	No	61.65	\$110,200	\$67,938	\$54,250	239	32.64	78	37	46
011	1257.01	Moderate	No	55.12	\$110,200	\$60,742	\$48,500	4972	33.83	1682	531	1404
011	1257.02	Moderate	No	70.39	\$110,200	\$77,570	\$61,936	3943	27.72	1093	904	1383
011	1258.01	Moderate	No	62.10	\$110,200	\$68,434	\$54,643	7086	36.31	2573	1385	1839
011	1258.04	Upper	No	125.34	\$110,200	\$138,125	\$110,282	6480	18.89	1224	1509	1819
011	1258.05	Middle	No	90.34	\$110,200	\$99,555	\$79,489	6377	31.03	1979	1251	1797
011	1258.07	Moderate	No	71.29	\$110,200	\$78,562	\$62,731	3675	38.23	1405	611	890
011	1258.09	Middle	No	102.47	\$110,200	\$112,922	\$90,167	4513	32.68	1475	873	1136
011	1258.10	Middle	No	92.03	\$110,200	\$101,417	\$80,975	2875	33.91	975	201	366
011	1259.05	Middle	No	101.78	\$110,200	\$112,162	\$89,552	6701	20.59	1380	1734	2295
011	1259.06	Middle	No	108.10	\$110,200	\$119,126	\$95,120	7987	18.03	1440	1753	2141
011	1259.07	Middle	No	111.70	\$110,200	\$123,093	\$98,281	2596	18.84	489	604	691
011	1259.08	Middle	No	109.39	\$110,200	\$120,548	\$96,250	5201	17.61	916	1330	1500
011	1260.01	Middle	No	85.96	\$110,200	\$94,728	\$75,640	5835	32.80	1914	1334	1699
011	1260.02	Upper	No	126.63	\$110,200	\$139,546	\$111,420	7994	13.30	1063	1781	2044
011	1261.01	Middle	No	105.93	\$110,200	\$116,735	\$93,207	6670	14.26	951	1684	2086
011	1261.05	Upper	No	127.62	\$110,200	\$140,637	\$112,292	6436	9.90	637	1543	1635
011	1261.06	Upper	No	166.18	\$110,200	\$183,130	\$146,218	4590	7.25	333	1019	1019
011	1261.07	Upper	No	154.21	\$110,200	\$169,939	\$135,685	3889	8.51	331	890	934
011	1261.08	Upper	No	169.01	\$110,200	\$186,249	\$148,712	6625	8.82	584	1389	1404
011	1262.03	Upper	No	162.28	\$110,200	\$178,833	\$142,787	4517	10.23	462	1032	1298
011	1262.04	Middle	No	111.07	\$110,200	\$122,399	\$97,725	5304	11.10	589	986	1362
011	1262.05	Upper	No	121.12	\$110,200	\$133,474	\$106,571	6615	12.53	829	1956	2008
011	1262.06	Upper	No	151.15	\$110,200	\$166,567	\$132,995	7040	10.87	765	1401	1496
011	1263.03	Middle	No	111.39	\$110,200	\$122,752	\$98,015	4723	10.52	497	1418	1553
011	1263.04	Upper	No	143.20	\$110,200	\$157,806	\$126,000	6955	11.78	819	2000	2163
011	1263.05	Upper	No	141.40	\$110,200	\$155,823	\$124,417	2556	7.59	194	821	847
011	1263.06	Middle	No	97.70	\$110,200	\$107,665	\$85,965	7585	16.62	1261	2078	2344

011	1264.02	Upper	No	161.13	\$110,200	\$177,565	\$141,774	3606	11.37	410	903	1109
011	1264.04	Upper	No	144.38	\$110,200	\$159,107	\$127,037	8413	19.53	1643	1758	2037
011	1264.05	Upper	No	141.52	\$110,200	\$155,955	\$124,519	3779	12.91	488	998	1062
011	1264.06	Middle	No	80.97	\$110,200	\$89,229	\$71,250	4770	21.13	1008	786	1416
011	1265.00	Middle	No	112.03	\$110,200	\$123,457	\$98,578	6551	10.53	690	1567	1797
011	1266.00	Middle	No	87.98	\$110,200	\$96,954	\$77,417	5502	19.65	1081	1151	1618
011	1267.00	Moderate	No	77.90	\$110,200	\$85,846	\$68,546	4218	22.81	962	665	1203
011	1268.01	Upper	No	151.06	\$110,200	\$166,468	\$132,917	3534	10.10	357	1107	1178
011	1268.02	Upper	No	131.98	\$110,200	\$145,442	\$116,125	5052	12.95	654	1288	1412
011	1269.01	Middle	No	82.49	\$110,200	\$90,904	\$72,583	6123	21.82	1336	1159	1485
011	1269.02	Middle	No	89.01	\$110,200	\$98,089	\$78,317	7142	19.91	1422	1499	1965
011	1270.02	Middle	No	81.53	\$110,200	\$89,846	\$71,738	8272	40.66	3363	2160	2354
011	1270.03	Middle	No	111.72	\$110,200	\$123,115	\$98,302	8446	19.35	1634	2119	2355
011	1270.05	Middle	No	109.59	\$110,200	\$120,768	\$96,431	3899	19.11	745	1075	1213
011	1270.06	Middle	No	101.87	\$110,200	\$112,261	\$89,634	4130	17.89	739	1079	1302
011	1271.00	Middle	No	99.78	\$110,200	\$109,958	\$87,794	8538	11.06	944	2168	2672
011	9800.00	Upper	No	231.57	\$110,200	\$255,190	\$203,750	550	40.55	223	0	28
029	9701.01	Upper	No	136.50	\$110,200	\$150,423	\$120,104	6568	6.70	440	1522	1775
029	9701.02	Middle	No	97.67	\$110,200	\$107,632	\$85,938	4058	5.45	221	1113	1340
029	9702.00	Middle	No	104.29	\$110,200	\$114,928	\$91,761	1669	4.31	72	404	512
029	9999.99	Middle	No	115.44	\$110,200	\$127,215	\$101,572	12295	5.96	733	3039	3627
057	2001.00	Middle	No	83.15	\$110,200	\$91,631	\$73,160	4586	30.46	1397	1248	1658
057	2002.02	Moderate	No	52.05	\$110,200	\$57,359	\$45,800	3978	44.47	1769	595	1168
057	2002.03	Moderate	No	74.09	\$110,200	\$81,647	\$65,191	5420	47.20	2558	1348	1727
057	2002.04	Middle	No	95.07	\$110,200	\$104,767	\$83,649	5209	42.77	2228	1258	1601
057	2003.01	Moderate	No	63.01	\$110,200	\$69,437	\$55,446	4805	50.93	2447	1305	1621
057	2003.02	Middle	No	86.41	\$110,200	\$95,224	\$76,029	3519	53.03	1866	456	836
057	2004.00	Moderate	No	68.54	\$110,200	\$75,531	\$60,313	1829	55.49	1015	225	544
057	2005.00	Moderate	No	68.89	\$110,200	\$75,917	\$60,613	6255	34.23	2141	1733	2486
057	2006.00	Middle	No	86.18	\$110,200	\$94,970	\$75,833	4488	26.92	1208	835	1309
057	2007.00	Middle	No	89.68	\$110,200	\$98,827	\$78,906	3270	23.76	777	945	1240
057	2008.00	Moderate	No	58.30	\$110,200	\$64,247	\$51,296	4531	44.12	1999	1050	1689
057	2009.00	Low	No	48.13	\$110,200	\$53,039	\$42,348	4200	44.07	1851	466	1093
057	2011.00	Middle	No	91.90	\$110,200	\$101,274	\$80,859	2525	30.57	772	227	332
057	2012.00	Low	No	48.25	\$110,200	\$53,172	\$42,457	2378	66.53	1582	251	727
057	2013.01	Moderate	No	65.52	\$110,200	\$72,203	\$57,648	2744	49.45	1357	398	1121
057	2013.02	Moderate	No	59.43	\$110,200	\$65,492	\$52,297	3468	56.06	1944	603	1098
057	2014.00	Middle	No	116.86	\$110,200	\$128,780	\$102,828	3213	18.02	579	1131	1371
057	2015.00	Middle	No	95.74	\$110,200	\$105,505	\$84,243	4261	18.52	789	1056	1196
057	2016.00	Moderate	No	66.63	\$110,200	\$73,426	\$58,633	4156	29.96	1245	932	1319
057	2017.00	Moderate	No	56.26	\$110,200	\$61,999	\$49,505	3460	50.95	1763	774	1327
057	2018.00	Moderate	No	58.95	\$110,200	\$64,963	\$51,875	2421	60.84	1473	433	795
057	2019.00	Moderate	No	74.54	\$110,200	\$82,143	\$65,592	1284	55.06	707	272	415
057	2020.00	Upper	No	144.67	\$110,200	\$159,426	\$127,292	5560	20.72	1152	1380	1640
057	2101.01	Upper	No	133.37	\$110,200	\$146,974	\$117,348	3965	9.13	362	1109	1650
057	2101.02	Upper	No	138.41	\$110,200	\$152,528	\$121,782	4301	8.23	354	1463	2930
057	2102.01	Middle	No	109.54	\$110,200	\$120,713	\$96,382	4532	12.42	563	1082	1225
057	2102.03	Middle	No	107.97	\$110,200	\$118,983	\$95,000	3235	14.68	475	901	1031
057	2102.04	Middle	No	92.86	\$110,200	\$102,332	\$81,708	4994	16.30	814	1055	1323
057	2103.03	Upper	No	125.19	\$110,200	\$137,959	\$110,151	8164	11.73	958	1997	2096
057	2103.04	Middle	No	118.36	\$110,200	\$130,433	\$104,141	5762	19.25	1109	1240	1718

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
057	2103.05	Moderate	No	77.12	\$110,200	\$84,986	\$67,857	5785	22.82	1320	1299	1504
057	2103.06	Middle	No	100.39	\$110,200	\$110,630	\$88,330	4824	19.65	948	1334	1663
057	2104.04	Middle	No	99.13	\$110,200	\$109,241	\$87,222	2363	8.80	208	583	696

057	2104.05	Middle	No	110.36	\$110,200	\$121,617	\$97,102	3290	16.35	538	740	859
057	2104.06	Middle	No	117.50	\$110,200	\$129,485	\$103,385	5349	13.25	709	1357	1466
057	2104.07	Upper	No	124.89	\$110,200	\$137,629	\$109,888	6511	10.57	688	1856	2079
057	2104.08	Middle	No	109.03	\$110,200	\$120,151	\$95,936	3571	8.46	302	1034	1162
057	2105.08	Middle	No	106.55	\$110,200	\$117,418	\$93,750	2411	27.83	671	665	776
057	2105.09	Middle	No	99.15	\$110,200	\$109,263	\$87,244	4575	23.63	1081	1416	1575
057	2105.10	Middle	No	102.48	\$110,200	\$112,933	\$90,172	3626	21.92	795	982	1047
057	2105.11	Middle	No	81.03	\$110,200	\$89,295	\$71,298	4202	24.42	1026	1301	1423
057	2105.12	Moderate	No	70.25	\$110,200	\$77,416	\$61,818	5165	27.42	1416	1162	1449
057	2105.13	Middle	No	90.35	\$110,200	\$99,566	\$79,500	6533	30.15	1970	1543	1756
057	2105.14	Middle	No	112.53	\$110,200	\$124,008	\$99,018	6022	23.48	1414	1248	1502
057	2105.15	Middle	No	118.86	\$110,200	\$130,984	\$104,583	4964	14.95	742	1205	1250
057	2105.16	Upper	No	128.78	\$110,200	\$141,916	\$113,315	6014	10.29	619	1653	1738
057	2105.17	Upper	No	132.37	\$110,200	\$145,872	\$116,467	4639	13.95	647	1126	1198
057	2105.18	Middle	No	101.07	\$110,200	\$111,379	\$88,934	7352	18.31	1346	1500	1773
057	2106.00	Middle	No	80.66	\$110,200	\$88,887	\$70,971	6958	24.81	1726	2029	2345
057	2107.01	Middle	No	81.18	\$110,200	\$89,460	\$71,429	6063	26.98	1636	1352	2037
057	2107.03	Middle	No	84.27	\$110,200	\$92,866	\$74,145	2606	26.78	698	748	876
057	2107.04	Middle	No	86.51	\$110,200	\$95,334	\$76,117	6142	25.58	1571	1882	2054
057	2108.00	Moderate	No	61.43	\$110,200	\$67,696	\$54,052	3168	35.16	1114	823	1183
057	2109.00	Middle	No	95.18	\$110,200	\$104,888	\$83,750	6776	21.47	1455	1933	2233
057	2110.00	Middle	No	91.08	\$110,200	\$100,370	\$80,139	3314	25.53	846	921	1184
057	2111.00	Middle	No	98.23	\$110,200	\$108,249	\$86,429	5713	26.75	1528	1194	1615
057	2112.01	Middle	No	111.10	\$110,200	\$122,432	\$97,760	4922	19.06	938	1148	1383
057	2112.02	Middle	No	92.62	\$110,200	\$102,067	\$81,495	6852	16.46	1128	1856	2259



**2024 FFIEC Census Report – Summary Census Demographic Information**  
**MSA/MD: 41620 – SALT LAKE CITY, UT**  
**State: 49 – UTAH (UT)**

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
035	1001.00	Middle	No	82.90	\$115,400	\$95,667	\$74,911	2987	39.71	1186	278	539
035	1002.00	Upper	No	159.08	\$115,400	\$183,578	\$143,750	1333	15.38	205	311	575
035	1003.06	Moderate	No	59.03	\$115,400	\$68,121	\$53,341	6043	67.95	4106	779	1055
035	1003.07	Middle	No	86.01	\$115,400	\$99,256	\$77,719	4968	77.56	3853	1046	1195
035	1003.08	Moderate	No	56.43	\$115,400	\$65,120	\$50,996	4025	76.12	3064	446	679
035	1005.00	Moderate	No	73.85	\$115,400	\$85,223	\$66,735	5893	52.03	3066	1155	1643
035	1006.00	Moderate	No	52.78	\$115,400	\$60,908	\$47,700	6699	56.05	3755	1749	2352
035	1007.00	Moderate	No	79.02	\$115,400	\$91,189	\$71,406	2683	27.02	725	702	1204
035	1008.00	Middle	No	83.48	\$115,400	\$96,336	\$75,435	2562	25.96	665	310	311
035	1010.00	Upper	No	155.82	\$115,400	\$179,816	\$140,804	3127	16.89	528	993	1422
035	1011.01	Middle	No	107.48	\$115,400	\$124,032	\$97,121	1973	21.59	426	277	594
035	1011.02	Middle	No	110.23	\$115,400	\$127,205	\$99,609	3431	22.65	777	493	509
035	1012.00	Upper	No	150.25	\$115,400	\$173,389	\$135,766	3972	19.74	784	1165	1466
035	1014.01	Low	No	29.20	\$115,400	\$33,697	\$26,389	2171	44.22	960	8	24
035	1014.02	Unknown	No	0.00	\$115,400	\$0	\$0	4339	40.56	1760	6	51
035	1015.00	Upper	No	144.21	\$115,400	\$166,418	\$130,313	3288	23.91	786	395	872
035	1016.00	Middle	No	93.27	\$115,400	\$107,634	\$84,286	3742	24.40	913	494	817
035	1017.00	Moderate	No	74.18	\$115,400	\$85,604	\$67,031	3582	29.56	1059	326	806
035	1018.00	Moderate	No	72.62	\$115,400	\$83,803	\$65,625	3347	27.31	914	373	879
035	1019.00	Moderate	No	57.92	\$115,400	\$66,840	\$52,344	3103	33.13	1028	144	127
035	1020.00	Moderate	No	77.29	\$115,400	\$89,193	\$69,844	2837	31.79	902	360	756
035	1021.00	Moderate	No	54.54	\$115,400	\$62,939	\$49,286	2378	38.10	906	219	108
035	1023.00	Middle	No	98.72	\$115,400	\$113,923	\$89,205	3153	43.29	1365	290	494
035	1025.01	Moderate	No	74.97	\$115,400	\$86,515	\$67,743	3134	47.13	1477	203	162
035	1025.02	Upper	No	124.68	\$115,400	\$143,881	\$112,667	2062	32.93	679	221	35
035	1026.00	Moderate	No	71.47	\$115,400	\$82,476	\$64,583	4391	60.99	2678	843	1542
035	1027.01	Moderate	No	57.79	\$115,400	\$66,690	\$52,226	4752	66.84	3176	1049	1659
035	1027.02	Moderate	No	66.40	\$115,400	\$76,626	\$60,000	3704	77.27	2862	541	784
035	1028.01	Moderate	No	58.07	\$115,400	\$67,013	\$52,477	5919	70.15	4152	1388	1888
035	1028.02	Moderate	No	69.97	\$115,400	\$80,745	\$63,233	4888	70.95	3468	557	959
035	1029.00	Moderate	No	58.87	\$115,400	\$67,936	\$53,203	5768	49.24	2840	390	841
035	1030.00	Middle	No	96.59	\$115,400	\$111,465	\$87,281	2756	31.68	873	712	1310
035	1031.00	Middle	No	111.04	\$115,400	\$128,140	\$100,337	4144	31.61	1310	1046	1625
035	1032.00	Middle	No	108.17	\$115,400	\$124,828	\$97,750	4433	24.97	1107	996	1636
035	1033.00	Middle	No	108.50	\$115,400	\$125,209	\$98,044	4256	20.68	880	665	1411
035	1034.00	Middle	No	103.61	\$115,400	\$119,566	\$93,625	4167	19.58	816	1087	1974
035	1035.00	Upper	No	142.37	\$115,400	\$164,295	\$128,646	4031	15.50	625	1097	1748
035	1036.00	Upper	No	166.39	\$115,400	\$192,014	\$150,357	2671	14.15	378	844	1131
035	1037.00	Upper	No	123.67	\$115,400	\$142,715	\$111,750	2631	11.90	313	843	1095
035	1038.00	Upper	No	169.32	\$115,400	\$195,395	\$153,000	2325	15.27	355	697	966

035	1039.00	Middle	No	116.39	\$115,400	\$134,314	\$105,174	3605	17.75	640	1187	1478
035	1040.00	Upper	No	175.83	\$115,400	\$202,908	\$158,889	3302	14.66	484	952	1177
035	1041.00	Upper	No	201.96	\$115,400	\$233,062	\$182,500	2941	15.03	442	969	996
035	1042.00	Upper	No	172.49	\$115,400	\$199,053	\$155,867	6895	16.81	1159	2275	2298
035	1043.00	Middle	No	111.17	\$115,400	\$128,290	\$100,455	2901	21.23	616	459	799
035	1044.00	Upper	No	171.19	\$115,400	\$197,553	\$154,688	2067	8.42	174	586	768
035	1047.00	Middle	No	111.58	\$115,400	\$128,763	\$100,828	4818	16.33	787	1477	1906
035	1048.00	Middle	No	104.21	\$115,400	\$120,258	\$94,167	5263	16.23	854	1343	2043
035	1049.00	Middle	No	86.08	\$115,400	\$99,336	\$77,782	3135	29.12	913	760	1390
035	1101.03	Upper	No	152.32	\$115,400	\$175,777	\$137,639	3562	12.69	452	1261	1648
035	1101.04	Upper	No	224.10	\$115,400	\$258,611	\$202,500	5557	15.78	877	1806	2104
035	1101.05	Upper	No	189.68	\$115,400	\$218,891	\$171,397	2011	13.48	271	665	814
035	1101.06	Upper	No	140.28	\$115,400	\$161,883	\$126,765	2519	12.66	319	639	1394
035	1102.00	Upper	No	122.72	\$115,400	\$141,619	\$110,893	5070	13.16	667	1508	1932
035	1103.00	Middle	No	114.49	\$115,400	\$132,121	\$103,457	5802	16.94	983	1597	2144
035	1104.01	Middle	No	119.06	\$115,400	\$137,395	\$107,589	3401	21.41	728	777	824
035	1104.02	Upper	No	127.88	\$115,400	\$147,574	\$115,556	3873	15.03	582	965	1187
035	1105.00	Upper	No	129.65	\$115,400	\$149,616	\$117,155	6425	12.67	814	1803	2094
035	1106.00	Upper	No	121.51	\$115,400	\$140,223	\$109,798	5825	12.12	706	1571	1816
035	1107.01	Middle	No	92.79	\$115,400	\$107,080	\$83,846	3798	24.54	932	591	910
035	1107.02	Middle	No	105.07	\$115,400	\$121,251	\$94,942	5199	14.71	765	1300	1737
035	1108.00	Middle	No	92.25	\$115,400	\$106,457	\$83,364	5813	16.26	945	1715	1699
035	1109.00	Upper	No	153.15	\$115,400	\$176,735	\$138,393	4923	12.63	622	1251	1626
035	1110.01	Upper	No	161.16	\$115,400	\$185,979	\$145,625	4594	10.34	475	1237	1549
035	1110.02	Upper	No	140.68	\$115,400	\$162,345	\$127,120	5627	19.03	1071	1330	1731
035	1111.04	Upper	No	120.52	\$115,400	\$139,080	\$108,910	2982	18.95	565	844	966
035	1111.05	Moderate	No	59.51	\$115,400	\$68,675	\$53,777	3847	26.62	1024	1179	1319
035	1111.06	Middle	No	105.33	\$115,400	\$121,551	\$95,179	3118	19.37	604	937	1036
035	1111.07	Middle	No	89.06	\$115,400	\$102,775	\$80,481	3090	22.52	696	445	832
035	1111.08	Upper	No	134.62	\$115,400	\$155,351	\$121,645	3332	14.56	485	1044	1115
035	1111.09	Upper	No	133.70	\$115,400	\$154,290	\$120,820	3233	15.74	509	1217	1169
035	1112.01	Middle	No	98.95	\$115,400	\$114,188	\$89,417	2632	20.48	539	681	812
035	1112.02	Middle	No	98.85	\$115,400	\$114,073	\$89,323	4664	21.87	1020	912	1166
035	1113.02	Upper	No	138.65	\$115,400	\$160,002	\$125,286	5878	12.90	758	1919	2169
035	1113.04	Upper	No	124.21	\$115,400	\$143,338	\$112,237	3692	14.14	522	940	1343
035	1113.05	Middle	No	115.82	\$115,400	\$133,656	\$104,659	3872	15.39	596	1209	1483
035	1113.06	Middle	No	111.47	\$115,400	\$128,636	\$100,729	2454	17.64	433	455	510
035	1114.00	Moderate	No	70.60	\$115,400	\$81,472	\$63,801	6976	41.03	2862	1118	1989
035	1115.00	Moderate	No	58.89	\$115,400	\$67,959	\$53,214	2529	53.06	1342	219	400
035	1116.01	Middle	No	86.80	\$115,400	\$100,167	\$78,438	4449	54.60	2429	407	702
035	1116.02	Low	No	43.40	\$115,400	\$50,084	\$39,220	6762	51.88	3508	458	492
035	1117.01	Low	No	45.76	\$115,400	\$52,807	\$41,356	5452	54.68	2981	677	1328
035	1117.02	Moderate	No	71.87	\$115,400	\$82,938	\$64,946	4407	42.11	1856	864	1514
035	1118.01	Middle	No	96.07	\$115,400	\$110,865	\$86,813	5762	31.43	1811	1307	1633
035	1118.02	Middle	No	85.42	\$115,400	\$98,575	\$77,188	2777	25.89	719	675	1063
035	1119.03	Middle	No	90.49	\$115,400	\$104,425	\$81,767	4113	30.03	1235	1187	1521
035	1119.04	Middle	No	89.44	\$115,400	\$103,214	\$80,819	3624	25.36	919	888	910
035	1119.05	Moderate	No	51.58	\$115,400	\$59,523	\$46,615	3806	29.98	1141	621	858
035	1119.06	Moderate	No	70.95	\$115,400	\$81,876	\$64,118	4524	42.06	1903	473	631
035	1120.01	Moderate	No	69.98	\$115,400	\$80,757	\$63,241	3362	27.54	926	746	1028
035	1120.02	Middle	No	91.85	\$115,400	\$105,995	\$83,003	4871	22.81	1111	1115	1126
035	1121.01	Low	No	43.69	\$115,400	\$50,418	\$39,487	5058	55.04	2784	272	445
035	1121.02	Middle	No	95.81	\$115,400	\$110,565	\$86,582	5041	23.75	1197	1025	1174

035	1122.01	Middle	No	100.14	\$115,400	\$115,562	\$90,488	5018	17.46	876	1572	1701
035	1122.02	Middle	No	103.57	\$115,400	\$119,520	\$93,589	4005	21.52	862	1114	1498
035	1123.01	Middle	No	86.51	\$115,400	\$99,833	\$78,173	3815	24.40	931	938	1091
035	1123.02	Middle	No	99.83	\$115,400	\$115,204	\$90,208	3623	17.47	633	1049	1139
035	1124.02	Middle	No	83.11	\$115,400	\$95,909	\$75,100	7498	48.77	3657	1018	1874
035	1124.04	Moderate	No	65.35	\$115,400	\$75,414	\$59,053	4578	41.00	1877	423	635
035	1124.05	Moderate	No	71.69	\$115,400	\$82,730	\$64,786	6241	43.68	2726	388	746

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
035	1124.06	Moderate	No	67.73	\$115,400	\$78,160	\$61,201	3394	59.46	2018	366	548
035	1125.01	Middle	No	82.21	\$115,400	\$94,870	\$74,292	4027	28.09	1131	1104	1407
035	1125.03	Moderate	No	76.13	\$115,400	\$87,854	\$68,795	4832	31.21	1508	1465	1860
035	1125.04	Middle	No	93.25	\$115,400	\$107,611	\$84,263	2995	26.98	808	470	677
035	1125.05	Moderate	No	79.30	\$115,400	\$91,512	\$71,660	3972	29.03	1153	826	1112
035	1126.04	Middle	No	89.95	\$115,400	\$103,802	\$81,286	4767	20.45	975	1384	1491
035	1126.08	Upper	No	128.54	\$115,400	\$148,335	\$116,154	5165	15.55	803	1474	1723
035	1126.09	Upper	No	128.44	\$115,400	\$148,220	\$116,061	5402	14.59	788	1487	1760
035	1126.10	Middle	No	84.90	\$115,400	\$97,975	\$76,724	6292	31.93	2009	1392	1685
035	1126.11	Middle	No	115.00	\$115,400	\$132,710	\$103,922	6681	20.45	1366	1711	2089
035	1126.12	Middle	No	96.69	\$115,400	\$111,580	\$87,372	5440	26.32	1432	1021	1198
035	1126.13	Middle	No	112.84	\$115,400	\$130,217	\$101,968	5264	18.56	977	1346	1446
035	1126.14	Upper	No	145.86	\$115,400	\$168,322	\$131,806	3575	13.01	465	1223	1304
035	1126.15	Upper	No	145.25	\$115,400	\$167,619	\$131,250	2340	12.74	298	725	782
035	1126.16	Upper	No	133.94	\$115,400	\$154,567	\$121,033	4239	14.96	634	1215	1280
035	1126.17	Upper	No	166.84	\$115,400	\$192,533	\$150,757	3354	12.76	428	966	991
035	1126.18	Middle	No	119.53	\$115,400	\$137,938	\$108,015	3911	18.18	711	939	1078
035	1126.19	Upper	No	146.85	\$115,400	\$169,465	\$132,699	3111	15.81	492	960	1027
035	1126.20	Moderate	No	65.25	\$115,400	\$75,299	\$58,966	3206	19.15	614	978	1052
035	1126.21	Middle	No	93.21	\$115,400	\$107,564	\$84,226	5540	34.53	1913	1037	1274
035	1127.00	Moderate	No	79.34	\$115,400	\$91,558	\$71,696	5671	26.04	1477	1141	1514
035	1128.04	Upper	No	124.28	\$115,400	\$143,419	\$112,304	5429	17.37	943	1400	1605
035	1128.05	Upper	No	125.59	\$115,400	\$144,931	\$113,484	5319	19.98	1063	1347	1530
035	1128.12	Middle	No	95.77	\$115,400	\$110,519	\$86,544	5774	21.15	1221	1590	1821
035	1128.13	Upper	No	152.20	\$115,400	\$175,639	\$137,532	5410	13.01	704	1516	1603
035	1128.14	Upper	No	204.56	\$115,400	\$236,062	\$184,844	4960	12.32	611	1519	1719
035	1128.15	Upper	No	178.45	\$115,400	\$205,931	\$161,250	5126	14.77	757	1495	1561
035	1128.16	Upper	No	159.46	\$115,400	\$184,017	\$144,097	5906	11.41	674	1418	1576
035	1128.18	Unknown	No	0.00	\$115,400	\$0	\$0	3159	36.37	1149	0	0
035	1128.21	Upper	No	150.06	\$115,400	\$173,169	\$135,598	7038	16.20	1140	1761	2067
035	1128.22	Middle	No	112.96	\$115,400	\$130,356	\$102,071	5269	29.97	1579	1088	1223
035	1128.23	Middle	No	107.28	\$115,400	\$123,801	\$96,944	6165	23.49	1448	1319	1571
035	1128.24	Upper	No	121.15	\$115,400	\$139,807	\$109,477	5722	30.01	1717	645	807
035	1128.25	Middle	No	97.55	\$115,400	\$112,573	\$88,152	4874	30.51	1487	838	1108
035	1128.26	Upper	No	163.07	\$115,400	\$188,183	\$147,351	5253	9.27	487	1222	1455
035	1128.27	Upper	No	126.18	\$115,400	\$145,612	\$114,023	10862	21.11	2293	1699	1832
035	1128.28	Upper	No	183.59	\$115,400	\$211,863	\$165,900	5063	13.35	676	1278	1294

035	1128.29	Middle	No	80.26	\$115,400	\$92,620	\$72,528	3181	27.51	875	645	795
035	1128.30	Upper	No	120.46	\$115,400	\$139,011	\$108,849	5027	20.63	1037	1493	1689
035	1128.31	Upper	No	175.15	\$115,400	\$202,123	\$158,269	3398	24.54	834	851	1279
035	1129.04	Middle	No	91.60	\$115,400	\$105,706	\$82,771	6352	42.02	2669	1540	1884
035	1129.05	Upper	No	124.74	\$115,400	\$143,950	\$112,722	5295	25.23	1336	1583	1715
035	1129.07	Middle	No	97.35	\$115,400	\$112,342	\$87,974	4705	33.24	1564	1022	1121
035	1129.12	Middle	No	116.72	\$115,400	\$134,695	\$105,476	2648	28.21	747	737	811
035	1129.13	Middle	No	104.80	\$115,400	\$120,939	\$94,700	5158	23.85	1230	1356	1486
035	1129.14	Middle	No	97.62	\$115,400	\$112,653	\$88,214	6548	30.70	2010	1681	2011
035	1129.16	Middle	No	85.15	\$115,400	\$98,263	\$76,947	4736	42.34	2005	741	1095
035	1129.17	Middle	No	97.87	\$115,400	\$112,942	\$88,444	4168	32.61	1359	1037	1333
035	1129.18	Middle	No	80.54	\$115,400	\$92,943	\$72,783	5362	38.64	2072	1068	1370
035	1129.20	Middle	No	92.49	\$115,400	\$106,733	\$83,575	5155	29.00	1495	1197	1405
035	1129.21	Middle	No	92.40	\$115,400	\$106,630	\$83,500	4280	28.39	1215	968	1107
035	1130.07	Middle	No	118.41	\$115,400	\$136,645	\$107,000	4947	17.59	870	1336	1361
035	1130.08	Upper	No	145.00	\$115,400	\$167,330	\$131,028	6285	15.99	1005	1820	1868
035	1130.10	Upper	No	141.50	\$115,400	\$163,291	\$127,860	7371	13.53	997	1998	2063
035	1130.11	Upper	No	137.83	\$115,400	\$159,056	\$124,549	6567	17.63	1158	1634	1789
035	1130.12	Upper	No	141.84	\$115,400	\$163,683	\$128,173	5837	16.52	964	1860	1967
035	1130.13	Upper	No	134.05	\$115,400	\$154,694	\$121,133	6130	14.16	868	1364	1428
035	1130.14	Middle	No	105.13	\$115,400	\$121,320	\$95,000	5273	15.32	808	1619	1690
035	1130.16	Upper	No	159.54	\$115,400	\$184,109	\$144,167	7420	14.31	1062	1658	1754
035	1130.17	Middle	No	104.33	\$115,400	\$120,397	\$94,280	7279	13.68	996	1686	2203
035	1130.21	Middle	No	108.26	\$115,400	\$124,932	\$97,829	5887	30.75	1810	1632	1699
035	1130.22	Upper	No	149.30	\$115,400	\$172,292	\$134,911	7589	20.45	1552	1779	2096
035	1130.23	Middle	No	114.97	\$115,400	\$132,675	\$103,890	6756	22.88	1546	1674	1762
035	1130.24	Upper	No	142.68	\$115,400	\$164,653	\$128,929	5388	17.22	928	1156	1156
035	1130.25	Middle	No	116.87	\$115,400	\$134,868	\$105,605	5320	26.77	1424	1057	1198
035	1131.01	Middle	No	99.14	\$115,400	\$114,408	\$89,583	7013	33.18	2327	1846	2167
035	1131.02	Middle	No	118.11	\$115,400	\$136,299	\$106,728	3766	20.69	779	1105	1143
035	1131.05	Upper	No	123.58	\$115,400	\$142,611	\$111,667	7886	14.58	1150	1590	1834
035	1131.08	Upper	No	120.19	\$115,400	\$138,699	\$108,611	4035	26.25	1059	986	1174
035	1131.09	Upper	No	144.18	\$115,400	\$166,384	\$130,283	4823	16.79	810	1183	1387
035	1131.10	Middle	No	107.00	\$115,400	\$123,478	\$96,686	4399	14.87	654	1142	1231
035	1131.11	Upper	No	144.03	\$115,400	\$166,211	\$130,153	5210	17.41	907	1025	1106
035	1131.12	Upper	No	121.65	\$115,400	\$140,384	\$109,930	3726	15.03	560	1000	1000
035	1131.13	Middle	No	97.56	\$115,400	\$112,584	\$88,162	11122	28.72	3194	1836	2014
035	1131.14	Middle	No	83.70	\$115,400	\$96,590	\$75,637	9861	28.29	2790	1286	1509
035	1133.07	Moderate	No	68.73	\$115,400	\$79,314	\$62,109	7413	72.99	5411	1314	1802
035	1133.08	Moderate	No	63.33	\$115,400	\$73,083	\$57,226	5196	66.34	3447	702	1340
035	1133.09	Moderate	No	77.19	\$115,400	\$89,077	\$69,754	5111	55.06	2814	983	1265
035	1133.10	Moderate	No	62.65	\$115,400	\$72,298	\$56,613	3143	49.95	1570	517	780
035	1133.11	Moderate	No	50.76	\$115,400	\$58,577	\$45,871	4900	60.47	2963	739	1336
035	1133.12	Low	No	38.73	\$115,400	\$44,694	\$35,000	3859	69.78	2693	339	682
035	1133.13	Moderate	No	60.26	\$115,400	\$69,540	\$54,453	3993	58.18	2323	326	477
035	1133.14	Moderate	No	59.45	\$115,400	\$68,605	\$53,726	2821	66.71	1882	360	453
035	1134.06	Moderate	No	57.23	\$115,400	\$66,043	\$51,719	6787	68.48	4648	936	1448
035	1134.08	Middle	No	81.05	\$115,400	\$93,532	\$73,241	7119	47.56	3386	1328	1632
035	1134.09	Middle	No	93.20	\$115,400	\$107,553	\$84,219	5049	45.04	2274	1315	1479
035	1134.10	Middle	No	80.73	\$115,400	\$93,162	\$72,955	6805	50.99	3470	1264	1646
035	1134.11	Middle	No	86.59	\$115,400	\$99,925	\$78,250	2808	51.92	1458	686	726
035	1134.12	Middle	No	99.52	\$115,400	\$114,846	\$89,934	3018	59.38	1792	600	705
035	1134.13	Middle	No	86.59	\$115,400	\$99,925	\$78,250	5980	40.70	2434	1252	1539

035	1134.14	Middle	No	107.44	\$115,400	\$123,986	\$97,083	6530	49.33	3221	1407	1610
035	1134.15	Middle	No	93.15	\$115,400	\$107,495	\$84,175	5951	57.82	3441	1372	1400
035	1135.05	Moderate	No	76.74	\$115,400	\$88,558	\$69,350	6558	46.84	3072	1396	1871
035	1135.09	Moderate	No	70.51	\$115,400	\$81,369	\$63,720	7826	70.94	5552	1232	1769
035	1135.10	Middle	No	96.17	\$115,400	\$110,980	\$86,902	3357	41.23	1384	1010	1049
035	1135.11	Moderate	No	71.93	\$115,400	\$83,007	\$65,000	3900	39.90	1556	901	1028
035	1135.12	Moderate	No	70.08	\$115,400	\$80,872	\$63,333	3417	42.11	1439	403	600
035	1135.13	Middle	No	80.08	\$115,400	\$92,412	\$72,364	6186	42.84	2650	1078	1298
035	1135.14	Moderate	No	61.55	\$115,400	\$71,029	\$55,625	6757	56.45	3814	821	1561
035	1135.15	Middle	No	82.92	\$115,400	\$95,690	\$74,933	6168	28.31	1746	1660	1968

County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
035	1135.20	Middle	No	81.49	\$115,400	\$94,039	\$73,641	4101	44.75	1835	920	1180
035	1135.21	Moderate	No	77.32	\$115,400	\$89,227	\$69,868	6493	42.05	2730	1580	1891
035	1135.22	Middle	No	104.32	\$115,400	\$120,385	\$94,271	3281	30.87	1013	1003	1039
035	1135.23	Moderate	No	72.14	\$115,400	\$83,250	\$65,188	6102	42.04	2565	1498	1865
035	1135.26	Middle	No	84.29	\$115,400	\$97,271	\$76,167	5793	47.61	2758	1267	1416
035	1135.27	Middle	No	84.38	\$115,400	\$97,375	\$76,250	4241	43.22	1833	1152	1241
035	1135.28	Middle	No	95.67	\$115,400	\$110,403	\$86,454	4976	38.75	1928	1498	1578
035	1135.32	Middle	No	105.36	\$115,400	\$121,585	\$95,208	3259	28.14	917	859	968
035	1135.33	Middle	No	104.81	\$115,400	\$120,951	\$94,712	4918	23.65	1163	1257	1428
035	1135.36	Moderate	No	69.61	\$115,400	\$80,330	\$62,900	4201	62.08	2608	516	1133
035	1135.37	Middle	No	103.19	\$115,400	\$119,081	\$93,250	3699	43.74	1618	829	1030
035	1135.38	Middle	No	85.53	\$115,400	\$98,702	\$77,292	3105	53.69	1667	680	746
035	1135.39	Middle	No	94.24	\$115,400	\$108,753	\$85,156	4883	54.70	2671	965	1087
035	1135.40	Middle	No	102.06	\$115,400	\$117,777	\$92,222	5367	39.56	2123	1462	1532
035	1135.41	Middle	No	111.65	\$115,400	\$128,844	\$100,893	2545	43.34	1103	521	569
035	1135.42	Middle	No	105.23	\$115,400	\$121,435	\$95,093	4018	39.37	1582	906	980
035	1135.43	Middle	No	119.33	\$115,400	\$137,707	\$107,832	4478	23.05	1032	1154	1202
035	1135.44	Middle	No	108.57	\$115,400	\$125,290	\$98,107	4050	53.98	2186	959	1035
035	1135.45	Middle	No	118.46	\$115,400	\$136,703	\$107,045	3791	65.34	2477	739	816
035	1136.00	Moderate	No	65.21	\$115,400	\$75,252	\$58,924	5498	53.49	2941	1382	1652
035	1137.01	Middle	No	86.55	\$115,400	\$99,879	\$78,207	4160	47.52	1977	1008	1143
035	1137.02	Moderate	No	67.82	\$115,400	\$78,264	\$61,288	2619	46.35	1214	625	830
035	1138.01	Moderate	No	75.43	\$115,400	\$87,046	\$68,167	5939	55.04	3269	1235	1563
035	1138.02	Moderate	No	62.77	\$115,400	\$72,437	\$56,719	4371	60.44	2642	968	1177
035	1138.04	Middle	No	102.58	\$115,400	\$118,377	\$92,694	4809	54.96	2643	1299	1404
035	1138.05	Middle	No	108.54	\$115,400	\$125,255	\$98,083	4178	52.01	2173	663	926
035	1139.03	Middle	No	100.13	\$115,400	\$115,550	\$90,478	5403	43.35	2342	1311	1610
035	1139.04	Middle	No	86.75	\$115,400	\$100,110	\$78,395	6039	42.89	2590	1594	1720
035	1139.05	Moderate	No	78.27	\$115,400	\$90,324	\$70,725	7667	48.26	3700	1615	1819
035	1139.06	Moderate	No	63.30	\$115,400	\$73,048	\$57,200	4888	37.11	1814	716	1200
035	1139.08	Moderate	No	75.70	\$115,400	\$87,358	\$68,409	5272	45.18	2382	1213	1422
035	1139.09	Upper	No	127.26	\$115,400	\$146,858	\$115,000	4119	29.89	1231	938	1002
035	1140.00	Middle	No	104.44	\$115,400	\$120,524	\$94,375	4344	32.07	1393	628	186
035	1141.00	Upper	No	130.17	\$115,400	\$150,216	\$117,625	3582	17.67	633	649	959
035	1142.00	Middle	No	114.81	\$115,400	\$132,491	\$103,750	5161	27.94	1442	1392	1567
035	1143.01	Moderate	No	56.82	\$115,400	\$65,570	\$51,343	5511	49.14	2708	849	925
035	1143.02	Middle	No	105.17	\$115,400	\$121,366	\$95,040	2833	30.04	851	657	816
035	1143.03	Upper	No	137.50	\$115,400	\$158,675	\$124,250	10724	31.65	3394	1970	2070
035	1143.04	Middle	No	99.78	\$115,400	\$115,146	\$90,168	5801	33.87	1965	1068	1180
035	1145.00	Middle	No	85.32	\$115,400	\$98,459	\$77,100	7487	61.99	4641	1245	1732
035	1146.01	Upper	No	134.00	\$115,400	\$154,636	\$121,083	5315	14.41	766	1469	1585
035	1146.02	Upper	No	152.69	\$115,400	\$176,204	\$137,979	2083	9.60	200	658	705

035	1147.00	Moderate	No	74.26	\$115,400	\$85,696	\$67,107	4620	53.23	2459	1373	1597
035	1148.00	Upper	No	276.67	\$115,400	\$319,277	\$250,001	3654	15.49	566	1294	1318
035	1151.07	Upper	No	150.74	\$115,400	\$173,954	\$136,211	6431	13.98	899	1350	1470
035	1151.08	Middle	No	110.79	\$115,400	\$127,852	\$100,110	8083	20.59	1664	2043	2258
035	1151.09	Middle	No	83.26	\$115,400	\$96,082	\$75,234	7272	29.50	2145	904	938
035	1152.10	Upper	No	149.42	\$115,400	\$172,431	\$135,024	8274	20.32	1681	1756	1929
035	1152.11	Middle	No	107.82	\$115,400	\$124,424	\$97,432	7033	29.72	2090	913	1003
035	9800.00	Unknown	No	0.00	\$115,400	\$0	\$0	16	31.25	5	0	0
035	9801.00	Unknown	No	0.00	\$115,400	\$0	\$0	10	30.00	3	0	0
045	1306.00	Moderate	No	65.55	\$115,400	\$75,645	\$59,231	1717	61.50	1056	168	855
045	1307.01	Middle	No	114.05	\$115,400	\$131,614	\$103,058	5109	17.58	898	939	971
045	1307.04	Upper	No	135.44	\$115,400	\$156,298	\$122,391	6070	17.15	1041	1587	1631
045	1307.05	Middle	No	115.74	\$115,400	\$133,564	\$104,588	5812	16.05	933	1371	1684
045	1307.06	Middle	No	112.94	\$115,400	\$130,333	\$102,054	6774	20.27	1373	1338	1522
045	1307.07	Middle	No	116.15	\$115,400	\$134,037	\$104,957	3909	13.76	538	1071	1246
045	1307.08	Middle	No	95.50	\$115,400	\$110,207	\$86,300	7224	16.53	1194	1493	1891
045	1308.00	Middle	No	83.27	\$115,400	\$96,094	\$75,250	6988	10.76	752	1411	1806
045	1309.00	Moderate	No	71.84	\$115,400	\$82,903	\$64,922	5579	27.62	1541	1353	1896
045	1310.01	Middle	No	100.24	\$115,400	\$115,677	\$90,577	2898	22.26	645	718	848
045	1310.03	Moderate	No	58.10	\$115,400	\$67,047	\$52,500	3800	23.97	911	1029	1433
045	1310.04	Middle	No	81.90	\$115,400	\$94,513	\$74,008	2465	24.87	613	775	775
045	1310.05	Low	No	40.56	\$115,400	\$46,806	\$36,653	2198	24.70	543	406	657
045	1311.01	Moderate	No	76.82	\$115,400	\$88,650	\$69,418	4606	21.28	980	1109	1276
045	1311.02	Moderate	No	75.68	\$115,400	\$87,335	\$68,388	3986	19.49	777	1230	1555
045	1312.00	Moderate	No	77.75	\$115,400	\$89,724	\$70,259	3563	19.76	704	1076	1327
045	9800.00	Unknown	No	0.00	\$115,400	\$0	\$0	0	0.00	0	0	0

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**LOAN TO DEPOSIT RATIO**

<b><i>Quarter</i></b>	<b><i>Net Loans to Deposit Ratio</i></b>	<b><i>Eight Quarter Loan to Deposit Ratio Average</i></b>
2024 – March	92%	96%
2023 - December	92%	97%
2023 – September	98%	98%
2023 – June	96%	100%
2023 – March	97%	105%
2022 – December	92%	108%
2022 – September	99%	110%
2022 - June	97%	113%

**HMDA DISCLOSURE STATEMENTS**

Not Applicable – home mortgage, home improvement, or home equity loans are not part of Transportation Alliance Bank’s products and services.