

CRA Public File 2025



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Disclosure Statements

CRA Disclosure

The Washington Trust Bank CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view the Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID or Institution Name.

[FFIEC CRA Disclosure Report](#)

Respondent ID: 1281

Institution Name: Washington Trust Bank

HMDA Disclosure

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information visit the [Consumer Financial Protection Bureau's website](#).

Branch and Office Locations

Branch, ATM and Office locations as of April 1, 2025

2025 Branch List and Hours of Operation

BR #	BRANCH	ADDRESS	CITY	STATE	ZIP CODE	PHONE	FAX	DATE OPENED	LOBBY HRS	DRIVE THRU HRS	SAFE DEPOSIT BOX	ATM	ATM number	ATM Deposit Taking? Y/N (comp)	Assessment Area	COUNTY - MSA	STATE-COUNTY- CENSUS TRACT	INCOME LEVEL 3/17/2025
25	AIRWAY HEIGHTS Branch	10609 W State Rt 2	Spokane	WA	99224	PH 509 244 7089	FAX 509 244-8539	1/28/2008	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980025	Y	Spokane	Spokane - 44060	53-063-0137.00	Middle
87	BELLEVUE Branch	10500 NE 8th St Ste 1100	Bellevue	WA	98004	PH 425-709-5500	FAX 425-709-5501	10/4/2004	M-F 9-5	None	No	None	None	NA	Western Washington	King - 42644	53-033-0238.05	Upper
380	BEND Branch	1219 NE 3rd St Ste 120	Bend	OR	97701	PH 541-516-8320	NA	4/1/2021	M-F 9-5	None	No	Walkup	40980380	Y	Bend	Deschutes - 13460	41-017-0016.02	Middle
271	BOISE DOWNTOWN Branch	901 W Barnock Street	Boise	ID	83702	PH 208-343-5000	FAX 208-333-9460	11/15/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980271	Y	Southern Idaho	Ada - 14260	16-001-0001.02	Upper
261	COEUR D'ALENE Branch	218 Lakeside Ave	Coeur d'Alene	ID	83814	PH 208-667-2521	FAX 208-765-6532	1/2/1979	M-F 9-5	M-F 8:30-6:00	Yes	Drive thru	40980261	Y	Coeur d'Alene	Kootenai - 17660	16-055-0014.00	Upper
15	DEER PARK Branch	903 S Main St	Deer Park	WA	99006	PH 509-276-8959	FAX 509-276-8753	12/8/1980	M-F 9-5	M-F 9-6	Yes	Walk-up	40980015	Y	Spokane	Spokane - 44060	53-063-0103.01	Middle
3	EAST SPRAGUE Branch	3510 E Sprague Ave	Spokane	WA	99202	PH 509-353-5670	FAX 509-353-3885	2/11/1957	M-F 9-5	M-TH 9-5 F 9-6	Yes	Drive thru	40980003	Y	Spokane	Spokane - 44060	53-063-0145.00	Moderate
143	EAST WENATCHEE Branch	523 Valley Mall Pkwy	Wenatchee	WA	98802	PH 509-884-7111	FAX 509-884-9157	1/20/1965	M-F 9-5	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980143	Y	Wenatchee	Douglas - 48300	53-017-9505.00	Middle
142	Ephrata Branch	261 Basin St SW	Ephrata	WA	98823	PH 509-754-3534	FAX 509-754-4339	5/8/1967	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980142	Y	Grant County	Grant - 99999	53-025-0104.01	Upper
23	FIVE MILE Branch	1906 W Francis Ave	Spokane	WA	99205	PH 509-353-3914	NA	5/31/1994	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980023	Y	Spokane	Spokane - 44060	53-063-0008.00	Middle
263	HAYDEN Branch	8050 N Government Way	Hayden	ID	83835	PH 208-762-8494	FAX 208-762-6689	5/15/2000	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980263	Y	Coeur d'Alene	Kootenai - 17660	16-055-0018.01	Middle
278	IDAHO CENTER Branch	6010 E Franklin Rd	Nampa	ID	83651	PH 208-461-5205	FAX 208 461-5215	12/15/2008	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980278	Y	Southern Idaho	Canyon - 14260	16-027-0211.04	Middle
13	INDIANA Branch	27 E Indiana Ave	Spokane	WA	99207	PH 509-353-4232	FAX 509-353-3910	11/28/1978	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru****	40980013	Y	Spokane	Spokane - 44060	53-063-0025.01	Moderate
130	KENNEWICK Branch	3250 W Clearwater Ave	Kennewick	WA	99336	PH 509-734-0450	FAX 509-734-4560	9/18/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980130	Y	Kennewick	Benton - 28420	53-005-0110.01	Moderate
167	LEWISTON FINANCIAL CENTER Branch	1518 21st St	Lewiston	ID	83501	PH 208- 750-7340	NA	10/3/2013	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	No	Drive thru	40980167	Y	Lewiston	Nez Perce - 30300	16-069-9606.00	Middle
4	LIBERTY LAKE Branch	1427 N Liberty Lake Rd	Liberty Lake	WA	99019	PH 509-353-5666	FAX 509-353-6964	7/29/2002	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980004	Y	Spokane	Spokane - 44060	53-063-0131.02	Middle
28	LINCOLN HEIGHTS Branch	2415 E 29th Ave	Spokane	WA	99223	PH 509-353-3928	NA	4/13/1996	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980028	Y	Spokane	Spokane - 44060	53-063-0045.00	Upper
7	MANITO Branch	3103 S Grand Blvd	Spokane	WA	99203	PH 509-353-3854	FAX 509-353-3854	1/13/1970	M-F 9-5	M-F 9-6	Yes	Drive thru	40980007	Y	Spokane	Spokane - 44060	53-063-0044.00	Middle
11	MAPLE & GARLAND Branch	3810 N Maple St	Spokane	WA	99205	PH 509-353-3738	NA	05/27/2003	M-F 9-5	M-F 9-6	Yes	Drive thru	40980011	Y	Spokane	Spokane - 44060	53-063-0012.00	Moderate
8	MEDICAL CENTER Branch	105 W 8th Ave	Spokane	WA	99204	PH 509-353-4180	FAX 509-353-4002	2/25/1974	M-F 9:30-4	None	No	Walk-up - access during business hours	40980008	Y	Spokane	Spokane - 44060	53-063-0032.00	Moderate
273	MERIDIAN FINANCIAL CENTER Branch	3251 E Presidential Dr	Meridian	ID	83642	PH 208-288-1501	FAX 208-884-1701	8/1/2001	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980273	Y	Southern Idaho	Ada - 14260	16-001-0103.70	Upper
168	MOSCOW Branch	222 Troy Rd	Moscow	ID	83843	PH 208-883-8724	FAX 208-883-8727	9/26/2013	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	No	Drive thru	40980168	Y	Moscow	Latah - 99999	16-057 0053.02	Upper
148	MOSES LAKE Branch	402 S Ash St	Moses Lake	WA	98837	PH 509-765-7811	FAX 509-766-9862	7/6/1971	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980148	Y	Grant County	Grant - 99999	53-025-0111.02	Moderate
272	NAMPA Branch	2200 N Cassia St	Nampa	ID	83651	PH 208-442-0099	FAX 208-442-1397	10/1/2001	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 Sat 10-2	Yes	Drive thru	40980272	Y	Southern Idaho	Canyon - 14260	16-027-0210.06	Middle
147	NORTH WENATCHEE Branch	1851 N Wenatchee Ave	Wenatchee	WA	98801	PH 509-663-7429	FAX 509-662-9346	3/6/2000	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 Sat 10-2	Yes	Drive thru	40980147	Y	Wenatchee	Chelan - 48300	53-007-9608.04	Middle
18	Northgate Branch	7815 N Division St	Spokane	WA	99208	PH 509-353-4136	FAX 509-353-3864	3/15/1982	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980018	Y	Spokane	Spokane - 44060	53-063-0109.01	Middle
276	OVERLAND Branch	7802 W Overland Rd	Boise	ID	83709	PH 208-377-2811	FAX 208-378-1651	11/8/2004	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6 Sat 10-2	Yes	Drive thru	40980276	Y	Southern Idaho	Ada - 14260	16-001-0022.31	Middle
386	Portland Office Branch	760 SW Ninth Ave Ste 1900	Portland	OR	97204	PH 503-778-7077	FAX 503 778-7078	4/1/2009	M-F 9-5	None	No	Walk-up - access during business hours	40980386	N	Portland	Multnomah - 38900	41-051-0106.02	Upper
262	POST FALLS Branch	1601 E Seltice Way	Post Falls	ID	83854	PH 208-773-7921	FAX 208-773-1539	7/16/1993	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980262	Y	Coeur d'Alene	Kootenai - 17660	16-055-0006.02	Middle
152	PULLMAN Branch	670 SE Bishop Blvd	Pullman	WA	99163	PH 509 332-2627	FAX 509 334-7032	11/2/2011	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30 to 6	Yes	Drive thru	40980152	Y	Pullman	Whitman - 99999	53-075-004.00	Upper
*	Pullman Loan Production Center	670 SE Bishop Blvd Suite C	Pullman	WA	99163	PH 509-209-4746	FAX 509 334-7032	9/1/2018	None	None	No	None	None	NA	Pullman	Whitman - 99999	53-075-004.00	Upper
144	QUINCY Branch	509 Central Ave	Quincy	WA	98848	PH 509-787-3582	FAX 509-787-2398	11/20/1960	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980144	Y	Grant County	Grant - 99999	53-025-0106.00	Middle
266	SANDPOINT Branch	509 N 5th Ave Suite E	Sandpoint	ID	83864	PH 208-263-3485	FAX 208-263-3457	3/26/2007	M-F 8:30-5	None	No	Walk-up	40980266	Y	Sandpoint	Bonner - 99999	16-017-9503.00	Middle
85	SEATTLE Branch	601 Union St Ste 4747	Seattle	WA	98101	PH 206-667-8980	FAX 206-667-8980	4/3/2000	M-F 9-5	None	No	None	None	NA	Western Washington	King - 42644	53-033-0082.00	Middle
1	SECOND & WALL Branch	706 W 2nd Ave	Spokane	WA	99201	PH 509-353-4879	FAX 509-353-3912	11/13/1950	M-F 9-5	M-F 8-6 Sat 10-2	Yes	Walk-up	40980001	Y	Spokane	Spokane - 44060	53-063-0035.00	Unknown
88	SMOKEY POINT Branch	2437 172nd St NE Suite L 103	Marysville	WA	98271	PH 360-965-4250	None	8/10/2020	M-F 9-5	None	No	Walk-up	40980088	Y	Western Washington	Snohomosh - 42644	53-061-531.01	Middle
151	SOUTH WENATCHEE Branch	759 S Wenatchee Ave	Wenatchee	WA	98801	PH 509-663-8554	FAX 509 663-3020	6/5/1995	M-TH 9-5 F 9-6	M-F 8:30-6	Yes	Drive thru	40980151	Y	Wenatchee	Chelan - 48300	53-007-9610.02	Moderate
275	STATE STREET	7309 W State St	Garden City	ID	83714	PH 208-853-4151	FAX 208-853-4152	11/10/2003	M-TH 9-5 F 9-6	M-TH 8:30-5 F 8:30-6	Yes	Drive thru	40980275	Y	Southern Idaho	Ada - 14260	16-001-0102.36	Middle
27	SULLIVAN Branch	407 N Sullivan Rd	Spokane Valley	WA	99037	PH 509-353-4049	FAX 509-353-3780	9/5/1995	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980027	Y	Spokane	Spokane - 44060	53-063-0129.01	Middle
9	VALLEY FINANCIAL CENTRAL Branch	310 N Argonne Rd	Spokane	WA	99212	PH 509-353-5680	FAX 509-353-3982	5/16/1994	M-F 9-5	M-F 8:30-6 Sat 10-2	Yes	Drive thru	40980009	Y	Spokane	Spokane - 44060	53-063-0120.00	Middle
350	Vancouver Branch	1400 Washington Street, Suite 200	Vancouver	WA	98660	PH 360-554-2250	None	11/12/2024	M-F 9-5	NA	NA	Walkup	40980350	Y	Portland	Clark - 38900	53-011-0423	Middle
14	WANDERMERE Branch	438 E Hastings Rd	Spokane	WA	99218	PH 509-353-4210	FAX 509-353-4321	11/12/2003	M-F 9-5	M-F 9-6 Sat 10-2	Yes	Drive thru	40980014	Y	Spokane	Spokane - 44060	53-063-0105.05	Upper
10	Washington Trust Bank - Main Branch and Spokane Financial Center	717 W Sprague Ave	Spokane	WA	99201	PH 509-353-4204	FAX 509-353-6962	11/3/1902	M-F 9-5	None	Yes	Walk-up - access during business hours	40980010	Y	Spokane	Spokane - 44060	53-063-0035.00	Unknown

Rev 3/4/2025

*Loan production center, no branch services offered.

2025 ATM Locations

BR #	ATM	ADDRESS	DATE OPENED	ATM type	ATM number	ATM Deposit Taking? Y/N	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
***	CENTRAL WA HOSPITAL	1201 S MILLER ST, WENATCHEE WA 98801	Aug 2006	Walk-up - open 24/7	40980170	N	CHELAN - 48300	53-007-9611.00	MIDDLE
***	ROCKWOOD CLINIC	400 E 5TH AVE, SPOKANE WA 99202	Dec 2005	Walk-up - access during business hours	40980032	N	SPOKANE - 44060	53-063-0032.00	MODERATE
***	Schweitzer Engineering Labs	2560 NE HOPKINS CT, PULLMAN, WA 99163	May 2019	DRIVE THRU - private campus that is open to public	40980153	Y	WHITMAN- 99999	53-075-0006.00	MODERATE
***	VALLEY MALL	14700 E INDIANA AVE, SPOKANE VALLEY WA 99216	Sep 1997	Walk-up - access during mall hours	40980034	N	SPOKANE - 44060	53-063-0117.02	MODERATE

*** Stand alone ATMs not associated with a branch location

BR #	ATM	ADDRESS	DATE OPENED	ATM type	ATM number	ATM Deposit Taking? Y/N	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
****	INDIAN TRAIL KIOSK	9015 N INDIAN TRAIL RD, SPOKANE WA 99208	Dec 2004	DRIVE THRU	40980031	Y	SPOKANE - 44061	53-063-0106.02	UPPER
*****	SOUTH REGAL KIOSK	4501 S REGAL ST, SPOKANE WA 99223	Nov 2000	DRIVE THRU	40980033	Y	SPOKANE - 44060	53-063-0048.00	UPPER

**** Stand alone Kiosk located at a branch location with a night drop

*****Stand alone Kiosk with a night drop not located at a branch location

Branch Openings, Closures & Moves

Branch openings, closures, and moves as of April 1st of the current year.

2 Year Closure List - Branches and ATMs

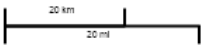
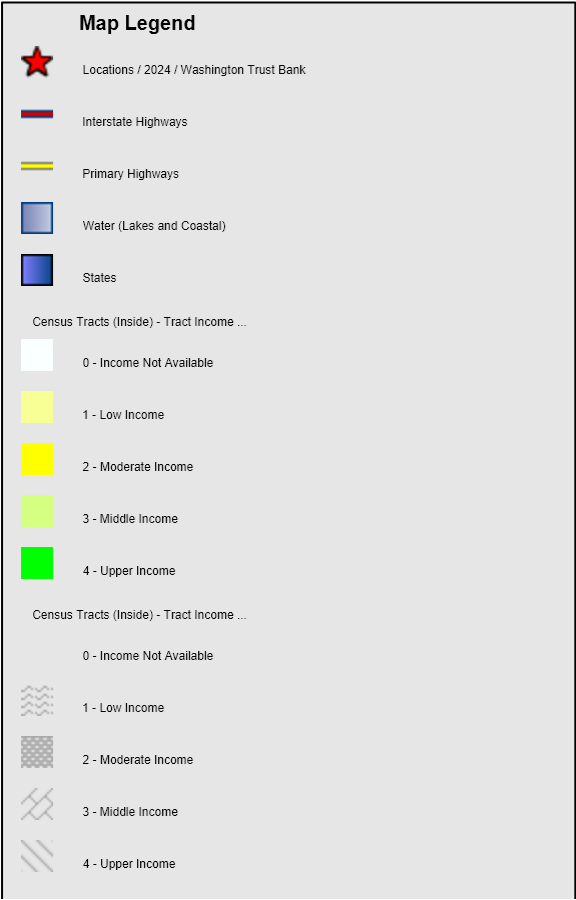
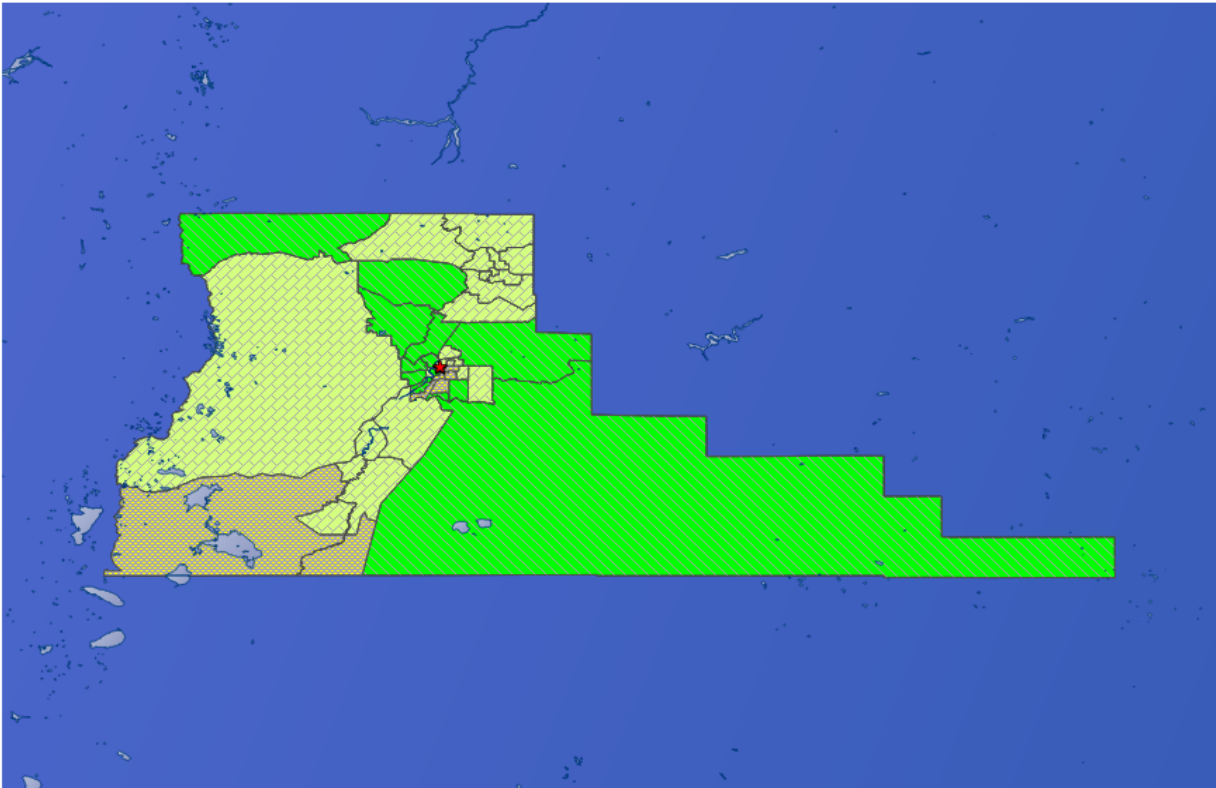
BR #	BRANCH	ADDRESS	CITY	STATE	ZIP CODE	PHONE	FAX	DATE OPENED	LOBBY HRS	DRIVE THRU HRS	SAFE DEPOSIT BOX	ATM	ATM Deposit Taking? Y/N (comp)	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL
277	MEADOW LAKE Branch	4037 E Clocktower Ln	Meridian	ID	83642	PH 208-884-2770	FAX 208-884-2771	1/7/2008 Closed 4/25/2022	M, W & F 10-2 PM	None	No	None	N	Ada - 142	16-001-0103.21	Moderate

BR #	ATM	ADDRESS	DATE OPENED	ATM type	ATM Deposit Taking? Y/N (comp)	COUNTY - MSA	STATE-COUNTY-CENSUS TRACT	INCOME LEVEL	Description
90	Mirabella Retirement - cash device	116 FAIRVIEW AVE NORTH SEATTLE, WA 98109	Opened 9/1/2011 Closed 11/1/2024	WALK-UP	N	KING - 42644	53-033-0073.00	UPPER	Location not open to the public - ATM is located in the Mirabella Retirement home and is only available to residents with cash services only. DO NOT REPORT ON PUBLIC FILE

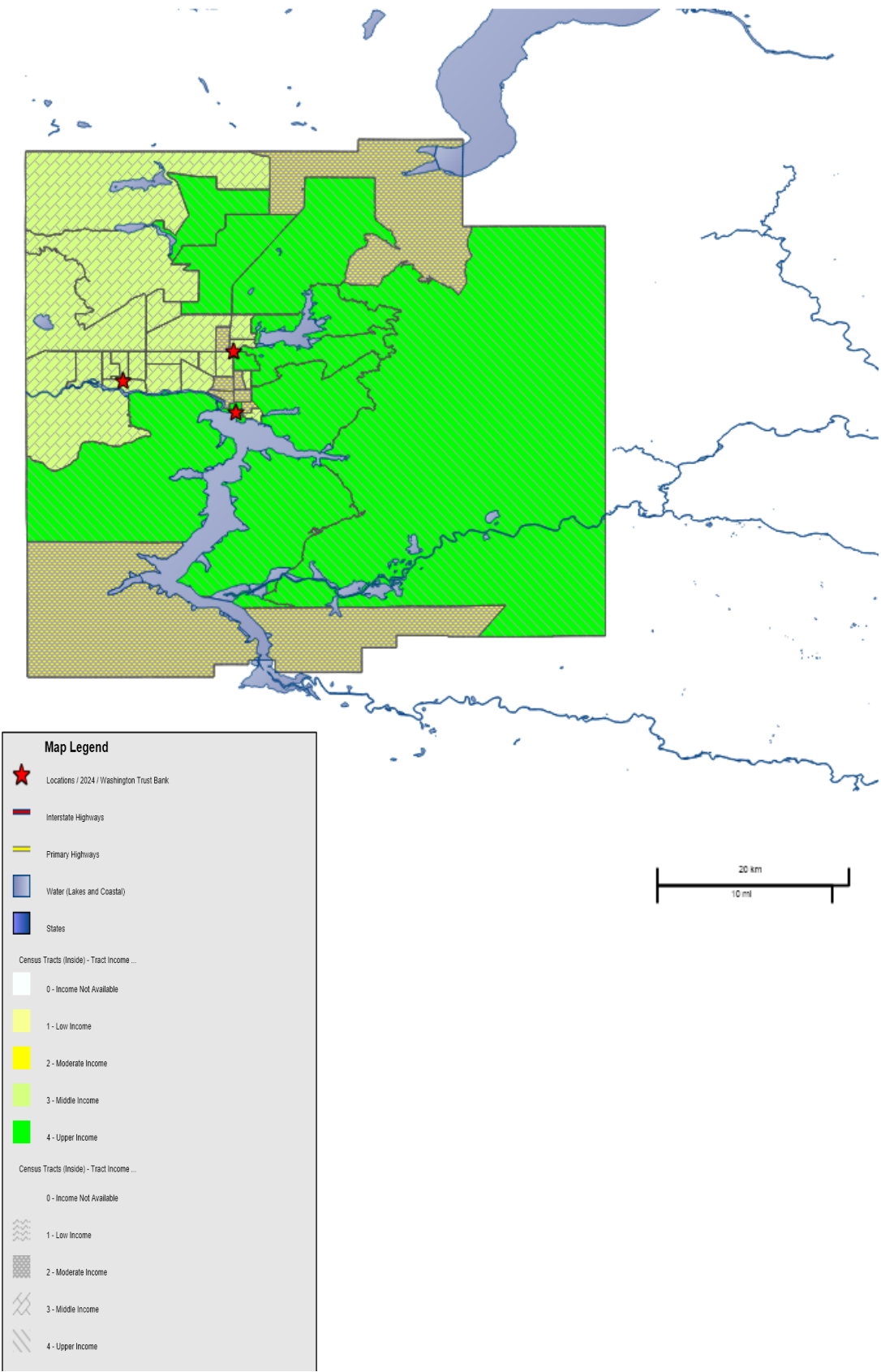
Area Assessment Maps and Income Demographics

Assessment maps and income tracts listed by county.

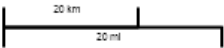
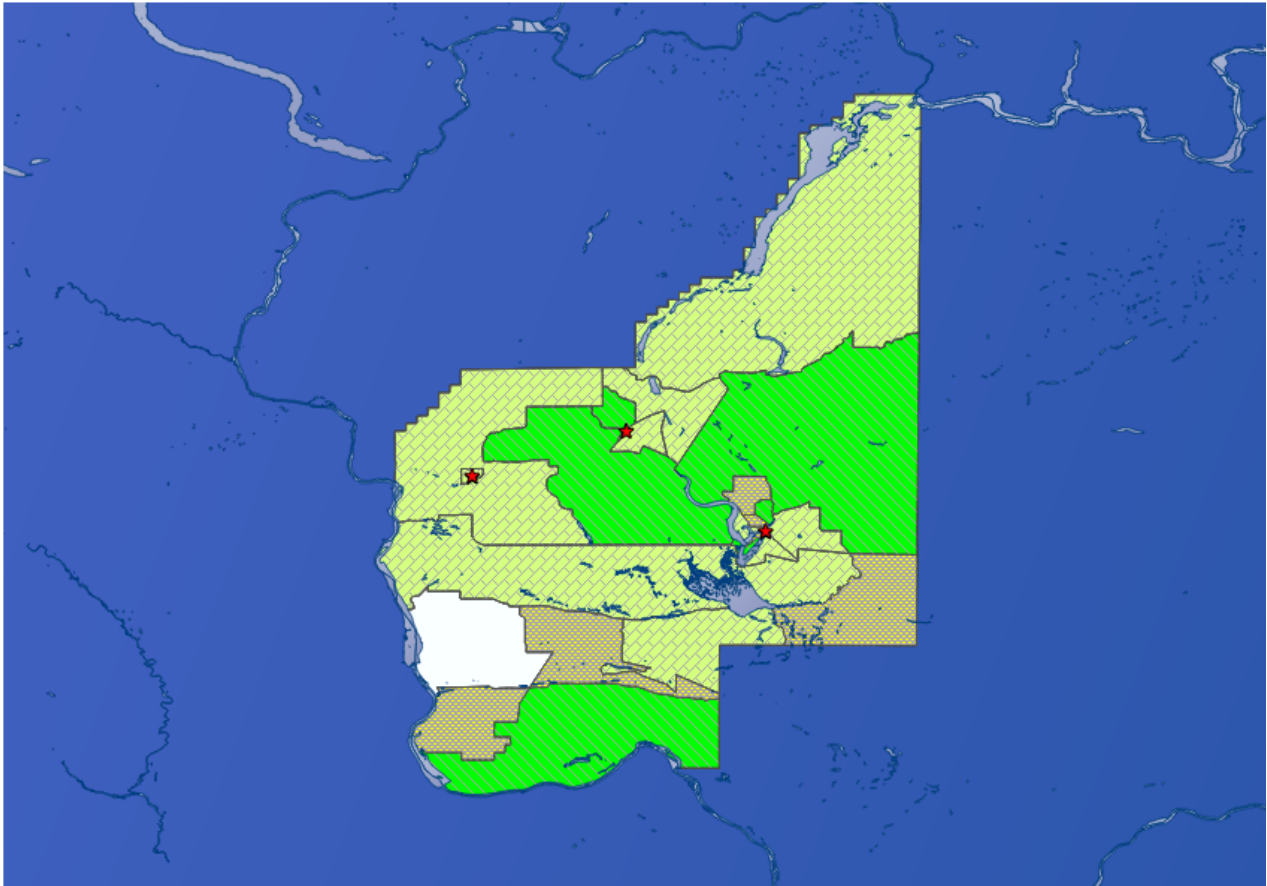
Bend Assessment Area Census Tracts Map - 2025



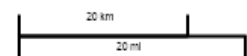
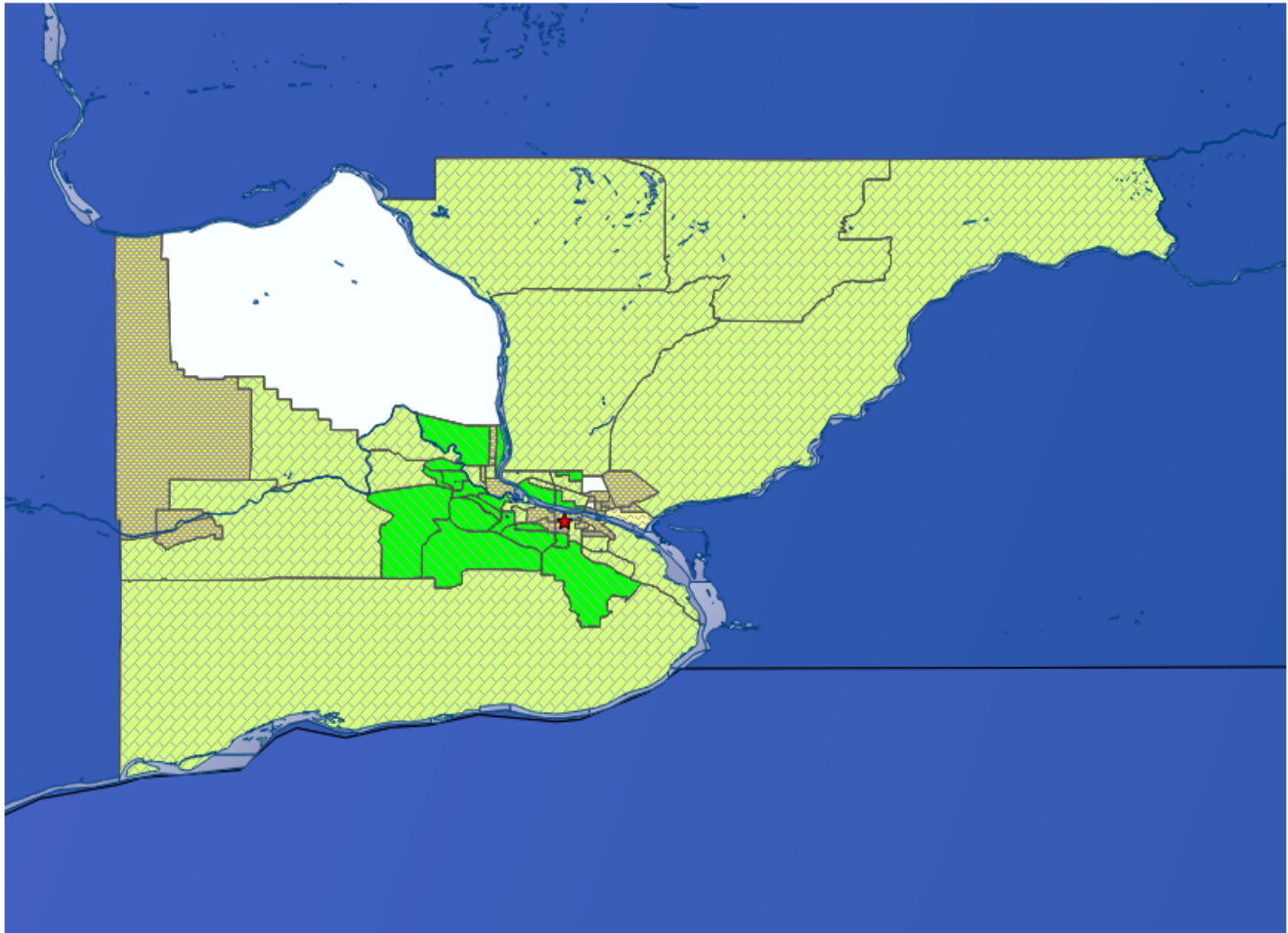
Coeur d'Alene Assessment Area CRA Census Tracts Map - 2025



Grant County Assessment Areas CRA Census Tracts Map - 2025

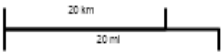
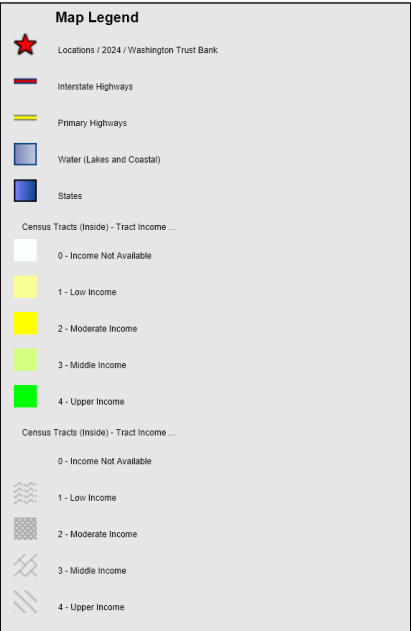
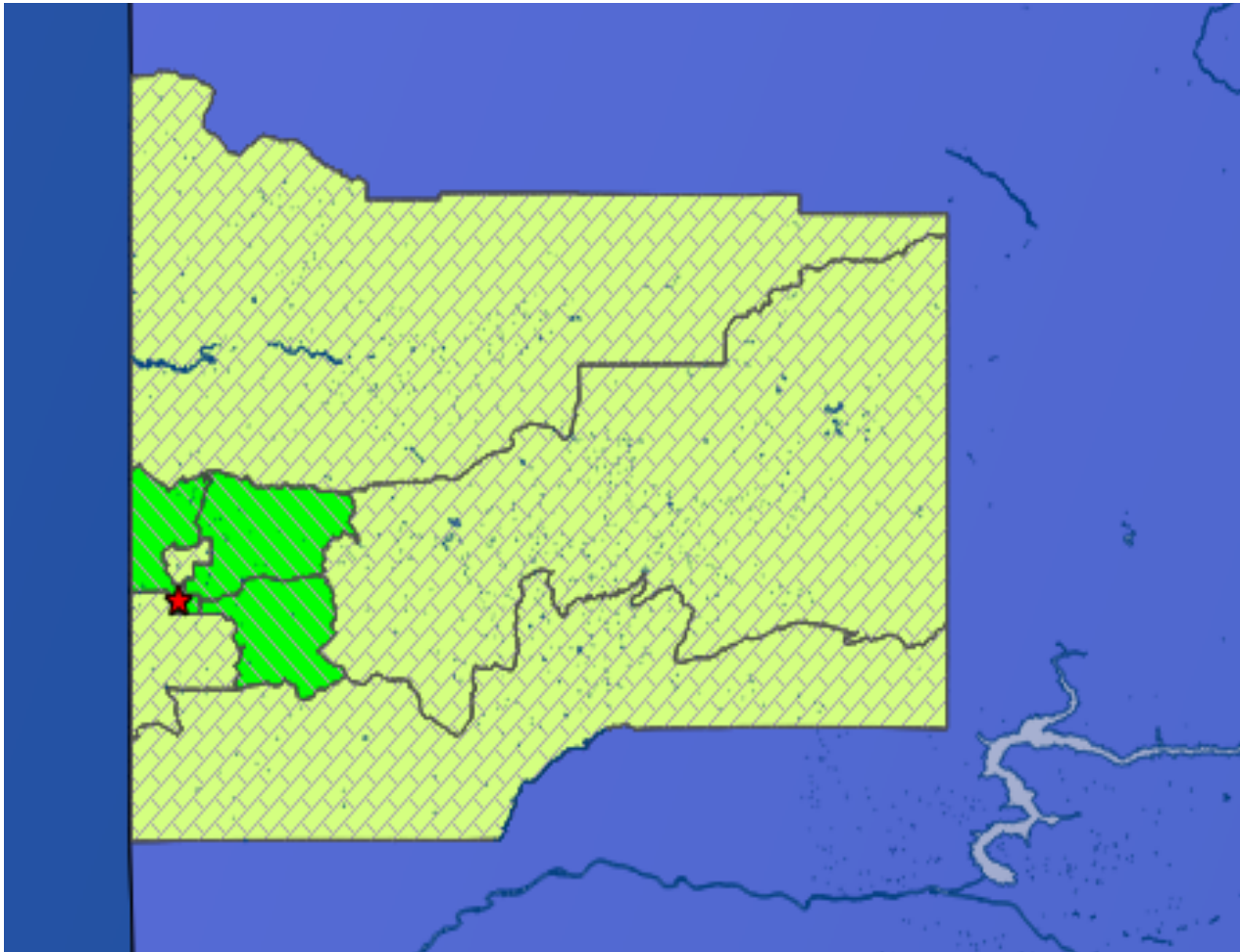


Kennewick Assessment Areas CRA Census Tracts Map - 2025

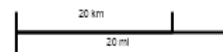
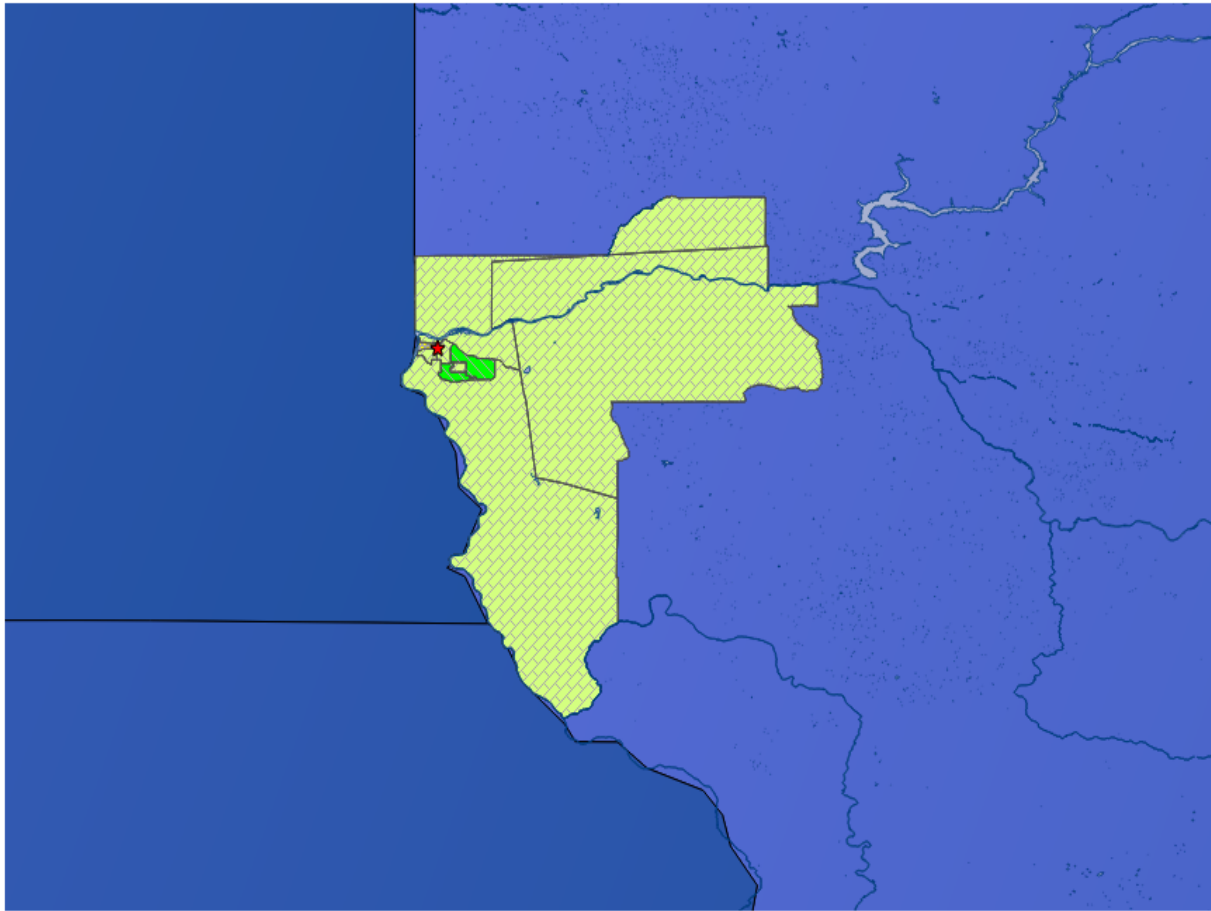


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Moscow Assessment Areas CRA Census Tracts Map - 2025

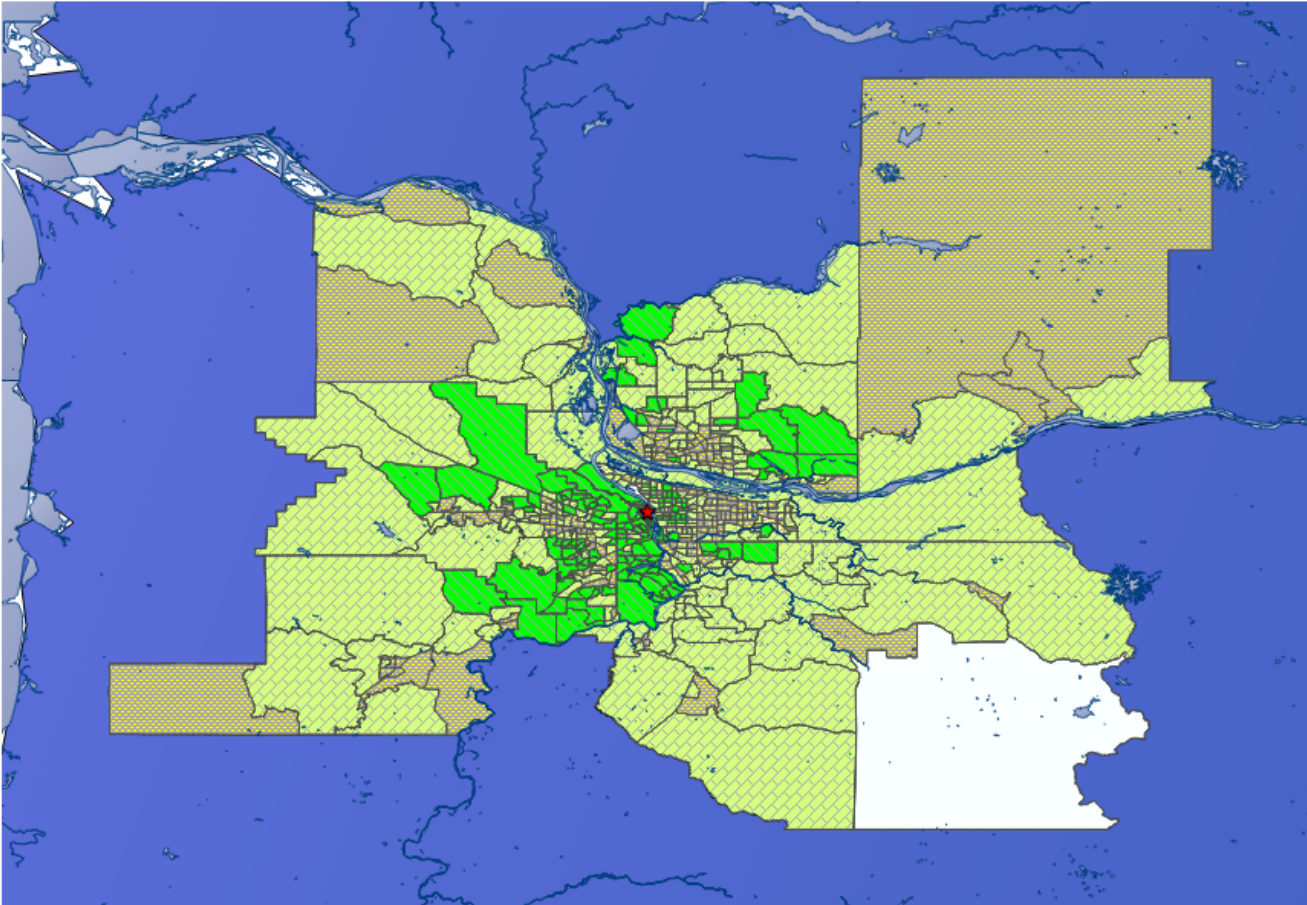


Lewiston Assessment Areas CRA Census Tracts Map - 2025

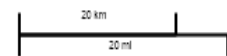
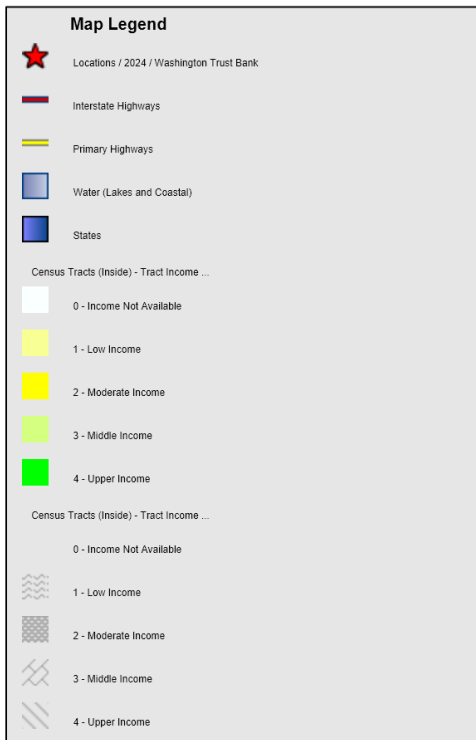
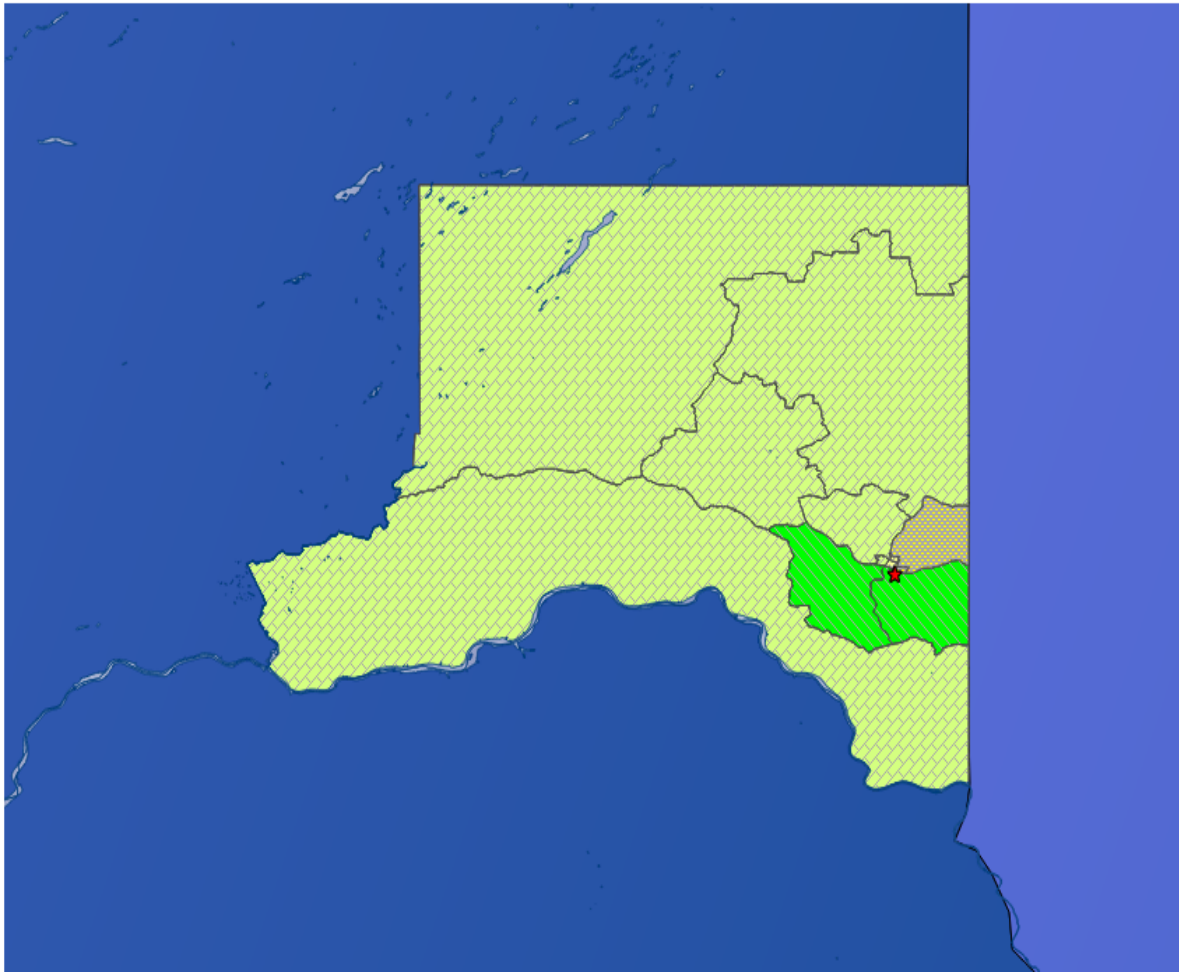


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Portland Assessment Areas CRA Census Tracts Map - 2025

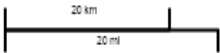
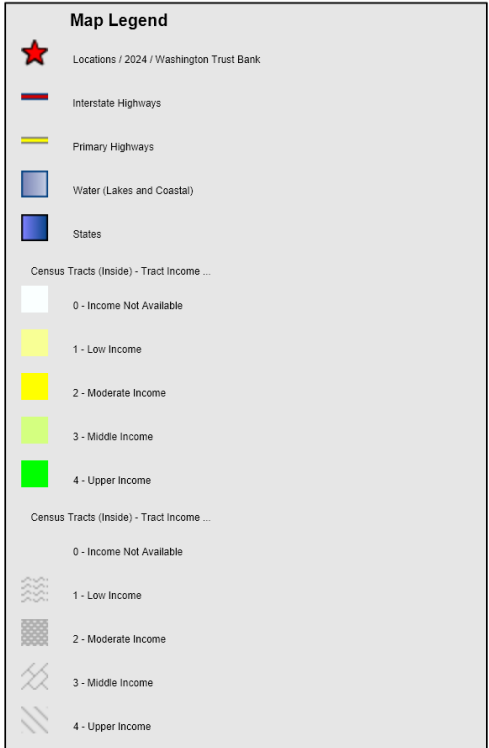
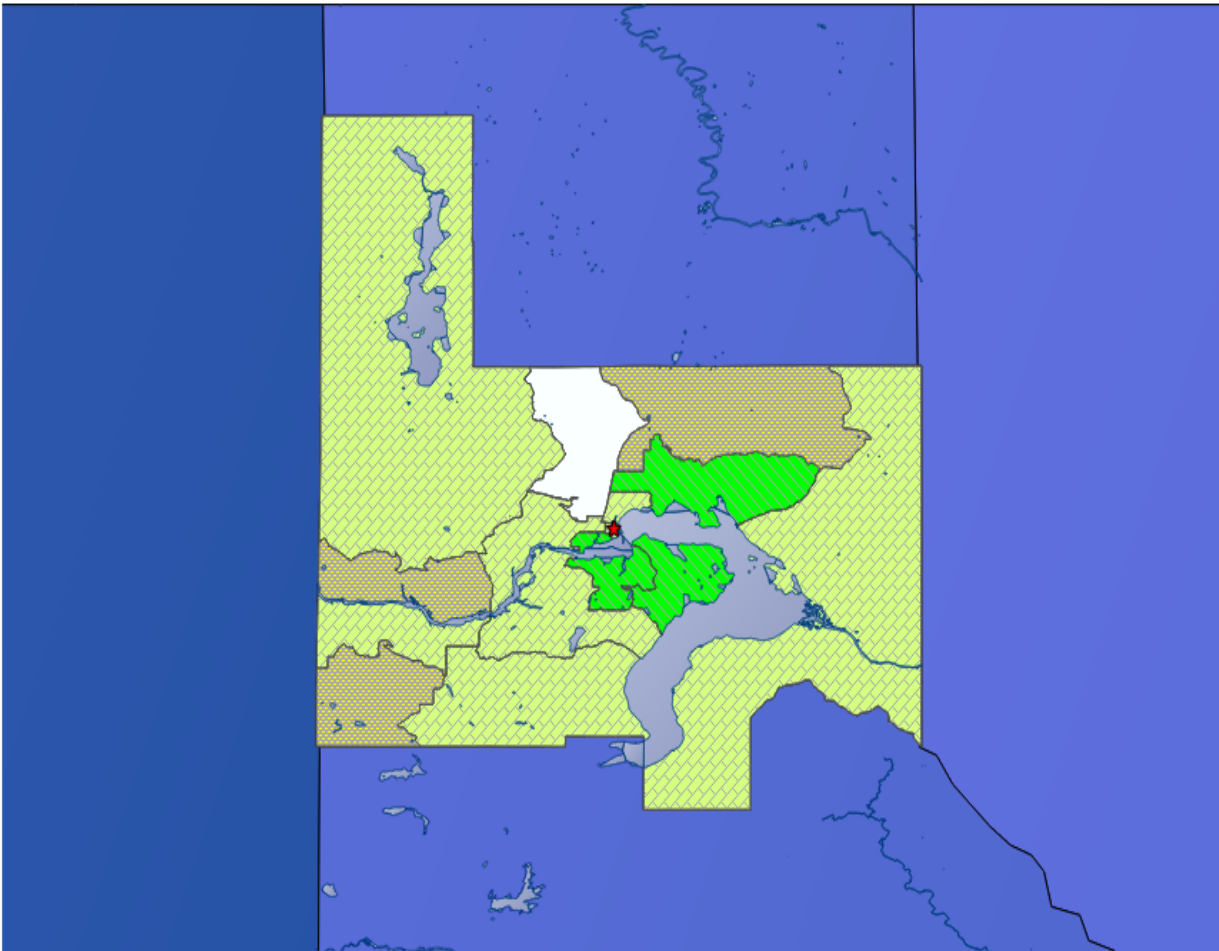


Pullman Assessment Areas CRA Census Tracts Map - 2025

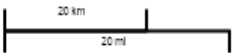
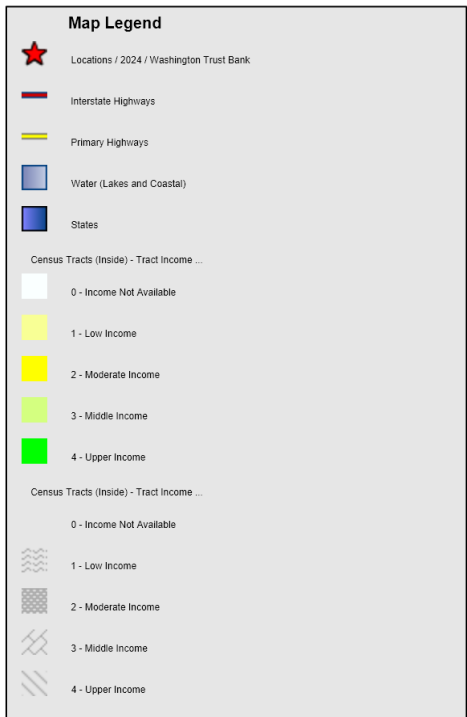
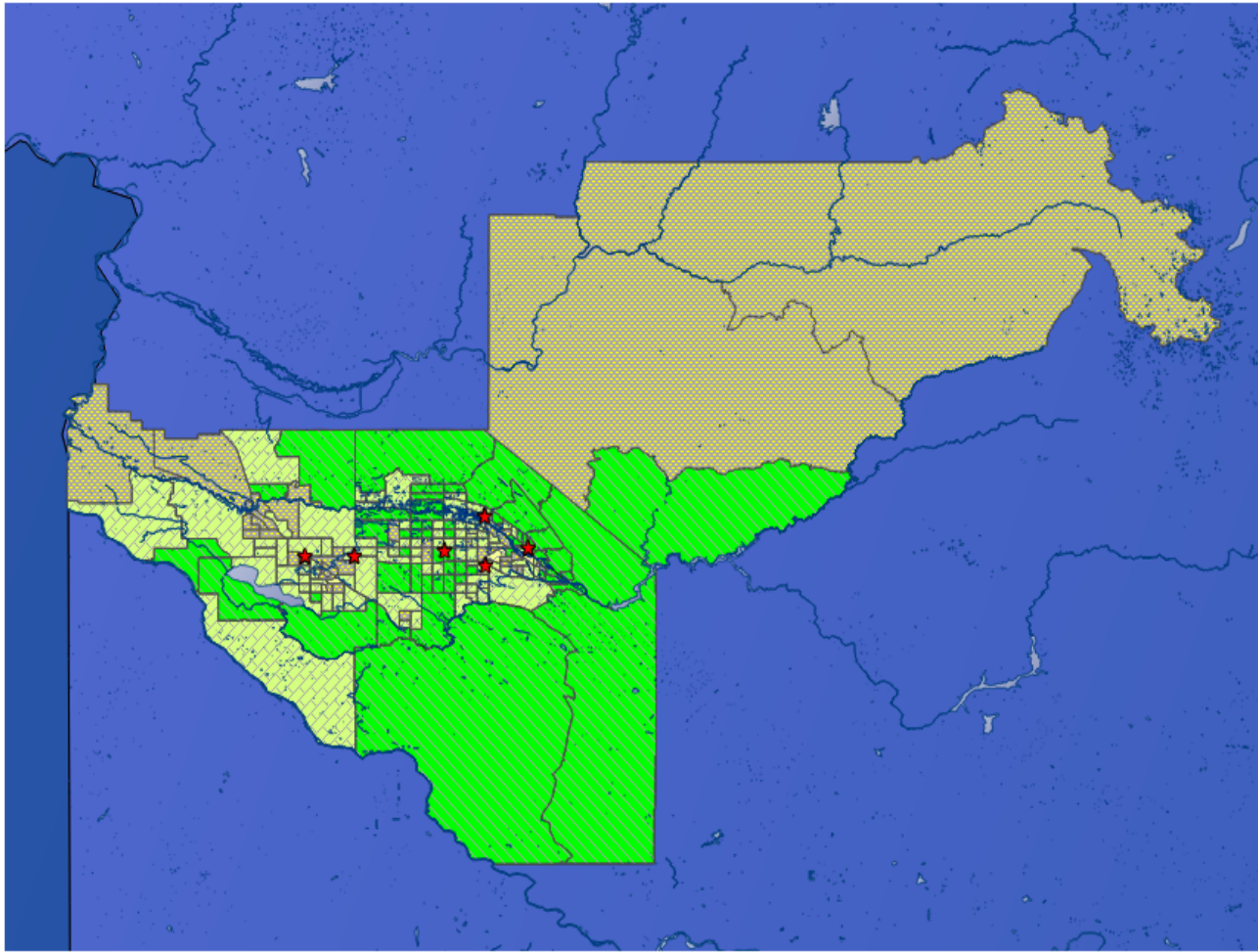


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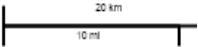
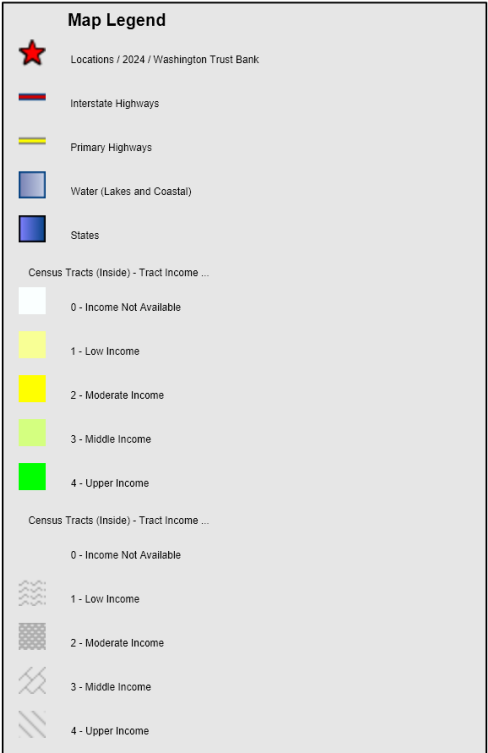
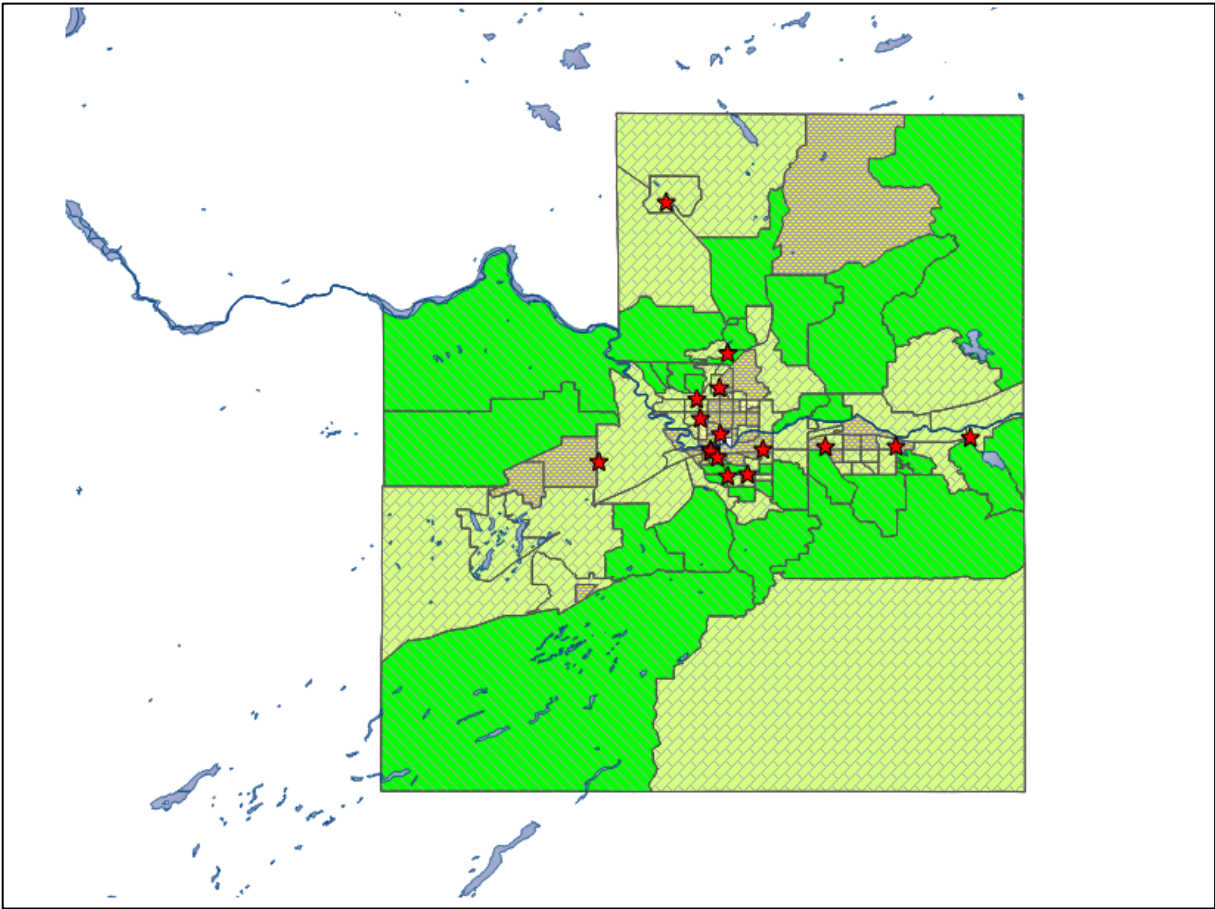
Sandpoint Assessment Areas CRA Census Tracts Map - 2025



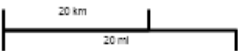
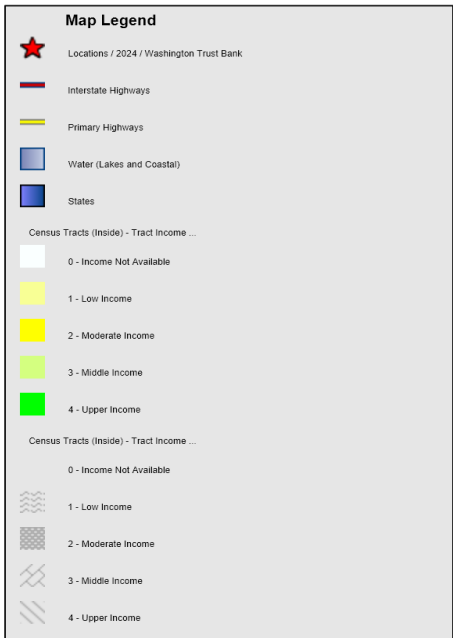
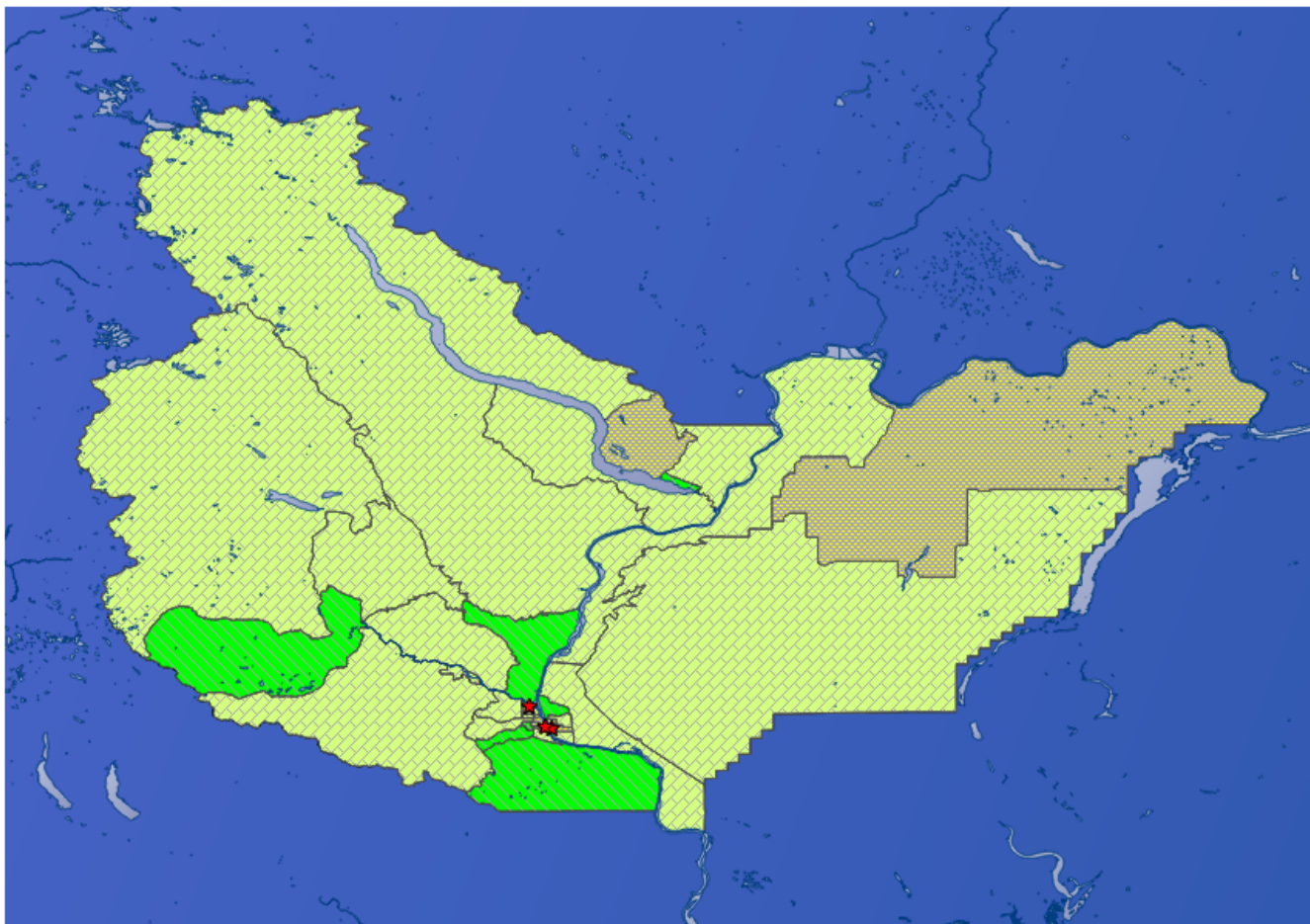
Southern Idaho Assessment Areas CRA Census Tracts Map - 2025



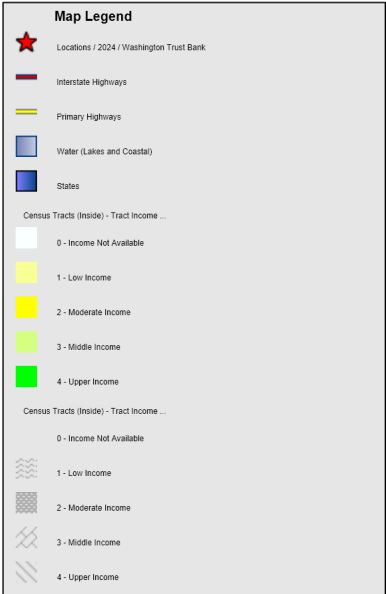
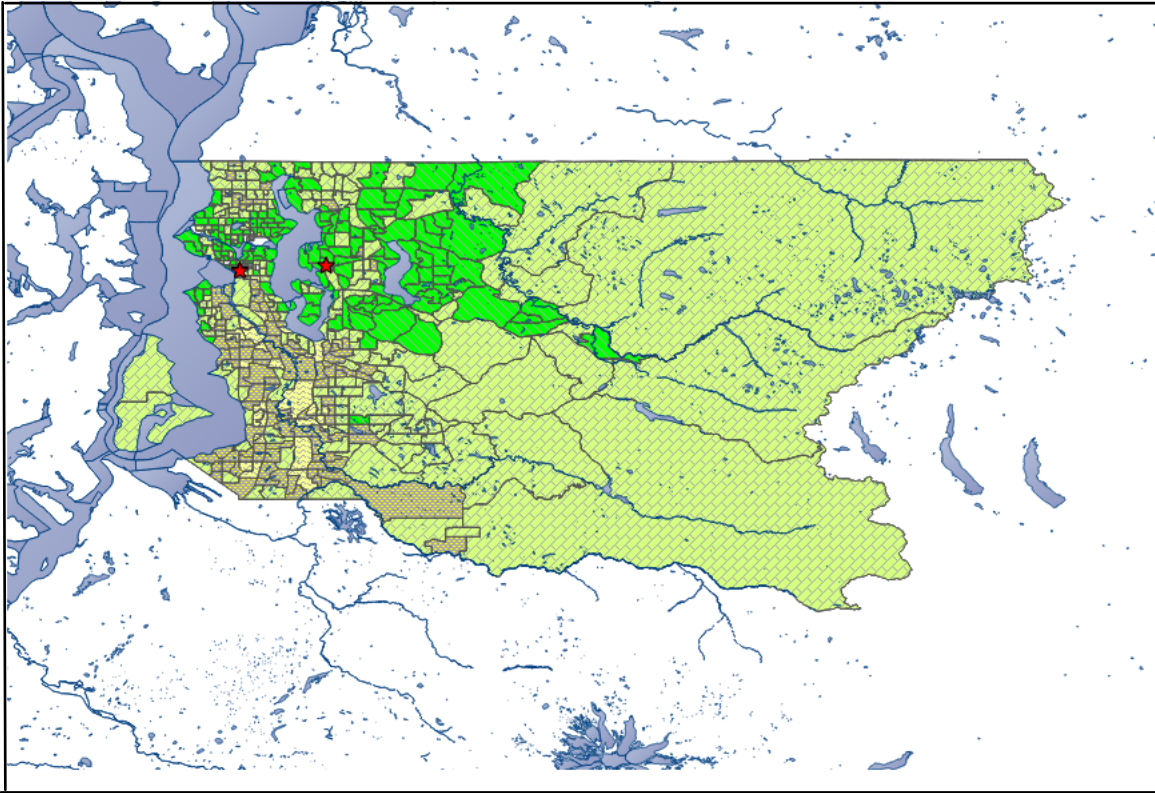
Spokane Assessment Areas CRA Census Tracts Map - 2025



Wenatchee Assessment Areas CRA Census Tracts Map - 2025



Western Washington Assessment Areas CRA Census Tracts Map - 2025



Bend AA Census tract list

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

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

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

Coeur D'A'lene AA Census Tract List

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

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

Grant County AA Census tract list

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

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

Kennebick AA Census Tract List

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

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

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

Lewiston AA Census Tract List

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

Moscow AA Census Tract List

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

Portland AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est. MSA/MD non-MSA/MD Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
41	005	0201.01	Upper	No	173.11	\$116,900	\$202,366	\$163,984	2581	21.77	562	684	879
41	005	0201.02	Upper	No	166.39	\$116,900	\$194,510	\$157,625	2466	18.90	466	848	1016
41	005	0202.01	Upper	No	136.05	\$116,900	\$159,042	\$128,882	4135	15.91	658	1085	1282
41	005	0202.02	Upper	No	165.70	\$116,900	\$193,703	\$156,964	2505	16.89	423	655	909
41	005	0203.02	Upper	No	152.78	\$116,900	\$178,600	\$144,732	3974	25.04	995	1119	1558
41	005	0203.03	Upper	No	135.95	\$116,900	\$158,926	\$128,788	5388	25.84	1392	1452	1668
41	005	0203.04	Upper	No	125.72	\$116,900	\$146,967	\$119,099	5755	31.42	1808	1438	1727

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

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

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

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

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

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

41	009	9705.00	Middle	No	83.71	\$116,900	\$97,857	\$79,297	6802	14.22	967	2241	2773
41	009	9706.00	Middle	No	112.29	\$116,900	\$131,267	\$106,375	6473	14.89	964	1926	2452
41	009	9707.00	Moderate	No	65.70	\$116,900	\$76,803	\$62,243	4204	19.17	806	1091	1833
41	009	9708.00	Middle	No	84.02	\$116,900	\$98,219	\$79,591	7285	18.45	1344	1484	2251
41	009	9709.00	Middle	No	103.39	\$116,900	\$120,863	\$97,939	5221	16.07	839	1408	1825
41	009	9710.00	Middle	No	110.34	\$116,900	\$128,987	\$104,522	5518	18.18	1003	1494	1823
41	009	9711.00	Moderate	No	78.27	\$116,900	\$91,498	\$74,148	3853	14.64	564	1197	1670
41	051	0001.01	Upper	No	137.59	\$116,900	\$160,843	\$130,339	3278	16.20	531	613	878
41	051	0001.02	Upper	No	165.33	\$116,900	\$193,271	\$156,618	3996	17.24	689	1196	1494
41	051	0002.01	Upper	No	166.51	\$116,900	\$194,650	\$157,734	3461	21.24	735	736	1101
41	051	0002.02	Middle	No	117.37	\$116,900	\$137,206	\$111,188	3456	22.05	762	569	800
41	051	0003.01	Middle	No	109.90	\$116,900	\$128,473	\$104,110	5443	27.82	1514	1019	1419
41	051	0003.02	Upper	No	169.94	\$116,900	\$198,660	\$160,982	7191	16.78	1207	2461	2824
41	051	0004.01	Middle	No	97.15	\$116,900	\$113,568	\$92,028	3746	20.82	780	1062	1521

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

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

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

41	051	0028.01	Upper	No	154.39	\$116,900	\$180,482	\$146,250	2991	21.50	643	1028	1220
41	051	0028.02	Upper	No	139.81	\$116,900	\$163,438	\$132,438	3087	22.06	681	923	1176
41	051	0029.01	Middle	No	103.93	\$116,900	\$121,494	\$98,452	4667	24.09	1129	1296	1911
41	051	0029.02	Middle	No	97.03	\$116,900	\$113,428	\$91,920	5684	28.38	1613	1902	2529
41	051	0029.03	Middle	No	83.13	\$116,900	\$97,179	\$78,750	5303	41.94	2224	975	1668
41	051	0030.00	Upper	No	123.91	\$116,900	\$144,851	\$117,381	5038	21.68	1092	1784	2182
41	051	0031.00	Upper	No	152.54	\$116,900	\$178,319	\$144,500	4940	21.70	1072	1401	2042
41	051	0032.00	Upper	No	156.51	\$116,900	\$182,960	\$148,264	4252	24.88	1058	1290	1757
41	051	0033.01	Moderate	No	68.54	\$116,900	\$80,123	\$64,926	3340	39.91	1333	551	1027
41	051	0033.02	Middle	No	89.56	\$116,900	\$104,696	\$84,844	3109	35.41	1101	777	1243
41	051	0034.01	Middle	No	89.05	\$116,900	\$104,099	\$84,357	3657	41.48	1517	892	1505
41	051	0034.02	Upper	No	124.79	\$116,900	\$145,880	\$118,214	4120	38.79	1598	583	1424
41	051	0035.01	Middle	No	95.74	\$116,900	\$111,920	\$90,694	3877	30.80	1194	705	1386
41	051	0035.02	Middle	No	116.00	\$116,900	\$135,604	\$109,891	2763	26.35	728	547	928

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

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

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

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

41	051	0068.02	Upper	No	166.26	\$116,900	\$194,358	\$157,500	3666	20.10	735	1096	1337
41	051	0069.00	Upper	No	220.75	\$116,900	\$258,057	\$209,118	2966	20.67	613	1011	1158
41	051	0070.01	Upper	No	230.37	\$116,900	\$269,303	\$218,224	5521	36.06	1991	1763	1973
41	051	0070.02	Upper	No	254.95	\$116,900	\$298,037	\$241,510	2857	23.66	676	1150	1225
41	051	0071.00	Middle	No	96.76	\$116,900	\$113,112	\$91,667	2771	17.25	478	846	1205
41	051	0072.01	Middle	No	112.03	\$116,900	\$130,963	\$106,125	3029	31.56	956	901	1015
41	051	0072.02	Middle	No	100.04	\$116,900	\$116,947	\$94,773	3727	46.39	1729	766	1016
41	051	0073.00	Middle	No	86.82	\$116,900	\$101,493	\$82,250	1781	35.71	636	75	172
41	051	0074.00	Moderate	No	52.32	\$116,900	\$61,162	\$49,563	3822	57.48	2197	609	982
41	051	0075.00	Middle	No	89.85	\$116,900	\$105,035	\$85,118	5140	41.50	2133	1076	1742
41	051	0076.00	Moderate	No	67.32	\$116,900	\$78,697	\$63,778	3462	52.66	1823	858	1356
41	051	0077.00	Moderate	No	72.19	\$116,900	\$84,390	\$68,385	1949	39.76	775	677	866
41	051	0078.00	Middle	No	98.77	\$116,900	\$115,462	\$93,571	1959	39.66	777	569	775
41	051	0079.00	Moderate	No	73.78	\$116,900	\$86,249	\$69,899	4617	49.23	2273	965	1556

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

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

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

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

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

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

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

41	067	0315.07	Upper	No	120.78	\$116,900	\$141,192	\$114,414	5608	34.52	1936	1481	1728
41	067	0315.09	Upper	No	158.44	\$116,900	\$185,216	\$150,088	10964	65.61	7194	1705	2107
41	067	0315.11	Upper	No	132.93	\$116,900	\$155,395	\$125,924	3244	34.25	1111	785	1004
41	067	0315.14	Upper	No	146.98	\$116,900	\$171,820	\$139,235	7254	44.25	3210	1629	2212
41	067	0315.15	Upper	No	262.83	\$116,900	\$307,248	\$248,977	4966	37.35	1855	1768	1813
41	067	0315.16	Upper	No	189.39	\$116,900	\$221,397	\$179,408	4048	36.14	1463	941	1107
41	067	0315.17	Middle	No	117.35	\$116,900	\$137,182	\$111,167	4753	46.73	2221	844	987
41	067	0315.18	Upper	No	145.54	\$116,900	\$170,136	\$137,875	3456	44.85	1550	941	1089
41	067	0315.19	Upper	No	187.23	\$116,900	\$218,872	\$177,361	7242	57.18	4141	1922	2100
41	067	0315.20	Upper	No	142.18	\$116,900	\$166,208	\$134,691	6535	66.04	4316	1533	2033
41	067	0316.06	Moderate	No	73.81	\$116,900	\$86,284	\$69,924	6587	50.45	3323	1134	1760
41	067	0316.12	Moderate	No	78.96	\$116,900	\$92,304	\$74,803	4281	48.24	2065	592	1430
41	067	0316.14	Middle	No	111.68	\$116,900	\$130,554	\$105,795	5551	53.04	2944	1383	1805
41	067	0316.15	Moderate	No	79.51	\$116,900	\$92,947	\$75,323	5222	44.81	2340	1199	1559

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

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

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

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

41	067	0324.11	Middle	No	104.06	\$116,900	\$121,646	\$98,575	4534	40.63	1842	1328	1499
41	067	0324.12	Middle	No	89.73	\$116,900	\$104,894	\$85,000	4124	43.70	1802	1034	1317
41	067	0324.13	Middle	No	109.18	\$116,900	\$127,631	\$103,426	2968	46.42	1373	699	1022
41	067	0324.14	Upper	No	201.86	\$116,900	\$235,974	\$191,218	4971	47.44	2358	1202	1581
41	067	0325.01	Moderate	No	52.12	\$116,900	\$60,928	\$49,375	3369	52.36	1764	387	750
41	067	0325.02	Middle	No	105.67	\$116,900	\$123,528	\$100,104	2851	45.56	1299	739	1076
41	067	0325.03	Middle	No	105.22	\$116,900	\$123,002	\$99,681	3710	40.73	1511	1172	1502
41	067	0326.03	Middle	No	113.21	\$116,900	\$132,342	\$107,246	7323	29.74	2178	1839	2321
41	067	0326.04	Middle	No	90.73	\$116,900	\$106,063	\$85,948	6355	41.54	2640	1354	2031
41	067	0326.06	Moderate	No	73.52	\$116,900	\$85,945	\$69,650	6327	45.17	2858	1121	1839
41	067	0326.08	Upper	No	121.77	\$116,900	\$142,349	\$115,357	2267	39.66	899	496	749
41	067	0326.09	Upper	No	130.96	\$116,900	\$153,092	\$124,063	2357	37.76	890	463	595
41	067	0326.10	Middle	No	101.71	\$116,900	\$118,899	\$96,354	2879	36.92	1063	650	947
41	067	0326.11	Upper	No	146.42	\$116,900	\$171,165	\$138,707	2806	53.24	1494	312	163

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

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

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

53	011	0403.04	Upper	No	137.00	\$116,900	\$160,153	\$129,778	3054	18.21	556	769	802
53	011	0403.05	Middle	No	95.73	\$116,900	\$111,908	\$90,689	3063	16.26	498	724	1008
53	011	0404.03	Middle	No	107.26	\$116,900	\$125,387	\$101,607	4209	14.68	618	1179	1606
53	011	0404.07	Middle	No	87.92	\$116,900	\$102,778	\$83,289	5930	19.61	1163	1532	2057
53	011	0404.08	Middle	No	118.22	\$116,900	\$138,199	\$111,989	3915	14.97	586	1232	1352
53	011	0404.09	Middle	No	115.68	\$116,900	\$135,230	\$109,583	2180	15.41	336	783	828
53	011	0404.11	Middle	No	83.81	\$116,900	\$97,974	\$79,400	2238	21.58	483	505	519
53	011	0404.12	Upper	No	121.41	\$116,900	\$141,928	\$115,015	5915	23.96	1417	1504	1880
53	011	0404.13	Middle	No	82.41	\$116,900	\$96,337	\$78,073	3272	17.91	586	696	787
53	011	0404.14	Middle	No	99.75	\$116,900	\$116,608	\$94,494	6705	19.78	1326	1623	1990
53	011	0404.15	Middle	No	89.59	\$116,900	\$104,731	\$84,875	4649	16.69	776	1279	1587
53	011	0404.16	Middle	No	107.81	\$116,900	\$126,030	\$102,127	3592	14.20	510	1212	1356
53	011	0405.04	Middle	No	108.55	\$116,900	\$126,895	\$102,835	5438	14.23	774	1436	1538
53	011	0405.05	Upper	No	136.02	\$116,900	\$159,007	\$128,854	6207	13.10	813	1890	2128

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

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

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

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

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

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

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

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

Pullman AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est.MSA/MD non-MSA/MD Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
53	075	0001.00	Low	No	40.09	\$90,000	\$36,081	\$28,245	6684	25.79	1724	83	618
53	075	0002.01	Middle	No	109.96	\$90,000	\$98,964	\$77,470	4576	27.73	1269	848	1365
53	075	0002.02	Middle	No	88.33	\$90,000	\$79,497	\$62,232	2563	25.60	656	498	792
53	075	0003.00	Upper	No	139.39	\$90,000	\$125,451	\$98,209	6049	26.35	1594	1549	2417

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

Sandpoint AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est.MSAMD non- MSAMD Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to Units
16	017	9501.00	Middle	No	84.86	\$78,200	\$66,361	\$52,829	2555	8.65	221	819	1742
16	017	9502.01	Moderate	No	74.73	\$78,200	\$58,439	\$46,522	3189	11.57	369	1008	1385
16	017	9502.02	Upper	No	122.26	\$78,200	\$95,607	\$76,109	2728	8.80	240	720	1188
16	017	9502.03	Middle	No	104.63	\$78,200	\$81,821	\$65,139	4386	9.94	436	919	1480
16	017	9503.00	Middle	No	84.22	\$78,200	\$65,860	\$52,433	3727	12.45	464	1100	1656
16	017	9504.01	Unknown	No	0.00	\$78,200	\$0	\$0	1296	9.10	118	299	976
16	017	9504.02	Middle	No	100.12	\$78,200	\$78,294	\$62,330	3964	11.63	461	927	1447
16	017	9504.03	Upper	No	168.48	\$78,200	\$131,751	\$104,886	2721	10.03	273	793	1003
16	017	9505.00	Moderate	No	78.12	\$78,200	\$61,090	\$48,631	3439	7.85	270	989	1607
16	017	9506.00	Middle	No	116.97	\$78,200	\$91,471	\$72,821	2284	8.06	184	879	2971
16	017	9507.01	Middle	No	81.32	\$78,200	\$63,592	\$50,625	2908	12.00	349	1060	1585
16	017	9507.02	Moderate	No	65.08	\$78,200	\$60,893	\$40,515	2095	11.46	240	710	1038
16	017	9508.01	Middle	No	119.23	\$78,200	\$93,238	\$74,222	3156	9.32	294	957	1519
16	017	9508.02	Middle	No	102.65	\$78,200	\$80,272	\$63,904	3978	9.35	372	1234	1575
16	017	9509.01	Upper	No	185.18	\$78,200	\$144,811	\$115,278	1334	8.40	112	376	1107
16	017	9509.02	Upper	No	120.47	\$78,200	\$94,208	\$75,000	3350	10.84	363	916	1358

Southern Idaho AA Census Tract List

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

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

16	001	0024.18	Middle	No	103.65	\$98,000	\$101,577	\$79,911	3782	18.43	697	1226	1534
16	001	0024.19	Middle	No	113.70	\$98,000	\$111,426	\$87,656	3716	14.16	526	1066	1242
16	001	0101.01	Upper	No	211.16	\$98,000	\$206,937	\$162,788	4206	22.11	930	1252	1373
16	001	0101.02	Upper	No	151.82	\$98,000	\$148,784	\$117,039	5974	13.59	812	1737	2020
16	001	0102.24	Upper	No	167.49	\$98,000	\$164,140	\$129,125	4246	11.94	507	1435	1615
16	001	0102.26	Middle	No	112.54	\$98,000	\$110,289	\$86,758	3247	14.72	478	764	918
16	001	0102.27	Middle	No	111.76	\$98,000	\$109,525	\$86,158	3461	13.87	480	723	1195
16	001	0102.28	Middle	No	86.30	\$98,000	\$84,574	\$66,535	2776	14.81	411	891	926
16	001	0102.29	Middle	No	117.55	\$98,000	\$115,199	\$90,625	4919	15.23	749	1104	1122
16	001	0102.30	Upper	No	146.97	\$98,000	\$144,031	\$113,304	4607	13.83	637	1331	1430
16	001	0102.31	Upper	No	151.25	\$98,000	\$148,225	\$116,603	2552	11.21	286	720	751
16	001	0102.32	Upper	No	139.00	\$98,000	\$136,220	\$107,159	3611	11.80	426	1054	1148
16	001	0102.33	Upper	No	130.05	\$98,000	\$127,449	\$100,263	2888	14.65	423	874	1130
16	001	0102.34	Middle	No	101.77	\$98,000	\$99,735	\$78,462	4874	17.67	861	1286	1789
16	001	0102.35	Middle	No	94.10	\$98,000	\$92,218	\$72,545	4738	14.06	666	1721	1880
16	001	0102.36	Middle	No	109.49	\$98,000	\$107,300	\$84,413	3161	10.69	338	1091	1224
16	001	0102.37	Middle	No	96.19	\$98,000	\$94,266	\$74,159	5400	19.81	1070	1195	1701
16	001	0103.36	Upper	No	153.26	\$98,000	\$150,195	\$118,151	2167	16.06	348	687	687
16	001	0103.37	Upper	No	150.04	\$98,000	\$147,039	\$115,673	5043	18.66	941	1128	1468
16	001	0103.38	Middle	No	115.35	\$98,000	\$113,043	\$88,929	3691	14.47	534	1186	1334
16	001	0103.39	Upper	No	123.14	\$98,000	\$120,677	\$94,931	3962	20.27	803	677	993
16	001	0103.40	Middle	No	83.83	\$98,000	\$82,153	\$64,631	3781	17.72	670	738	1410
16	001	0103.41	Upper	No	168.27	\$98,000	\$164,905	\$129,724	5707	17.93	1023	1552	1707
16	001	0103.42	Upper	No	124.51	\$98,000	\$122,020	\$95,988	5572	18.41	1026	1154	1359
16	001	0103.43	Upper	No	163.08	\$98,000	\$159,818	\$125,724	2832	18.57	526	896	896
16	001	0103.44	Upper	No	124.85	\$98,000	\$122,353	\$96,250	3117	19.89	620	967	1268
16	001	0103.45	Middle	No	107.64	\$98,000	\$105,487	\$82,981	3945	22.13	873	890	1016
16	001	0103.46	Middle	No	109.39	\$98,000	\$107,202	\$84,333	1628	18.30	298	359	373
16	001	0103.47	Middle	No	89.41	\$98,000	\$87,622	\$68,929	3848	22.51	866	699	1417
16	001	0103.48	Middle	No	83.75	\$98,000	\$82,075	\$64,563	3672	22.79	837	791	1193
16	001	0103.49	Upper	No	120.71	\$98,000	\$118,296	\$93,056	3578	17.50	626	1082	1257
16	001	0103.50	Middle	No	98.62	\$98,000	\$96,648	\$76,029	2785	13.36	372	1241	1402
16	001	0103.51	Moderate	No	59.31	\$98,000	\$58,124	\$45,723	3759	14.31	538	889	945
16	001	0103.52	Middle	No	109.70	\$98,000	\$107,506	\$84,569	5698	15.87	904	1586	1847
16	001	0103.53	Upper	No	169.37	\$98,000	\$165,983	\$130,568	4658	14.47	674	1204	1316
16	001	0103.54	Middle	No	91.83	\$98,000	\$89,993	\$70,792	5606	17.52	982	1245	1432
16	001	0103.55	Upper	No	177.74	\$98,000	\$174,185	\$137,025	1961	11.37	223	606	606
16	001	0103.56	Upper	No	143.84	\$98,000	\$140,963	\$110,993	4039	16.32	659	1065	1365

16	001	0103.57	Upper	No	270.77	\$98,000	\$265,355	\$208,737	3979	11.86	472	1260	1370
16	001	0103.58	Upper	No	266.37	\$98,000	\$261,043	\$205,348	5588	16.62	929	1378	1570
16	001	0103.59	Upper	No	143.59	\$98,000	\$140,718	\$110,696	4229	21.19	896	1078	1374
16	001	0103.60	Upper	No	141.83	\$98,000	\$138,993	\$109,342	3773	17.60	664	1364	1510
16	001	0103.61	Middle	No	118.19	\$98,000	\$115,826	\$91,117	4264	18.46	787	1228	1512
16	001	0103.62	Upper	No	125.43	\$98,000	\$122,921	\$96,697	5324	19.57	1042	1359	1619
16	001	0103.63	Upper	No	122.19	\$98,000	\$119,746	\$94,200	5188	20.45	1061	1464	1566
16	001	0103.64	Middle	No	80.94	\$98,000	\$79,321	\$62,397	5412	24.13	1306	1557	1944
16	001	0103.65	Middle	No	112.77	\$98,000	\$110,515	\$86,941	4231	20.00	846	1109	1379
16	001	0103.66	Middle	No	116.79	\$98,000	\$114,454	\$90,038	3478	19.09	664	1200	1488
16	001	0103.67	Moderate	No	77.88	\$98,000	\$76,322	\$60,043	5656	20.63	1167	1654	2169
16	001	0103.68	Moderate	No	69.58	\$98,000	\$68,188	\$53,640	3194	21.29	680	488	1366
16	001	0103.69	Upper	No	175.38	\$98,000	\$171,872	\$135,208	2369	19.88	471	797	903
16	001	0103.70	Upper	No	142.86	\$98,000	\$140,003	\$110,133	2822	19.53	551	627	896
16	001	0103.71	Middle	No	94.56	\$98,000	\$92,669	\$72,900	3215	24.54	789	580	745
16	001	0104.03	Upper	No	133.43	\$98,000	\$130,761	\$102,868	4194	17.57	737	1324	1378
16	001	0104.04	Middle	No	94.43	\$98,000	\$92,541	\$72,801	3861	19.35	747	1013	1557
16	001	0104.05	Moderate	No	76.12	\$98,000	\$74,598	\$58,684	3264	19.00	620	537	746
16	001	0104.06	Middle	No	94.98	\$98,000	\$93,080	\$73,226	5859	20.70	1213	1278	1540
16	001	0104.07	Middle	No	98.02	\$98,000	\$96,060	\$75,571	6460	16.53	1068	1269	1431
16	001	0104.08	Upper	No	139.40	\$98,000	\$136,612	\$107,470	4062	15.41	626	1083	1436
16	001	0104.09	Middle	No	103.31	\$98,000	\$101,244	\$79,643	4610	18.09	834	1352	1543
16	001	0104.10	Middle	No	85.62	\$98,000	\$83,908	\$66,005	6420	29.81	1914	1235	1981
16	001	0104.11	Middle	No	107.28	\$98,000	\$105,134	\$82,708	3114	20.10	626	1112	1236
16	001	0105.01	Upper	No	152.70	\$98,000	\$149,646	\$117,723	7796	22.06	1720	679	829
16	001	0105.03	Upper	No	130.09	\$98,000	\$127,488	\$100,294	5452	28.48	1553	1185	1486
16	001	0105.05	Upper	No	144.24	\$98,000	\$141,355	\$111,196	2511	24.73	621	618	1016
16	001	0105.06	Upper	No	144.31	\$98,000	\$141,424	\$111,250	4307	18.92	815	1362	1561
16	027	0201.00	Moderate	No	59.76	\$98,000	\$58,565	\$46,071	1263	31.12	393	186	394
16	027	0202.00	Moderate	No	55.34	\$98,000	\$54,233	\$42,668	4705	50.84	2392	601	1504
16	027	0203.00	Moderate	No	55.46	\$98,000	\$54,351	\$42,757	4415	32.84	1450	1123	1839
16	027	0204.03	Middle	No	87.72	\$98,000	\$85,966	\$67,625	4782	32.37	1548	1243	1757
16	027	0204.04	Moderate	No	65.04	\$98,000	\$63,739	\$50,147	4837	44.68	2161	903	1528
16	027	0204.05	Low	No	49.16	\$98,000	\$48,177	\$37,900	2829	33.26	941	496	1125
16	027	0204.06	Middle	No	95.37	\$98,000	\$93,463	\$73,523	3786	25.83	978	766	1154
16	027	0205.01	Moderate	No	77.49	\$98,000	\$75,940	\$59,740	3774	32.80	1238	1148	1505
16	027	0205.03	Middle	No	81.24	\$98,000	\$79,615	\$62,630	3624	30.55	1107	674	1170
16	027	0205.05	Moderate	No	67.05	\$98,000	\$65,709	\$51,689	3380	36.66	1239	667	1204

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

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

Spokane AA Census tract list

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

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

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

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

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

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

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

Wenatchee AA Census Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	Est.MSAMD non-MSAMD Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	7	9601.00	Middle	No	96.56	\$80,500	\$77,731	\$70,417	2661	28.49	758	659	1370
53	017	9501.01	Middle	No	89.25	\$100,300	\$89,518	\$65,088	3579	58.31	2087	596	1972
53	017	9501.02	Moderate	No	65.47	\$100,300	\$65,666	\$47,750	3059	66.92	2047	763	1208
53	017	9502.00	Middle	No	99.58	\$100,300	\$99,879	\$72,625	2452	17.50	429	900	1346
53	017	9503.00	Middle	No	116.33	\$100,300	\$116,679	\$84,838	7295	45.35	3308	2102	2769
53	017	9504.00	Upper	No	125.42	\$100,300	\$125,796	\$91,466	7786	30.31	2360	2249	2879
53	017	9505.00	Middle	No	84.37	\$100,300	\$84,623	\$61,530	3596	41.91	1507	605	1196
53	017	9506.00	Middle	No	119.15	\$100,300	\$119,507	\$86,890	4708	26.68	1256	1157	1391
53	017	9507.00	Moderate	No	79.45	\$100,300	\$79,688	\$57,940	4609	45.35	2090	747	1319
53	017	9508.00	Middle	No	101.03	\$100,300	\$101,333	\$73,676	5554	41.15	2409	1385	1916
53	007	9601.00	Middle	No	96.56	\$100,300	\$96,850	\$70,417	2661	28.49	758	659	1370
53	007	9602.01	Upper	No	121.85	\$100,300	\$122,216	\$88,859	4148	15.77	654	1197	1973
53	007	9602.02	Middle	No	107.98	\$100,300	\$108,304	\$78,750	1825	9.53	174	677	1725
53	007	9602.03	Middle	No	90.20	\$100,300	\$90,471	\$65,778	957	10.87	104	370	1866
53	007	9603.01	Middle	No	90.93	\$100,300	\$91,203	\$66,311	2687	35.32	949	523	1813
53	007	9603.02	Middle	No	81.94	\$100,300	\$82,186	\$59,754	2586	42.58	1101	432	1183
53	007	9603.03	Upper	No	144.98	\$100,300	\$145,415	\$105,731	1811	22.20	402	493	1019
53	007	9604.00	Moderate	No	76.51	\$100,300	\$76,740	\$55,801	4034	38.30	1545	822	2411
53	007	9605.01	Middle	No	92.71	\$100,300	\$92,988	\$67,614	2938	32.81	964	644	1189
53	007	9605.02	Middle	No	100.59	\$100,300	\$100,892	\$73,359	4289	32.04	1374	1545	2099
53	007	9606.00	Middle	No	89.63	\$100,300	\$89,899	\$65,368	4235	36.29	1537	832	1282
53	007	9607.00	Upper	No	140.23	\$100,300	\$140,651	\$102,266	4296	18.25	784	1196	1588
53	007	9608.01	Middle	No	107.77	\$100,300	\$108,093	\$78,594	2948	16.42	484	985	1085
53	007	9608.03	Middle	No	83.16	\$100,300	\$83,409	\$60,647	3681	36.21	1333	405	914
53	007	9608.04	Middle	No	85.08	\$100,300	\$85,335	\$62,047	4567	37.57	1716	905	1379

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

Western Washington AA Census tract list

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved	Tract Median Family Income %	Est.MS/AMD non-MSA/MD Median Family	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	33	0001.01	Low	No	49.98	\$146,500	\$73,221	\$58,413	3759	61.37	2307	136	287
53	033	0001.01	Low	No	47.13	\$158,700	\$74,795	\$58,413	3759	61.37	2307	136	287
53	033	0001.02	Middle	No	113.04	\$158,700	\$179,394	\$140,104	4321	42.93	1855	969	1195
53	033	0002.01	Middle	No	83.85	\$158,700	\$133,070	\$103,931	4416	45.81	2023	1128	1187
53	033	0002.02	Middle	No	87.25	\$158,700	\$138,466	\$108,141	4099	41.33	1694	1098	1355
53	033	0003.00	Middle	No	89.86	\$158,700	\$142,608	\$111,375	2820	40.07	1130	822	1167
53	033	0004.02	Middle	No	100.94	\$158,700	\$160,192	\$125,114	5174	32.53	1683	1059	1306
53	033	0004.03	Moderate	No	79.32	\$158,700	\$125,881	\$98,311	3074	36.99	1137	690	462
53	033	0004.04	Low	No	43.69	\$158,700	\$69,336	\$54,154	4067	59.04	2401	299	473
53	033	0005.00	Upper	No	154.96	\$158,700	\$245,922	\$192,063	3400	20.50	697	1179	1343
53	033	0006.01	Moderate	No	65.55	\$158,700	\$104,028	\$81,250	4074	46.61	1899	972	1278
53	033	0006.02	Moderate	No	77.11	\$158,700	\$122,374	\$95,570	4006	47.93	1920	1059	1157
53	033	0007.00	Moderate	No	72.56	\$158,700	\$115,153	\$89,937	5204	47.71	2483	1153	1378
53	033	0008.00	Middle	No	97.08	\$158,700	\$154,066	\$120,324	2693	30.23	814	899	1117
53	033	0009.00	Upper	No	137.29	\$158,700	\$217,879	\$170,167	2076	30.06	624	760	959
53	033	0010.00	Middle	No	108.11	\$158,700	\$171,571	\$134,000	2012	38.92	783	505	652
53	033	0011.00	Middle	No	99.12	\$158,700	\$157,303	\$122,854	2711	35.63	966	760	995
53	033	0012.01	Moderate	No	50.56	\$158,700	\$80,239	\$62,669	3781	51.10	1932	247	298
53	033	0012.02	Middle	No	81.78	\$158,700	\$129,785	\$101,361	3880	48.76	1892	485	595
53	033	0013.00	Middle	No	81.42	\$158,700	\$129,214	\$100,921	5085	48.67	2475	951	1366
53	033	0014.00	Middle	No	107.59	\$158,700	\$170,745	\$133,349	5298	29.52	1564	1646	1917
53	033	0015.00	Upper	No	134.64	\$158,700	\$213,674	\$166,875	2679	18.51	496	865	1155
53	033	0016.00	Upper	No	170.64	\$158,700	\$270,806	\$211,500	4504	23.93	1078	1520	1691
53	033	0017.01	Middle	No	82.06	\$158,700	\$130,229	\$101,705	4252	35.28	1500	719	923
53	033	0017.02	Middle	No	100.39	\$158,700	\$159,319	\$124,423	5327	33.34	1776	1272	1622
53	033	0018.00	Middle	No	103.37	\$158,700	\$164,048	\$128,125	5109	40.13	2050	932	1692

53	033	0019.00	Middle	No	117.58	\$158,700	\$186,599	\$145,729	4959	34.52	1712	1196	1440
53	033	0020.00	Upper	No	129.43	\$158,700	\$205,405	\$160,417	3723	29.81	1110	999	1398
53	033	0021.00	Upper	No	134.66	\$158,700	\$213,705	\$166,996	4423	34.32	1518	1170	1500
53	033	0022.00	Upper	No	140.84	\$158,700	\$223,513	\$174,559	5948	27.39	1629	1870	2233
53	033	0024.00	Upper	No	135.25	\$158,700	\$214,642	\$167,639	3217	29.25	941	1045	1295
53	033	0025.00	Upper	No	128.66	\$158,700	\$204,183	\$159,464	3155	27.83	878	958	1171
53	033	0026.00	Upper	No	132.05	\$158,700	\$209,563	\$163,672	5355	28.66	1535	1175	1846
53	033	0027.00	Upper	No	130.42	\$158,700	\$206,977	\$161,648	5876	25.94	1524	1745	2252
53	033	0028.00	Upper	No	143.21	\$158,700	\$227,274	\$177,500	4956	24.19	1199	1267	1970
53	033	0029.00	Middle	No	118.30	\$158,700	\$187,742	\$146,625	4690	19.59	919	1446	1758
53	033	0030.00	Upper	No	129.46	\$158,700	\$205,453	\$160,457	6493	23.29	1512	1912	2386
53	033	0031.00	Upper	No	138.99	\$158,700	\$220,577	\$172,273	6545	19.10	1250	2238	2570
53	033	0032.01	Unknown	No	0.00	\$158,700	\$0	\$0	4724	21.06	995	1077	1052
53	033	0032.02	Middle	No	114.74	\$158,700	\$182,092	\$142,216	4781	24.01	1148	1584	1991
53	033	0033.01	Middle	No	118.47	\$158,700	\$188,012	\$146,833	4351	29.49	1283	784	1221
53	033	0033.02	Upper	No	139.83	\$158,700	\$221,910	\$173,304	3466	26.72	926	810	1150
53	033	0034.00	Upper	No	137.50	\$158,700	\$218,213	\$170,417	3560	21.12	752	950	1511
53	033	0035.00	Middle	No	118.24	\$158,700	\$187,647	\$146,548	4210	19.64	827	1062	1441
53	033	0036.01	Middle	No	91.08	\$158,700	\$144,544	\$112,891	3838	28.35	1088	1221	1499
53	033	0036.02	Middle	No	96.54	\$158,700	\$153,209	\$119,659	4574	38.19	1747	502	408
53	033	0038.00	Upper	No	138.02	\$158,700	\$219,038	\$171,071	2469	35.28	871	597	832
53	033	0039.00	Upper	No	139.00	\$158,700	\$220,593	\$172,278	3041	30.02	913	886	1115
53	033	0040.00	Upper	No	187.59	\$158,700	\$297,705	\$232,500	3308	39.99	1323	1036	643
53	033	0041.01	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3914	20.26	793	1203	1435
53	033	0041.02	Upper	No	175.72	\$158,700	\$278,868	\$217,794	4198	30.44	1278	1166	1413
53	033	0042.01	Upper	No	164.17	\$158,700	\$260,538	\$203,472	3959	31.25	1237	1081	1334
53	033	0042.02	Upper	No	146.05	\$158,700	\$231,781	\$181,023	4441	26.57	1180	1299	1644
53	033	0043.01	Upper	No	148.13	\$158,700	\$235,082	\$183,600	3943	34.47	1359	701	1087
53	033	0043.02	Moderate	No	51.43	\$158,700	\$81,619	\$63,750	3920	42.27	1657	89	263
53	033	0044.01	Upper	No	155.72	\$158,700	\$247,128	\$193,000	3810	31.10	1185	696	811
53	033	0044.02	Unknown	No	0.00	\$158,700	\$0	\$0	3564	50.67	1806	167	640
53	033	0045.00	Upper	No	123.24	\$158,700	\$195,582	\$152,750	2972	29.85	887	634	1035
53	033	0046.00	Upper	No	157.89	\$158,700	\$250,571	\$195,694	3563	22.87	815	861	1312

53	033	0047.01	Middle	No	87.06	\$158,700	\$138,164	\$107,903	3639	28.55	1039	515	168
53	033	0047.02	Upper	No	148.63	\$158,700	\$235,876	\$184,212	3917	33.29	1304	705	284
53	033	0047.03	Upper	No	141.93	\$158,700	\$225,243	\$175,911	3635	31.86	1158	641	1028
53	033	0048.00	Upper	No	125.31	\$158,700	\$198,867	\$155,313	5113	24.33	1244	1308	2043
53	033	0049.01	Upper	No	167.77	\$158,700	\$266,251	\$207,941	3846	25.82	993	741	1041
53	033	0049.02	Upper	No	174.39	\$158,700	\$276,757	\$216,145	3143	29.43	925	469	879
53	033	0050.00	Middle	No	107.91	\$158,700	\$171,253	\$133,750	4523	29.01	1312	454	903
53	033	0051.00	Upper	No	126.32	\$158,700	\$200,470	\$156,563	4012	25.17	1010	1049	1377
53	033	0062.01	Unknown	No	0.00	\$158,700	\$0	\$0	3898	41.02	1599	447	877
53	033	0062.02	Middle	No	84.01	\$158,700	\$133,324	\$104,125	3595	68.26	2454	66	358
53	033	0063.03	Unknown	No	0.00	\$158,700	\$0	\$0	5310	55.84	2965	0	13
53	033	0063.04	Unknown	No	0.00	\$158,700	\$0	\$0	3506	60.04	2105	0	12
53	033	0063.05	Unknown	No	0.00	\$158,700	\$0	\$0	2885	66.41	1916	0	33
53	033	0063.06	Middle	No	83.91	\$158,700	\$133,165	\$104,000	3134	71.12	2229	0	62
53	033	0063.07	Unknown	No	0.00	\$158,700	\$0	\$0	2921	35.78	1045	0	10
53	033	0064.01	Upper	No	120.22	\$158,700	\$190,789	\$149,000	3853	28.76	1108	735	789
53	033	0064.02	Middle	No	86.12	\$158,700	\$136,672	\$106,743	3262	28.26	922	680	1108
53	033	0066.00	Upper	No	147.54	\$158,700	\$234,146	\$182,868	7130	19.94	1422	2565	2948
53	033	0067.00	Upper	No	125.00	\$158,700	\$198,375	\$154,932	6586	24.19	1593	2098	2443
53	033	0068.01	Middle	No	106.08	\$158,700	\$168,349	\$131,481	6116	32.96	2016	956	1616
53	033	0068.03	Upper	No	133.19	\$158,700	\$211,373	\$165,083	3347	31.64	1059	633	932
53	033	0068.04	Middle	No	109.06	\$158,700	\$173,078	\$135,179	2993	39.96	1196	361	363
53	033	0069.01	Upper	No	166.64	\$158,700	\$264,458	\$206,532	3570	35.24	1258	635	749
53	033	0069.02	Upper	No	136.88	\$158,700	\$217,229	\$169,654	4127	25.49	1052	1183	1422
53	033	0060.00	Upper	No	168.70	\$158,700	\$267,727	\$209,091	6061	30.33	1838	1176	1959
53	033	0061.00	Upper	No	163.61	\$158,700	\$259,649	\$202,786	5667	26.63	1509	1593	1836
53	033	0062.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4075	23.48	957	1516	1621
53	033	0063.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	5530	17.41	963	1789	1887
53	033	0064.00	Upper	No	178.44	\$158,700	\$283,184	\$221,161	3420	23.68	810	1107	1366
53	033	0065.00	Upper	No	153.89	\$158,700	\$244,223	\$190,736	4672	24.57	1148	1144	1532
53	033	0066.00	Upper	No	149.93	\$158,700	\$237,939	\$185,833	4061	31.62	1284	575	794
53	033	0067.01	Upper	No	133.07	\$158,700	\$211,182	\$164,926	4060	60.64	2462	44	90
53	033	0067.02	Upper	No	155.90	\$158,700	\$247,413	\$193,224	3256	45.76	1490	642	560

53	033	0067.03	Middle	No	102.83	\$158,700	\$163,191	\$127,448	3259	29.73	969	1060	692
53	033	0068.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	3341	24.15	807	676	1025
53	033	0069.00	Upper	No	135.39	\$158,700	\$214,864	\$167,813	4698	23.16	1088	1294	1503
53	033	0070.01	Upper	No	171.13	\$158,700	\$271,583	\$212,109	3757	26.88	1010	983	351
53	033	0070.02	Upper	No	157.79	\$158,700	\$250,413	\$195,568	3981	31.35	1248	572	447
53	033	0071.01	Unknown	No	0.00	\$158,700	\$0	\$0	3221	44.64	1438	365	14
53	033	0071.02	Middle	No	106.18	\$158,700	\$168,508	\$131,607	2661	42.69	1136	327	59
53	033	0072.01	Upper	No	140.36	\$158,700	\$222,751	\$173,971	4646	56.48	2824	742	50
53	033	0072.02	Upper	No	149.57	\$158,700	\$237,368	\$185,385	4148	54.89	2277	228	37
53	033	0072.03	Upper	No	133.13	\$158,700	\$211,277	\$165,000	3421	63.90	2186	209	192
53	033	0073.01	Middle	No	106.60	\$158,700	\$169,174	\$132,120	3736	59.31	2216	0	65
53	033	0073.02	Upper	No	156.43	\$158,700	\$248,254	\$193,885	5290	53.95	2854	449	59
53	033	0073.03	Middle	No	103.66	\$158,700	\$164,508	\$128,478	3880	53.48	2075	111	0
53	033	0074.03	Middle	No	105.65	\$158,700	\$167,667	\$130,952	2545	34.70	883	223	127
53	033	0074.04	Upper	No	146.53	\$158,700	\$232,543	\$181,618	2799	30.55	855	448	239
53	033	0074.05	Unknown	No	0.00	\$158,700	\$0	\$0	2801	43.27	1212	163	92
53	033	0074.06	Middle	No	118.78	\$158,700	\$188,504	\$147,222	2589	38.74	1003	395	61
53	033	0075.01	Upper	No	166.14	\$158,700	\$263,664	\$205,921	3915	32.31	1265	303	249
53	033	0075.02	Unknown	No	0.00	\$158,700	\$0	\$0	3474	38.49	1337	300	178
53	033	0075.03	Low	No	31.60	\$158,700	\$50,149	\$39,172	2460	42.44	1044	158	38
53	033	0076.00	Middle	No	109.73	\$158,700	\$174,142	\$136,000	4344	32.44	1409	832	816
53	033	0077.00	Middle	No	104.03	\$158,700	\$165,096	\$128,942	5390	40.04	2158	1481	2084
53	033	0078.00	Upper	No	175.99	\$158,700	\$279,296	\$218,125	5285	25.75	1361	1780	2275
53	033	0079.01	Middle	No	104.76	\$158,700	\$166,254	\$129,844	2807	34.38	965	656	258
53	033	0079.02	Unknown	No	0.00	\$158,700	\$0	\$0	3682	43.05	1585	534	815
53	033	0080.02	Middle	No	118.48	\$158,700	\$188,028	\$146,855	4419	42.84	1893	544	98
53	033	0080.03	Middle	No	110.66	\$158,700	\$175,617	\$137,151	4119	48.22	1986	892	125
53	033	0080.04	Upper	No	171.86	\$158,700	\$272,742	\$213,011	3410	47.24	1611	793	55
53	033	0081.01	Upper	No	145.92	\$158,700	\$231,575	\$180,859	2808	41.63	1169	261	46
53	033	0081.02	Middle	No	108.84	\$158,700	\$172,729	\$134,899	3005	41.90	1259	342	0
53	033	0082.00	Middle	No	117.16	\$158,700	\$185,933	\$145,208	4802	44.86	2154	421	159
53	033	0083.00	Middle	No	93.79	\$158,700	\$148,845	\$116,250	3417	44.13	1508	414	35
53	033	0084.01	Unknown	No	0.00	\$158,700	\$0	\$0	3469	43.99	1526	335	108

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

53	033	0108.00	Moderate	No	72.51	\$158,700	\$115,073	\$89,875	5063	49.87	2525	1417	1899
53	033	0109.00	Middle	No	109.42	\$158,700	\$173,650	\$135,625	1457	36.72	535	323	538
53	033	0110.01	Moderate	No	58.22	\$158,700	\$92,395	\$72,167	4790	85.26	4084	766	1440
53	033	0110.02	Low	No	38.97	\$158,700	\$61,845	\$48,300	4590	89.28	4098	824	1335
53	033	0111.01	Moderate	No	68.89	\$158,700	\$109,328	\$85,391	5747	78.25	4497	947	1368
53	033	0111.02	Middle	No	113.35	\$158,700	\$179,886	\$140,488	4652	59.67	2776	1170	1556
53	033	0112.00	Low	No	40.17	\$158,700	\$63,750	\$49,792	3736	66.22	2474	554	1204
53	033	0113.00	Middle	No	86.06	\$158,700	\$136,577	\$106,667	6600	49.29	3253	1430	1965
53	033	0114.01	Moderate	No	71.89	\$158,700	\$114,089	\$89,102	4226	49.86	2107	936	1421
53	033	0114.02	Moderate	No	69.64	\$158,700	\$110,519	\$86,316	4199	58.49	2456	875	1260
53	033	0115.00	Middle	No	97.94	\$158,700	\$155,431	\$121,389	4452	28.66	1276	1526	1939
53	033	0116.01	Upper	No	135.60	\$158,700	\$215,197	\$168,070	3555	25.12	893	1116	1437
53	033	0116.02	Middle	No	110.08	\$158,700	\$174,697	\$136,442	3321	20.05	666	1242	1564
53	033	0117.00	Moderate	No	63.97	\$158,700	\$101,520	\$79,284	5657	84.09	4757	1093	1702
53	033	0118.01	Moderate	No	79.99	\$158,700	\$126,944	\$99,148	3794	78.41	2975	745	1113
53	033	0118.02	Low	No	44.02	\$158,700	\$69,860	\$54,570	4223	76.23	3219	1016	1326
53	033	0119.01	Middle	No	102.15	\$158,700	\$162,112	\$126,613	3718	79.34	2950	1181	1449
53	033	0119.02	Middle	No	83.59	\$158,700	\$132,657	\$103,604	3869	63.25	2447	1126	1468
53	033	0120.00	Middle	No	117.54	\$158,700	\$186,536	\$145,682	3560	25.81	919	1195	1575
53	033	0121.00	Upper	No	147.83	\$158,700	\$234,606	\$183,229	2793	22.20	620	1028	1213
53	033	0201.00	Middle	No	114.33	\$158,700	\$181,442	\$141,705	3335	21.98	733	1142	1224
53	033	0202.00	Middle	No	89.63	\$158,700	\$142,243	\$111,094	5887	31.49	1854	1545	1743
53	033	0203.01	Moderate	No	71.14	\$158,700	\$112,899	\$88,179	3754	48.93	1837	540	572
53	033	0203.02	Middle	No	90.39	\$158,700	\$143,449	\$112,040	3718	43.68	1624	695	981
53	033	0204.01	Middle	No	90.58	\$158,700	\$143,750	\$112,266	3917	40.90	1602	979	1142
53	033	0204.02	Middle	No	101.72	\$158,700	\$161,430	\$126,071	5682	36.01	2046	1430	1631
53	033	0205.00	Middle	No	94.31	\$158,700	\$149,670	\$116,894	7451	41.63	3102	1877	1887
53	033	0206.00	Middle	No	94.30	\$158,700	\$149,654	\$116,875	3842	43.57	1674	1008	1190
53	033	0207.00	Moderate	No	71.94	\$158,700	\$114,169	\$89,167	4170	47.00	1960	802	1143
53	033	0208.00	Middle	No	116.84	\$158,700	\$185,425	\$144,821	4599	26.42	1215	1323	1470
53	033	0209.00	Middle	No	100.68	\$158,700	\$159,779	\$124,792	3700	38.73	1433	1008	1057
53	033	0210.00	Middle	No	93.49	\$158,700	\$148,369	\$115,875	5966	44.74	2669	1643	2034
53	033	0211.00	Middle	No	87.11	\$158,700	\$138,244	\$107,969	4543	42.53	1932	1169	1455

53	033	0213.00	Moderate	No	79.33	\$158,700	\$125,897	\$98,333	4030	37.10	1495	1044	1223
53	033	0214.00	Upper	No	129.06	\$158,700	\$204,818	\$159,968	3907	24.39	953	1206	1495
53	033	0215.00	Upper	No	127.87	\$158,700	\$202,930	\$158,485	4622	24.99	1155	1564	1663
53	033	0216.00	Middle	No	104.82	\$158,700	\$166,349	\$129,919	5458	31.60	1725	1609	1748
53	033	0217.01	Upper	No	124.38	\$158,700	\$197,361	\$154,167	4604	43.16	1987	1068	1207
53	033	0217.02	Middle	No	96.14	\$158,700	\$152,574	\$119,167	4656	40.49	1885	1120	1144
53	033	0218.02	Middle	No	100.45	\$158,700	\$159,414	\$124,504	6090	42.12	2565	1486	1759
53	033	0218.03	Middle	No	104.71	\$158,700	\$166,175	\$129,782	6097	32.18	1962	1337	1689
53	033	0218.04	Middle	No	83.71	\$158,700	\$132,848	\$103,750	5632	35.78	2015	1121	1334
53	033	0219.03	Middle	No	95.71	\$158,700	\$151,892	\$118,625	6187	36.14	2236	1399	1531
53	033	0219.04	Middle	No	93.42	\$158,700	\$148,258	\$115,789	5762	50.54	2912	1338	1748
53	033	0219.05	Middle	No	82.54	\$158,700	\$130,991	\$102,308	5540	41.46	2297	1738	1812
53	033	0219.06	Middle	No	103.30	\$158,700	\$163,937	\$128,036	4673	42.61	1991	1337	1346
53	033	0220.01	Middle	No	118.93	\$158,700	\$188,742	\$147,411	5570	33.12	1845	1342	1478
53	033	0220.03	Middle	No	102.47	\$158,700	\$162,620	\$127,012	5109	36.47	1863	1291	1747
53	033	0220.05	Moderate	No	73.45	\$158,700	\$116,565	\$91,042	5132	42.34	2173	1137	1415
53	033	0220.06	Upper	No	125.84	\$158,700	\$199,708	\$155,970	3935	34.43	1355	1240	1337
53	033	0221.01	Upper	No	127.13	\$158,700	\$201,755	\$157,576	5257	29.10	1530	1718	1592
53	033	0221.02	Upper	No	121.89	\$158,700	\$193,439	\$151,078	6921	35.31	2444	1944	2219
53	033	0222.01	Middle	No	110.18	\$158,700	\$174,856	\$136,563	4583	29.28	1342	1258	1498
53	033	0222.03	Middle	No	119.45	\$158,700	\$189,567	\$148,056	5419	33.00	1788	1564	1890
53	033	0222.04	Middle	No	102.84	\$158,700	\$163,207	\$127,463	3815	32.82	1252	782	976
53	033	0222.05	Middle	No	96.29	\$158,700	\$152,812	\$119,345	4071	34.12	1389	789	915
53	033	0223.00	Upper	No	146.01	\$158,700	\$231,718	\$180,972	2878	24.25	698	938	1146
53	033	0224.01	Upper	No	177.04	\$158,700	\$280,962	\$219,432	4045	31.25	1264	903	1087
53	033	0224.02	Upper	No	178.38	\$158,700	\$283,089	\$221,087	5544	27.33	1515	1250	1648
53	033	0225.01	Upper	No	137.07	\$158,700	\$217,530	\$169,886	4390	35.22	1546	1224	1446
53	033	0225.02	Upper	No	137.35	\$158,700	\$217,974	\$170,238	4725	30.73	1452	1184	665
53	033	0226.03	Upper	No	132.05	\$158,700	\$209,563	\$163,665	6488	45.25	2936	1649	1655
53	033	0226.04	Upper	No	128.17	\$158,700	\$203,406	\$158,861	5238	42.52	2227	1492	1773
53	033	0226.05	Middle	No	87.88	\$158,700	\$139,466	\$108,920	6300	54.78	3451	1150	1394
53	033	0226.06	Upper	No	128.65	\$158,700	\$204,168	\$159,450	6060	46.70	2830	1454	1996
53	033	0227.01	Upper	No	154.02	\$158,700	\$244,430	\$190,893	3284	30.69	1008	668	635

53	033	0227.02	Upper	No	167.42	\$158,700	\$265,696	\$207,500	4185	31.88	1334	1005	1113
53	033	0227.03	Middle	No	111.54	\$158,700	\$177,014	\$138,250	2655	38.00	1009	905	1052
53	033	0228.02	Upper	No	129.43	\$158,700	\$205,405	\$160,417	5515	51.17	2822	1565	1765
53	033	0228.03	Middle	No	118.36	\$158,700	\$187,837	\$146,696	7566	70.26	5316	766	1084
53	033	0228.04	Moderate	No	73.62	\$158,700	\$116,835	\$91,250	4936	74.37	3671	413	636
53	033	0228.05	Upper	No	121.32	\$158,700	\$192,535	\$150,368	4181	62.11	2597	707	1061
53	033	0229.01	Upper	No	123.22	\$158,700	\$195,550	\$152,720	3000	47.27	1418	910	1126
53	033	0229.02	Upper	No	145.25	\$158,700	\$230,512	\$180,031	6821	44.16	3012	1810	2117
53	033	0230.00	Upper	No	135.86	\$158,700	\$215,610	\$168,393	7193	49.33	3548	1456	1821
53	033	0231.00	Upper	No	129.90	\$158,700	\$206,151	\$161,000	4158	49.25	2048	1150	1509
53	033	0232.01	Middle	No	83.26	\$158,700	\$132,134	\$103,200	6652	71.21	4737	824	803
53	033	0232.02	Moderate	No	64.80	\$158,700	\$102,838	\$80,323	5017	66.99	3361	690	890
53	033	0233.00	Middle	No	111.63	\$158,700	\$177,157	\$138,355	6895	47.11	3248	1799	2346
53	033	0234.01	Middle	No	111.79	\$158,700	\$177,411	\$138,553	4206	57.66	2425	904	1203
53	033	0234.03	Upper	No	121.86	\$158,700	\$193,392	\$151,042	4371	43.72	1911	1140	1398
53	033	0234.04	Upper	No	125.34	\$158,700	\$198,915	\$155,357	3442	28.36	976	1129	1173
53	033	0235.00	Upper	No	124.30	\$158,700	\$197,264	\$154,063	4063	48.86	1985	979	1273
53	033	0236.01	Upper	No	126.81	\$158,700	\$201,247	\$157,171	4412	53.13	2344	966	1039
53	033	0236.03	Middle	No	109.02	\$158,700	\$173,015	\$135,130	6705	71.10	4767	866	1386
53	033	0236.04	Middle	No	84.90	\$158,700	\$134,736	\$105,234	6581	60.67	3993	1157	1735
53	033	0237.01	Upper	No	147.07	\$158,700	\$233,400	\$182,283	4254	43.46	1849	1271	1377
53	033	0237.02	Upper	No	201.71	\$158,700	\$320,114	\$250,001	1165	67.55	787	27	17
53	033	0238.01	Middle	No	94.02	\$158,700	\$149,210	\$116,538	3536	54.13	1914	501	729
53	033	0238.05	Upper	No	166.22	\$158,700	\$263,791	\$206,016	3076	55.66	1712	356	53
53	033	0238.06	Middle	No	107.98	\$158,700	\$171,364	\$133,839	3115	59.29	1847	42	61
53	033	0238.07	Upper	No	149.31	\$158,700	\$236,955	\$185,054	5750	50.52	2905	603	128
53	033	0238.08	Middle	No	108.47	\$158,700	\$172,142	\$134,444	2869	64.10	1839	157	38
53	033	0239.01	Upper	No	154.27	\$158,700	\$244,826	\$191,205	4551	41.42	1885	1013	1255
53	033	0239.02	Upper	No	199.97	\$158,700	\$317,352	\$247,847	3040	41.38	1258	921	1002
53	033	0240.01	Upper	No	185.34	\$158,700	\$294,135	\$229,712	4791	56.71	2717	1201	1421
53	033	0240.02	Upper	No	142.38	\$158,700	\$225,957	\$176,466	4230	52.74	2231	884	964
53	033	0241.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	4717	38.10	1797	1663	1986
53	033	0242.00	Upper	No	201.71	\$158,700	\$320,114	\$250,001	2898	37.41	1084	1010	1290

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

53	033	0257.03	Moderate	No	58.85	\$158,700	\$93,395	\$72,949	3428	57.26	1963	365	481
53	033	0257.04	Moderate	No	77.03	\$158,700	\$122,247	\$95,475	2986	44.27	1322	529	800
53	033	0258.03	Moderate	No	62.38	\$158,700	\$98,987	\$77,321	5261	61.70	3246	796	891
53	033	0258.04	Moderate	No	71.00	\$158,700	\$112,677	\$88,000	3757	52.68	1979	926	1257
53	033	0258.05	Moderate	No	67.53	\$158,700	\$107,170	\$83,704	5606	61.88	3469	1090	1128
53	033	0258.06	Moderate	No	71.05	\$158,700	\$112,756	\$88,065	5303	69.45	3683	1070	1346
53	033	0260.01	Middle	No	86.19	\$158,700	\$136,784	\$106,830	5551	65.59	3641	1705	2181
53	033	0260.03	Low	No	49.36	\$158,700	\$78,334	\$61,182	4599	82.30	3785	238	464
53	033	0260.04	Middle	No	89.68	\$158,700	\$142,322	\$111,154	3927	68.91	2706	944	1260
53	033	0261.01	Moderate	No	67.51	\$158,700	\$107,138	\$83,681	4052	75.81	3072	777	1096
53	033	0261.02	Moderate	No	57.48	\$158,700	\$91,221	\$71,250	3646	82.80	3019	860	1071
53	033	0262.00	Moderate	No	66.68	\$158,700	\$105,821	\$82,644	6469	67.94	4395	526	713
53	033	0263.00	Moderate	No	57.84	\$158,700	\$91,792	\$71,696	1743	71.03	1238	316	500
53	033	0264.00	Low	No	46.59	\$158,700	\$73,938	\$57,755	5982	63.57	3803	961	1056
53	033	0265.00	Low	No	40.20	\$158,700	\$63,797	\$49,826	4384	69.64	3053	579	1330
53	033	0266.00	Middle	No	87.71	\$158,700	\$139,196	\$108,712	2484	56.16	1395	612	855
53	033	0267.00	Moderate	No	71.08	\$158,700	\$112,804	\$88,098	5856	44.83	2625	1204	1643
53	033	0268.01	Low	No	43.86	\$158,700	\$69,606	\$54,365	6594	73.10	4820	1112	1532
53	033	0268.02	Moderate	No	58.95	\$158,700	\$93,554	\$73,063	6238	72.70	4535	1180	1688
53	033	0270.00	Moderate	No	67.34	\$158,700	\$106,869	\$83,472	3453	61.31	2117	753	1107
53	033	0271.00	Low	No	37.96	\$158,700	\$60,243	\$47,054	3773	66.34	2503	581	813
53	033	0272.00	Moderate	No	74.96	\$158,700	\$118,962	\$92,917	2931	70.11	2055	445	707
53	033	0273.00	Moderate	No	64.54	\$158,700	\$102,425	\$80,000	6670	75.41	5030	1004	1304
53	033	0274.00	Moderate	No	70.73	\$158,700	\$112,249	\$87,672	5781	63.05	3645	1384	1760
53	033	0275.00	Moderate	No	62.36	\$158,700	\$98,965	\$77,297	4977	55.19	2747	1113	1642
53	033	0276.00	Moderate	No	77.65	\$158,700	\$123,231	\$96,250	4324	52.17	2256	838	1029
53	033	0277.01	Middle	No	107.73	\$158,700	\$170,968	\$133,529	5884	16.91	995	1847	2562
53	033	0277.02	Middle	No	87.21	\$158,700	\$138,402	\$108,094	5171	14.77	764	2054	2677
53	033	0278.00	Middle	No	103.09	\$158,700	\$163,604	\$127,778	3316	18.64	618	1211	1376
53	033	0279.01	Middle	No	89.25	\$158,700	\$141,640	\$110,625	3757	33.06	1242	1173	1524
53	033	0279.02	Moderate	No	79.12	\$158,700	\$125,563	\$98,068	3885	48.96	1902	491	419
53	033	0280.00	Low	No	49.48	\$158,700	\$78,525	\$61,332	3797	69.84	2652	493	560
53	033	0281.00	Moderate	No	59.62	\$158,700	\$94,617	\$73,897	2934	84.01	2465	362	501

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

53	033	0295.05	Low	No	47.95	\$158,700	\$76,097	\$59,432	3963	69.62	2759	565	555
53	033	0295.06	Low	No	32.17	\$158,700	\$51,054	\$39,873	4844	73.06	3539	232	431
53	033	0295.07	Middle	No	84.71	\$158,700	\$134,435	\$105,000	3674	54.30	1995	777	926
53	033	0295.08	Middle	No	89.07	\$158,700	\$141,354	\$110,395	4165	60.62	2525	944	1166
53	033	0296.02	Middle	No	114.13	\$158,700	\$181,124	\$141,458	7288	49.04	3574	1836	2064
53	033	0296.03	Middle	No	83.26	\$158,700	\$132,134	\$103,192	3925	69.89	2743	694	1102
53	033	0296.04	Moderate	No	54.79	\$158,700	\$86,952	\$67,917	3888	56.61	2201	648	973
53	033	0297.01	Low	No	47.96	\$158,700	\$76,113	\$59,445	5089	52.74	2884	767	1233
53	033	0297.02	Moderate	No	55.76	\$158,700	\$88,491	\$69,118	3226	55.42	1788	724	831
53	033	0298.03	Moderate	No	57.41	\$158,700	\$91,110	\$71,157	4347	61.28	2664	201	510
53	033	0298.04	Middle	No	82.42	\$158,700	\$130,801	\$102,155	4468	54.79	2448	1130	1376
53	033	0298.05	Moderate	No	75.64	\$158,700	\$120,041	\$93,750	5153	50.55	2805	1329	1560
53	033	0298.06	Middle	No	82.77	\$158,700	\$131,356	\$102,589	4548	54.05	2458	1387	1717
53	033	0299.01	Moderate	No	75.13	\$158,700	\$119,231	\$93,125	4834	43.86	2120	1159	1429
53	033	0299.02	Middle	No	115.45	\$158,700	\$183,219	\$143,092	5744	46.78	2687	1408	1676
53	033	0300.03	Moderate	No	56.85	\$158,700	\$90,221	\$70,463	6592	56.25	3708	1642	1870
53	033	0300.05	Moderate	No	69.02	\$158,700	\$109,535	\$85,547	6117	71.37	4366	1354	1620
53	033	0300.06	Moderate	No	50.32	\$158,700	\$79,858	\$62,371	4318	70.77	3056	367	581
53	033	0300.07	Low	No	32.11	\$158,700	\$50,959	\$39,799	4554	83.36	3796	88	168
53	033	0300.08	Low	No	49.41	\$158,700	\$78,414	\$61,250	4745	72.24	3428	736	827
53	033	0301.01	Moderate	No	71.18	\$158,700	\$112,963	\$88,229	3772	45.02	1698	781	1485
53	033	0301.02	Middle	No	92.64	\$158,700	\$147,020	\$114,826	3694	36.25	1339	1455	1522
53	033	0302.01	Moderate	No	65.46	\$158,700	\$103,885	\$81,134	5662	60.10	3403	1227	1657
53	033	0302.03	Moderate	No	56.09	\$158,700	\$89,015	\$69,522	4167	71.51	2980	564	664
53	033	0302.04	Moderate	No	59.29	\$158,700	\$94,093	\$73,487	3803	56.19	2137	869	943
53	033	0303.04	Moderate	No	65.24	\$158,700	\$103,536	\$80,870	4537	56.45	2561	881	1070
53	033	0303.05	Moderate	No	61.66	\$158,700	\$97,854	\$76,429	5425	46.23	2508	1298	1753
53	033	0303.06	Middle	No	85.86	\$158,700	\$136,260	\$106,419	5864	49.05	2876	1396	1782
53	033	0303.08	Moderate	No	60.71	\$158,700	\$96,347	\$75,250	6883	67.03	4614	914	1439
53	033	0303.09	Moderate	No	67.27	\$158,700	\$106,757	\$83,382	5906	64.71	3822	738	1483
53	033	0303.10	Middle	No	95.96	\$158,700	\$152,289	\$118,938	6466	62.16	4019	1491	1800
53	033	0303.11	Moderate	No	70.35	\$158,700	\$111,645	\$87,193	5093	58.81	2995	1215	1471
53	033	0303.12	Moderate	No	63.39	\$158,700	\$100,600	\$78,571	5538	61.01	3379	1003	1404

53	033	0303.13	Low	No	43.84	\$158,700	\$69,574	\$54,336	4835	67.09	3244	698	963
53	033	0303.14	Low	No	42.35	\$158,700	\$67,209	\$52,500	4655	58.93	2743	873	1137
53	033	0304.03	Middle	No	90.14	\$158,700	\$143,052	\$111,731	4638	38.27	1775	1444	1643
53	033	0304.04	Middle	No	87.63	\$158,700	\$139,069	\$108,611	5264	38.47	2025	1236	1629
53	033	0304.05	Moderate	No	77.06	\$158,700	\$122,254	\$95,514	3559	36.64	1304	936	1195
53	033	0304.06	Moderate	No	67.93	\$158,700	\$107,805	\$84,196	3145	47.28	1487	521	1012
53	033	0304.07	Moderate	No	64.12	\$158,700	\$101,758	\$79,479	3151	66.74	2103	528	630
53	033	0305.01	Low	No	34.81	\$158,700	\$55,243	\$43,148	2985	44.02	1314	195	353
53	033	0305.03	Moderate	No	59.99	\$158,700	\$95,204	\$74,360	6406	56.09	3593	1010	1602
53	033	0305.04	Moderate	No	55.18	\$158,700	\$87,571	\$68,399	5137	48.51	2492	873	1484
53	033	0306.00	Moderate	No	64.59	\$158,700	\$102,504	\$80,062	5776	43.32	2502	1114	2052
53	033	0307.00	Moderate	No	57.16	\$158,700	\$90,713	\$70,852	4317	53.44	2307	632	1258
53	033	0308.01	Low	No	46.08	\$158,700	\$73,129	\$57,120	7411	72.34	5361	945	1679
53	033	0308.02	Moderate	No	62.34	\$158,700	\$98,934	\$77,273	4460	57.35	2558	715	1061
53	033	0309.01	Moderate	No	57.71	\$158,700	\$91,566	\$71,528	3916	47.57	1863	882	1097
53	033	0309.02	Moderate	No	50.46	\$158,700	\$80,080	\$62,544	6262	52.11	3263	1010	1829
53	033	0310.00	Middle	No	110.15	\$158,700	\$174,808	\$136,528	4948	42.02	2079	1439	1482
53	033	0311.01	Moderate	No	61.83	\$158,700	\$98,124	\$76,641	3726	56.55	2107	716	1137
53	033	0311.02	Moderate	No	55.67	\$158,700	\$88,348	\$69,000	3718	55.33	2057	973	1141
53	033	0312.02	Moderate	No	74.01	\$158,700	\$117,454	\$91,734	6718	37.32	2507	1573	2149
53	033	0312.04	Middle	No	88.35	\$158,700	\$140,211	\$109,503	6258	22.85	1430	2017	2318
53	033	0312.06	Moderate	No	71.77	\$158,700	\$113,899	\$88,953	5213	49.80	2596	941	1219
53	033	0312.07	Middle	No	80.37	\$158,700	\$127,547	\$99,618	5265	59.05	3109	745	782
53	033	0312.08	Moderate	No	66.44	\$158,700	\$105,440	\$82,353	4282	46.82	2005	1061	1203
53	033	0313.01	Middle	No	92.53	\$158,700	\$146,845	\$114,688	2518	22.20	559	762	987
53	033	0313.02	Moderate	No	64.91	\$158,700	\$103,012	\$80,455	4856	21.79	1058	1304	1742
53	033	0314.00	Middle	No	93.29	\$158,700	\$148,051	\$115,625	5811	16.83	978	1485	2151
53	033	0315.01	Middle	No	88.59	\$158,700	\$140,592	\$109,808	4094	16.90	692	1222	1473
53	033	0315.02	Middle	No	98.57	\$158,700	\$156,431	\$122,174	5000	16.82	841	1601	1928
53	033	0316.01	Middle	No	96.04	\$158,700	\$152,415	\$119,038	5285	25.05	1324	1783	2027
53	033	0316.03	Middle	No	98.12	\$158,700	\$155,716	\$121,609	6801	26.35	1792	2069	2405
53	033	0316.04	Middle	No	82.09	\$158,700	\$130,277	\$101,750	6017	31.96	1923	1531	1813
53	033	0316.05	Middle	No	104.64	\$158,700	\$166,064	\$129,698	3686	17.88	659	1371	1731

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

53	033	0322.19	Upper	No	130.85	\$158,700	\$207,659	\$162,182	4529	47.07	2132	939	1210
53	033	0322.20	Middle	No	116.28	\$158,700	\$184,536	\$144,124	8837	52.89	4674	1940	1864
53	033	0322.21	Upper	No	145.68	\$158,700	\$231,194	\$180,563	6818	45.31	3089	1960	2313
53	033	0322.22	Middle	No	100.85	\$158,700	\$160,049	\$125,000	3881	50.61	1964	967	928
53	033	0322.23	Upper	No	166.49	\$158,700	\$264,220	\$206,349	4727	50.10	2368	1145	1336
53	033	0322.24	Upper	No	147.83	\$158,700	\$234,606	\$183,221	3456	66.61	2302	636	837
53	033	0322.25	Upper	No	167.11	\$158,700	\$265,204	\$207,120	4313	57.01	2459	1082	1069
53	033	0323.07	Middle	No	118.15	\$158,700	\$187,504	\$146,436	6401	21.48	1375	1993	2354
53	033	0323.11	Upper	No	133.53	\$158,700	\$211,912	\$165,500	5925	20.10	1191	1890	2123
53	033	0323.13	Upper	No	131.49	\$158,700	\$208,675	\$162,969	7670	70.51	5408	996	1412
53	033	0323.15	Upper	No	149.92	\$158,700	\$237,923	\$185,821	5586	23.65	1321	1905	2089
53	033	0323.16	Upper	No	168.86	\$158,700	\$267,981	\$209,286	5892	41.73	2459	1695	1959
53	033	0323.17	Upper	No	154.58	\$158,700	\$245,318	\$191,585	6617	38.99	2580	1986	2154
53	033	0323.18	Upper	No	174.83	\$158,700	\$277,455	\$216,891	6903	55.43	3826	1853	2035
53	033	0323.19	Middle	No	95.96	\$158,700	\$152,289	\$118,932	6068	31.16	1891	1133	1191
53	033	0323.20	Upper	No	166.34	\$158,700	\$263,982	\$206,172	4529	21.06	954	1543	1659
53	033	0323.21	Upper	No	168.75	\$158,700	\$267,806	\$209,154	7837	54.96	4307	2095	2283
53	033	0323.22	Upper	No	149.17	\$158,700	\$236,733	\$184,886	3299	30.28	999	1022	1131
53	033	0323.23	Upper	No	150.00	\$158,700	\$238,050	\$185,909	6630	46.06	3054	1356	1883
53	033	0323.24	Upper	No	120.68	\$158,700	\$191,519	\$149,571	5866	47.44	2783	1551	1882
53	033	0323.25	Middle	No	99.24	\$158,700	\$157,494	\$123,000	7196	57.52	4139	1153	1765
53	033	0323.26	Upper	No	187.88	\$158,700	\$298,166	\$232,857	3723	34.17	1272	1199	1277
53	033	0323.27	Middle	No	110.20	\$158,700	\$174,887	\$136,591	4127	17.06	704	1988	2254
53	033	0323.28	Upper	No	163.56	\$158,700	\$259,570	\$202,727	3309	29.92	990	1092	1160
53	033	0323.30	Upper	No	139.35	\$158,700	\$221,148	\$172,716	5224	57.24	2990	664	1060
53	033	0323.31	Upper	No	120.20	\$158,700	\$190,757	\$148,980	5509	53.20	2931	85	252
53	033	0323.32	Upper	No	157.22	\$158,700	\$249,508	\$194,861	5543	57.28	3175	1396	1732
53	033	0323.33	Upper	No	186.49	\$158,700	\$295,960	\$231,146	4360	65.64	2862	848	909
53	033	0324.01	Upper	No	128.37	\$158,700	\$203,723	\$159,107	6677	20.58	1374	2018	2223
53	033	0324.02	Middle	No	119.93	\$158,700	\$190,329	\$148,641	6828	22.74	1553	2297	2597
53	033	0325.00	Middle	No	115.40	\$158,700	\$183,140	\$143,026	5835	20.51	1197	1845	2154
53	033	0326.01	Middle	No	101.30	\$158,700	\$160,763	\$125,556	2866	18.56	532	775	1026
53	033	0326.03	Upper	No	142.20	\$158,700	\$225,671	\$176,250	4681	22.82	1068	1455	1510

53	033	0326.04	Upper	No	143.40	\$158,700	\$227,576	\$177,735	5941	35.75	2124	1724	1942
53	033	0326.05	Upper	No	122.25	\$158,700	\$194,011	\$151,523	4126	25.47	1051	1134	1274
53	033	0327.03	Middle	No	103.69	\$158,700	\$164,556	\$128,523	1941	20.50	398	546	790
53	033	0327.04	Upper	No	123.13	\$158,700	\$195,407	\$152,614	7644	19.73	1508	2157	2560
53	033	0327.05	Middle	No	99.09	\$158,700	\$157,256	\$122,813	3727	18.06	673	1035	1153
53	033	0327.06	Middle	No	82.06	\$158,700	\$130,229	\$101,713	3112	15.81	492	1042	1322
53	033	0328.00	Middle	No	99.31	\$158,700	\$157,605	\$123,086	2898	14.04	407	990	1714
53	033	9901.00	Unknown	No	0.00	\$158,700	\$0	\$0	0	0.00	0	0	0
53	061	0401.00	Middle	No	113.51	\$129,700	\$147,222	\$118,571	4372	24.57	1074	1204	1607
53	061	0402.00	Moderate	No	54.70	\$129,700	\$70,946	\$57,143	5538	43.63	2416	602	1521
53	061	0403.00	Middle	No	108.07	\$129,700	\$140,167	\$112,882	3108	24.13	750	769	1166
53	061	0404.00	Moderate	No	75.42	\$129,700	\$97,820	\$78,787	4564	33.74	1540	886	1521
53	061	0405.00	Moderate	No	76.59	\$129,700	\$99,337	\$80,000	2556	30.05	768	583	929
53	061	0407.00	Moderate	No	50.58	\$129,700	\$65,602	\$52,841	4542	31.97	1452	535	958
53	061	0408.00	Middle	No	99.97	\$129,700	\$129,661	\$104,423	3327	28.58	951	413	720
53	061	0409.00	Middle	No	109.09	\$129,700	\$141,490	\$113,947	3052	25.69	784	811	973
53	061	0410.00	Middle	No	98.37	\$129,700	\$127,586	\$102,750	5904	31.64	1868	1204	1902
53	061	0411.00	Middle	No	83.26	\$129,700	\$107,988	\$86,970	5036	35.13	1769	1483	1907
53	061	0412.01	Middle	No	80.96	\$129,700	\$105,005	\$84,567	3439	39.60	1362	774	1192
53	061	0412.02	Moderate	No	74.33	\$129,700	\$96,406	\$77,643	5980	42.84	2562	1155	1534
53	061	0413.01	Upper	No	133.99	\$129,700	\$173,785	\$139,961	5646	27.36	1545	1724	1921
53	061	0413.03	Middle	No	86.07	\$129,700	\$111,633	\$89,912	4886	42.61	2082	1071	1340
53	061	0413.04	Upper	No	140.01	\$129,700	\$181,593	\$146,250	3005	27.79	835	888	971
53	061	0414.00	Middle	No	84.45	\$129,700	\$109,532	\$88,218	6219	41.55	2584	1273	2133
53	061	0415.00	Moderate	No	77.25	\$129,700	\$100,193	\$80,694	2055	34.65	712	421	660
53	061	0416.01	Middle	No	113.89	\$129,700	\$147,715	\$118,967	6205	38.34	2379	1958	2129
53	061	0416.05	Middle	No	101.94	\$129,700	\$132,216	\$106,486	6006	35.35	2123	1546	1673
53	061	0416.06	Moderate	No	73.32	\$129,700	\$95,096	\$76,587	7143	45.33	3238	1008	1457
53	061	0416.07	Upper	No	142.97	\$129,700	\$185,432	\$149,338	3829	29.88	1144	1021	1178
53	061	0416.09	Middle	No	111.59	\$129,700	\$144,732	\$116,565	3436	30.36	1043	1411	1505
53	061	0416.10	Upper	No	123.38	\$129,700	\$160,024	\$128,875	4020	35.50	1427	1015	1253
53	061	0417.01	Moderate	No	79.01	\$129,700	\$102,476	\$82,537	5850	47.23	2763	1514	1808
53	061	0417.03	Middle	No	118.21	\$129,700	\$153,318	\$123,478	7305	49.46	3613	2049	2382

53	061	0417.04	Middle	No	114.97	\$129,700	\$149,116	\$120,093	6652	43.82	2915	1110	1172
53	061	0418.05	Middle	No	82.63	\$129,700	\$107,171	\$86,319	6354	52.30	3323	1210	1359
53	061	0418.08	Moderate	No	59.83	\$129,700	\$77,600	\$62,500	4539	47.54	2158	1019	1251
53	061	0418.09	Moderate	No	54.38	\$129,700	\$70,531	\$56,802	5609	57.23	3210	822	1121
53	061	0418.10	Moderate	No	61.52	\$129,700	\$79,791	\$64,262	5362	57.67	3092	511	641
53	061	0418.12	Moderate	No	79.25	\$129,700	\$102,787	\$82,782	6450	55.97	3610	1055	1101
53	061	0418.13	Moderate	No	72.64	\$129,700	\$94,214	\$75,877	4360	55.80	2433	625	960
53	061	0418.14	Low	No	38.96	\$129,700	\$50,531	\$40,699	4542	49.41	2244	938	1011
53	061	0418.15	Moderate	No	69.47	\$129,700	\$90,103	\$72,568	3893	57.56	2241	702	653
53	061	0418.16	Middle	No	113.22	\$129,700	\$146,846	\$118,265	5070	60.41	3063	1191	1500
53	061	0419.01	Moderate	No	71.64	\$129,700	\$92,917	\$74,836	6645	55.30	3675	1237	1767
53	061	0419.04	Moderate	No	54.36	\$129,700	\$70,505	\$56,789	6104	61.78	3771	473	925
53	061	0419.05	Middle	No	84.24	\$129,700	\$109,259	\$88,000	5999	53.36	3201	725	1031
53	061	0419.06	Low	No	34.74	\$129,700	\$45,058	\$36,295	3844	60.48	2325	385	554
53	061	0419.07	Moderate	No	51.99	\$129,700	\$67,431	\$54,313	3899	54.55	2127	599	807
53	061	0420.01	Middle	No	114.67	\$129,700	\$148,727	\$119,784	6030	32.22	1943	1597	1745
53	061	0420.03	Upper	No	141.96	\$129,700	\$184,122	\$148,281	3338	26.90	898	1136	1177
53	061	0420.04	Middle	No	107.93	\$129,700	\$139,985	\$112,738	4952	44.26	2192	1177	1710
53	061	0420.05	Upper	No	147.71	\$129,700	\$191,580	\$154,295	5377	40.00	2151	1796	1923
53	061	0420.06	Middle	No	84.43	\$129,700	\$109,506	\$88,194	5143	48.90	2515	845	696
53	061	0501.01	Upper	No	121.66	\$129,700	\$157,793	\$127,083	2861	33.10	947	787	1004
53	061	0501.02	Moderate	No	74.40	\$129,700	\$96,497	\$77,713	6100	49.02	2990	1368	1202
53	061	0502.00	Upper	No	121.63	\$129,700	\$157,754	\$127,045	4387	24.21	1062	1427	1532
53	061	0503.00	Upper	No	139.73	\$129,700	\$181,230	\$145,960	5552	19.38	1076	1759	2042
53	061	0504.02	Middle	No	104.31	\$129,700	\$135,290	\$108,958	5693	29.62	1686	1625	1852
53	061	0504.03	Upper	No	125.36	\$129,700	\$162,592	\$130,946	3912	21.40	837	1123	1128
53	061	0504.04	Middle	No	93.99	\$129,700	\$121,905	\$98,177	3567	38.46	1372	1078	1214
53	061	0505.01	Middle	No	99.77	\$129,700	\$129,402	\$104,213	3704	14.34	531	1216	476
53	061	0505.02	Middle	No	114.59	\$129,700	\$148,623	\$119,700	3714	16.32	606	1596	1545
53	061	0506.00	Upper	No	204.40	\$129,700	\$265,107	\$213,500	1286	20.84	268	403	446
53	061	0507.00	Middle	No	116.37	\$129,700	\$150,932	\$121,552	6596	28.09	1853	1459	1743
53	061	0508.00	Middle	No	108.04	\$129,700	\$140,128	\$112,857	6619	33.21	2198	1888	2058
53	061	0509.00	Middle	No	90.55	\$129,700	\$117,443	\$94,583	3497	45.90	1605	798	909

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

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

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

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



Personal Products & Fee Schedule

Personal Products and Fees offered at Washington Trust Bank.



Common Features

(Limits and Fees)

Washington Trust Bank
PO Box 2127
Spokane, WA 99210-2127
(800) 788-4578

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM/Visa Debit Card

Expedited Card Shipping Fee	\$30
WTB ATM Withdrawal	No charge
MoneyPass Affiliated ATM	No charge
Non-WTB ATM Withdrawal	\$2.50 per withdrawal/transfer
Non-WTB ATM operators may charge additional fees Appears on statement as "[ATM Location] W/D SVC."	
International Service Assessment	Varies
Appears on statement as "Int Fee"	

Cashier's Checks and Money Orders

Cashier's Checks	No charge
Money Orders	No charge

Non-Customer Check Cashing

Federal or State Checks	\$6
Government Checks	\$6

Check Order Services

Check Order Delivery Services	Varies with delivery method
Check Printing Charges	Varies with style ordered

Collections (Domestic & Foreign)

Collections	\$25 min. pass through fee
WTB facilitates payments for a non-check drawn on a U.S. bank (domestic) or for a check drawn on a non-U.S. bank (foreign)	

Deposited Item Returned

Deposited Item Returned	No charge
Special Return Handling	\$10 per month minimum
Dormant Account	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
Expedited Online Bill Payment	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
Garnishments/Levies	
Garnishments/Levies	\$75
	Unless limited by state law
Image with Statement Fee	
Image with Statement Fee	No charge
Notary	
Notary Fee for Non-Customer	Varies with state law
Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5	
Paid Overdraft & Returned Item	
Paid Overdraft Fee	\$15
Imposed on any items* we pay which create an overdraft on your account.	
Returned Item Fee	\$15
Imposed when items* presented are returned unpaid.	
Daily Maximum: In combination, the maximum number of Paid Overdraft and Returned Item Fees charged is five (5) per business day. No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$25 or less.	
<i>*Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.</i>	
Safe Deposit Boxes	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
Statement Fees	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	

Statement Copy	No charge
Stop Payment Fee	
Stop Payment Fee	\$20
Sweep Transaction Charge	
Funds Transfer for Overdraft Coverage from WTB Line of Credit	No charge
Funds Transfer for Overdraft Coverage from WTB Checking, Savings, or Money Market	No charge
Wire Transfers, Each Wire	
Domestic Wire Transfer - Outgoing	\$25
Foreign Wire Transfer - Outgoing	\$40
Additional foreign wire fees may be assessed by correspondent banks	
Domestic or Foreign Wire Transfer - Incoming	\$13
On-Us Wire Transfer - Outgoing	\$7
On-Us Wire Transfer - Incoming	\$7
Online Domestic Wire Transfer - Outgoing	\$10
Online Foreign Wire Transfer - Outgoing	\$25
Business Coin and Currency Fees	
Coin Deposited	\$4.20 per bag
If the amount of coin within the bag exceeds \$500, a charge for two bags may be assessed.	
Coin Purchased	\$0.05 per roll
Currency Deposited	\$0.90 per \$1,000
Currency Purchased	\$0.50 per \$1,000
Night Depository	
Zipper Bag	\$5
Locking Bag	\$22
Standard Daily Card Limits	
ATM Card	
ATM Withdrawal	\$519
Point of Sale	\$0
Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000
Signature Checking Debit Card	
ATM Withdrawal	\$1,030

Point of Sale	\$10,000
HELOC Debit Card	
ATM Withdrawal	\$1,030
Point of Sale	\$20,000
Health Savings Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000

Table of Services for Overdraft Protection

Washington Trust Bank Overdraft Protection services have the following in common:

- Overdraft Protection Setup: Request this service by visiting any branch or by calling Priority Service at **800.788.4578**.
- Overdraft Protection is triggered by any activity bringing your account into a negative balance.
- The transfer will occur from either the deposit account or credit card account (only available for consumer accounts) or loan account you select for Overdraft Protection to cover the amount overdrawn. If you have coverage from multiple accounts, you may also select the order in which you want your overdraft coverage to apply.
- If the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer, all available funds in that account will be transferred and you may be charged a fee for the paid overdraft or returned item(s).

Coverage From	How the Transfers Work	Cost per Transfer	What Else You Need To Know
Washington Trust Credit Card <i>Coverage from a Washington Trust Credit Card is only offered to consumer accounts.</i>	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	Transfers for Overdraft Protection are considered cash advances and are subject to the cash advance interest rate. Interest will begin to accrue immediately once posted. Although subject to availability, transfers <u>may</u> exceed the available credit on your credit card account. Transfers may take 2 business days to post to your credit card account.
Washington Trust Checking, Savings and Money Market Accounts	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	A partial transfer may result if the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer.
Washington Trust Line of Credit	Transfers are made in the exact amount needed to cover the amount overdrawn. If the available credit for the funding account is not sufficient to satisfy the amount overdrawn, a partial amount may be transferred.	No charge	Interest will accrue on the outstanding balance of the line.

See Personal Products Deposit Account Disclosure for details.



PERSONAL CREDIT CARD DISCLOSURE – VISA®

FEATURE	VISA® PLATINUM	VISA SIGNATURE®	VISA SIGNATURE® PRIVATE BANKING
INTEREST RATES AND INTEREST CHARGES			
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months. After that, your APR will be 15.49%. (This APR will vary with the market based on the Prime Rate.)		
APR for Balance Transfers	0% introductory APR for 6 months. After that, your APR will be 15.49%. (This APR will vary with the market based on the Prime Rate.)		
APR for Cash Advances	17.49%. (This APR will vary with the market based on the Prime Rate.)		
Penalty APR and When it Applies	23.49%. This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate. How Long Will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.		
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.		
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.		
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .		
FEES			
Annual Fee	None	None	None
Transaction Fees			
Balance Transfer	4% of the amount of each transfer	None	None
Cash Advances	4% of the amount of each cash advance	4% of the amount of each cash advance	4% of the amount of each cash advance
Foreign Transaction	3% of each transaction in U.S. dollars	3% of each transaction in U.S. dollars	None
Penalty Fees			
Late Payment	\$25.00	\$25.00	\$25.00
Returned Payment	\$25.00	\$25.00	\$25.00

How We Will Calculate Your Balance

We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR

We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, January, 2025. This information may have changed after that date. To find out what may have changed, call us at **800.788.4578** or write us at **P.O. Box 2127, Spokane, WA 99210-2127**.

Cash Advances

If you use your account for Overdraft Protection, we will automatically transfer available* funds from your account in increments of \$10 to cover an overdraft. The amount transferred is subject to the cash advance interest rate and interest will begin to accrue immediately upon transfer. Transfers may take up to 2 business days to post to your Credit Card account. *Please note that transfers may exceed available credit upon posting. See your Credit Card Agreement for additional details regarding credit limit.*

Department of Defense Consumer Credit Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance (rounded up to the next whole dollar) or \$10, whichever is greater. I may call **855.682.0794** toll-free to receive the contents of this disclosure orally.

Clearly Cash Back™ Visa® Credit Card Rewards Program

Terms and Conditions

These rewards program terms and conditions (the "Terms and Conditions") govern the rewards program (the "Program") for the Clearly Cash Back™ Visa Credit Card ("the Account"). The program is offered by Washington Trust Bank and administered by a third-party service provider. Your Washington Trust Visa credit card is automatically enrolled in the program and is subject to these terms and conditions as well as the program rules posted to the rewards website unless and until we notify you otherwise. Use of your account constitutes your agreement of these terms and conditions.

How do I enroll in the rewards program?

All Washington Trust Visa credit cards are automatically enrolled in the program.

How do I earn cash back?

You will earn 1.5% in cash back for every \$1 in qualifying net purchases made to your Clearly Cash Back Visa credit card. Rewards will be rounded to the nearest whole cent increments. For example, if your qualifying purchase was \$100.25, your 1.5% reward would be \$1.50. If your purchase was \$100.35, you would earn \$1.51.

What is a qualifying net purchase?

A qualifying net purchase is a purchase that posts to your account minus any returns, refunds or other adjustments made to your account. If an adjustment results in a negative rewards balance, you must first earn cash back to bring your account balance to zero before earning rewards eligible for redemption.

What is not considered a qualifying purchase?

Transactions that do not earn rewards include cash advances, balance transfers, convenience checks that access your account, ATM withdrawals, finance charges and fees, and other cash and transactions considered cash identified by Merchant Category Code (MCC). Visa transactions that are identified by money transfer Business Application Identifiers (BAI) will also be excluded. See Appendix A for a full list of MCC and BAI exclusions.

Is there a minimum redemption amount?

Yes, consumer credit cards (Visa Platinum and Signature) require a minimum rewards balance of \$25 to redeem. Visa Business credit card accounts require a minimum rewards balance of \$50 to redeem.

Is there a limit for the amount of cash back I can earn or redeem?

No, you will earn unlimited cash back on qualified net purchases and you can redeem up to your full rewards balance at any time as long as your credit card account is open and in good standing.

How will I see how much cash back I've earned?

- Your monthly cardholder statement will display your rewards activity for the previous billing cycle including beginning rewards balance, rewards earned during the statement period, rewards redeemed during the statement period and ending rewards balance.
- Business cardholders can view their rewards balance anytime by visiting extraawards.com/clearlycashback.
- Consumer cardholders can access their rewards directly through WTB Online.

How can I redeem my cash back rewards?

- Business cardholders can redeem rewards at extraawards.com/clearlycashback.
- Consumer cardholders can redeem rewards by calling our Priority Service team at 800.788.4578 or directly through WTB Online.
- You can also contact Washington Trust's Priority Service team at 800.788.4578 for assistance redeeming your rewards.

There are three options to receive your rewards:

1. Statement credit to your Washington Trust Visa credit card account – allow up to three business days for the credit to post.
2. Electronic deposit to your Washington Trust checking or savings account – allow up to five business days for the deposit to post.
3. Gifting rewards (CONSUMER CARDS ONLY) to another Washington Trust consumer credit card – consumer cardholders can select the Gift Rewards option to make the transfer.

Is a cash back statement credit considered a payment?

No, you are still required to make your minimum monthly payment by the due date.

When do my rewards expire?

1. Your rewards will expire immediately upon account closure. You must redeem any awards prior to requesting account closure.
2. After five years – at the end of the month the rewards were earned.

Will I be notified of rewards that are close to expiring?

Yes, rewards that are close to expiring will be displayed on your online rewards account. A message will also be displayed on your monthly cardholder statement.

Can Washington Trust prevent me from receiving or redeeming my rewards?

Yes, we may limit or prohibit your ability to earn or redeem rewards under certain circumstances including fraud, delinquency, overlimit, violation of the cardholder agreement or account program misuse.

Can Washington Trust change the terms and conditions or terminate the rewards program?

Yes, this program can be changed or terminated at any time without notice, restriction or penalty. We reserve the right to terminate or suspend your participation in the program if your account is not in good standing.

Rewards cannot be transferred to another rewards program and have no monetary value until redeemed. You are responsible for any federal, state or local tax liability associated with participating in the rewards program.

Where can I get more information about the Clearly Cash Back™ rewards program?

Consumer: extraawards.com/clearlycashbackcc

Business: extraawards.com/clearlycashback

For questions regarding the rewards program, contact our Priority Service team at 800.788.4578.

This Terms and Conditions Agreement is governed by the laws of the state of Washington and by any applicable federal laws. The program is void where prohibited by law. Information about the Clearly Cash Back rewards program is accurate as of the date of printing, March 2024. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

APPENDIX A – Clearly Cash Back™ Rewards Merchant Category Code (MCC) and Business Application Identifiers (BAI) Exclusions

Currently excluded MCCs are: 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 7801, 7802, 7995, 9754. Visa transactions that include the following money transfer Business Application Identifiers (BAI) will also be excluded:

- AA Account to Account
- BB Business to Business
- BI Bank Initiated P2P
- BP Non-Card Bill Pay
- CD Cash Deposit
- CI Cash In
- CO Cash Out
- CP Credit Card Bill Payment
- FD Funds Disbursement
- FT Funds Transfer
- GD Government Disbursement
- GP Gambling Payout
- LO Loyalty Credit/Rebate
- MD Merchant Settlement
- MP Merchant Payment
- OG Online Gambling Payout
- PD Payroll Distribution
- PP Person to Person
- TU Prepaid Card Load/Top-Up



Business Products & Fee Schedule

Business Products and Fees offered at Washington Trust Bank.



Common Features

(Limits and Fees)

Washington Trust Bank
PO Box 2127
Spokane, WA 99210-2127
(800) 788-4578

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM/Visa Debit Card

Expedited Card Shipping Fee	\$30
WTB ATM Withdrawal	No charge
MoneyPass Affiliated ATM	No charge
Non-WTB ATM Withdrawal	\$2.50 per withdrawal/transfer
Non-WTB ATM operators may charge additional fees Appears on statement as "[ATM Location] W/D SVC."	
International Service Assessment	Varies
Appears on statement as "Int Fee"	

Cashier's Checks and Money Orders

Cashier's Checks	No charge
Money Orders	No charge

Non-Customer Check Cashing

Federal or State Checks	\$6
Government Checks	\$6

Check Order Services

Check Order Delivery Services	Varies with delivery method
Check Printing Charges	Varies with style ordered

Collections (Domestic & Foreign)

Collections	\$25 min. pass through fee
WTB facilitates payments for a non-check drawn on a U.S. bank (domestic) or for a check drawn on a non-U.S. bank (foreign)	

Deposited Item Returned

Deposited Item Returned	No charge
Special Return Handling	\$10 per month minimum
Dormant Account	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
Expedited Online Bill Payment	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
Garnishments/Levies	
Garnishments/Levies	\$75
	Unless limited by state law
Image with Statement Fee	
Image with Statement Fee	No charge
Notary	
Notary Fee for Non-Customer	Varies with state law
Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5	
Paid Overdraft & Returned Item	
Paid Overdraft Fee	\$15
Imposed on any items* we pay which create an overdraft on your account.	
Returned Item Fee	\$15
Imposed when items* presented are returned unpaid.	
Daily Maximum: In combination, the maximum number of Paid Overdraft and Returned Item Fees charged is five (5) per business day. No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$25 or less.	
<i>*Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.</i>	
Safe Deposit Boxes	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
Statement Fees	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	

Statement Copy	No charge
Stop Payment Fee	
Stop Payment Fee	\$20
Sweep Transaction Charge	
Funds Transfer for Overdraft Coverage from WTB Line of Credit	No charge
Funds Transfer for Overdraft Coverage from WTB Checking, Savings, or Money Market	No charge
Wire Transfers, Each Wire	
Domestic Wire Transfer - Outgoing	\$25
Foreign Wire Transfer - Outgoing	\$40
Additional foreign wire fees may be assessed by correspondent banks	
Domestic or Foreign Wire Transfer - Incoming	\$13
On-Us Wire Transfer - Outgoing	\$7
On-Us Wire Transfer - Incoming	\$7
Online Domestic Wire Transfer - Outgoing	\$10
Online Foreign Wire Transfer - Outgoing	\$25
Business Coin and Currency Fees	
Coin Deposited	\$4.20 per bag
If the amount of coin within the bag exceeds \$500, a charge for two bags may be assessed.	
Coin Purchased	\$0.05 per roll
Currency Deposited	\$0.90 per \$1,000
Currency Purchased	\$0.50 per \$1,000
Night Depository	
Zipper Bag	\$5
Locking Bag	\$22
Standard Daily Card Limits	
ATM Card	
ATM Withdrawal	\$519
Point of Sale	\$0
Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000
Signature Checking Debit Card	
ATM Withdrawal	\$1,030

Point of Sale	\$10,000
HELOC Debit Card	
ATM Withdrawal	\$1,030
Point of Sale	\$20,000
Health Savings Debit Card	
ATM Withdrawal	\$519
Point of Sale	\$5,000

Table of Services for Overdraft Protection

Washington Trust Bank Overdraft Protection services have the following in common:

- Overdraft Protection Setup: Request this service by visiting any branch or by calling Priority Service at **800.788.4578**.
- Overdraft Protection is triggered by any activity bringing your account into a negative balance.
- The transfer will occur from either the deposit account or credit card account (only available for consumer accounts) or loan account you select for Overdraft Protection to cover the amount overdrawn. If you have coverage from multiple accounts, you may also select the order in which you want your overdraft coverage to apply.
- If the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer, all available funds in that account will be transferred and you may be charged a fee for the paid overdraft or returned item(s).

Coverage From	How the Transfers Work	Cost per Transfer	What Else You Need To Know
Washington Trust Credit Card <i>Coverage from a Washington Trust Credit Card is only offered to consumer accounts.</i>	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	Transfers for Overdraft Protection are considered cash advances and are subject to the cash advance interest rate. Interest will begin to accrue immediately once posted. Although subject to availability, transfers <u>may</u> exceed the available credit on your credit card account. Transfers may take 2 business days to post to your credit card account.
Washington Trust Checking, Savings and Money Market Accounts	Available funds will automatically be transferred from the funding account to the protected account in increments of \$10, or as much as is available, to pay the overdraft amount.	No charge	A partial transfer may result if the account selected for Overdraft Protection has insufficient funds to cover the overdraft transfer.
Washington Trust Line of Credit	Transfers are made in the exact amount needed to cover the amount overdrawn. If the available credit for the funding account is not sufficient to satisfy the amount overdrawn, a partial amount may be transferred.	No charge	Interest will accrue on the outstanding balance of the line.

See Personal Products Deposit Account Disclosure for details.



SMALL BUSINESS CREDIT CARD DISCLOSURE – VISA®

FEATURE	VISA® SMALL BUSINESS
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months. After that, your APR will be 17.49% . (This APR will vary with the market based on the Prime Rate.)
APR for Cash Advances	20.49% (This APR will vary with the market based on the Prime Rate.)
Penalty APR and When it Applies	23.49% This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate. How Long Will the Penalty APR Apply? If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
FEES	
Annual Fee	None
Transaction Fees	
· Cash Advances	4% of the amount of each cash advance
· Foreign Transaction	None
Penalty Fees	
· Late Payment	\$35.00
· Over Limit	\$35.00
· Returned Payment	\$35.00

How We Will Calculate Your Balance

We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR

We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

Billing Rights

Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, January, 2025. This information may have changed after that date. To find out what may have changed, call us at **800.788.4578** or write us at **P.O. Box 2127, Spokane, WA 99210-2127**.

Department of Defense Consumer Credit Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance (rounded up to the next whole dollar) or \$10, whichever is greater. I may call **855.682.0794** toll-free to receive the contents of this disclosure orally.

Visa® Business Card Agreement and Disclosure Statement

These rules govern the possession and use of VISA Business Cards ("card") issued by Washington Trust Bank ("Issuer", also referred to as "we" or "us"). "Company," "you," or "your" refers to the owner, officer, or partner of the company with the authority to enter into and to agree to the terms and conditions of this Business Card Agreement on their own behalf and that of the company.

Issuer shall establish an account for each person designated by Company as an authorized user ("Authorized User"). Company consents and agrees to these rules and to the terms contained on the cards, any sales drafts, credit adjustment memos or cash advance drafts signed by, voice authorized by, or given to Company or any Authorized User.

Company is responsible for all charges and activity conducted by Authorized Users. Signers of the Business Credit Card application agree to be personally responsible for payments of all balances incurred on initial and future accounts established under the company name and that the Company is jointly liable for all balances on all accounts in the Company name. If you leave the company you will continue to be responsible for outstanding balances on the accounts. If you leave the company, you agree to notify us immediately to close the accounts to prevent further use.

The provisions of these rules, as they may be amended from time to time, govern Company's obligations, notwithstanding any additional or different terms contained in the cards, sales drafts, credit adjustment memos and cash advance drafts or any other documents evidencing an account transaction. Company authorizes an investigation of its credit standing prior to the issuance of cards and at any time thereafter, and authorizes disclosure of information to third parties relating to its credit standing. If You or any Authorized User requests any VISA Business Card services, You or any Authorized User consent to the release of Your or any Authorized User's personal data to VISA USA, Inc. and its member financial institutions and/or their respective contractors for the purposes of providing such services.

Issuer may choose to delay or to not exercise rights under this agreement. If we do this, we do not waive our rights to exercise or enforce our rights in the future. Company should read this Agreement carefully and retain a copy for your records.

1. **Promise to Pay.** Company agrees to repay Issuer for all credit extended from the use of this account, together with finance charges and all other charges, at the times and in the amounts indicated in this Agreement. This promise applies whether or not the credit extended to Company is within the credit limit which is applicable for this account.
2. **Annual Membership Fees.** None. The amount of the fee is subject to change at the Issuer's discretion.
3. **Use of Card.** Company agrees that cards will be used exclusively for business purposes and not for personal, family or household purposes. Credit for purchases from a merchant or cash advances from a participating financial institution may be obtained by presenting the card to the merchant or participating financial institution, and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft, or transaction conducted with card not present does not relieve the Company of liability for purchases made or cash received. The card may also be used to obtain cash advances from certain automated equipment provided it is used with the correct personal identification number ("PIN"). The amount and frequency of cash withdrawals may be limited. Cash advances may not be used to make payments to other Washington Trust Bank accounts. Unauthorized use is any use by an individual other than an Authorized User if conducted without the knowledge or consent of the Company. Any use of the card or PIN by an Authorized User, or by any other with the knowledge or consent of an Authorized User, or Company, is authorized use. Lost or stolen cards or PINs should be reported immediately to Bank Card Services, Washington Trust Bank, P.O. Box 2127, Spokane, WA 99210-2127, 509.353.3830 or 800.788.4578. Company is liable for all charges, fees and other costs that accrue on each account. The use of this Card for illegal transactions is prohibited. Your Card and Account may be used only for valid and lawful purposes. If you use, or allow someone else to use, the Card or Account for any other purpose, Company will be responsible for such use and may be required to reimburse Washington Trust Bank and VISA for all amounts or expenses either Washington Trust Bank or VISA pays as a result of such use. For example, Internet gambling transactions may be illegal in your state. Display of a payment card logo by an online merchant does not mean that the Internet gambling transaction is legal where you conduct it. We will not be liable if you engage in an illegal transaction and we may deny authorization of any transaction identified as Internet gambling.
4. **Declined Transactions.** Issuer may decline to authorize a charge even if the charge will not cause the account to go over the available limit or available cash limit. We may also decline a transaction even if you pay on time and are not in default. Issuer is not responsible for any losses incurred if we do not authorize a charge. Issuer is not responsible if a merchant refuses to accept the card.
5. **Credit Line.** Company will be informed of the amount of the approved credit line, including the cash advance limit, for each account established for the Company, and Company agrees not to make, authorize, or allow credit purchases or borrowings in excess of the amount. However, notwithstanding such credit line, Company is liable for all purchases and borrowings made with its cards by it or by anyone authorized to use the cards. Issuer may reduce the credit limit or cash advance limit even if you pay on time and your account is not in default.
6. **Payment.** Company will be furnished, at the address identified by Company, a monthly statement for each account for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Business card payments are required as follows:
 - **Balance Paid-In-Full Monthly.** The full amount billed is due on the Due Date indicated on each statement.
 - **Revolving Balance.** A Minimum Payment of the greater of \$10 or 3% of the New Balance, is due, on or before the payment due date as indicated on the monthly statement. Billing statements are at Corporate Level, (transactions from all cardholder accounts are combined into one billing statement and one payment is made) or at the Individual Level (each account receives a separate statement and separate payments are made to each account). If you choose to make your payment by check we may elect to process that payment as an electronic funds transfer and each time you send a check you authorize a one-time electronic funds transfer. However, we may also choose to process your payment made by check as a check or paper draft. Funds may be withdrawn from your account as soon as the same day we receive payment instructions. Company is responsible for making payments that post to the account on or prior to the due date whether or not a statement was received. Payments must be made in U.S. currency. If we process a late or partial payment, or a payment that includes restrictive language, that will not affect the Issuers rights or change this Agreement. All payments must be made to Washington Trust Bank, Bank Card Services, P.O. Box 2127, Spokane, WA 99210-2127.

- 7. Finance Charges.** Interest will accrue on each account as shown on the monthly statements, for each billing period in which there is a cash advance or the Previous Balance is not paid in full prior to the Due Date as indicated on the billing statement. The interest rate on purchases applied to the balance subject to Finance Charge is a variable rate and is determined by adding a margin of 9.99% to the Prime Rate. Finance Charges for Cash Advances is a variable rate and is determined by adding a margin of 12.99% to the Prime Rate. Interest is computed by applying the daily periodic rate (as shown on the front of the billing statement) to the average daily balance of the account. To get the average daily balance, we take the beginning balance of the account each day, add any new cash advances, purchases and other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees, unpaid Finance Charges and other unpaid fees. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. Interest accrues on purchases beginning on the date the purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Due Date indicated on the statement. Purchases made during the statement period and the Previous Balance will be excluded from the calculation of the average daily balance if the Previous Balance shown on the front of the statement is paid in full prior to the Statement Date. Interest on cash advances begins to accrue on the transaction date of the advance. Additional interest on an account may be avoided by paying in full the New Balance shown on the account's monthly statement within 25 days after the Statement Date for that statement.
- 8. Variable Rates.** The APRs described in this document may vary based on the Prime Rate. Rates shall be adjusted in the first day of each billing period ("Change Date") and shall equal to the highest Prime Rate published in the Wall Street Journal on the last date of publication in the calendar month preceding each Change Date, PLUS a margin as described in this document. Beginning on the date a rate adjustment is effective and until the next Change Date, the Daily Periodic Rate then in effect will be applied to the balance in the account to determine the Finance Charge. An adjustment in the APR applies to new cash advances, balance transfers, credit purchases, and other charges. An increase or decrease in the Prime Rate will cause an increase or decrease in the APR and may increase the amount and number of minimum payments. The rate of Finance Charge shall not exceed the maximum rate permitted by law, if any is applicable. If the Wall Street Journal does not publish the U.S. Prime Rate or if it changes the definition of the U.S. Prime Rate, we may substitute another index.
- 9. Penalty APR.** If at any time, you are more than 60 days late in making a required monthly Minimum Payment, your Purchase and Cash APR may be increased to a Penalty APR, a variable rate that is determined by adding a margin of 15.99% to the Prime Rate.
- When you make at least the minimum monthly payment on or before the due date for six consecutive months immediately following the rate increase to the penalty rate, your APR will return to the previous rate.
- 10. Additional Fees.** Each account shall be subject to the following additional fees: (1) \$35 late charge if any minimum payment due is not paid in full on or before the due date shown on the monthly statement issued immediately after the monthly statement on which the unpaid minimum payment first appears; (2) 4% of the amount advanced for cash advances; (3) \$3.00 for replacement of a card; (4) \$35 overlimit fee; (5) \$35 returned check fee and (6) reasonable charges according to the current fee schedule for additional copies of monthly statements, drafts and receipts requested; (7) No International Transaction Fee. Fees imposed will be posted to the account.
- 11. Foreign Transactions.** If a Company or Authorized User's card is used to make a transaction in a foreign currency, VISA International will convert the transaction amount to U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date. This rate may vary from the rate VISA itself received, or the government-mandated rate in effect for the applicable central processing date. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Company agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of the paragraph.
- 12. Notification of Change of Company Information.** Company must notify issuer immediately if there is a change to the company mailing address to which billing statements are sent, email address (if Company receives electronic statements or notifications), telephone or fax numbers, legal entity of the company, and tax identification numbers.
- 13. Disputes.** Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Issuer has no responsibility for merchandise or services obtained with a card and any dispute concerning merchandise or services will be independently settled by Company with the merchant concerned.
- 14. Security.** If you have a secured Visa Business Card, you agree to execute such Security Agreements as we may require during the term of this Agreement. In any event, collateral securing your other loans with the Bank may also secure any advances made under this Agreement. You further agree to pay all fees and other costs which are related to the perfection of our security interest.
- 15. Default.** You will be in default of this Agreement if (1) you fail to make any required Minimum Payment due by its Payment Due Date; (2) your total outstanding balance exceeds your credit limit; or (3) you fail to abide by any other term of this Agreement. Our failure to exercise any of our rights when you default does not preclude us from exercising our rights upon later default. We may require immediate repayment if you default on this agreement in addition to any other remedies contained in this agreement. We may require you to pay the costs we incur in any collection proceedings, as well as reasonable attorneys' fees if we refer your account for collection to an attorney who is not our salaried employee – unless prohibited by applicable law.
- 16. Security Interest and Right of Offset.** Company grants a security interest and contractual right of offset in and to all current and future deposit accounts maintained by the business entity, owners or officers with Washington Trust Bank to satisfy all liabilities incurred under this Business Card Agreement.
- 17. Termination.** Company's consent to these rules may be terminated at any time by surrendering the cards issued to you or authorized users or at Company's request, but such termination shall not affect Company's obligations as to any balances or charges outstanding at the time of termination. Termination by Company shall be binding on each Authorized User. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Company and without affecting Company's liability for credit previously extended, Company's privilege to use the cards may be revoked or limited by Issuer to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Company agrees to surrender them to Issuer upon demand. Company agrees to notify Issuer of any cancellation of an Authorized User's charging privileges and return to Issuer any cards issued to an Authorized User whose privileges have been terminated.
- 18. Issuer May Sell Account.** Issuer may, at any time and without notice to Company, sell, assign, or transfer your account, any sums due on your account this Agreement, or our rights or obligations under your account or this Agreement to any person or entity. The person or entity to whom we make any such sale, assignment or transfer shall be entitled to all of our rights and/or obligations under this Agreement, to the extent sold, assigned or transferred. Company may not sell, assign, or transfer any obligations under this Agreement.

- 19. Amendments.** Issuer may amend these terms from time to time and will mail to Company at Company's last known address, as shown on the records of Issuer, written notice of any such change not less than 15 days prior to its effective date, or as otherwise required by law. Invalidity of any provision of these rules shall not affect the validity of other provisions.
- 20. Governing Law.** This agreement is governed by the laws of the state of Washington (without regard to its conflict of laws principles) and by any applicable federal laws.

Clearly Cash Back™ Visa® Credit Card Rewards Program

Terms and Conditions

These rewards program terms and conditions (the "Terms and Conditions") govern the rewards program (the "Program") for the Clearly Cash Back™ Visa Credit Card ("the Account"). The program is offered by Washington Trust Bank and administered by a third-party service provider. Your Washington Trust Visa credit card is automatically enrolled in the program and is subject to these terms and conditions as well as the program rules posted to the rewards website unless and until we notify you otherwise. Use of your account constitutes your agreement of these terms and conditions.

How do I enroll in the rewards program?

All Washington Trust Visa credit cards are automatically enrolled in the program.

How do I earn cash back?

You will earn 1.5% in cash back for every \$1 in qualifying net purchases made to your Clearly Cash Back Visa credit card. Rewards will be rounded to the nearest whole cent increments. For example, if your qualifying purchase was \$100.25, your 1.5% reward would be \$1.50. If your purchase was \$100.35, you would earn \$1.51.

What is a qualifying net purchase?

A qualifying net purchase is a purchase that posts to your account minus any returns, refunds or other adjustments made to your account. If an adjustment results in a negative rewards balance, you must first earn cash back to bring your account balance to zero before earning rewards eligible for redemption.

What is not considered a qualifying purchase?

Transactions that do not earn rewards include cash advances, balance transfers, convenience checks that access your account, ATM withdrawals, finance charges and fees, and other cash and transactions considered cash identified by Merchant Category Code (MCC). Visa transactions that are identified by money transfer Business Application Identifiers (BAI) will also be excluded. See Appendix A for a full list of MCC and BAI exclusions.

Is there a minimum redemption amount?

Yes, consumer credit cards (Visa Platinum and Signature) require a minimum rewards balance of \$25 to redeem. Visa Business credit card accounts require a minimum rewards balance of \$50 to redeem.

Is there a limit for the amount of cash back I can earn or redeem?

No, you will earn unlimited cash back on qualified net purchases and you can redeem up to your full rewards balance at any time as long as your credit card account is open and in good standing.

How will I see how much cash back I've earned?

- Your monthly cardholder statement will display your rewards activity for the previous billing cycle including beginning rewards balance, rewards earned during the statement period, rewards redeemed during the statement period and ending rewards balance.
- Business cardholders can view their rewards balance anytime by visiting extraawards.com/clearlycashback.
- Consumer cardholders can access their rewards directly through WTB Online.

How can I redeem my cash back rewards?

- Business cardholders can redeem rewards at extraawards.com/clearlycashback.
- Consumer cardholders can redeem rewards by calling our Priority Service team at 800.788.4578 or directly through WTB Online.
- You can also contact Washington Trust's Priority Service team at 800.788.4578 for assistance redeeming your rewards.

There are three options to receive your rewards:

1. Statement credit to your Washington Trust Visa credit card account – allow up to three business days for the credit to post.
2. Electronic deposit to your Washington Trust checking or savings account – allow up to five business days for the deposit to post.
3. Gifting rewards (CONSUMER CARDS ONLY) to another Washington Trust consumer credit card – consumer cardholders can select the Gift Rewards option to make the transfer.

Is a cash back statement credit considered a payment?

No, you are still required to make your minimum monthly payment by the due date.

When do my rewards expire?

1. Your rewards will expire immediately upon account closure. You must redeem any awards prior to requesting account closure.
2. After five years – at the end of the month the rewards were earned.

Will I be notified of rewards that are close to expiring?

Yes, rewards that are close to expiring will be displayed on your online rewards account. A message will also be displayed on your monthly cardholder statement.

Can Washington Trust prevent me from receiving or redeeming my rewards?

Yes, we may limit or prohibit your ability to earn or redeem rewards under certain circumstances including fraud, delinquency, overlimit, violation of the cardholder agreement or account program misuse.

Can Washington Trust change the terms and conditions or terminate the rewards program?

Yes, this program can be changed or terminated at any time without notice, restriction or penalty. We reserve the right to terminate or suspend your participation in the program if your account is not in good standing.

Rewards cannot be transferred to another rewards program and have no monetary value until redeemed. You are responsible for any federal, state or local tax liability associated with participating in the rewards program.

Where can I get more information about the Clearly Cash Back™ rewards program?

Consumer: extraawards.com/clearlycashbackcc

Business: extraawards.com/clearlycashback

For questions regarding the rewards program, contact our Priority Service team at 800.788.4578.

This Terms and Conditions Agreement is governed by the laws of the state of Washington and by any applicable federal laws. The program is void where prohibited by law. Information about the Clearly Cash Back rewards program is accurate as of the date of printing, March 2024. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

APPENDIX A – Clearly Cash Back™ Rewards Merchant Category Code (MCC) and Business Application Identifiers (BAI) Exclusions

Currently excluded MCCs are: 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 7801, 7802, 7995, 9754. Visa transactions that include the following money transfer Business Application Identifiers (BAI) will also be excluded:

- AA Account to Account
- BB Business to Business
- BI Bank Initiated P2P
- BP Non-Card Bill Pay
- CD Cash Deposit
- CI Cash In
- CO Cash Out
- CP Credit Card Bill Payment
- FD Funds Disbursement
- FT Funds Transfer
- GD Government Disbursement
- GP Gambling Payout
- LO Loyalty Credit/Rebate
- MD Merchant Settlement
- MP Merchant Payment
- OG Online Gambling Payout
- PD Payroll Distribution
- PP Person to Person
- TU Prepaid Card Load/Top-Up

CRA FDIC Performance Evaluation

Most recent CRA FDIC Performance Evaluation.

PUBLIC DISCLOSURE

July 7, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Washington Trust Bank
Certificate Number: 1281

717 West Sprague Avenue
Spokane, Washington 99201

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

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

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

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INSTITUTION RATING

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

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

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

The Lending Test is rated Low Satisfactory.

Washington Trust Bank's (WTB) overall lending reflects good responsiveness to the AA credit needs; a high percentage of loans are made in the institution's AAs; the geographic distribution of loans reflects good penetration through the AAs; 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 sizes. The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AA, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices; the institution has made an adequate level of community development (CD) loans; and the bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

The Investment Test is rated High Satisfactory.

WTB has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits good responsiveness to the credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

The Service Test is rated High Satisfactory.

Delivery systems are accessible to essentially all portions of the institution's AA; 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 LMI geographies or LMI income individuals. Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals; and the bank provided a relatively high level of CD services.

DESCRIPTION OF INSTITUTION

WTB is a state-chartered, full-service commercial bank headquartered in Spokane, Washington. WTB is a wholly owned subsidiary of Washington Trust Bank Financial Corporation, a single bank holding company. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation dated April 18, 2022, based on Large Institution Examination Procedures. WTB operates 42 branches in 3 states (Washington, Idaho and Oregon) and offers loan products including commercial, agricultural, home mortgage, and consumer loans. The institution provides a variety of deposit services including checking, savings, money market, certificates of deposit, health savings, and individual retirement accounts. Further, WTB introduced a Lender Credit program designed to benefit residential borrowers with properties located in LMI geographies. The bank also offers investment advisory and trust services. Alternative banking services include internet and mobile banking, electronic bill pay, and a digital wallet option to facilitate purchases via mobile devices.

During the review period, WTB opened two branches: the Vancouver Branch (middle-income tract) in Clark County, Washington on November 12, 2024; and the Bend Branch (middle-income tract) in Deschutes County, Oregon on April 11, 2022. WTB also closed the Meadow Lake Branch located in an upper-income tract in Ada County, Idaho on April 25, 2022.

WTB's assets totaled \$10.7 billion as of March 31, 2025, including \$7.1 billion in total loans and \$2.8 billion in total securities. Deposits as of the same date totaled \$8.7 billion. The following table details the distribution of the bank's loan portfolio.

Loan Portfolio Distribution as of 3/31/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	687,779	9.7
Secured by Farmland	65,644	0.9
Secured by 1-4 Family Residential Properties	1,788,199	25.3
Secured by Multifamily (5 or more) Residential Properties	384,668	5.5
Secured by Nonfarm Nonresidential Properties	2,177,742	30.8
Total Real Estate Loans	5,104,032	72.2
Commercial and Industrial Loans	1,405,000	20.0
Agricultural Production and Other Loans to Farmers	211,771	3.0
Consumer Loans	120,708	1.7
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	221,419	3.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	7,062,930	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affected the institution's ability to meet the AA credit need over the review period.

DESCRIPTION OF ASSESSMENT AREAS

WTB designates 11 AAs covering 4 rated areas throughout the states of Washington, Idaho, and Oregon. Of the rated areas, one consists of Portland-Vancouver-Hillsboro (PVH) Multistate MSA that spans between the states of Washington and Oregon. Since the previous evaluation, the bank added the Oregon rated area as a new branch opened in Deschutes County on April 11, 2022. The following table summarizes WTB's AAs.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Washington			
Spokane	Spokane	130	16
Seattle	King, Snohomish	670	3
Washington non-MSA	Grant, Whitman	35	4
Wenatchee	Chelan, Douglas	32	3
Kennewick	Benton, Franklin	67	1
Idaho			
Boise City	Ada, Canyon	183	6
Coeur d'Alene (CDA)	Kootenai	39	3
Idaho non-MSA	Bonner, Latah	25	2
Lewiston	Nez Perce	10	1
PVH Multistate	Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon. Clack and Skamania Counties in Washington.	568	2
Oregon			
Bend	Deschutes	45	1
<i>Source: Bank Data</i>			

For more information, please refer to the applicable rated areas and individual AA sections in this evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated April 18, 2022, to the current evaluation date of July 7, 2025. Examiners used the Interagency Large Institution CRA Examination Procedures to evaluate WTB's CRA performance, which includes the Lending Test, Investment Test, and Service Test. Based on the distribution of branches, deposits, and loans, the institution's performance in Washington receives the greatest weight in the overall conclusions. Performance in Idaho, PVH, and Oregon receives less weight when developing the overall conclusions.

The following table summarizes the loan, deposit, and branch characteristics within WTB's AA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Spokane	773,958	28.2	3,259,421	40.8	16	38.1
Seattle	807,931	29.4	2,007,571	25.1	3	7.1
Washington non-MSA	145,400	5.3	516,080	6.5	4	9.5
Wenatchee	62,642	2.3	220,822	2.8	3	7.1
Kennewick	59,766	2.2	210,933	2.6	1	2.4
WA Subtotal	1,849,697	67.3	6,214,827	77.8	27	64.2
Boise City	317,788	11.6	818,985	10.3	6	14.3
Coeur d'Alene	208,127	7.6	390,735	4.9	3	7.1
Idaho non-MSA	117,861	4.3	110,615	1.4	2	4.8
Lewiston AA	19,612	0.7	66,920	0.8	1	2.4
ID Subtotal	663,388	24.1	1,387,255	17.4	12	28.6
PVH Multistate MSA	159,377	5.8	348,164	4.4	2	4.8
Bend	74,732	2.7	33,907	0.4	1	2.4
OR Subtotal	74,732	2.7	33,907	0.4	1	2.4
Total	2,747,194	100.0%	7,984,153	100.0	42	100.0

Source: Bank Data; FDIC Summary of Deposits (6/30/2024)

Activities Reviewed

Considering WTB's business strategy, loan portfolio composition, and lending activity during the evaluation period, examiners determined that the bank's primary product lines are small business and home mortgage loans. Small farm loans are not a primary product offered at the institution and represent less than five percent of the overall lending volume. As a result, small farm loans are not presented in this evaluation. WTB did not request that consumer loans be considered as part of this evaluation; therefore, consumer lending performance was also not evaluated. For the Lending Test, examiners analyzed the universe of small business and home mortgage loans originated or purchased from January 1, 2022, through December 31, 2024, as reported pursuant of the large institution data collection requirements of the HMDA and CRA.

WTB's small business lending volume was consistent from 2022 through 2024, while home mortgages lending volumes notably declined between 2023 and 2024 primarily due to the rising interest rate environment. While examiners considered both the number and dollar volume of each selected product, the focus was on the number of loans as this metric is a better indicator of the number of individuals and businesses served during the evaluation. As such, performance in small business lending receives greater consideration in the overall conclusions due to greater lending volume.

The following table summarizes the three years of lending activity that were reviewed from 2022 through 2024.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage	4,570	2,017,472	4,570	2,017,472
Small Business	5,778	1,251,931	5,778	1,251,931
Source: Bank Data				

Small business and home mortgage loans were analyzed from 2022 through 2024 and were also compared to the 2024 Dun & Bradstreet (D&B), 2020 U.S. Census Data, and applicable aggregate CRA and HMDA data in each AA. The CRA aggregate data for 2024 was not available at the time of this evaluation, and as such, small business lending under the Lending Test does not include comparisons to aggregate data in 2024. This evaluation presents loan data reviewed from 2022 to 2024 in the AA Concentration section. The lending focus and product mix remained consistent throughout all three years. As a result, examiners will present small business and home mortgages lending performance that includes the most recent year of aggregate data for comparison purposes in the Geographic Distribution and Borrower Profile sections. For small business lending, performance for 2023 and 2024 will be presented as the most recent year of aggregate data available is from 2023. For home mortgage lending, performance from 2024 will be presented with 2024 aggregate data.

Examiners also reviewed the variety of alternative delivery systems through mobile, internet, and telephonic banking services. Bank management provided data on CD loans, qualified investments and donations, and CD services since the previous evaluation dated April 18, 2022, through July 7, 2025. Examiners note that the duration of the evaluation is 40-months, whereas the prior evaluation was 29-months. Examiners evaluated WTB's CD activities quantitatively based on the bank's financial capacity, as well as qualitatively based on the impact of those activities on the bank's AA. The impact of the opening of the Vancouver and Bend branches and closing of the Meadows Lake branch will be discussed in their respective rated area sections of this evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

WTB's performance is rated "Low Satisfactory" for the Lending Test. The bank's performance in the Washington, Idaho, and PVH Multistate MSA rated areas was consistent with this conclusion. Stronger Lending Test performance is noted in the Oregon rated area.

Lending Activity

The bank's lending levels reflect good responsiveness to the AA credit needs. Compared to the prior evaluation, which was characterized as excellent, WTB made \$1.2 billion, or 30.5 percent, less in total loans inside the AAs during the review period. The decline in small business and home mortgage lending performance is largely attributable to the discontinuation of the Small Business Administration (SBA) Paycheck Protection Program (PPP) and rising interest rates during the current evaluation period.

Examiners note that from May 2022 through July 2023, the U.S. prime index rate rose 10 consecutive times starting with a low of 4.0 percent and ending with a high of 8.5 percent, which the apex was sustained for more than 13 consecutive months during the review period. In the prior evaluation, the U.S. prime index fell five consecutive times from 5.25 percent in July 2019 down to 3.25 percent in March 2020, which was sustained for 24 consecutive months creating favorable home lending conditions for consumers. These factors adversely affected the level of lending activity performance in each AA. Refer to the rated areas for details regarding the bank's lending activity, market share, and market ranking for the products reviewed.

Assessment Area Concentration

A high percentage of loans were made in the institution's AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2022	1,722	91.5	159	8.5	1,881	385,212	90.2	41,992	9.8	427,204
2023	1,790	90.7	183	9.3	1,973	355,726	88.5	46,095	11.5	401,821
2024	1,714	89.1	210	10.9	1,924	369,156	87.3	53,750	12.7	422,906
Subtotal	5,226	90.4	552	9.6	5,778	1,110,094	88.7	141,837	11.3	1,251,931
Home Mortgage										
2022	1,747	86.6	271	13.4	2,018	760,043	82.4	162,280	17.6	922,323
2023	1,119	86.9	169	13.1	1,288	444,037	80.2	109,382	19.8	553,419
2024	1,093	86.5	171	13.5	1,264	433,020	79.9	108,710	20.1	541,730
Subtotal	3,959	86.6	611	13.4	4,570	1,637,100	81.1	380,372	18.9	2,017,472
Total	9,185	88.8	1,163	11.2	10,348	2,747,194	84.0	522,209	16.0	3,269,403
Source: Imported Bank Data Due to rounding, totals may not equal 100.0%.										

Lending inside the AA this evaluation period is very similar to the prior evaluation when 88.1 percent of loans were made inside the AA.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout WTB's AAs. Performance in the Washington and Idaho rated areas is consistent with this conclusion, while performance in the PVH Multistate and Oregon rated areas varies with this bank-wide conclusion. Lending performance in the Washington rated area receives greater consideration in the overall conclusion. Refer to each respective analysis for details.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different revenue sizes and retail customers of different income levels. Performance in all four rated areas is consistent with this bank-wide conclusion, with the Washington rated area receiving greater consideration. Refer to each respective analysis for details.

Innovative or Flexible Lending Practices

The institution uses innovative and/or flexible lending practices in order to serve the AA credit needs. During the review period, WTB participated in 657 flexible or innovative loans totaling \$271.5 million. While the number and dollar volume in this performance criterion are vastly less when compared to the prior evaluation, examiners note that prior performance was largely influenced by the SBA PPP. Of the 9,095 innovative or flexible loans totaling \$1.2 billion illustrated in the prior evaluation, examiners determined that the SBA PPP accounted for 8,353, or

91.8 percent by number, and \$921.4 million, or 77.7 percent by dollar of total innovative or flexible lending activity. By excluding the SBA PPP from prior performance, WTB's performance in this criterion equates to 742 loans totaling \$264.0 million, which is in line with current performance.

The following table details WTB's innovative and flexible loan programs during the current evaluation. The programs and products are only presented in this section and are not presented separately within each rated area or AA analysis.

Innovative or Flexible Lending Programs										
Type of Program	2022		2023		2024		YTD 2025		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington State Housing Finance Commission	6	699	10	1,592	23	4,224	8	1,307	47	7,822
Idaho Housing and Finance Association	6	1,450	3	845	9	2,182	-	-	18	4,477
Oregon Housing and Community Services	-	-	-	-	-	-	3	497	3	497
FHA & VA	32	10,961	19	6,411	40	14,041	11	4,726	102	36,139
USDA	1	187	-	-	-	-	-	-	1	187
Home Ready	1	285	1	199	12	3,283	4	1,083	18	4,850
Home Possible	1	219	1	338	6	1,571	3	777	11	2,905
Manufactured Homes	25	5,588	9	1,961	5	1,064	4	774	43	9,387
SBA 7a & 504	49	43,111	80	74,774	145	59,454	42	27,284	316	204,623
Home Loan Division Lender Credit Program	-	-	14	70	64	384	20	147	98	601
Totals	121	62,500	137	86,190	304	86,203	95	36,595	657	271,488
Source: Bank Data										

The following are notable examples of innovative and/or flexible lending practices employed during the evaluation period:

- **Home Loan Division Lender Credit Program** – In July 2023, the bank introduced this new lender credit program to assist applicants with closing costs ranging from \$5,000 to \$10,000 on first lien owner-occupied properties located in LMI geographies in certain AAs. During the evaluation period, WTB originated 98 lender credits totaling approximately \$601,600.
- **SBA 7a & 504 Loans** – These loan programs provide financing for small businesses with lower down payments and flexible terms, that fund commercial real estate improvements, working capital, and equipment purchases. WTB originated 316 of these loans totaling \$204.6 million during the current review period.
- **State Housing Authority Loans** – These loans are primarily targeted to first-time homebuyers by providing downpayment and closing cost assistance offered by state or local

entities. During the evaluation, WTB collectively originated 68 loans totaling \$12.8 million through these housing authority programs in the states of Washington, Idaho, and Oregon.

Community Development Loans

The institution has made an adequate level of CD loans. In the current evaluation, WTB originated 51 CD loans totaling to \$324.6 million throughout the AAs over the course of 40 months. This level of performance represents 3.0 percent of average total assets and 5.0 percent of average total loans. This CD lending performance is lower than the previous evaluation where WTB originated 221 CD loans totaling \$332.1 million, which equated to 2.9 percent of average total assets and 5.9 percent of average total loans over 29 months. The additional 11 months in the current evaluation period with lesser number and dollar volume of CD lending activity, compares moderately less favorably to the prior evaluation. WTB's CD lending performance is also behind other similarly situated institutions noted as being leaders in making CD loans.

WTB's performance in the Washington rated area receives the greatest consideration when establishing the overall conclusions. CD lending performance in the Washington, Idaho, and PVH Multistate rated areas is consistent, while performance the Oregon rated area exceeded bank-wide conclusions. By dollar volume, the bank's CD lending emphasis on affordable housing initiatives reflects responsiveness to the CD lending opportunity as noted by the community contacts. During the current evaluation, the bank originated one CD loan totaling \$1 million to a non-profit CD organization that specializes in supporting small business start-ups and other economic development initiatives. This activity benefited multiple AAs within the Washington, PVH Multistate, and Oregon rated areas

The following table illustrates the bank's CD loans by rated area and purpose.

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington	10	134,511	8	30,400	5	13,187	8	58,914	31	237,012
Idaho	0	0	1	11,791	8	38,425	0	0	9	50,216
PVH Multistate	2	10,980	1	1,500	2	4,110	3	10,060	8	26,650
Oregon	1	6,829	0	0	1	2,925	0	0	2	9,754
Regional Activities	0	0	0	0	1	1,000	0	0	1	1,000
Total	13	152,320	10	43,691	17	59,647	11	68,974	51	324,632
<i>Source: Bank Data</i>										

INVESTMENT TEST

WTB is rated "High Satisfactory" in the Investment Test. Performance is consistent in the Washington rated area, while performance in the Idaho, PVH Multistate MSA, and Oregon rated areas is inconsistent with the overall institution conclusions.

Investment and Grant Activity

The bank has a significant level of qualified investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. Combined with donations, new and prior period investments, WTB collectively made 352 CD investments totaling to \$152.4 million during the evaluation period. Total qualified investments represent 1.4 percent of average total assets and 4.3 percent of average total securities as of the March 31, 2025 Call Report. This level of performance is an improvement since the previous evaluation where CD investment performance was 1.1 percent of average total assets and 3.7 of average total securities. This performance compares favorably to peer institutions that have a significant level of investments.

The table below illustrates WTB's CD investment activities during the current evaluation period sorted by purpose and rated area.

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington	70	113,362	116	14,025	35	791	3	80	224	128,258
Idaho	18	18,689	34	99	13	563	-	-	65	19,351
Portland Multistate	12	4,282	25	133	12	64	-	-	49	4,479
Oregon	5	128	8	125	1	5	-	-	14	258
Regional Activities	-	-	-	-	-	-	-	-	-	-
Total	105	136,461	183	14,382	61	1,423	3	80	352	152,346

Source: Bank Data

The following table shows WTB's investment activities by year and purpose.

Qualified Investments - Overall										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	45	71,382	1	1,268	2	526	-	-	48	73,176
2022	8	55,676	2	11,640	-	-	-	-	10	67,316
2023	-	-	-	-	-	-	-	-	-	-
2024	3	8,321	-	-	-	-	-	-	3	8,321
YTD 2025	-	-	-	-	-	-	-	-	-	-
Subtotal	56	135,379	3	12,908	2	526	-	-	61	148,813
Qualified Grants & Donations	49	1,082	180	1,474	59	897	3	80	291	3,533
Total	105	136,461	183	14,382	61	1,423	3	80	352	152,346

Source: Bank Data

The institution's qualified investments predominantly address affordable housing. The type and purpose of qualified grants and donations are much more diverse. Refer to each respective full-scope section for specific examples of WTB's investments and donations.

Responsiveness to Credit and Community Development Needs

The bank exhibits good responsiveness to credit and CD needs. By dollar volume, the majority of CD investments and donations centered around affordable housing initiatives in all four rated areas, which is the primary CD needed identified by the community contacts and the institution.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support CD initiatives. This characterization is consistent with the prior evaluation as the vast majority of WTB's investments are still mortgage-backed securities, which are not considered particularly complex. WTB continues to hold five low-income housing tax credit (LIHTC) investments, which are financial instruments that support affordable housing initiatives. Other investments include bonds to school districts that primarily serve LMI neighborhoods and affordable housing projects and state level CDFI investments.

SERVICE TEST

The Service Test is rated "High Satisfactory." While performance is consistent in Washington, Idaho and PVH Multistate MSA, performance is inconsistent in Oregon, which had weaker performance.

Accessibility of Delivery Systems

Service delivery systems are accessible to essentially all portions of the institution's AAs. WTB continues to operate a comprehensive branch structure consisting of 42 full-service branches: 27 branches in Washington, 12 branches in Idaho, 2 branches in PVH Multistate MSA, and a single branch in Oregon.

Alternative delivery systems include online, telephone, and mobile banking as well as remote deposit capabilities. WTB operates 46 ATMs: 40 ATMs at branch locations and 6 stand-alone ATMs: 31 ATMs in Washington, 12 ATMs in Idaho, 2 ATMs in PVH Multistate MSA, and a single ATM in Oregon. WTB's ATM network includes access to Exchange, Maestro, Cirrus, STAR, NYCE, PLUS, and the Money Pass which provides additional access to nonproprietary ATMs locally, nationwide, and around the world. These additional services allow customers to conduct banking transactions without physically accessing an office, enhancing the accessibility of financial services for all community segments, including LMI individuals and small businesses. Notably, WTB continues to take a proactive effort to serve consumers that are within the bank's AAs that speak and read Spanish as their first language.

WTB offers the same alternative delivery systems throughout its AAs; as such, the discussion of alternative delivery systems is only in this section of the evaluation. However, branch and ATM distributions vary somewhat by AA; refer to each AA analysis for specific details.

The following table reflects the bank's branch and ATM distribution by tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	62	3.4	271,866	3.4	-	-	-	-
Moderate	394	21.8	1,745,872	22.0	7	16.7	10	21.7
Middle	797	44.2	3,601,932	45.3	23	54.8	23	50.0
Upper	523	29.0	2,262,515	28.5	10	23.8	11	23.9
NA	28	1.6	64,779	0.8	2	4.8	2	4.3
Total	1,804	100.0	7,946,964	100.0	42	100.0	46	100.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Since the prior evaluation, WTB opened two branches in middle-income geographies and closed one branch in an upper-income geography. WTB opened the Vancouver Branch in the PVH Multistate AA, and the Bend Branch in Oregon. The Bend Branch opening resulted in the addition of the Bend AA. WTB also closed the Meadow Lake Branch in Idaho. The branch closure did not adversely affect the accessibility of delivery systems. Refer to each AA analysis for complete details regarding changes in the bank's branch locations.

The following table details the distribution of branch openings and closing by CT income level.

Net Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Income Level of Census Tract (+/-)			
			Low	Moderate	Middle	Upper
Boise City MSA, ID	-	1	-	-	-	-1
PVH Multistate MSA, OR-WA	1	-	-	-	+1	-
Bend MSA, OR	1	-	-	-	+1	-
Total	2	1	-	-	+2	-1

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and individuals. All branch locations are full-service and offer the same products and services. Banking hours are generally similar and vary slightly according to local area needs. Banking hours are generally from 9:00 a.m. to 5:00 p.m. on Monday through Thursday and until 6:00 p.m. on Friday. Thirty-three branches offer drive-thru services that coincide with their lobby hours. Notably, 14 branches offer drive-thru services from 10:00 a.m. to 2:00 p.m. on Saturday. Refer to each full-scope AA analysis for additional detail.

As discussed at the institutional level, products and services do not vary by branch location; refer to the Description of Institution for details on bank products and services.

Community Development Services

The bank provided a relatively high level of CD services. WTB employees and officers provided 10,869 hours of qualified CD services to 193 different qualified CD organizations. The bank's qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, when the bank provided 2,709 hours of service.

WTB's efforts towards CD services supported all four CD purposes with a substantial majority supporting community services targeted to LMI individuals and families, followed by a significant number of service hours on activities related to affordable housing efforts. The hours supporting community services demonstrated good responsiveness to the financial education needs in most of the AAs, especially to first-time homebuyers and to LMI students and individuals. The hours also included employees' efforts in providing financial expertise on committees of qualified organizations. Furthermore, a majority of the hours occurred in Washington, which is commensurate with WTB's footprint and capacity. Refer to the rated area sections for examples of the bank's CD services.

The following table details the institution's CD service hours by rated area and CD purpose.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Washington	462	6,343	85	422	7,312
Idaho	518	1,743	93	24	2,378
PVH Multistate MSA	39	901	22	2	964
Oregon	29	144	34	-	207
Regional Activities	-	-	8	-	8
Total	1,048	9,131	242	448	10,869
<i>Source: Bank Data</i>					

The following table details the institution's CD service hours by activity year and CD purpose.

Community Development Services – Overall					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	214	1,234	8	67	1,523
2023	350	3,391	12	223	3,976
2024	368	2,923	133	122	3,546
YTD 2025	116	1,583	89	36	1,824
Total	1,048	9,131	242	448	10,869
<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. Examiners did not identify any discriminatory or other illegal credit practices.

WASHINGTON

CRA RATING FOR WASHINGTON: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON

WTB continues to operate 27 full-service branches within 5 AAs that span across the western and eastern borders in the state of Washington. The bank has made no changes in the Washington AAs since the prior evaluation. The following table reflects the five AAs in the Washington rated area:

Description of Assessment Areas - Washington			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Spokane	Spokane	130	16
Seattle	King, Snohomish	670	3
Washington non-MSA	Grant, Whitman	35	4
Wenatchee	Chelan, Douglas	32	3
Kennewick	Benton, Franklin	67	1
Source: Bank Data, 2020 U.S. Census			

Refer to the respective AAs for key demographic and specific economic information.

SCOPE OF EVALUATION – WASHINGTON

Based on lending activity, deposit volume, and branch distribution, the Spokane AA was evaluated using full-scope procedures. The Seattle AA was also selected for evaluation using full-scope procedures, as full-scope procedures were not used regarding the Seattle AA at either of the two preceding evaluations. The remaining AAs were evaluated using limited-scope procedures.

The performance in the Spokane AA carries the greatest weight followed by the Seattle AA, to a lesser degree, when determining the overall statewide rating. The Washington non-MSA, Wenatchee, and Kennewick AAs contributed less weight to performance conclusions. Based on loan volume, small business performance was given the most weight, followed by home mortgage lending performance. Refer to the overall Scope of Evaluation section for complete details on the composition of loans, deposits, and branches in each AA of the Washington rated area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON

LENDING TEST

WTB is rated “Low Satisfactory” in the Lending Test in the state of Washington. Performance in the Spokane, Seattle, and Kennewick AAs is consistent with the rated area conclusion, performance in the Wenatchee and Washington non-MSA AAs were inconsistent and stronger.

Lending Activity

Lending levels reflect good responsiveness to credit needs in the Washington rated area, considering the number and dollar volume of small business and home mortgage loans originated and purchased over the evaluation period. Refer to each individual AA for details, including the bank’s market share and relative market rank for the products reviewed.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Washington AAs. The bank’s performance in the Spokane AA, Washington non-MSA AA, Wenatchee AA, and the Kennewick AA are consistent with this conclusion. The Spokane AA carries the most weight in the rated area conclusions based on the volume of loans and deposits, along with the number of branches. Performance in the Seattle AA was inconsistent and the rated area level conclusion.

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 sizes. Performance in the Spokane, Seattle, and Washington Non-MSA is consistent with the rated area conclusion. Performance in the Wenatchee AA exceeds the rated area conclusion, while performance in the Kennewick AA is below the rated area conclusion. Performance in the Spokane AA carries the most weight in the rated area conclusion as more than half of the volume of loans, deposits, and branches are in the AA.

Community Development Loans

The institution has made an adequate level of CD loans throughout the AAs. Performance in the Spokane, Seattle, and Washington non-MSA is consistent with the Washington rated area level conclusion. Weaker performance is noted in the Kennewick and Wenatchee AAs as no CD loans were made during the evaluation period. Greater consideration is given to the Spokane AA due to the volume of loans and deposits, and branch distribution within the AA. This level of performance moderately trails behind prior performance where the bank made 180 CD loans totaling \$264.1 million in the Washington rated area, despite having 11 more months in the current review period.

By dollar, approximately 56.7 percent of all CD lending activities within the rated area went towards affordable housing initiatives, which reflect responsiveness to the CD need identified by

the community contacts. Refer to each respective AA analyses for full details and notable examples, where relevant. The following table summarizes WTB's CD lending within each AA.

Community Development Lending by Assessment Area – Washington										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Spokane	3	54,821	6	16,750	1	2,414	4	34,354	14	108,339
Seattle	7	79,690	2	13,650	4	10,773	1	2,200	14	106,313
Kennewick	-	-	-	-	-	-	-	-	-	-
Washington Non-MSA	-	-	-	-	-	-	3	22,360	3	22,360
Wenatchee	-	-	-	-	-	-	-	-	-	-
Total	10	134,511	8	30,400	5	13,187	8	58,914	31	237,012
<i>Source: Bank Data</i>										

INVESTMENT TEST

WTB is rated “High Satisfactory” in the Investment Test for the state of Washington. Performance in the Spokane and Seattle AAs is consistent with the rated area level conclusions, while performance in the Washington Non-MSA, Wenatchee, and Kennewick AAs is below.

Investment and Grant Activity

The bank has a significant level of qualified investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. A collective total of 224 qualified investments and donations amounting to \$128.3 million was reported by WTB for the Washington rated area. This level of performance is an improvement since the previous evaluation where WTB reported 131 qualified investments and donations totaling \$72.6 million. By dollar, the increase of \$55.6 million in investments equates to a 76.6 percent increase in the rated area, which compares favorably to the performance of the prior evaluation. Moreover, each AA has some degree of CD investment activity with the Spokane and Seattle AAs being the largest recipients, and the emphasis on affordable housing initiatives has nearly doubled since the last evaluation. Refer to the following table for more details.

Qualified Investments by Assessment Area – Washington State										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Spokane MSA	30	67,967	44	7,907	16	469	1	50	91	76,393
Seattle MSA	35	41,152	31	5,962	13	191	0	0	79	47,305
Kennewick MSA	0	0	5	50	3	8	0	0	8	58
Washington Non-MSA	3	43	23	43	3	123	2	30	31	239
Wenatchee MSA	1	1,096	13	63	0	0	0	0	14	1,159
Statewide Activities	1	3,104	0	0	0	0	0	0	1	3,104
Total	70	113,362	116	14,025	35	791	3	80	224	128,258
<i>Source: Bank Data</i>										

As a notable example of a prior investment that benefited multiple AAs, WTB has a remaining book value of \$3.1 million investment to state CDFI that primarily supports affordable housing and economic development initiatives. The inception of this investment dates to April 2010, which speaks to its long-lasting impact on the rated area.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution's emphasis on affordable housing investments in the state of Washington is reflective of a primary need to provide more affordable housing resources to LMI individuals and families.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. In the current evaluation period, a total of \$85.4 million of investments were mortgage-backed securities that supported affordable housing initiatives, which accounts for 66.6 percent of investment composition in the Washington rated area. WTB also made two LIHTC investments totaling \$22.5 million that were allocated to the Spokane and Seattle AAs.

SERVICE TEST

The Service Test is rated High Satisfactory in Washington. WTB's performance is consistent throughout the AAs. Examiners placed the greatest weight on the Spokane AA, as this area contains the largest deposits, branch network and delivery system.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Washington AAs. The bank operates 64.2 percent of its branches, and 67.5 percent of its ATMs in Washington: 16 branches and 20 ATMs in the Spokane AA, 3 branches and 1 ATM in the Seattle AA, 4 branches and 5 ATMs in the Washington Non-MSA AA, 3 branches and 4 ATMs in the Wenatchee AA, and a single branch with an ATM in the Kennewick AA. While the alternative delivery systems are consistent with the institution overall, the branch distribution varies by AA.

The following table shows the branch and ATM distribution by tract income levels in Washington, along with the population distribution by CT income levels.

Branch and ATM Distribution by Geography Income Level Washington								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	46	5.0	201,132	4.8	0	0.0	0	0.0
Moderate	204	21.8	925,021	22.0	7	26.0	10	33.3
Middle	389	41.6	1,790,163	42.5	13	48.1	13	41.9
Upper	273	29.2	1,236,018	29.4	5	18.5	6	19.3
NA	22	2.4	57,367	1.3	2	7.4	2	6.4
Total	934	100.0	4,209,701	100.0	27	100.0	31	100.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Although the bank does not have any branches in low-income geographies, the bank's branch and ATM distributions exceed the demographic comparators in moderate-income census tracts.

The 2020 U.S. Census revised the following three branch locations, which impacted the bank's branch and ATM distributions during the evaluation period in Washington:

- Spokane AA
 - Second & Wall Branch in Spokane, Spokane County was redesignated from a moderate-income CT to a no income designation tract.
 - WTB Main Branch in Spokane, Spokane County was redesignated from a moderate-income CT to a no income designation tract.
- Seattle AA
 - Smokey Branch in Marysville, Snohomish County was redesignated from a moderate-income CT to a middle-income CT.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. The bank did not open or close any branches since the prior evaluation.

Reasonableness of Business Hours and Services

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and/or individuals. Branches have generally similar hours that vary slightly according to local area needs. Products and services offered in

Washington are consistent with the institution overall. Refer to each full-scope AA analysis for additional details.

Community Development Services

The bank provided a relatively high level of CD services. WTB employees and officers provided 7,312 hours of qualified CD services to 109 different qualified CD organizations. The bank's qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, during which the bank provided 2,154 hours of service. The majority of service hours supported community services targeted to LMI individuals and families and occurred in the more heavily weighted Spokane MSA AA.

The following table illustrates the bank's CD service hours by rated areas and CD purpose.

Community Development Services by Assessment Area – Washington					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Spokane MSA	43	4,244	8	205	4,500
Seattle MSA	178	1,221	73	-	1,472
Washington Non-MSA	95	368	-	205	668
Wenatchee MSA	108	366	-	-	474
Kennewick MSA	7	144	-	12	163
Statewide Activities	31	-	4	-	35
Total	462	6,343	85	422	7,312
<i>Source: Bank Data</i>					

The following table illustrates the bank's CD service hours by activity year and CD purpose.

Community Development Services – Washington					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	113	717	-	51	881
2023	169	2,406	-	215	2,790
2024	151	2,005	63	120	2,339
YTD 2025	29	1,215	22	36	1,302
Total	462	6,343	85	422	7,312
<i>Source: Bank Data</i>					

SPOKANE – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SPOKANE

The Spokane AA borders the eastern region of Washington state and consists of only Spokane County within the Spokane-Spokane Valley MSA.

Economic and Demographic Data

According to the 2020 U.S. Census, the AA has a collective total of 130 CTs, which is comprised of 4 low-, 35 moderate-, 55 middle-, and 34 upper-income CTs. Examiners note that there are 2 CTs that do not have an income designation. The number of LMI CTs have increased since the prior evaluation where there was 1 low- and 28 moderate-income CTs per the 2015 American Community Survey (ACS). Refer to the following table for more demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Spokane						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	130	3.1	26.9	42.3	26.2	1.5
Population by Geography	539,339	2.4	25.8	43.5	27.0	1.3
Housing Units by Geography	219,964	2.7	27.2	43.9	25.2	1.1
Owner-Occupied Units by Geography	130,298	1.9	16.7	48.6	32.7	0.1
Occupied Rental Units by Geography	76,204	3.9	44.2	36.4	13.0	2.5
Vacant Units by Geography	13,462	3.3	31.8	40.7	21.2	3.0
Businesses by Geography	68,438	1.0	21.4	30.8	18.8	28.0
Farms by Geography	1,135	0.2	11.6	39.7	39.1	9.3
Family Distribution by Income Level	129,359	19.3	18.5	21.3	40.9	0.0
Household Distribution by Income Level	206,502	22.9	16.9	18.3	41.9	0.0
Median Family Income MSA - 44060 Spokane-Spokane Valley, WA MSA		\$76,280	Median Housing Value			\$ 242,475
			Median Gross Rent			\$951
			Families Below Poverty Level			8.0%
Source: 2020 U.S. Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%						

According to the Moody’s Analytics report, the economy of the AA is experiencing a late expansion that is trailing both state and national trends. The defense, logistics, and higher education sectors are primary economic drivers. The Fairchild Air Force Base is the top employer within the AA holding more than 7,404 personnel with Providence Health Care trailing behind with 6,221 and

Amazon with 4,700 employees. Enrollment levels at the universities and colleges within the AA have deteriorated by 15 percent and is lower than pre-pandemic figures. Also, these lower enrollment levels are further compounded with budget issues facing public institutions. Consumer related industries rely on the large student population to sustain business continuity, yet the decline of university and college enrollments could adversely affect consumption levels.

The global trade war brought by the current administration continues to negatively impact the logistics sector as employment has consistently declined since 2021. The pandemic-era surge in e-commerce led to the significant over hiring in the logistics sector, which inevitably results in some corrections. The AA also has an above average exposure to exports to Asia compared to other metro areas. The tariffs imposed by the current administration could cause retaliatory tariffs to limit import volumes and the need for warehousing space along with truck and rail transportation.

The net migration patterns within the AA are domestically concentrated due to cost advantages, which speaks positively when compared to other fast-growing metro areas that rely more on international migration within Washington state.

According to the Housing Affordability Index (HAI) between 2022 and 2024, the AA has had a stable HAI ranging from a low of 97.3 percent in 2023 and a high of 106.6 percent in 2022. Figures that are exactly 100 percent imply that a family with a median income has exactly enough to qualify for a median-priced single-family home using a conventional 30-year mortgage with a 20 percent downpayment. As of 2024, the AA’s HAI is at 98.6 percent, which is notably better than the state average of 71.4 percent, but is moderately behind the national level of 110.3 percent. Since the prior evaluation, the median housing value rose \$51,586 or 27.0 percent, which slightly outpaces the increase in the median family income of \$14,216 or 22.9 percent.

Unemployment levels in the Spokane AA are comparable to the state averages but are below the national averages. The following table shows unemployment levels for the county compared to Washington and national averages.

Unemployment Rates—Spokane			
Area	2022	2023	2024
	%	%	%
Spokane County	4.1	4.0	4.5
State	4.1	4.2	4.5
National Average	3.6	3.6	4.0
Source: Bureau of Labor Statistics			

Competition

The Spokane AA is fairly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 2nd out of 15 FDIC-insured depository institutions holding 23.5 percent market share with \$3.3 billion in deposits. Succeeding WTB is one state-charted financial institution holding 27.8 percent market share with \$3.9 billion in deposits, while the preceding ranking institution is a national bank holding 8.3 percent market share with \$1.2

billion in deposits. Of the same data, WTB operated 16 out of 87 branches within the Spokane AA.

Credit and Community Development Needs and Opportunities

According to the economic and demographic information, the primary credit need continues to be business development initiatives, especially for companies involved in the logistics industry. The unrest in global trade has caused companies to be negatively impacted by tariffs, which risks import volumes being limited since the AA has an above-average trade activity with Asia. Opportunities also exist for affordable housing initiatives as the increases in the median housing value outpaces the increase in the median family income.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SPOKANE

LENDING TEST

WTB's Lending Test performance in the Spokane AA is consistent with the Washington rated area level conclusions.

Lending Activity

WTB demonstrates good responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 1,695 small business loans totaling \$305.1 million and 1,663 home mortgages loans totaling \$468.9 million. Lending notably decreased by number and dollar volume for each product since the previous evaluation, where WTB originated 3,983 small business loans totaling \$558.5 million and 3,400 home mortgage loans totaling \$848.8 million. As mentioned at the institutional level section, lending activity performance was largely affected by the discontinuation of the SBA PPP and rapid changes in the federal prime index rate.

According to the 2023 aggregate data, WTB ranks 7th out of 74 lenders while having 6.0 and 28.3 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending aggregate data, WTB ranks 5th out of 350 lenders while holding 3.7 and 3.3 percent of the home mortgage lending market share by number and dollar volume, respectively.

Geographic Distribution

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

Small Business

The geographic distribution of small business loans reflects good penetration throughout the AA. Lending performance to moderate-income CTs is good as WTB was above both aggregate data and demographics throughout the evaluation period. Examiners note that there were 35 moderate-income CTs and only 4 low-income CTs within the AA. Greater weight is placed on the bank's

moderate-income CT performance as there is more opportunity to lend in those tracts. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: Spokane						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.1	1.2	2	0.3	594	0.6
2024	1.0	--	3	0.6	29	0.0
Moderate						
2023	23.7	23.9	178	29.2	36,542	35.4
2024	21.4	--	157	30.3	36,602	38.5
Middle						
2023	33.9	39.6	276	45.3	50,353	48.8
2024	30.8	--	228	44.0	37,906	39.9
Upper						
2023	21.3	26.6	117	19.2	9,777	9.5
2024	18.8	--	88	17.0	9,889	10.4
NA						
2023	19.9	8.8	36	5.9	6,028	5.8
2024	28.0	--	42	8.1	10,640	11.2
Total						
2023	100.0	100.0	609	100.0	103,294	100.0
2024	100.0	--	518	100.0	95,066	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA. This level of performance is an improvement since the prior evaluation, where home mortgage lending performance was characterized as “poor” when there was only 1 low-income CT and 28 moderate-income CTs per the 2015 ACS. According to discussions with management, improved performance is attributable to the inception of the Lender Credit program that was introduced in July 2023 where borrowers could receive \$5,000 to \$10,000 off in closing costs when the subject property was in an LMI geography within the AA.

Lending performance in low-income geographies were below both aggregate data and demographics, but not to an unreasonable degree. Lending in moderate-income geographies exceeded demographics and is generally in line with aggregate data. Greater weight was placed on moderate-income performance as there are more moderate-income CTs compared to low-income

CTs. Collectively, the increase in lending in both LMI CTs scales favorable with the increase in LMI CTs. See the table below.

Geographic Distribution of Home Mortgage Loans Assessment Area: Spokane						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	1.9	2.2	3	0.7	470	0.4
Moderate						
2024	16.7	19.6	82	18.4	15,754	12.5
Middle						
2024	48.6	45.7	184	41.3	46,220	36.7
Upper						
2024	32.7	32.5	177	39.7	63,420	50.4
NA						
2024	0.1	0.0	0	0.0	0	0.0
Total						
2024	100.0	100.0	446	100.0	125,864	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Borrower Profile

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

Small Business

The distribution of small business loans reflects adequate penetration throughout the AA to business with revenues of \$1 million or less. Performance in 2023 was modestly below aggregate and trended slightly downward in 2024, but not to an unreasonable degree. Per the 2023 Small Business Market Share report of the Spokane AA, WTB ranks 7th out of 74 lenders while the six succeeding banks are all national institutions, making WTB the top performing community bank in small business lending. Refer to the following table for more details.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Spokane						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	91.1	55.7	297	48.8	30,434	29.5
2024	91.3	--	237	45.8	28,762	30.3
> \$1,000,000						
2023	2.5	--	276	45.3	70,686	68.4
2024	2.3	--	242	46.7	64,721	68.1
Revenue Not Available						
2023	6.3	--	36	5.9	2,174	2.1
2024	6.4	--	39	7.5	1,583	1.7
Total						
2023	100.0	100.0	609	100.0	103,294	100.0
2024	100.0	--	518	100.0	95,066	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The distribution of home mortgage loans reflects good penetration throughout the AA. While not depicted in the following table, lending performance to low-income families was excellent and consistently exceeded both aggregate data and demographics throughout the review period. Lending performance for moderate-income families was comparable to aggregate data, but below demographics for all years in the review period, but not to an unreasonable degree. Refer to the following table for more details.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Spokane						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	19.3	5.6	40	9.0	3,065	2.4
Moderate						
2024	18.5	16.5	71	15.9	9,649	7.7
Middle						
2024	21.3	25.0	77	17.3	13,651	10.9
Upper						
2024	40.9	37.5	214	48.0	82,276	65.4
NA						
2024	0.0	15.4	44	9.9	17,223	13.7
Total						
2024	100.0	100.0	446	100.0	125,864	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Community Development Loans

WTB has made an adequate level of CD loans in the Spokane AA. The level of performance has decreased since the previous evaluation where WTB originated 102 loans totaling \$108.1 million. The number and dollar volume of CD loans in the AA does not compare favorably with the prior evaluation. By dollar volume, the emphasis of CD lending activities in affordable housing initiatives exhibits responsiveness to the credit needs identified in the economic and demographic information of the Spokane AA. Refer to the following table for more details.

Community Development Lending – Spokane										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	-	-	1	6,900	1	2,414	2	23,000	4	32,314
2023	1	11,000	-	-	-	-	1	9,600	2	20,600
2024	-	-	5	9,850	-	-	1	1,754	6	11,604
YTD 2025	2	43,821	-	-	-	-	-	-	2	43,821
Total	3	54,821	6	16,750	1	2,414	4	34,354	14	108,339
Source: Bank Data										

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

- In 2025, WTB funded a \$32.5 million loan to an affordable housing organization to develop 240 units reserved specifically for LMI families, which notably increases the housing supply within the Spokane AA.
- In 2022, WTB originated a \$20.0 million loan that revitalizes the downtown of Spokane where the majority of CTs are LMI.
- In 2023, WTB participated in a LIHTC multifamily rental project by originating a \$11.0 million loan to non-profit organization that specializes affordable housing solutions within the AA.

INVESTMENT TEST

WTB has a significant level of qualified investments and grants in the Spokane AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits good responsiveness to credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

Investment and Grant Activity

WTB has a significant level of qualified investments and grants in the Spokane AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, WTB collectively made 91 qualified investments and donations totaling \$76.4 million in the Spokane AA. This represents an increase of \$35.9 million or 88.6 percent with a continued emphasis on affordable housing initiatives and compares favorably with the current review period. This level of performance is a considerable improvement since the prior evaluation where WTB reported 81 qualified investments and donations totaling \$40.5 million. Refer to the following table for more details.

Qualified Investments – Spokane										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	25	37,596	1	1,268	1	26	-	-	27	38,890
2022	3	30,313	1	5,888	-	-	-	-	4	36,201
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	-	-	-	-	-	-
Subtotal	28	67,909	2	7,156	1	26	-	-	31	75,091
Qualified Grants & Donations	2	58	42	751	15	443	1	50	60	1,302
Total	30	67,967	44	7,907	16	469	1	50	91	76,393
Source: Bank Data										

Notable examples of WTB's CD investments and donations include the following:

- In February 2006, WTB made a \$1.0 million CD investment to a business development corporation that provides small businesses and small farms with financing options, which has a remaining book value of \$26,000 as of the current evaluation. The Spokane AA has been able to benefit from this CD investment for more than 19 years.
- In March 2019, WTB paid a premium in a \$1.2 million bond that supports a school district in the Spokane AA that primarily serves LMI neighborhoods. As a result of the bank paying a premium, the remaining book value is \$1.3 million as of the current evaluation. The LMI geographies that are served by the subject school district has benefited from this investment for more than six years.
- In 2022, the bank invested \$14.5 million in a LIHTC in the development of a 51-unit rental complex in the Spokane AA.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. Most of the bank's CD investments in the Spokane AA are centered around affordable housing initiatives, which is a credit need in the AA; however, the primary credit need revolves around economic development. Examiners recognize that CD investments and donations for economic development purposes in the Spokane AA have increased by \$414,000 since the prior evaluation but only represent 0.6 percent of all CD investment activity in the AA.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. Aside from mortgage-backed securities, WTB invested in one LITHC during the review period in the AA and held two prior period investments consisting of a school bond and an investment in a business development corporation in the AA.

SERVICE TEST

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

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Spokane AA. The bank operates 38.1 percent of its branches, and 43.5 percent of its ATMs in the AA. The following table shows the branch and ATM distribution by tract income level in the Spokane AA, along with the population distribution by CT income level. The AA branch distribution and alternative delivery systems are consistent with the institution overall.

Branch and ATM Distribution by Geography Income Level Assessment Area: Spokane								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	4	3.1	13,140	2.4	-	-	-	-
Moderate	35	26.9	139,157	25.8	4	25.0	6	30.0
Middle	55	42.3	234,706	43.5	8	50.0	8	40.0
Upper	34	26.2	145,483	27.0	2	12.5	4	20.0
NA	2	1.5	6,853	1.3	2	12.5	2	10.0
Total	130	100.0	539,339	100.0	16	100.0	20	100.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Although the bank does not operate any branches or ATMs in low-income CTs, its branch distribution is comparable to demographic data and the ATM distribution compares favorably in moderate-income CTs. The East Sprague Branch, Indiana Branch, Maple & Garland Branch, and Medical Center Branch are located in moderate-income CTs. As mentioned earlier, the 2020 U.S. Census revised two branch locations from moderate-income CTs to unknown income designation tract.

Changes in Branch Locations

WTB did not open or close any branches in the Spokane MSA AA during the evaluation period; therefore, this criterion did not affect Service Test conclusion.

Reasonableness of Business Hours and Services

Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and/or individuals. WTB offers the same products and services at all full-service branches and business hours are generally consistent among branches, varying only slightly by location.

Business hours for 15 branches are Monday through Friday from 9:00 a.m. to 5:00 p.m. with extended drive-through hours to 6:00 p.m. at 14 locations. The Medical Center Branch's lobby hours are from 9:30 a.m. to 4:00 p.m. on Monday through Friday. In addition, nine branches are open from 9:00 a.m. to 2:00 p.m. on Saturday. Products and services offered in the AA are consistent with the institution.

Community Development Services

The bank provided a relatively high level of CD services. WTB employees and officers provided 4,500 hours of qualified CD services to 54 different qualified CD organizations. The bank's qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, when management reported 1,331 hours of service. Refer to the following table for more details.

Community Development Services – Spokane					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022	21	335	-	11	367
2023	16	1,695	-	127	1,838
2024	6	1,269	5	47	1,327
YTD 2025	-	945	3	20	968
Total	43	4,244	8	205	4,500
<i>Source: Bank Data</i>					

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

- In 2025, 38 bank employees provided 266 hours of service assisting low-income seniors prepare 2024 tax returns.
- In 2024, 38 bank employees provided 266 hours of service providing tax assistance and education on preparing tax returns to LMI individuals.
- In 2024, 17 bank employees provided 95 hours of service delivering financial education and workforce readiness, and entrepreneurship programs to primarily LMI students.
- In 2023, 35 bank employees provided 685 hours of service teaching first time home buyers' courses to small businesses and LMI individuals and families.

SEATTLE – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN SEATTLE

The Seattle AA is seated around the broader Puget Sound region within the state of Washington and is part of the Seattle-Tacoma-Bellevue MSA. The AA consists of the entirety of King and Snohomish counties. There have been no changes to the AA since the previous evaluation.

Economic and Demographic Data

According to the 2020 U.S. Census, the AA has a collective total of 670 CTs, which is comprised of 37 low-, 136 moderate-, 276 middle-, and 205 upper-income CTs. Examiners note that there are 16 CTs that do not have an income designation. The number of LMI CTs have increased since the prior evaluation where there were 31 low- and 125 moderate-income CTs per the 2015 ACS. Refer to the following table for more demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Seattle						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	670	5.5	20.3	41.2	30.6	2.4
Population by Geography	3,097,632	5.5	21.0	41.9	30.1	1.5
Housing Units by Geography	1,266,434	5.6	20.1	42.3	30.4	1.7
Owner-Occupied Units by Geography	711,666	2.9	17.2	44.7	34.7	0.5
Occupied Rental Units by Geography	487,210	9.5	24.2	38.7	24.3	3.3
Vacant Units by Geography	67,558	6.1	20.3	42.9	28.5	2.2
Businesses by Geography	364,974	6.3	18.2	42.1	32.4	0.9
Farms by Geography	2,841	2.4	12.7	50.3	34.2	0.4
Family Distribution by Income Level	741,356	20.8	17.9	21.5	39.8	0.0
Household Distribution by Income Level	1,198,876	23.5	16.6	18.4	41.4	0.0
Median Family Income MD - 21794 Everett, WA MD		\$104,452 \$123,939	Median Housing Value			\$ 581,125
Median Family Income MD - 42644 Seattle-Bellevue-Kent, WA MD			Median Gross Rent			\$1,668
			Families Below Poverty Level			5.0%
Source: 2020 U.S. Census And 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.						

According to the Moody’s Analytics report, the economy of the AA is experiencing an expansion, but its continuity is contingent on the rising costs of manufacturing materials and as well as changes

in the federal prime rate. The technology, manufacturing, and logistics sectors are the primary economic drivers. The top three employers in the AA are Amazon, Boeing, and Microsoft, which hold 80.0, 59.3, and 52.0 thousand personnel respectively. The AA's technology sector is a crucial economic factor as the entry into Artificial Intelligence (AI) and cloud-computing drive growth, provided that interest rates remain steady. The AA's deep talent pool serves as a wellspring for a robust tech-industry ecosystem, making the AA conducive for existing technology firms along with start-ups.

The manufacturing industry continues to struggle with the implications of the global trade war as the costs of raw materials for aluminum and steel are expected to rise due to the interruptions in the supply chain with Canada and Mexico. The Federal Aviation Administration's 38-plane monthly production cap of Boeing's 737 MAX stifles growth in the manufacturing sector, despite the growing backlog of orders and demand for air travel.

The net migration patterns within the AA are generally stagnant as the outflow of domestic migration is commensurate with the intake levels of foreign migration. The housing inventory in the AA is significantly undersupplied causing home prices to rise. Further, the cost of living within the AA is 74 percent higher than the national average.

According to the HAI, between 2022 through 2024 the AA has had a declining HAI ranging from a low of 69.2 percent in 2024 and a high of 77.3 percent in 2022. These figures are in line with the Washington state level figures of 79.2, 71.9, and 71.4 percent from 2022 through 2024 respectively, but are significantly lower than the national figures of 124.1, 110.2, and 110.3 percent, respectively. This decline in the AA's HAI implies that families with median incomes are having trouble obtaining homeownership, which is more adverse for families with low- and moderate-income levels.

Unemployment levels in the Seattle AA are below the state averages but are above the national averages, except for King County in 2022, when it was below both the state and national averages. The following table shows unemployment levels for the counties compared to Washington and national averages.

Unemployment Rates—Seattle			
Area	2022	2023	2024
	%	%	%
King County	3.5	3.9	4.1
Snohomish County	4.0	4.0	4.2
State	4.1	4.2	4.5
National Average	3.6	3.6	4.0
Source: Bureau of Labor Statistics			

Competition

The Seattle AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 12th out of 46 FDIC-insured depository institutions

holding 1.4 percent market share with \$2.0 billion in deposits. Sorted by rank, the top three banks are comprised of three national banks holding 25.9, 16.8, and 11.5 percent market share, respectively, or \$36.6, \$23.7, and \$16.2 billion by dollar, respectively, of the deposits in the AA. Of the same data, WTB operated 3 out of 716 branches within the Seattle AA.

Community Contact(s)

Examiners reviewed a community contact with an organization that focuses on affordable housing initiatives for LMI individuals and families within the AA. According to the contact, the pricing for larger family units does not scale with the pricing of smaller units such as 1-bedroom or studio apartments. Moreover, there is an opportunity for gap funding to cover the cost difference between developing and operating affordable housing projects and rental assistance costs for low-income tenants. Options such as subsidies, loans, or grants would be beneficial in fulfilling this CD need.

Credit and Community Development Needs and Opportunities

Considering the information obtained from the community contact and key economic demographic data, affordable housing continues to be a primary credit need for the AA. Specifically, the pricing for units larger than 1-bedroom and studio apartments should be scaled to that of smaller units to better accommodate larger LMI families. Also, funding opportunities to cover the costs of affordable housing projects and rental costs of LMI tenants exist within the AA to enhance accessibility to affordable housing. As identified by the institution, there is a need for CD need for financial education for first-time homebuyers, affordable housing, and financial advisory services for small business owners within the AAs of Seattle and PVH.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SEATTLE

LENDING TEST

WTB's Lending Test performance in the Seattle AA is consistent with the Washington rated area level conclusions.

Lending Activity

WTB demonstrates adequate responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 861 small business loans totaling \$268.8 million and 569 home mortgages loans totaling \$540.2 million. Lending decreased by number and varied by dollar volume for reach product since the previous evaluation, where WTB originated 1,888 small business loans totaling \$381.7 million and 645 home mortgage loans totaling \$486.7 million. As mentioned at the institutional level section, lending activity performance was largely affected by the discontinuation of the SBA PPP and rapid changes in the federal prime index rate.

According to the 2023 aggregate data, WTB ranks 21st out of 159 lenders while having 0.3 and 3.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending aggregate data, WTB ranks 62nd out of 568 lenders while holding 0.3

and 0.5 percent of the home mortgage lending market share by number and dollar volume, respectively.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performance in small business and poor performance in home mortgage lending support this conclusion.

Small Business

The geographic distribution of small business loans reflects adequate penetration throughout the AA to businesses with revenues of \$1 million or less. Lending performance in low-income geographies was notably higher than aggregate data and demographics for 2023, which was sustained in 2024; however, moderates-income lending performance trended downward and was below both aggregate data and demographics in 2023.

Greater consideration was given to moderate-income level performance as there were more opportunity to lend at this level with 136 moderate-income CTs compared to the 37 low-income CTs within the AA. This level of performance is largely affected by the high level of competition for financial services within the AA. According to the 2023 Small Business Market Share report, WTB ranks 21st out of 159 lenders within the AA holding only 0.3 and 3.5 percent of the small business market share by number and dollar volume, respectively. The top three institutions within the AA are all national banks that collectively hold 64.1 and 37.8 percent of the total small business market share by number and dollar volume, respectively. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: Seattle						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$ (000s)	%
Low						
2023	5.9	5.2	24	8.4	7,966	9.0
2024	6.3	--	24	8.5	8,196	9.4
Moderate						
2023	19.8	18.1	35	12.3	15,850	17.8
2024	18.2	--	30	10.6	11,183	12.8
Middle						
2023	37.7	38.3	90	31.6	23,565	26.5
2024	42.1	--	113	39.8	34,678	39.8
Upper						
2023	35.6	37.3	133	46.7	40,008	45.0
2024	32.4	--	113	39.8	31,904	36.6
NA						
2023	1.0	1.2	3	1.1	1,600	1.8
2024	0.9	--	4	1.4	1,168	1.3
Total						
2023	100.0	100.0	285	100.0	88,989	100.0
2024	100.0	--	284	100.0	87,129	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The geographic distribution of home loans reflects poor penetration through the AA, particularly in LMI geographies in the AA. Home mortgage lending performance in low-income geographies was below both aggregate data and demographics for all years, and even to a larger degree in moderates-income geographies. Examiners recognize that WTB's recent performance in 2024 is an improvement compared to 2023 and 2022 lending, which reflects the positive effects of the Home Lending Division's Lender Credit program that was introduced in July 2023. Moreover, discussions with management reveal the bank also onboarded two new loan officers in the AA in 2023, which speaks to the upward trend in the bank's lending performance in 2024. Refer to the following table for more details.

Geographic Distribution of Home Mortgage Loans Assessment Area: Seattle						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	2.9	3.1	3	2.0	1,149	0.9
Moderate						
2024	17.2	18.2	18	11.8	7,674	5.8
Middle						
2024	44.7	45.7	51	33.6	47,846	35.9
Upper						
2024	34.7	32.4	78	51.3	76,282	57.2
NA						
2024	0.5	0.6	2	1.3	500	0.4
Total						
2024	100.0	100.0	152	100.0	133,451	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Borrower Profile

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

Small Business

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Although the level of performance in 2023 was notably below aggregate data and demographics, the 2023 Small Business Market Share report supports the bank's adequate penetration. The market share report shows the top five small business lenders are credit card lenders that collectively hold 77.2 percent by number and 45.5 percent by dollar volume, with the average loan sizes ranging from a low of \$6,000 to a high of \$26,000. The two other locally based institutions ranked higher than WTB. Aggregate lending reflected in the table is skewed as the data is heavily influenced by credit card lenders. Although WTB ranked 19th out of 96 lenders, WTB is ranked 3rd among the local community banks in the AA with the average size loan of \$197,000. Also, the higher interest rate environment presented a substantial financial burden to small business owners. In addition, management altered the bank's existing Small Business Unit setup in 2025, designating a reformed cadre of small business lenders and providing new leadership to further improve performance.

Given the performance level improved slightly in 2024, the aggregate data is skewed by a significantly high level of credit card lenders, coupled with a higher interest rate environment and

lending reform within the AA, the bank's lending performance is adequate. Refer to the following table for more details.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Seattle						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	92.5	56.7	82	28.8	16,474	18.5
2024	92.0	--	83	29.2	17,265	19.8
> \$1,000,000						
2023	2.3	--	183	64.2	69,527	78.1
2024	2.3	--	179	63.0	67,875	77.9
Revenue Not Available						
2023	5.2	--	20	7.0	2,988	3.4
2024	5.7	--	22	7.8	1,989	2.3
Total						
2023	100.0	100.0	285	100.0	88,989	100.0
2024	100.0	--	284	100.0	87,129	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. Lending performance in 2024 reflects improving upward trend when compared to 2023 and 2022. Lending performance to families of low-income levels shows that WTB was able to exceed aggregate data to a notable degree. At the moderate-income level, lending performance was notably below aggregate data as well as demographics.

Examiners note that between 2023 and 2024, WTB's lending performance improved while aggregate performance declined. The top five institutions in the AA are comprised of a credit union, two mortgage companies, and two national banks, which collectively hold 31.3 and 22.7 of home mortgage market share by number and dollar respectively. WTB ranks 62nd out of 568 home mortgage lenders with the AA while holding only 0.3 and 0.5 percent market share by number and dollar volume. Further, lending performance is exacerbated as the AA's HAI recently dropped to its lowest point of 69.2 percent in 2024, which implies that families of the median-income have 30.8 percent less income to afford a median-priced single-family home using a conventional 30-year mortgage in the AA. As such, this has a greater adverse effect on home affordability for families of the LMI level. Greater consideration was given to low-income level performance as there was more opportunity to lend to those families. Refer to the following table for more details.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Seattle						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	20.8	5.5	15	9.9	5,636	4.2
Moderate						
2024	17.9	13.4	9	5.9	2,988	2.2
Middle						
2024	21.5	22.5	10	6.6	3,823	2.9
Upper						
2024	39.8	44.8	97	63.8	87,236	65.4
NA						
2024	0.0	13.7	21	13.8	33,768	25.3
Total						
2024	100.0	100.0	152	100.0	133,451	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Community Development Loans

WTB has made an adequate level of CD loans in the Seattle AA. The level of performance has decreased since the previous evaluation where WTB originated 45 loans totaling \$133.1 million during a 29-month review period. Considering the current evaluation period consisting of 40-month in duration, the number and dollar volume of CD loans in the AA does not compare favorably with the prior evaluation. By dollar volume, the emphasis of CD lending activities in affordable housing initiatives exhibits responsiveness to the credit needs identified by both the community contact and the institution. Refer to the following table for more details.

Community Development Lending – Seattle										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	3	14,240	-	-	1	1,790	-	-	4	16,030
2023	1	32,000	1	6,150	2	6,596	-	-	4	44,746
2024	3	33,450	1	7,500	1	2,387	-	-	5	43,337
YTD 2025	-	-	-	-	-	-	1	2,200	1	2,200
Total	7	79,690	2	13,650	4	10,773	1	2,200	14	106,313
Source: Bank Data										

Notable examples of the bank's CD loans in the Seattle AA include the following:

- In 2023, WTB originated a \$32.0 million loan for the development of a 172-unit apartment complex where 90 percent of the units are reserved for LMI tenants with rents that are at least 5 percent below U.S. Department of Housing and Urban Development fair market rents in the AA.
- In 2024, WTB made a \$13.9 million loan for the construction of a 58-unit multifamily apartment complex that is exclusively reserved for LMI tenants.
- In 2024, WTB made a \$12.0 million loan for the development of a 40-unit multifamily apartment complex that is exclusively reserved for LMI tenants within the Seattle AA.

INVESTMENT TEST

WTB has a significant level of qualified CD investments and grants in the Seattle AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits excellent responsiveness to credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

Investment and Grant Activity

WTB has a significant level of qualified CD investments and grants in the Seattle AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, WTB collectively made 79 qualified CD investments and donations totaling \$47.3 million in the Seattle AA. This represents an increase of \$21.8 million or 85.2 percent with a focus on affordable housing initiatives, which scales favorably with the current review period. This level of performance is a considerable improvement since the prior evaluation where WTB reported 4 qualified CD investments and donations totaling \$25.5 million. Refer to the following table for more details.

Qualified Investments – Seattle MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	10	15,432	-	-	-	-	-	-	10	15,432
2022	5	25,363	1	5,752	-	-	-	-	6	31,115
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	-	-	-	-	-	-
Subtotal	15	40,795	1	5,752	-	-	-	-	16	46,547
Qualified Grants & Donations	20	357	30	210	13	191	-	-	63	758
Total	35	41,152	31	5,962	13	191	-	-	79	47,305
<i>Source: Bank Data</i>										

Notable examples of WTB's CD investments and donations in the Seattle AA include the following:

- WTB has five prior period mortgage-backed securities totaling \$11.6 million that supported affordable housing initiatives within the Seattle AA that were purchased in March 2019. These prior period investments now have a collective remaining book value of \$1.0 million as of the current evaluation, which has benefited the Seattle AA for more than six years.
- In 2022, the bank invested \$8.0 million in a LIHTC for the redevelopment of a multifamily complex to include 250-units for LMI families in the Seattle AA.
- In July 2010, WTB has a prior \$12.5 million investment into a municipal bond for the development of low-income rental housing in the Seattle AA. The remaining book value is \$11.0 million as of the current evaluation.

Responsiveness to Credit and Community Development Needs

WTB exhibits excellent responsiveness to credit and CD needs. Most of the bank's CD investments in the Seattle AA are centered around affordable housing initiatives, which is a primary credit need of the AA identified by the community contact.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. During the evaluation, WTB invested two municipal bonds and one LIHTC that benefited the Seattle AA.

SERVICE TEST

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

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Seattle MSA AA. The bank operates 7.1 percent of its branches, and 2.2 percent of its ATMs in this AA. The bank does not operate any branches or ATMs in LMI geographies. While the alternative delivery systems in this AA are consistent with the institution overall, the branch distribution is inconsistent.

The following table shows the branch and ATM distribution by CT income level in the Seattle MSA AA, along with the population distribution by CT income level.

Branch and ATM Distribution by Geography Income Level Assessment Area: Seattle								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	37	5.5	169,036	5.5	0	0.0	0	0.0
Moderate	136	20.3	650,812	21.0	0	0.0	0	0.0
Middle	276	41.2	1,298,024	41.9	2	66.7	1	100.0
Upper	205	30.6	933,293	30.1	1	33.3	0	0.0
NA	16	2.4	46,467	1.5	0	0.0	0	0.0
Total	670	100.0	3,097,632	100.0	3	100.0	1	100.00
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

As mentioned earlier, the Smokey Branch's location was redesignated from a moderate-income CT to a middle-income CT; however, the branch borders a moderate-income CT. The impact of this change is minimal as the bank is only one-quarter mile from a moderate-income CT. Also, the Seattle Branch (located in a middle-income CT) is only approximately one-half mile from two low-income CTs and slightly over a mile from a moderate-income CT. The same applies to the Bellevue Branch (located in an upper-income CT) which is only one-quarter mile from a moderate-income CT. Although the bank has no branches in LMI geographies, the close proximity to LMI geographies is within a reasonable distance for LMI individuals to obtain WTB's services.

Changes in Branch Locations

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

Reasonableness of Business Hours and Services

Services, including, where appropriate, business hours, do not vary in a way that inconveniences portions of the Seattle AA, particularly LMI geographies and/or individuals. WTB offers the same products and services at all full-service branches and is consistent with the institution overall. Business hours are from 9:00 a.m. to 5:00 p.m. on Monday through Friday.

Community Development Services

The bank provided a relatively high level of CD services. WTB employees and officers provided 1,472 hours of qualified CD services to 27 different qualified CD organizations. The bank's qualified service activity increased significantly, more than tripled since the prior 2022 performance evaluation period, when management reported 424 hours of service. The following table illustrates the bank's CD service hours by activity year and CD purpose.

Community Development Services – Seattle					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	26	231	-	-	257
2023	65	454	-	-	519
2024	75	422	58	-	555
YTD 2025	12	114	15	-	141
Total	178	1,221	73	-	1,472
<i>Source: Bank Data</i>					

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

- In 2025, an employee provided 26 hours serving as a Chairman of the Board of Directors of an organization that provides housing, transportation, and financial assistance to LMI individuals.
- In 2022, 2023 and 2024, an employee provided 81 hours serving as a board member of an organization that provides safe, decent, affordable housing and necessary services to LMI residents in Snohomish County.
- In 2022, 25 bank employees provided 112 hours of service teaching financial education to LMI individuals and families.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes WTB's performance in the Washington AAs evaluated using limited-scope procedures as compared to AAs in which full-scope procedures were used. Examiners based conclusions on a review of available facts and data, aggregate lending comparisons and demographic information. The conclusions from the AAs reviewed using limited-scope procedures did not alter the institution's overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Washington non-MSA	Exceeds	Below	Consistent
Wenatchee	Exceeds	Below	Consistent
Kennewick	Consistent	Below	Consistent

The following facts and data support the conclusions for each limited-scope AA. Also included are details regarding the number and dollar volume of small business, home mortgage, and CD loans originated during the review period; qualified investments (new and prior period) and donations during the review period; and CD services for the review period. Unless otherwise noted, branch distribution and service hours are consistent with Washington overall, and products, services, and alternative delivery systems are discussed at the institution level. Additional information is in the Limited-Scope Assessment Areas Appendices.

Washington non-MSA

The AA consists of 2 low-, 8 moderate-, 16 middle-, and 8 upper-income CTs with one CT with no income designation.

Activity	#	\$(000s)
Small Business Loans	337	56,628
Home Mortgage Loans	264	85,772
CD Loans	3	22,360
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	31	239
CD Services	668	-
<i>Source: Bank Data</i>		

The branch distribution and alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall.

The bank operates 9.5 percent of its branches in the AA: the Moses Lake Branch is located in a moderate-income CT, the Quincy Branch is located in a middle-income CT, and the Ephrata Branch is located in an upper-income CT in Grant County. The Pullman Branch is located in an upper-income CT in Whitman County. WTB also operates 10.9 percent of its ATMs in the AA, of which four ATMs are located at the branches, and the single stand-alone ATM is located in a moderate-

income CT in Whitman County. The bank did not close or open any branches during the evaluation period.

Branch and ATM Distribution by Geography Income Level Assessment Area: Washington Non-MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	2	5.7	11,258	7.7	0	0.0	0	0.0
Moderate	8	22.9	31,767	21.6	1	25.0	2	40.0
Middle	16	45.7	70,670	48.0	1	25.0	1	20.0
Upper	8	22.9	31,990	21.8	2	50.0	2	40.0
NA	1	2.9	1,411	1.0	0	0.0	0	0.0
Total	35	100.0	147,096	100.0	4	100.0	5	100.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Service hours are consistent with the institution.

Wenatchee

The AA consists of 5 moderate-, 20 middle-, and 7 upper-income CTs with no low-income CTs.

Activity	#	\$(000s)
Small Business Loans	162	23,636
Home Mortgage Loans	168	39,006
CD Loans	-	-
Investments (New)	1	1,096
Investments (Prior Period)	-	-
Donations	13	63
CD Services	474	-
<i>Source: Bank Data</i>		

The branch distribution and alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall.

The bank operates 7.1 percent of its branches in the AA: the South Wenatchee Branch is located in a moderate-income CT, the North Wenatchee Branch is located in a middle-CT in Chelan County, and the East Wenatchee Branch is located in a middle-income CT in Douglas County. WTB also operates 8.7 percent of its ATMs in the AA with three located at branches and a single stand-alone ATM located in a middle-income CT in Chelan County. The bank did not close or open any branches during the evaluation period.

Branch and ATM Distribution by Geography Income Level Assessment Area: Wenatchee								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	15.6	20,034	16.4	1	33.3	1	25.0
Middle	20	62.5	73,948	60.6	2	66.7	3	75.0
Upper	7	21.9	28,030	23.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	32	100.0	122,012	100.0	3	100.0	4	100.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Service hours are consistent with the institution.

Kennewick

The AA consists of 3 low-, 20 moderate-, 22 middle-, and 19 upper-income CTs with 3 CTs with no income designation.

Activity	#	\$(000s)
Small Business Loans	88	28,207
Home Mortgage Loans	75	31,559
CD Loans	-	-
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	8	58
CD Services	163	-
<i>Source: Bank Data</i>		

The branch distribution and alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall.

The bank operates 2.4 percent of its branches and 2.2 percent of its ATMs in a moderate-income CT in Benton County. The bank did not close or open any branches during the evaluation period.

Branch and ATM Distribution by Geography Income Level Assessment Area: Kennewick								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	3	4.5	7,698	2.5	0	0.0	0	0.0
Moderate	20	29.9	83,251	27.4	1	100.0	1	50.0
Middle	22	32.8	112,815	37.2	0	0.0	0	0.0
Upper	19	28.4	97,222	32.0	0	0.0	0	0.0
NA	3	4.5	2,636	0.9	0	0.0	0	0.0
Total	67	100.0	303,622	100.0	1	100.0	1	0.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Service hours are consistent with the institution.

Geographic Distribution and Borrower Profile

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

IDAHO

CRA RATING FOR IDAHO: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IDAHO

WTB operates 12 full-service branches within four AAs that spans along the eastern border of Idaho. During evaluation period, the bank closed one full-service branch located in an upper-income CT within the Boise City AA on April 25, 2022. This closure did not impact the delineation of any of the AAs. The following table reflects the four AAs within the Idaho rated area:

Description of Assessment Areas - Idaho			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Boise City	Ada, Canyon	183	6
Coeur d'Alene (CDA)	Kootenai	39	3
Idaho non-MSA	Bonner, Latah	25	2
Lewiston	Nez Perce	10	1
Source: Bank Data, 2020 U.S. Census			

Refer to the respective AAs for key demographic and economic information.

SCOPE OF EVALUATION – IDAHO

Based on lending activity, deposit volume, and branch distribution, the Boise City AA was evaluated using full-scope procedures. The remaining AAs were evaluated using limited-scope procedures.

The performance in the Boise City AA, followed by the CDA AA, carries the greatest weight when determining the overall statewide rating. The Idaho non-MSA and Lewiston AAs contributed less weight to performance conclusions. Based on loan volume, small business performance was given the most weight, followed by home mortgage lending performance.

Refer to the overall Scope of Evaluation section for complete details on the composition of loans, deposits, and branches in each AA of the Idaho rated area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN IDAHO

LENDING TEST

WTB is rated “Low Satisfactory” in the Lending Test in the state of Idaho. Performance in the Boise City, Idaho non-MSA, and Lewiston AAs is consistent with the rated area level conclusion, while stronger performance is noted in the CDA AA.

Lending Activity

Lending levels reflect adequate responsiveness to credit needs in the Idaho rated area, considering the number and dollar volume of small business and home mortgage loans originated and purchased over the evaluation period. Refer to each individual AA for details, including the bank’s market share and relative market rank for the products reviewed.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Idaho AAs. The bank’s performance in the Boise City AA and Lewiston AA are consistent with this conclusion. The Boise City AA carries the most weight in the rated area conclusions based on the volume of loans and deposits, along with the number of branches. Performance in the CDA AA and Idaho non-MSA AA was below the rated area level conclusion.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different revenue sizes and retail customers of different income levels. Performance in the Boise City AA carries the most weight based on the volume of loans, deposits, and branches. Examiners note that performance in all four AAs is consistent with the rated area level conclusion.

Community Development Loans

The institution has made an adequate level of CD loans within the Idaho rated area. Performance in the Boise City, Idaho non-MSA, and Lewiston AAs is consistent with this conclusion. Performance in the CDA AA is above the rated area conclusions. Performance in the Boise City AA followed by the CDA AA, receive greater consideration due to the volume of loans, deposits, and branches within the AAs. This level of performance has increased since the prior evaluation where WTB made 23 CD loans totaling \$30.9 million, which equates to \$19.4 million or 62.7 percent more in CD lending when compared to prior performance within the AA. Most notably, the level of CD lending activity within the CDA AA increased by \$24.9 million, which represents a 439.9 percent improvement since the prior evaluation.

By dollar, approximately 76.5 percent of all CD lending within the AA revolves around economic development initiatives, which reflect a degree of responsiveness to small business needs; however, access to affordable housing is a primary CD need identified by the community contact. Refer to

each respective AA analyses for full details and notable examples, where relevant. The following table summarizes WTB's CD lending within each AA.

Community Development Lending by Assessment Area – Idaho										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Boise	-	-	-	-	4	15,909	-	-	4	15,909
Coeur d'Alene	-	-	1	11,791	3	18,768	-	-	4	30,559
Idaho Non-MSA	-	-	-	-	1	3,748	-	-	1	3,748
Lewiston	-	-	-	-	-	-	-	-	-	-
Total	-	-	1	11,791	8	38,425	-	-	9	50,216

Source: Bank Data

INVESTMENT TEST

WTB is rated “High Satisfactory” in the Investment Test for the state of Idaho. Performance in the Boise City and CDA AAs is consistent with the rated area level conclusions, while performance in the Idaho non-MSA and Lewiston AAs was weaker.

Investment and Grant Activity

The bank has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. A collective total of 65 qualified CD investments and donations totaling \$19.4 million was reported by WTB for Idaho rated area. This level of performance has increased since the pervious evaluation where WTB reported 35 qualified CD investments and donations totaling \$12.9 million. By dollar volume, this increase of \$6.5 million in CD investments equates to a 50.5 percent increase in the rated area, which compares favorably to the performance of the prior evaluation. The CD investment activity centered around affordable housing initiatives accounts for 96.6 percent of all CD investments and donations in the Idaho rated area. Refer to the following table for more details.

Qualified Investments by Assessment Area – Idaho										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Boise MSA	7	9,617	11	48	10	33	-	-	28	9,698
Coeur d'Alene MSA	5	7,883	7	16	-	-	-	-	12	7,899
Idaho Non-MSA	6	1,189	6	12	2	30	-	-	14	1,231
Lewiston MSA	-	-	10	23	-	-	-	-	10	23
Statewide Activities	-	-	-	-	1	500	-	-	1	500
Total	18	18,689	34	99	13	563	-	-	65	19,351

Source: Bank Data

The following CD investment is a notable example that benefited multiple AAs at the Idaho statewide level.

- WTB has a prior investment to a state CDFI with a remaining book value of \$500,000 that supported economic development by providing financing options to small businesses and small farms. This investment, which includes an additional equity investment, was made in August 2007 and benefited multiple AAs for over 17 years.

Responsiveness to Credit and Community Development Needs

WTB exhibits excellent responsiveness to credit and CD needs. The institution's emphasis on affordable housing investments in the state of Idaho is reflective of a primary need to provide more affordable housing resources to LMI individuals and families.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. In the current evaluation period, a total of \$12.1 million of CD investments, which includes prior period activities, were mortgage-backed securities that supported affordable housing initiatives that equate to 56.2 percent of the CD investment composition in the Idaho rated area. WTB also holds two prior period LIHTC investments totaling \$7.6 million that were allocated to the Boise City and CDA AAs.

SERVICE TEST

The Service Test is rated "High Satisfactory" in the Service Test in the state of Idaho. Performance is consistent in the Boise City, CDA, and Idaho Non-MSA AAs. Performance is inconsistent and weaker in the Lewiston AA. Examiners placed the greatest weight on the Boise City AA, and CD service performance criterion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of Idaho. The bank operates 28.6 percent of its branches and 26.1 percent of its ATMs in Idaho; six branches and six ATMs in Boise City AA, three branches and three ATMs in Coeur D'Alene AA, two branches and two ATMs in Idaho non-MSA AA, and a single branch with an ATM in Lewiston AA. While the alternative delivery systems offered in these AAs are consistent with the institutional level, the branch distribution is inconsistent and weaker.

The following table shows the branch and ATM distribution by tract income levels in Idaho, along with the population distribution by CT income levels.

Branch and ATM Distribution by Geography Income Level Rated Area: Idaho								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	4	1.6	16,539	1.6	0	0.0	0	0.0
Moderate	45	17.5	170,255	16.6	0	0.0	0	0.0
Middle	128	49.8	539,469	52.6	8	66.7	8	70.0
Upper	78	30.3	296,255	28.9	4	33.3	4	30.0
NA	2	0.8	3,633	0.3	0	0.0	0	0.0
Total	257	100.0	1,026,151	100.0	12	100.0	12	100.00
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Based upon the 2020 U.S. Census, the bank no longer operates any branches in LMI geographies. Below are the six branch locations that were impacted as a result of the recent Census changes.

- Boise City AA
 - Boise Downtown Branch location was redesignated from a low-income CT to an upper-income CT in Ada County; however, the branch is located slightly more than a mile to a low-income CT and to a moderate-income CT,
 - Meridian Financial Center Branch location was redesignated from a moderate-income CT to an upper income CT in Ada County; however, the branch is located within a mile from a moderate-income CT,
 - Nampa Branch location was redesignated from a moderate-income CT to a middle-income CT in Canyon County, and
 - Overland Branch location was redesignated from an upper-income CT to a middle-income CT in Ada County; however, the branch is located one-half mile from the nearest moderate-income CT, and less than a mile from the nearest low-income CT.
- Coeur D'Alene AA
 - Coeur D'Alene Branch location was redesignated from a middle-income CT to an upper-income CT in Kootenai County; however, the branch is adjacent to three moderate-income CTs that are less than a mile from the branch.
- Idaho non-MSA AA
 - Moscow Branch location was redesignated from a middle-income CT to an upper-income CT in Latah County.

Although the bank has no branches in LMI geographies, 9 of the 12 branches are in close proximity to LMI geographies. Specifically, seven branches are in close proximity to nine moderate-income geographies, and two branches are within the proximity of two low-income geographies. Thus, the lack of branch presence within LMI CTs does not limit accessibility from nearby communities and residents. Refer to each AA for additional details.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. WTB closed the Meadow Lake Branch located in an upper-income CT in the Boise City AA and did not open any branches. The branch closure did not adversely affect the accessibility of delivery systems.

Reasonableness of Business Hours and Services

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and/or individuals. WTB offers the same products and services at all of their full-service branches, and business hours are generally consistent among branches, varying only slightly by branch location. Additionally, four branches are open on Saturdays. Products and services offered in Idaho are consistent with the institution overall.

Refer to AAs for specific details.

Community Development Services

The bank provided a relatively high level of CD services. WTB employees and officers provided 2,378 hours of qualified CD services to 49 different qualified CD organizations. The bank's qualified service activity increased significantly from the prior 2022 performance evaluation period, when the bank provided 458 hours of service.

The following table illustrates the bank's CD service hours by rated areas and CD purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Boise City	49	1,233	54	-	1,336
Coeur d'Alene	11	290	19	-	320
Idaho non-MSA	421	47	-	-	468
Lewiston	16	173	-	24	213
Statewide Activities	21	-	20	-	41
Total	518	1,743	93	24	2,378
Source: Bank Data					

The following table illustrates the bank's CD service hours activity year and CD purpose.

Community Development Services – Idaho					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	99	269	4	16	388
2023	153	593	6	8	760
2024	190	590	30	-	810
YTD 2025	76	291	53	-	420
Total	518	1,743	93	24	2,378
<i>Source: Bank Data</i>					

BOISE CITY – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN BOISE CITY

The Boise City AA is seated around the southwestern border of the state of Idaho and is part of the Boise City MSA. The AA consists of the entirety of Ada and Canyon Counties. There have been no changes to the AA since the previous evaluation.

Economic and Demographic Data

According to the 2020 U.S. Census, the AA has a collective total of 183 CTs, which is comprised of 4 low-, 33 moderate-, 88 middle-, and 57 upper-income CTs. Examiners note that there is one CT that does not have an income designation. The number of LMI CTs varies from the prior evaluation where there were 6 low- and 25 moderate-income CTs per the 2015 ACS. Refer to the following table for more demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Boise City						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	183	2.2	18.0	48.1	31.2	0.6
Population by Geography	726,072	2.3	18.0	49.0	30.5	0.3
Housing Units by Geography	265,439	2.1	18.7	48.9	30.0	0.4
Owner-Occupied Units by Geography	180,553	0.6	15.0	51.1	33.3	0.0
Occupied Rental Units by Geography	74,649	5.4	27.0	44.2	22.2	1.2
Vacant Units by Geography	10,237	4.1	21.8	44.6	29.2	0.4
Businesses by Geography	83,425	2.0	18.1	47.0	32.9	0.1
Farms by Geography	1,466	0.6	15.0	42.9	41.5	0.0
Family Distribution by Income Level	170,224	16.8	19.0	22.9	41.3	0.0
Household Distribution by Income Level	255,202	21.0	17.0	21.1	41.0	0.0
Median Family Income MSA - 14260 Boise City, ID MSA		\$77,090	Median Housing Value			\$ 279,993
			Median Gross Rent			\$998
			Families Below Poverty Level			6.5%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

According to the Moody’s Analytics report, the economy of the AA is in mid-expansion and remains a stellar performer compared other metro areas. The primary economic drivers of the AA

are in the technology and manufacturing sectors, which are augmented by favorable net migration patterns. The top three employers are St. Luke's Health Systems, Micron Technology (Micron), and St. Alphonsus Health Systems. Micron was awarded CHIP Act funding for the development of a new semiconductor fabrication facility, which served as a catalyst for significant investments into the AA's technology sector.

The AA remains one of the fastest-growing metro areas in the nation as the net migrations patterns are concentrated domestically as the in-migration flow notably exceeds the out-migration flow by 9,007 or 32.6 percent. The expansion of the AA population and presence of large technology firms elevates the need for skilled workers, which fosters an ecosystem for university enrollment rates by deepening the labor force's talent pool. In contrast with larger West Coast metro areas, the lower cost of living coupled with below-average business costs creates a conducive environment for start-up businesses and retirees.

These positive trends have fueled the rise in home prices in the AA that are exceeding national averages. According to the HAI between 2022 through 2024, the AA has had a declining HAI ranging from a low of 82.4 percent in 2023 to a high of 84.9 percent in 2022. These figures are in line with the Idaho state level figures of 86.3, 80.3, and 80.9 percent from 2022 through 2024 respectively, but are significantly lower than the national figures of 124.1, 110.2, and 110.3 percent. This decline in the AAs HAI implies that families of the median income are having trouble obtaining homeownership, which is more adverse for LMI families.

While unemployment levels in the Boise City AA are below the state and national averages; the unemployment levels in Ada County are better than in Canyon County. The following table shows unemployment levels for the counties compared to Idaho and national averages.

Unemployment Rates – Boise City			
Area	2022	2023	2024
	%	%	%
Ada County	2.5	2.9	3.3
Canyon County	2.9	3.2	3.8
State	2.9	3.2	3.7
National Average	3.6	3.6	4.0
<i>Source: Bureau of Labor Statistics</i>			

Competition

The Boise City AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 9th out of 23 FDIC-insured depository institutions holding 4.9 percent market share with \$819.0 million in deposits. Sorted by rank, the top three banks are comprised of three national banks holding 23.8, 20.4, and 7.9 percent by market share, respectively, or \$4.0, \$3.4, and \$1.3 billion by dollar of the deposits, respectively, in the AA. WTB operated six out of 148 branches within the Boise AA.

Community Contact(s)

Examiners reviewed a recent community contact from an organization that specializes in the improvement, weatherization, and accessibility to affordable housing within the AA. This organization services Ada and Canyon Counties. According to the contact, there is an opportunity for community banks to provide capital solutions to fund their affordable housing projects. While the organization does receive some adequate support from national banks, the contact expressed that they would like to see more involvement from AA's community banks so that funding can be kept "in-house" rather than relying on support from financial institutions outside the AA.

Credit and Community Development Needs and Opportunities

Based on demographic and economic information and the community contact, the primary credit and CD need in the Boise City AA is affordable housing. This need is further substantiated by the declining HAI of the AA being no higher than 84.9 percent during the evaluation period. As such, emphasis on enhancing accessibility to affordable housing would greatly benefit LMI families and geographies.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BOISE CITY

LENDING TEST

WTB's Lending Test performance in the Boise City AA is consistent with the Idaho rated area level conclusions.

Lending Activity

WTB demonstrates adequate responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 746 small business loans totaling \$178.5 million and 428 home mortgages loans totaling \$139.3 million. Lending decreased by number and dollar volume for reach product since the previous evaluation, where WTB originated 1,771 small business loans totaling \$254.1 million and 962 home mortgage loans totaling \$278.3 million. As mentioned at the institutional level section, lending activity performance was largely affected by the discontinuation of the SBA PPP and rapid changes in the federal prime index rate.

From the 2023 small business market share data, WTB ranks 10th out of 102 lenders while having 1.4 and 9.8 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 36th out of 395 lenders while holding 0.6 and 0.5 percent of the home mortgage lending market share by number and dollar volume.

Geographic Distribution

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

Small Business

The geographic distribution of small business loans reflects good penetration throughout the AA. In 2023, performance in the low-income CTs exceeded aggregate data and was generally in line with demographic, while moderate-income performance exceeded both aggregate and demographic. Examiners recognize that performance improved in 2024, especially in low-income geographies where the percentage of loans doubled from the prior year. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: Boise City						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.8	1.4	4	1.6	1,285	2.3
2024	2.0	--	9	3.5	1,564	2.7
Moderate						
2023	17.3	16.7	49	19.4	11,986	21.5
2024	18.1	--	59	22.6	15,223	26.4
Middle						
2023	46.8	46.5	130	51.4	29,374	52.6
2024	47.0	--	130	49.8	25,350	44.0
Upper						
2023	34.0	35.4	70	27.7	13,155	23.6
2024	32.9	--	63	24.1	15,537	26.9
NA						
2023	0.1	0.0	0	0.0	0	0.0
2024	0.1	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	253	100.0	55,800	100.0
2024	100.0	--	261	100.0	57,674	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The distribution of home mortgage loans reflects adequate penetration throughout the AA. In 2024, lending performance to low-income geographies exceeded both aggregate data and demographics, while performance in moderate-income geographies was modestly below both. Greater consideration was given to moderate-income performance as there were 33 moderate-income CTs compared to the 4 low-income CTs within the AA. As such, there is more lending opportunity to lend in moderate-income areas as opposed to low-income areas. Refer to the following table for more details.

Geographic Distribution of Home Mortgage Loans Assessment Area: Boise City						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.6	0.8	2	1.7	295	1.0
Moderate						
2024	15.0	15.7	16	13.8	2,795	9.6
Middle						
2024	51.1	50.5	47	40.5	9,569	32.8
Upper						
2024	33.3	33.0	51	44.0	16,542	56.7
NA						
2024	0.0	0.0	0	0.0	0	0.0
Total						
2024	100.0	100.0	116	100.0	29,201	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

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 sizes. Adequate performance in small business and good performance in home mortgage lending support this conclusion.

Small Business

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Performance in 2023 is below demographic and modestly trails behind aggregate data, but not to an unreasonable degree. According to the 2023 Small Business Market Share report, the top three institutions are all national banks that collectively hold 54.9 and 27.8 percent market share of small business loans in the AA by number and dollar volume, respectively.

The average small business loan size for these national banks ranges from a low of \$13,000 to a high of \$28,000. WTB ranks 10th out of 102 institutions, holding 1.4 percent by number and 9.8 percent by dollar small business market share with an average loan size of \$218,000. This implies that the top lenders that occupy the largest tranche of the small business market share are credit card loans, which is indicative of heavy competition within the AA.

The bank's performance showed a decreasing trend in 2024, but this is attributed to the higher interest rate environment which presented a substantial financial burden to small business owners. In addition, the cost of operations due to inflation also reduced affordability for many small

business owners to operate in the Boise City AA. As such, the bank's performance level is adequate. Refer to the following table for more details.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Boise City						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	92.4	53.9	125	49.4	19,313	34.6
2024	90.7	--	96	36.8	13,039	22.6
> \$1,000,000						
2023	2.0	--	122	48.2	35,357	63.4
2024	2.0	--	145	55.6	42,652	74.0
Revenue Not Available						
2023	5.7	--	6	2.4	1,130	2.0
2024	7.4	--	20	7.7	1,983	3.4
Total						
2023	100.0	100.0	253	100.0	55,800	100.0
2024	100.0	--	261	100.0	57,674	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The distribution of borrowers reflects good penetration among retail customers of different income levels. In 2024, performance in both LMI levels exceeded aggregate data while being below or at par with demographic. Performance in 2023 and 2022 varied slightly within a favorable deviation from aggregate data. Examiners note that the federal prime index rate rose 10 consecutive times during the review period from a low of 3.5 percent to a high of 8.5 percent, of which the apex of 8.5 percent was sustained for 13 consecutive months from July 2023 through September 2024. Despite the federal prime rate increases, WTB's performance is favorable as it was able to generally exceeded LMI aggregate performance for the majority of the review period. Refer to the following table for more details.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Boise City						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	16.8	4.8	10	8.6	1,496	5.1
Moderate						
2024	19.0	15.2	22	19.0	2,698	9.2
Middle						
2024	22.9	24.2	16	13.8	2,704	9.3
Upper						
2024	41.3	40.3	60	51.7	19,573	67.0
NA						
2024	0.0	15.6	8	6.9	2,730	9.4
Total						
2024	100.0	100.0	116	100.0	29,201	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Community Development Loans

WTB has made an adequate level of CD loans in the Boise City AA. This level of performance is slightly less when compared to the bank's prior performance where the bank made 10 CD loans totaling to \$18.6 million. By dollar volume, the emphasis of CD lending activities in economic development initiatives exhibits a certain degree of responsiveness to small business needs; however, the community contact and demographic data show affordable housing accessibility are a primary credit need in the AA. Refer to the following table for more details.

Community Development Lending – Boise City										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	-	-	-	-	2	12,775	-	-	2	12,775
2023	-	-	-	-	1	1,755	-	-	1	1,755
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	1	1,379	-	-	1	1,379
Total	-	-	-	-	4	15,909	-	-	4	15,909
Source: Bank Data										

Notable examples of the bank's CD loans in the Boise City AA include the following:

- In 2022, the institution originated an SBA 504 loan for \$10.8 million that promoted economic development by funding the construction of a small business that created permanent jobs within the Boise City AA.
- In 2023, the institution made an SBA 504 loan for \$1.8 million to a small business that promoted economic development through the expansion of employment opportunities within the Boise City AA.

INVESTMENT TEST

WTB has a significant level of qualified investments and grants in the Boise City AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors; exhibits excellent responsiveness to credit and CD needs; and occasionally uses innovative and/or complex investments to support CD initiatives.

Investment and Grant Activity

WTB has a significant level of qualified investments and grants in the Boise City AA, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, WTB collectively made 28 qualified investments and donations totaling \$9.7 million in the Boise City AA. This represents an increase of \$8.1 million, or 512.6 percent, in investment activity in the AA with a continued focus on affordable housing initiatives scales favorably with the current evaluation period. This level of performance is a considerable improvement since the prior evaluation where WTB reported 21 qualified investments and donations totaling \$1.6 million. Refer to the following table for more details.

Qualified Investments – Boise City										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	1,203	-	-	-	-	-	-	1	1,203
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
2024	3	8,321	-	-	-	-	-	-	3	8,321
YTD 2025	-	-	-	-	-	-	-	-	-	-
Subtotal	4	9,524	-	-	-	-	-	-	4	9,524
Qualified Grants & Donations	3	93	11	48	10	33	-	-	24	174
Total	7	9,617	11	48	10	33	-	-	28	9,698
<i>Source: Bank Data</i>										

The following is a notable example of a prior period investment that benefited the Boise City AA:

- WTB has a remaining book value of a \$1.2 million from a LIHTC investment that was made in November 2021 and supported affordable housing projects for LMI families within the Boise City AA for over three years.

Responsiveness to Credit and Community Development Needs

WTB exhibits excellent responsiveness to credit and CD needs. The institution's significant emphasis on affordable housing investments in the Boise City AA is reflective of a primary need identified by the community contact.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. During the current evaluation, WTB invested into three new mortgage-backed securities and held one prior period LIHTC investment that both support affordable housing initiatives.

SERVICE TEST

WTB's Service Test performance in the Boise City AA is consistent with overall conclusions for Idaho. Examiners gave more weight on the CD service performance criterion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Boise City AA. The bank operates 14.3 percent of its branches and 13.0 percent of its ATMs in this AA. While the alternative delivery systems are consistent with the overall institution, the branch distribution is inconsistent and weaker.

The following table shows the branch and ATM distribution by tract income level in the Boise City AA, along with the population distribution by CT income level.

Branch and ATM Distribution by Geography Income Level Assessment Area: Boise City								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	4	2.2	16,539	2.3	0	0.0	0	0.0
Moderate	33	18.0	130,603	18.0	0	0.0	0	0.0
Middle	88	48.1	355,484	49.0	4	66.7	4	66.7
Upper	57	31.2	221,109	30.5	2	33.3	2	0.0
NA	1	0.6	2,337	0.3	0	0.0	0	0.0
Total	183	100.0	726,072	100.0	6	100.0	6	0.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

As mentioned earlier, due to the 2000 U.S. Census and as discussed in the Idaho rated area, the Boise Downtown Branch, Meridian Branch, and Overland Branch are in close proximity to LMI geographies. Also, the State Street Branch (7909 W State Street, Garden City) is located in a middle-income CT and is less than one mile from a moderate-income CT; the branch is accessible to moderate-income CT residents via public transportation.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. The change in branch location is consistent with the institution overall. As mentioned earlier, WTB closed the Meadow Lake Branch located in an upper-income CT. The bank did not open any branches.

Reasonableness of Business Hours and Services

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and/or individuals. Hours and services are consistent with the institution overall. WTB offers the same products and services at all full-service branches and business hours are consistent among branches, with the exception of the Nampa Branch in Canyon County and Overland Branch in Ada County, which are open on Saturdays.

Community Development Services

The bank provided a relatively high level of CD services. During the evaluation period, WTB employees and officers provided 1,336 hours of qualified CD services to 24 different qualified CD organizations. The bank's qualified service activity increased significantly from the prior 2022 performance evaluation period, when the bank provided 268 hours of service.

The following table illustrates the bank's CD service hours by activity year and CD purpose.

Community Development Services – Boise City					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	12	223	-	-	235
2023	18	408	-	-	426
2024	17	351	4	-	372
YTD 2025	2	251	50	-	303
Total	49	1,233	54	-	1,336
<i>Source: Bank Data</i>					

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

- In 2024, a bank employee provided 35 hours of service as a board member to an organization that assists LMI individuals and families obtain affordable housing in Ada County.
- Between 2023 and 2024, a bank employee provided 34 hours of service as a board member of an organization that provides after school activities to LMI youths in Ada County.
- In 2022, 19 bank employees provided 83 hours of service teaching financial education to LMI youths in Ada County.
- Between 2022 and 2024, a bank employee provided 55 hours of service as a board member to an organization that supports LMI mothers with babies in Ada County.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes WTB's performance in the Idaho AAs evaluated using limited-scope procedures as compared to the AA in which full-scope procedures were used. Examiners based conclusions on a review of available facts and data, aggregate lending comparisons and demographic information. The conclusions from the AAs reviewed using limited-scope procedures did not alter the institution's overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Coeur d'Alene	Exceeds	Consistent	Consistent
Idaho non-MSA	Consistent	Below	Consistent
Lewiston	Consistent	Below	Below

The following facts and data support the conclusions for each limited-scope AA. Also included are details regarding the number and dollar volume of small business, home mortgage, and CD loans originated during the review period; qualified investments (new and prior period) and donations during the review period; and CD services for the review period. Unless otherwise noted, branch distribution and service hours are consistent with Idaho overall, and products, services, and alternative delivery systems are discussed at the institution level. Additional information is in the Limited-Scope Assessment Areas Appendices.

Coeur d'Alene

The AA consists of 8 moderate-, 20 middle-, and 11 upper-income CTs, with no low-income CTs.

Activity	#	\$(000s)
Small Business Loans	597	86,430
Home Mortgage Loans	347	121,697
CD Loans	4	30,559
Investments (New)	3	7,791
Investments (Prior Period)	-	-
Donations	9	108
CD Services	320	-
Source: Bank Data		

While the alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall, the branch distribution is inconsistent with the institution overall and is weaker.

WTB operates 7.1 percent of its branches and 6.5 percent of its ATMs in the AA. The bank does not have any branches in moderate-income CTs, and there are no low-income geographies in the AA. The Coeur D'Alene Branch is located in an upper-income CT and both the Hayden Branch and Post Falls Branch are located in middle-income CTs.

As mentioned in the Idaho rated area section, the Coeur D'Alene Branch is within close proximity of a mile to three moderate-income geographies. Also, the Hayden Branch is only a quarter mile from the nearest moderate-income CT.

Branch and ATM Distribution by Geography Income Level Assessment Area: Coeur d'Alene								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	20.5	27,599	16.1	0	0.0	0	0.0
Middle	20	51.3	108,079	63.1	2	66.7	2	66.7
Upper	11	28.2	35,684	20.8	1	33.3	1	33.3
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	39	100.0	171,362	100.0	3	100.0	3	0.0
<i>Source: 2020 U.S. Census Data and Institution Records</i>								

Business hours are from 9:00 a.m. to 5:00 p.m. Monday through Friday, and drive-through hours are from 8:30 a.m. to 6:00 p.m. Monday through Friday. Notably, at both the Hayden Branch and the Post Falls Branch, drive-through hours are from 10:00 a.m. to 2:00 p.m. on Saturday.

Service hours are relatively high level and consistent with the institution.

Idaho non-MSA

The AA consists of 8 moderate-, 20 middle-, and 11 upper-income CTs, with no low-income CTs. There is also one CT without any income designation.

Activity	#	\$(000s)
Small Business Loans	247	37,043
Home Mortgage Loans	188	80,818
CD Loans	1	3,748
Investments (New)	1	1,169
Investments (Prior Period)	-	-
Donations	13	62
CD Services	468	-
<i>Source: Bank Data</i>		

While the alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall, the branch distribution is inconsistent with the institution overall and is weaker.

The bank operates 4.8 percent of its branches and 4.3 percent of its ATMs in this AA. The bank does not operate any branches in LMI geographies. The Sandpoint Branch is located in a middle-income CT in Bonner County, and the Moscow Branch is located in an upper-income CT in Latah County. The three moderate-income CTs in the AA are in Bonner County, as Latah County does not have any LMI geographies.

The Moscow Branch's lobby hours are from 9:00 a.m. to 5:00 p.m. Monday through Thursday and until 6:00 p.m. on Friday, and drive-through hours are from 8:30 a.m. to 5:00 p.m. Monday through Thursday and until 6:00 p.m. on Friday. While the Sandpoint Branch does not offer drive-through services, lobby hours are from 8:30 a.m. to 5:00 p.m. Monday through Friday.

Branch and ATM Distribution by Geography Income Level Assessment Area: Idaho non-MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	12.0	8,723	10.1	0	0.0	0	0.0
Middle	13	52.0	46,877	54.1	1	50.0	1	50.0
Upper	8	32.0	29,731	34.3	1	50.0	1	50.0
NA	1	4.0	1,296	1.5	0	0.0	0	0.0
Total	25	100.0	86,627	100.0	2	100.0	2	0.0
<i>Source: 2020 Census Data and Institution Records</i>								

Service hours are relatively high level and consistent with the institution.

Lewiston

The AA consists of 1 moderate-, 7 middle-, and 2 upper-income CTs, with no low-income CTs.

Activity	#	\$(000s)
Small Business Loans	66	14,725
Home Mortgage Loans	23	4,887
CD Loans	-	-
Investments (New)	-	-
Investments (Prior Period)	-	-
Donations	10	23
CD Services	213	-
<i>Source: Bank Data</i>		

While the alternative delivery systems to the extent they benefit LMI individuals or geographies are consistent with the institution overall, the branch distribution is inconsistent with the institution. The branching network is weaker than the institution rating as the bank operates 2.4 percent of its branches and 2.2 percent of its ATMs in a middle-income CT in the AA.

Although the Lewiston Financial Center Branch is located in a middle-income CT in Nez Perce County, it is only one-half mile from the only moderate-income CT in the AA; thus, accessibility to services is within reasonable walking distance. Lobby hours are from 9:00 a.m. to 5:00 p.m. Monday through Thursday, and until 6:00 p.m. on Friday. Drive-through hours are from 8:30 a.m. to 5:00 p.m. Monday through Thursday and until 6:00 p.m. on Friday.

Branch and ATM Distribution by Geography Income Level Assessment Area: Lewiston								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	10.0	3,330	7.9	0	0.0	0	0.0
Middle	7	70.0	29,029	69.0	1	100.0	1	0.0
Upper	2	20.0	9,731	23.1	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	10	100.0	42,090	100.0	1	100.0	1	0.0
<i>Source: 2020 Census Data and Institution Records</i>								

Service hours are adequate and below the institution level.

Geographic Distribution and Borrower Profile

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

PORTLAND-VANCOUVER-HILLSBORO MULTISTATE MSA

CRA RATING FOR OREGON: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PVH

WTB operates two full-service branches within a single Multistate-MSA comprised of the southern border of Washington state and the northern border of Oregon state. During the review period, WTB opened one full-service branch in Clark County in Washington on November 12, 2024. The opening of this new branch did not change the delineation of the AA.

The AA is comprised of Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon, and Clark and Skamania Counties in Washington. The AA consists of 12 low-, 138 moderate-, 256 middle-, and 158 upper-income CT. Additionally, the AA has four CTs that do not have an income designation.

Examiners note that the classification of the income geographies in the AA have changed slightly since the prior evaluation with the 2020 U.S. Census, which resulted in revised CT delineations. The number of LMI CTs varies from the prior evaluation where there were 12 low- and 121 moderate-income CTs per the 2015 ACS.

Economic and Demographic Data

See the following table for additional demographic information.

Demographic Information of the Assessment Area						
Assessment Area: PVH Multistate						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	568	2.1	24.3	45.1	27.8	0.7
Population by Geography	2,512,859	2.2	24.6	46.6	26.5	0.2
Housing Units by Geography	1,007,774	2.2	24.3	46.6	26.7	0.2
Owner-Occupied Units by Geography	596,748	1.1	19.6	48.8	30.4	0.1
Occupied Rental Units by Geography	361,229	4.0	32.0	42.6	21.0	0.4
Vacant Units by Geography	49,797	2.6	24.6	47.5	25.0	0.3
Businesses by Geography	297,706	1.7	23.5	44.0	30.1	0.7
Farms by Geography	5,267	0.4	13.6	62.1	23.6	0.3
Family Distribution by Income Level	605,415	20.3	18.4	21.3	40.0	0.0
Household Distribution by Income Level	957,977	23.1	16.7	18.4	41.8	0.0
Median Family Income MSA - 38900 Portland-Vancouver-Hillsboro, OR-WA MSA		\$94,727	Median Housing Value			\$ 411,287
			Median Gross Rent			\$1,353
			Families Below Poverty Level			6.4%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

According to a report from Moody's Analytics, the health of the AA's economy has elevated exposure to volatility in the technology and manufacturing sectors, both of which are primary economic drivers. The top three employers are Intel Corporation, Providence Health Systems, and the Oregon Health & Science University, with each holding 22.3, 21.0, and 18.0 thousand employees, respectively. The AA is a key hub for U.S. semiconductor production; however, the strength in the manufacturing sector has been adversely affected by recent trade policies and tariffs. The AA is highly export-dependent as most goods are transported from the Port of Portland to Asia, which happens to be the largest goods recipient. The U.S.-China trade relationship has an uncertain outlook yet plays a pivotal role in determining the manufacturing industry's economic performance.

The apparel industry employs locally, but two of the AA's biggest firms, Nike and Columbia Sportswear, have recently resorted to job cuts due to losses in market share with other competitors. While most of the apparel production is outsourced overseas, businesses will need to determine whether to accept smaller profit margins or pass on tariff-induced costs to the consumer. Either choice will ultimately lead to tight corporate budgets. The technology sector is only modestly better positioned. The entry into AI has spurred some job gains in the AA while eliminating others.

Despite the AA having a diversified economy with skilled workers, favorable job mix, and a low poverty rate, the net migration patterns along with the population growth continue to fall well behind the nation for four straight years. This is attributable to restrictive immigration policies

disrupting recent foreign arrivals gains, and an expensive housing market in the AA causing domestic in-migration rates to continuously decline. Given the AA having favorable climate, cultural amenities, and an abundance of high-paying jobs, lawmakers have amped up their efforts to address low housing affordability and public safety concerns.

Between 2022 and 2024, the AA's HAI ranges from a high of 84.6 percent in 2022 to a low of 76.4 percent in 2023. Examiners note slight improvements in housing affordability as the most recent HAI was 79.1 percent in 2024. While the HAI in the AA is better than the Oregon state level, which were 78.3, 71.4, and 73.8 percent between 2022 and 2024, respectively, families of the median income level have at least 20 percent less income to afford a median-priced home using a conventional 30-year mortgage. Housing affordability is even less for LMI families.

Since the prior evaluation, the AA's median housing value rose by \$127,208 or 44.7 percent, and the median income level increased by \$21,638 or 29.6 percent. Changes in housing values outpace the median income level by 15.1 percent. Between the November 4, 2019, and April 11, 2022, evaluations, examiners note that the median income levels remained unchanged while the median housing values declined by \$15,963 or -5.3 percent. This signifies that homeownership is becoming less attainable even for families of the median income level when compared to the prior evaluation.

Unemployment levels in the PVH Multistate AA are comparable with the national averages. While Washington County has the lowest unemployment levels during the evaluation period, Columbia County has the highest levels of unemployment within the AA. The following table shows unemployment levels for the counties compared to PVH and national averages, including the states of Oregon and Washington.

Unemployment Rates – PVH Multistate			
Area	2022	2023	2024
	%	%	%
Clackamas County	3.6	3.4	3.9
Columbia County	4.4	4.2	4.6
Multnomah County	3.7	3.5	4.0
Washington County	3.3	3.2	3.7
Yamhill County	3.7	3.5	3.9
Oregon State	4.0	3.8	4.2
Clark County	3.9	3.9	4.5
Skamania County	4.2	4.2	4.5
Washington State	4.1	4.2	4.5
PVH	3.6	3.5	4.0
National Average	3.6	3.6	4.0
Source: Bureau of Labor Statistics			

Competition

The PVH Multistate AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 15th out of 29 FDIC-insured depository institutions holding 0.5 percent market share with \$348.2 million in deposits. Sorted by rank, the top three banks are comprised of three national banks holding 23.4, 21.1, and 14.1 percent market share, respectively, or \$15.2, \$13.7, and \$9.2 billion by dollar, respectively, of the deposits in the AA. Of the same data, WTB operated one out of 385 branches within the PVH Multistate AA. Examiners note that the Vancouver Branch opened after the publication date of the FDIC Deposit Market Share report.

Community Contact

Examiners reviewed a community contact from a non-profit organization that supports small business entrepreneurs within the AA. According to the contact, economic development opportunities exist as the organization is experiencing challenges in recruiting new employers in the AA due to the Oregon state tax structure. Other opportunities include additional support for minority-owned businesses, small business financial education, and flexible financing options for start-ups and other small business ventures.

Credit and Needs and Opportunities

Based on demographic and economic information, and the community contact, the primary credit and CD needs in the AA revolves around economic development initiatives along with flexible business development financing options for entrepreneurs. There are also opportunities for additional support for minority-owned businesses and financial education. According to WTB's Community Credit Needs Assessment report, there is also a need for affordable housing initiatives alongside community services that offer financial advice for small business owners.

SCOPE OF EVALUATION – PVH

PVH Multistate rated area was evaluated using full-scope procedures.

CONCLUSIONS ON PERFORMANCE CRITERIA IN PVH

LENDING TEST

WTB is rated “Low Satisfactory” in the Lending Test for PVH Multistate AA.

Lending Activity

WTB demonstrates adequate responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 307 small business loans totaling \$84.8 million and 129 home mortgages loans totaling \$74.6 million. Lending modestly decreased by number and dollar volume for reach product since the previous evaluation, where WTB originated 484 small business loans totaling \$98.5 million and 131 home mortgage loans totaling \$50.1 million.

From the 2023 small business market share data, WTB ranks 31st out of 156 lenders while having 0.2 and 1.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 152nd out of 566 lenders while holding less than 0.1 percent of the home mortgage lending market share by both number and dollar volume.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. Adequate performance in both small business and home mortgage lending supports this conclusion. Examiners note improvement in home mortgage lending performance, which is attributable to the lender credit program introduced in 2023 within the AA.

Small Business

The geographic distribution of small business loans reflects adequate penetration throughout the AA. In 2023, examiners note that there were zero loans to low-income geographies, while performance in moderate-income geographies were slightly below aggregate data and demographics. While 2024 aggregate data was unavailable at the time of the evaluation, improvements are noted in 2024 as performance in both LMI geographies exceeded demographics. Greater consideration is given to moderate-income CT performance as there were 138 moderate-income CTs compared to the 12 low-income CTs. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: PVH Multistate						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.6	1.6	0	0.0	0	0.0
2024	1.7	--	2	1.7	350	1.1
Moderate						
2023	23.1	21.9	19	19.6	5,092	19.3
2024	23.5	--	34	28.1	8,032	26.3
Middle						
2023	43.7	43.0	47	48.5	12,534	47.5
2024	44.0	--	48	39.7	12,983	42.5
Upper						
2023	30.9	32.8	27	27.8	7,853	29.7
2024	30.1	--	35	28.9	8,214	26.9
NA						
2023	0.7	0.8	4	4.1	931	3.5
2024	0.7	--	2	1.7	1,000	3.3
Total						
2023	100.0	100.0	97	100.0	26,410	100.0
2024	100.0	--	121	100.0	30,579	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The geographic distribution of home mortgage loans reflects adequate penetration throughout the AA. This characterization is an improvement since the prior evaluation where performance was characterized as “poor.” In 2024, examiners note that there were zero loans in low-income CTs, while moderate-income CT performance was slightly behind both aggregate and demographic within reason.

This level of performance is largely attributable to the heavy competition for financial services within the AA. According to the 2023 Home Mortgage Lending Market Share report, WTB ranked 152nd out of 566 financial institutions with less than 0.1 percent market share of number and dollar volume respectively. The top three institutions within the AA consisting of a credit union, national bank, and mortgage company, which collectively hold 21.9 and 17.8 percent of the market share by number and dollar volume, respectively. Considering the LMI geographic composition of the AA, greater consideration is given to moderate-income CT performance as there are 138 moderate-income CTs and 12 low-income CTs. Refer to the following table for more details.

Geographic Distribution of Home Mortgage Loans Assessment Area: PVH Multistate						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	1.1	1.0	0	0.0	0	0.0
Moderate						
2024	19.6	19.9	7	15.2	3,636	14.7
Middle						
2024	48.8	48.6	20	43.5	8,242	33.3
Upper						
2024	30.4	30.5	19	41.3	12,895	52.1
NA						
2024	0.1	0.1	0	0.0	0	0.0
Total						
2024	100.0	100.0	46	100.0	24,773	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

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 revenue different sizes. Performance in both small business and home mortgage lending supports this conclusion. This level of performance is an improvement since the previous evaluation of both products.

Small Business

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Although the level of performance in 2023 was notably below aggregate data and demographics, the 2023 Small Business Market Share report supports the bank's adequate penetration with an average loan size of \$272,000. The market share report shows the top five small business lenders are credit card lenders that collectively hold 71.5 percent by number and 39.6 percent by dollar volume, with the average loan sizes ranging from a low of \$5,000 to a high of \$24,000. There are two other locally based institutions which are ranked higher than WTB. Aggregate comparison is skewed since aggregate lending data is heavily influenced by credit card lenders. Although WTB ranked 31st out of 156 lenders, WTB is ranked 3rd among the local community banks in the AA.

The bank's lending performance in 2024 shows a declining trend as small business owners were affected by the homelessness encampments and the decriminalization policy in the downtown Portland AA, which forced many smaller businesses to close. Management has confirmed that the

retail business vacancy rate in the downtown Portland area is very high, between 25.0 percent to 35.0 percent, which is challenging for the bank as lending opportunities in the AA are very limited.

Given that the aggregate the data is skewed by a significantly higher level of credit card lenders and the unfavorable business environment in the downtown Portland AA, where a significant number of the bank's small business customers were located, the bank's lending performance is adequate during the evaluation period. Refer to the following table for more details.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: PVH Multistate						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	92.3	56.5	32	33.0	5,113	19.4
2024	91.8	--	32	26.5	6,045	19.8
> \$1,000,000						
2023	2.4	--	63	65.0	21,142	80.1
2024	2.1	--	81	66.9	23,324	76.3
Revenue Not Available						
2023	5.4	--	2	2.1	155	0.6
2024	6.1	--	8	6.6	1,210	4.0
Total						
2023	100.0	100.0	97	100.0	26,410	100.0
2024	100.0	--	121	100.0	30,579	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. This level of performance is an improvement from the prior evaluation when considering the surrounding context of WTB's performance in the AA. Lending performance in 2024 for both LMI levels was generally on par with aggregate data, but below demographics.

As mentioned in the Economic and Demographics section of the AA, obtaining homeownership is becoming increasingly less attainable for LMI borrowers as the rise in home values notably outpaces the increases in the median family income. Since the prior evaluation, the median family income increased by \$21,638 and the median housing value increased by \$127,208, both of which represents a 29.6 and 44.7 percent increase, respectively. This is further substantiated with the HAI being no higher than 84.6 percent during the evaluation period, which means that families of the median income have 15.4 percent less income to afford a median priced single-family home in the AA using a conventional 30-year mortgage. As such, this has a greater adverse effect on LMI families in obtaining homeownership. Refer to the following table for more details.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: PVH Multistate						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	20.3	4.9	3	6.5	556	2.2
Moderate						
2024	18.4	15.3	7	15.2	2,153	8.7
Middle						
2024	21.3	24.7	7	15.2	3,524	14.2
Upper						
2024	40.0	39.3	27	58.7	18,340	74.0
NA						
2024	0.0	15.9	2	4.4	200	0.8
Total						
2024	100.0	100.0	46	100.0	24,773	100.0
Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Community Development Loans

The institution has made an adequate level of CD loans within the PVH Multistate AA. WTB originated 8 CD loans totaling \$26.7 million during the evaluation period. This level of performance compares less favorably to the prior performance where WTB made 18 CD loans totaling \$37.2 million within the AA, which WTB was then characterized as having a high level of CD loans. The lower amount of CD lending in the AA compounded by the longer review period supports this conclusion.

By dollar, the vast majority of CD lending within the AA revolves around affordable housing and revitalization and stabilization initiatives, which equates to 41.2 and 37.7 percent, respectively. Examiners also note that CD lending in the AA has some volume in each CD category, which reflects responsiveness to the CD needs identified by the community contact. The following table summarizes WTB's CD lending within the AA by year and purpose.

Community Development Lending – PVH Multistate										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	1	8,000	1	1,500	1	2,056	2	8,960	5	20,516
2023	-	-	-	-	1	2,054	1	1,100	2	3,154
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	1	2,980	-	-	-	-	-	-	1	2,980
Total	2	10,980	1	1,500	2	4,110	3	10,060	8	26,650
<i>Source: Bank Data</i>										

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

- In 2022, WTB made a \$8 million CD loan for the development of a mobile home park located with affordable rents that primarily support LMI tenants.
- In 2022, WTB originated a \$6.6 million CD loan for the acquisition and improvement of a commercial property located in low-income CT within the AA.
- In 2025, the institution made a \$2.9 million CD loan to a non-profit CD organization that primarily supports affordable housing initiatives for LMI families.

INVESTMENT TEST

WTB is rated “Low Satisfactory” in the Investment Test for the PVH Multistate rated area.

Investment and Grant Activity

The bank 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. A collective total of 49 qualified CD investments and donations amounting to \$4.5 million was reported by WTB for the PVH Multistate rated area. This level of performance is an increase since the previous evaluation where WTB reported 10 qualified CD investments and donations totaling \$1.9 million. By dollar, the increase of 2.6 million in CD investments equates to a 136.1 percent increase in the rated area, which reasonably scales with the performance of the prior evaluation. Additionally, the bank’s CD investment activities continue to focus on affordable housing initiatives. Refer to the following table for more details.

Qualified Investments – Portland Multistate										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	3,991	0	0	0	0	0	0	3	3,991
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	3	3,991	0	0	0	0	0	0	3	3,991
Qualified Grants & Donations	9	291	25	133	12	64	0	0	46	488
Total	12	4,282	25	133	12	64	0	0	49	4,479
<i>Source: Bank Data</i>										

The following are notable examples of prior period investments that benefited the PVH Multistate AA:

- WTB has a remaining book value of \$2.4 million LIHTC investment that supports affordable housing initiatives for LMI families. This investment was made in March 2022 and has benefited the PVH Multistate AA for over three years.
- In October 2014, the bank purchased a
- mortgage-backed security that now has a remaining book value of \$102,000. The underlying mortgages for this investment were all LMI borrowers and has supported affordable housing initiatives for LMI families for over 10 years.

Responsiveness to Credit and Community Development Needs

WTB exhibits good responsiveness to credit and CD needs. The institution's emphasis on affordable housing investments in the PVH Multistate AA is reflective of a CD need identified by key economic and demographic information and the institution. While examiners recognize the donations made towards community services and economic development, the community contact identified CD investment opportunities related to economic development, small business financial education, and as well as support for minority-owned institutions.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. As previously stated, WTB holds one LIHTC and two mortgage-backed security investments in the current evaluation.

SERVICE TEST

The Service Test is rated High Satisfactory in the PVH Multistate AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the PVH Multistate AA. The bank operates 4.8 percent of its branches, and 4.3 percent of its ATMs in the PVH Multistate MSA AA. While the alternative delivery systems offered in the PVH Multistate MSA AA are consistent with those discussed at the institutional level, and the branch distribution is inconsistent and weaker.

Branch and ATM Distribution by Geography Income Level PVH Multistate MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	12	2.1	54,195	2.2	0	0.0	0	0.0
Moderate	138	24.3	617,821	24.6	0	0.0	0	0.0
Middle	256	45.1	1,170,250	46.6	1	50.0	1	50.0
Upper	158	27.8	666,814	26.5	1	50.0	1	50.0
NA	4	0.7	3,779	0.2	0	0.0	0	0.0
Total	568	100.0	2,512,859	100.0	2	100.0	2	100.0
<i>Source: 2020 Census Data and Institution Records</i>								

WTB does not operate any branches in LMI geographies. However, the lack of branch presence within the LMI CTs in the AA does not limit accessibility from nearby communities or residents. The Portland Office Branch (760 SW Ninth Avenue) is located on the cusp of an upper-income CT, which is less than one-half mile from a low-income CT and also one-half mile from a moderate-income CT. The Vancouver Financial Center Branch (1400 Washington Street) is located in middle-income CT, and is between two moderate-income CTs; specifically, the branch is one block east of a moderate-income CT and is also less than a mile west of another moderate-income CT. Thus, all individuals, including moderate-income CT residents can access both branches as proximity is within a reasonable distance via public transportation.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies. As mentioned earlier, in November 2024, WTB opened the Vancouver Branch in a middle-income CT in Clark County, Washington. Management did not close any branches since the prior evaluation.

Reasonableness of Business Hours and Services

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the assessment area, particularly LMI geographies or individuals. Lobby hours are Monday through Friday from 9:00 a.m. to 5:00 p.m. The bank offers a deposit-taking ATM at the branch. The branches do not offer extended hours, drive-up services, or Saturday hours; however, the Portland Branch is located in the business district of Portland downtown area, where drive-up services and Saturday hours are less impactful to LMI population.

Community Development Services

The bank provided a relatively high level of CD services. During the evaluation period, WTB employees and officers provided 964 hours of qualified CD services to 32 different qualified CD organizations. The bank's qualified service activity increased significantly, more than tripled from the prior 2022 performance evaluation period, during which the bank provided 98 hours of service.

The following table illustrates the bank's CD service hours by activity year and CD purpose.

Community Development Services – PVH Multistate					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	2	191	4	-	197
2023	4	337	6	-	347
2024	22	296	4	2	324
YTD 2025	11	77	8	-	96
Total	39	901	22	2	964
<i>Source: Bank Data</i>					

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

- In 2023 and 2025, a bank employee provided 36 hours of service serving as a board member of an organization that provides after school programs and services to children in LMI geographies in Portland, Multnomah County, Oregon.
- In 2023 and 2024, a bank employee provided 85 hours of service serving on a board of an organization that supports vulnerable LMI youth and families from becoming homeless in Portland, Multnomah County, Oregon.
- In 2024, a bank employee provided 42 hours of service as a finance committee member of an organization that provides after school programs and services to children in LMI geographies in Vancouver, Clark County, Washington.
- In 2023, a bank employee provided 28 hours of service serving on a board of an organization that provides shelter and emergency services to 200 LMI individuals in Vancouver, Clark County, Washington.

OREGON

CRA RATING FOR OREGON: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OREGON

WTB opened one full-service branch within a middle-income CT in Deschutes County of Oregon on April 11, 2022. This AA is a new addition since prior evaluation and is seated in central Oregon and east of the Cascade Range of the Deschutes River within the Bend-Redmond MSA. The AA consists of 7 moderate-, 24 middle-, and 14 upper-income CT. Examiners note that there are no low-income CTs within this new AA.

Economic and Demographic Data

See the following table for additional demographic information.

Demographic Information of the Assessment Area						
Assessment Area: Bend AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	45	0.0	15.6	53.3	31.1	0.0
Population by Geography	198,253	0.0	16.5	51.5	32.0	0.0
Housing Units by Geography	90,802	0.0	16.3	50.9	32.8	0.0
Owner-Occupied Units by Geography	52,335	0.0	13.7	48.8	37.6	0.0
Occupied Rental Units by Geography	24,705	0.0	26.5	50.8	22.8	0.0
Vacant Units by Geography	13,762	0.0	8.1	59.2	32.8	0.0
Businesses by Geography	15,433	0.0	14.1	46.6	39.3	0.0
Farms by Geography	369	0.0	5.7	48.5	45.8	0.0
Family Distribution by Income Level	51,773	18.3	17.4	21.6	42.8	0.0
Household Distribution by Income Level	77,040	21.2	16.5	19.4	43.0	0.0
Median Family Income MSA - 13460 Bend, OR MSA		\$78,059	Median Housing Value			\$ 421,085
			Median Gross Rent			\$1,331
			Families Below Poverty Level			6.4%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

According to the Moody’s Analytics report, the economy of the AA is in mid-expansion and continues to outperform other metro areas in the nation. The primary economic drivers of the AA are in Tourism, Medical Centers, and Retirees. The top three employers are St. Charles Health Systems, Mt. Bachelor, and Sunriver Resort. The location of the AA is the underlying theme for its economic prosperity as the Cascade Mountains are accentuated by the natural environment’s beauty. This characteristic draws in domestic visitors from the West Coast, leaving the AA’s economy less exposed to international travel dependency.

The net migrations patterns of the AA are favorable as the high quality of life and natural scenery draws in more expensive locales of Portland and Seattle. These features create conditions for the leisure and hospitality sectors to thrive and make the AA a haven for retirees. The cost of doing business is relatively low, despite the elevated costs of living.

Housing affordability remains very low despite the fall in mortgage rates and inventory supply. The AA is the only small metro area in the nation where home prices are similar to California and Hawaii. The AA’s HAI between 2022 and 2024 ranged from a low of 40.7 percent in 2023 and a high of 44.7 percent in 2022. From 2022 through 2024, the HAI for the state Oregon was 78.3, 71.4, and 73.8 percent, respectively, while the HAI at the national level was 124.1, 110.2, and 110.3 respectively. The difference of degree between the HAI of the AA and the state and national level is significant.

Unemployment levels in the Bend AA are comparable with the state and national averages, with the exception in 2022 when the county level is slightly above the national average. The following table shows unemployment levels for the county compared to Oregon and national averages.

Unemployment Rates – Bend			
Area	2022	2023	2024
	%	%	%
Deschutes County	3.9	3.7	4.1
State	4.0	3.8	4.2
National Average	3.6	3.6	4.0
Source: Bureau of Labor Statistics			

Competition

The Bend AA is competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 9th out of 10 FDIC-insured depository institutions holding 0.6 percent market share with \$33.9 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 23.4, 19.1, and 13.2 percent market share, respectively, or \$1.3 and \$1.1 billion and \$762.3 million by dollar, respectively, of the deposits in the AA. Of the same data, WTB operated 1 out of 52 branches within the Bend AA.

Credit and Community Development Needs and Opportunities

According to key economic and demographic information of the AA, the primary credit need of the AA revolves around affordable housing initiatives. This is further substantiated with the low HAI of the AA where housing affordability is considerably challenging for not only borrowers of LMI income levels, but also for borrowers of the median-income.

SCOPE OF EVALUATION – OREGON

The Bend AA was evaluated using full-scope procedures for the state of Oregon.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OREGON

LENDING TEST

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

Lending Activity

WTB demonstrates good responsiveness to credit needs in the AA, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, WTB originated 120 small business loans totaling \$24.3 million and 105 home mortgages loans totaling \$74.6 million.

From the 2023 aggregate data, WTB ranks 16th out of 72 lenders while having 0.6 and 2.3 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending aggregate data, WTB ranks 42nd out of 310 lenders while holding 0.5 percent of the home mortgage lending market share by both number and dollar volume.

Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout the AA. Excellent performance in small business and good performance in home mortgage lending support this conclusion. Examiners note that heavier emphasis is placed on moderate-income CT performance as there are no low-income CTs within the AA.

Small Business

The geographic distribution of small business loans reflects excellent penetration throughout the AA. Moderate-income CT lending performance in both 2023 and 2024 exceeds demographic by a notable degree, while also exceeding the available aggregate data in 2023. Refer to the following table for more details.

Geographic Distribution of Small Business Loans Assessment Area: Bend						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	14.6	17.0	8	22.2	905	21.9
2024	14.1	--	9	18.8	2,010	17.4
Middle						
2023	49.6	53.0	26	72.2	3,008	72.9
2024	46.6	--	30	62.5	6,825	59.1
Upper						
2023	35.8	30.0	2	5.6	215	5.2
2024	39.3	--	9	18.8	2,715	23.5
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	36	100.0	4,128	100.0
2024	100.0	--	48	100.0	11,550	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The geographic distribution of home loans reflects good penetration throughout the AA. Moderate-income lending performance modestly exceeded both aggregate data and demographics in 2024. Lending performance in 2022 was initially excellent as WTB's performance exceeded aggregate data by a notable degree but began to subside in the following years to where performance was slightly above aggregate data. As a result, the characterization of "good" is appropriate for this performance criterion. Refer to the following table for more details.

Geographic Distribution of Home Mortgage Loans Assessment Area: Bend						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	13.7	14.8	7	16.7	3,914	19.4
Middle						
2024	48.8	52.7	21	50.0	7,672	38.0
Upper						
2024	37.6	32.5	14	33.3	8,598	42.6
NA						
2024	0.0	0.0	0	0.0	0	0.0
Total						
2024	100.0	100.0	42	100.0	20,184	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Borrower Profile

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

Small Business

The distribution of borrowers reflects adequate penetration among business customers of different revenue sizes. Although 2024 aggregate data was unavailable at the time of this evaluation, lending performance in 2023 is comparable to aggregate data and is trending favorably in 2024. Examiners note that this AA is new since the prior evaluation and the bank is in the process of building their customer pipeline and learning the specific credit needs of the Bend AA. Refer to the following table for more details.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Bend						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	93.9	57.6	19	52.8	1,011	24.5
2024	93.0	--	27	56.3	4,565	39.5
> \$1,000,000						
2023	1.6	--	16	44.4	2,917	70.7
2024	1.0	--	17	35.4	6,270	54.3
Revenue Not Available						
2023	4.5	--	1	2.8	200	4.8
2024	6.0	--	4	8.3	715	6.2
Total						
2023	100.0	100.0	36	100.0	4,128	100.0
2024	100.0	--	48	100.0	11,550	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Home Mortgage

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. Examiners note that there were no loans to low-income borrowers for 2022 and 2023, yet it considerably improved in 2024 where WTB's performance more than doubled aggregate data. Moderate-income lending performance in 2024 was modestly below aggregate data but fluctuated above and below aggregate data in 2023 and 2022, respectively.

Examiners note several factors that impacted WTB's residential lending performance in this AA. The Bend Branch opened on April 11, 2022, leaving less than nine months for WTB to originate residential loans in 2022. This is further compounded by the HAI being significantly lower than the state level, where the AA's HAI ranged from a low of 40.7 to a high of 44.7 percent during the review period. For context, the HAI for the state of Oregon ranged from a low of 71.4 to a high of 78.6 percent in the same time frame. As a result, the bank's ability to lend to LMI borrowers using safe and sound banking practices is substantially challenged. Refer to the following table for more details.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Bend						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	18.3	5.4	5	11.9	1,088	5.4
Moderate						
2024	17.4	10.5	3	7.1	740	3.7
Middle						
2024	21.6	18.6	6	14.3	2,005	9.9
Upper						
2024	42.8	51.0	24	57.1	13,433	66.6
NA						
2024	0.0	14.5	4	9.5	2,918	14.5
Total						
2024	100.0	100.0	42	100.0	20,184	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Community Development Loans

The institution has made a high level of CD loans within the Bend AA. Examiners note that there is no prior period performance for comparison. Given the WTB's single branch presence within the newly added AA, this level of CD lending activity compares favorably to other similarly situated institutions that operate within the AA that have more tenure and branch presence. By dollar, the majority of CD lending activity went towards an affordable housing initiative, while the remainder went towards economic development purposes. The following table summarizes WTB's CD lending within the AA by year and purpose.

Community Development Lending – Bend										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	1	2,925	-	-	1	2,925
2024	1	6,829	-	-	-	-	-	-	1	6,829
YTD 2025	-	-	-	-	-	-	-	-	-	-
Total	1	6,829	-	-	1	2,925	-	-	2	9,754
Source: Bank Data										

The following is a notable CD loan example that benefited the AA:

- In 2024, WTB originated a \$6.8 million CD loans towards the development of a multifamily apartment complex where most units are reserved for LMI individuals or families.

INVESTMENT TEST

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

Investment and Grant Activity

The bank has an adequate level of qualified investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. A collective total of 14 qualified donations amounting to \$258,000 were reported by WTB for the Bend AA. The volume of donations were similarly allocated to affordable housing and community service-related activities. Considering the recency of this newly added AA, examiners recognize that WTB is still understanding the credit and CD needs of the Bend AA. Refer to the following table for more details.

Qualified Investments – Bend										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
YTD 2025	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-	-	-
Qualified Grants & Donations	5	128	8	125	1	5	-	-	14	258
Total	5	128	8	125	1	5	-	-	14	258
Source: Bank Data										

Responsiveness to Credit and Community Development Needs

WTB exhibits adequate responsiveness to credit and CD needs. The institution’s allocation of donations towards affordable housing initiatives is reflective of a credit need identified in key economic and demographic information of the Bend AA.

Community Development Initiatives

WTB occasionally uses innovative and/or complex investments to support CD initiatives. Despite only having CD donations in the AA in the current review period, examiners recognize WTB’s efforts in understanding the credit and CD needs of the Bend AA.

SERVICE TEST

The Service Test is rated Low Satisfactory in the state of Oregon.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Bend MSA AA. The bank operates 2.4 percent of its branches, and 2.2 percent of its ATMs in the Bend MSA AA. While the alternative delivery systems offered are consistent with those discussed at the institutional level, and the branch distribution is inconsistent and weaker.

Branch and ATM Distribution by Geography Income Level Assessment Area: Bend								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	15.6	32,775	16.5	0	0.0	0	0.0
Middle	24	53.3	102,050	51.5	1	100.0	1	0.0
Upper	14	31.1	63,428	32.0	0	0.0	0	0.0
NA	0	0.0	0	0.0	0	0.0	0	0.0
Total	45	100.0	198,253	100.0	1	100.0	1	0.0
<i>Source: 2020 Census Data and Institution Records</i>								

The bank does not operate any branches in LMI geographies.

As a result of the 2020 U.S. Census, the Bend Branch location was redesignated from a moderate-income CT to a middle-income CT. Considering this is the bank's sole branch office in this AA, the tract income revision significantly changed the branch distribution by tract income level compared to when it was a loan production office (LPO) at the prior evaluation. However, the lack of branch presence within the seven moderate-income CTs in the AA does not limit accessibility from nearby communities or residents. The Bend Branch (1219 NE 3rd Street) is adjacent to three moderate-income CTs, where the distance is less than a mile from the branch. Thus, services are accessible to all individuals, including moderate-income CT residents. In addition, public transportation is free surrounding Bend downtown area.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. In April 2022, WTB converted the Bend LPO, located in a middle-income CT, to a full-service branch; this branch opening resulted in the addition of the Bend MSA AA.

Reasonableness of Business Hours and Services

Services, including where appropriate, business hours do not vary in a way that inconveniences portions of the AA, particularly LMI geographies or individuals. Lobby hours are from 9:00 a.m. to 5:00 p.m. on Monday through Friday. The bank offers one deposit taking ATM at the branch. The bank's only branch does not offer extended hours, drive-up services, or Saturday hours. However, the branch is located in the downtown Bend area on a main street that runs through the heart of the city, serving as a commercial hub of Bend, where drive-up services and Saturday hours are less impactful to LMI population.

Refer to the Description of Institution for detail on bank products and services.

Community Development Services

The bank provided a relatively adequate level of CD services, given performance context of the recent presence in the AA, and limited number of staff. During the evaluation period, WTB employees and officers provided 207 hours of qualified CD services to nine different qualified CD organizations.

The following table illustrates the bank's CD service hours by activity year and CD purpose.

Community Development Services – Bend MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Partial 2022	-	57	-	-	57
2023	24	55	-	-	79
2024	5	32	34	-	71
YTD 2025	-	-	-	-	-
Total	29	144	34	-	207
<i>Source: Bank Data</i>					

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

- Between 2022 and 2024, a bank employee provided 105 hours of service serving as a Board member (Treasurer) of an organization that provides affordable childcare services to LMI families.
- In 2023 and 2024, bank employees provided 55 hours of service teaching financial education to LMI individuals.

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, innovativeness, and responsiveness to community development needs; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

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

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and

- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

Washington Trust Bank	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: State of Washington: Spokane AA Seattle AA State of Idaho: Boise City AA PVH Multistate MSA AA State of Oregon: Bend AA	
Time Period Reviewed:	4/18/2022 to 7/7/2025
Products Reviewed: Home Mortgage: 1/1/2022 – 12/31/2024 Small Business: 1/1/2022 – 12/31/2024	

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

SUMMARY OF RATINGS FOR RATED AREAS

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

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

Washington

Washington non-MSA

Demographic Data

The Washington non-MSA AA consists of 35 CTs that comprise Grant County and Whitman County. The AA has two low-income and eight moderate-income CTs, where the prior evaluation had three low-income and two moderate-income CTs. Refer to the following table for more details.

Demographic Information of the Assessment Area Assessment Area: Washington Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	35	5.7	22.9	45.7	22.9	2.9
Population by Geography	147,096	7.7	21.6	48.0	21.8	1.0
Housing Units by Geography	59,161	6.8	20.5	50.2	22.0	0.6
Owner-Occupied Units by Geography	28,790	0.6	13.2	57.5	28.6	0.2
Occupied Rental Units by Geography	21,603	15.1	30.9	37.6	15.8	0.6
Vacant Units by Geography	8,768	6.7	18.7	57.0	15.4	2.1
Businesses by Geography	9,433	1.9	15.2	52.6	29.8	0.5
Farms by Geography	1,390	0.4	9.1	66.8	21.7	2.0
Family Distribution by Income Level	31,750	23.2	17.0	20.2	39.7	0.0
Household Distribution by Income Level	50,393	27.9	15.6	16.1	40.4	0.0
Washington Non-MSA Median Family Income		\$70,452	Median Housing Value		\$ 223,028	
			Median Gross Rent		\$843	
			Families Below Poverty Level		10.6%	
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Competition

The Washington non-MSA AA is moderately competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 1st out of 12 FDIC-insured depository institutions holding 20.8 percent market share with \$516.1 million in deposits. Two of the preceding ranking banks hold 18.5 and 13.5 percent market share, respectively, or \$459.1 and \$334.8 million by dollar, respectively of the deposits in the AA. WTB operated 4 out of 39

branches within the Washington non-MSA AA. From the 2023 small business market share data, WTB ranks 7th out of 47 lenders while having 5.2 and 24.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 8th out of 221 lenders while holding 3.4 and 2.8 percent of the home mortgage lending market share by number and dollar volume, respectively.

Wenatchee

Demographic Data

The Wenatchee AA consists of 32 CTs that comprise Chelan County and Douglas County. The AA has zero low-income and five moderate-income CTs, where the prior evaluation had zero low-income and three moderate-income CTs. Refer to the following table for more details.

Demographic Information of the Assessment Area						
Assessment Area: Wenatchee						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	32	0.0	15.6	62.5	21.9	0.0
Population by Geography	122,012	0.0	16.4	60.6	23.0	0.0
Housing Units by Geography	55,427	0.0	15.6	61.3	23.1	0.0
Owner-Occupied Units by Geography	29,162	0.0	12.1	60.8	27.2	0.0
Occupied Rental Units by Geography	15,656	0.0	22.5	57.9	19.7	0.0
Vacant Units by Geography	10,609	0.0	15.3	67.5	17.2	0.0
Businesses by Geography	11,744	0.0	16.2	58.1	25.8	0.0
Farms by Geography	791	0.0	10.9	66.4	22.8	0.0
Family Distribution by Income Level	30,969	18.5	19.0	21.1	41.5	0.0
Household Distribution by Income Level	44,818	21.5	17.8	19.9	40.8	0.0
Median Family Income MSA - 48300 Wenatchee-East Wenatchee, WA MSA		\$72,924	Median Housing Value			\$ 314,185
			Median Gross Rent			\$937
			Families Below Poverty Level			7.7%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Competition

The Wenatchee AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 6th out of 11 FDIC-insured depository institutions holding 6.3 percent market share with \$220.8 million in deposits. Sorted by rank, the top three banks are comprised of two state-chartered financial institutions and one national bank holding 41.2,

11.3, and 9.7 percent market share, respectively, or \$1.4 billion, \$395.7 and \$339.7 million by dollar, respectively, of the deposits in the AA. WTB operated 3 out of 30 branches within the Wenatchee AA.

From the 2023 small business market share data, WTB ranks 10th out of 44 lenders while having 3.0 and 10.9 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 14th out of 217 lenders while holding 1.8 and 1.1 percent of the home mortgage lending market share by number and dollar volume, respectively.

Kennewick

Demographic Data

The Kennewick AA consists of 67 CTs that comprise Benton County and Franklin County. The AA in the current evaluation has 3 low-income and 20 moderate-income CTs, where the prior evaluation had 1 low-income and 15 moderate-income CTs. See the following table for more details.

Demographic Information of the Assessment Area						
Assessment Area: Kennewick						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	67	4.5	29.9	32.8	28.4	4.5
Population by Geography	303,622	2.5	27.4	37.2	32.0	0.9
Housing Units by Geography	106,104	2.4	29.2	35.9	31.5	1.0
Owner-Occupied Units by Geography	69,376	1.0	21.4	38.1	39.2	0.2
Occupied Rental Units by Geography	30,960	5.4	45.3	31.1	15.5	2.8
Vacant Units by Geography	5,768	3.6	36.5	35.4	24.5	0.0
Businesses by Geography	22,736	1.9	28.8	37.8	30.5	0.9
Farms by Geography	979	0.8	12.3	67.8	18.5	0.6
Family Distribution by Income Level	71,674	20.3	18.4	19.9	41.4	0.0
Household Distribution by Income Level	100,336	22.2	17.0	19.2	41.7	0.0
Median Family Income MSA - 28420 Kennewick-Richland, WA MSA		\$80,918	Median Housing Value			\$ 240,813
			Median Gross Rent			\$1,016
			Families Below Poverty Level			8.5%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Competition

The Kennewick AA is competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 8th out of 17 FDIC-insured depository institutions holding 4.6 percent market share with \$210.9 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 17.4, 15.6, and 12.9 percent market share, respectively, or \$798.8, \$714.5, and \$558.4 million by dollar, respectively, of the deposits in the AA. WTB operated 1 out of 46 branches within the Kennewick AA.

From the 2023 small business market share data, WTB ranks 21st out of 61 lenders while having 0.3 and 3.4 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 52nd out of 286 lenders while holding 0.3 and 0.4 percent of the home mortgage lending market share by number and dollar volume, respectively.

Idaho

Coeur d'Alene

Demographic Data

The CDA AA consists of 39 CTs that comprise Kootenai County. The AA in the current evaluation has zero low-income and eight moderate-income CTs, where the prior evaluation had zero low-income and five moderate-income CTs. See the following table for more details.

Demographic Information of the Assessment Area						
Assessment Area: Coeur d'Alene						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	39	0.0	20.5	51.3	28.2	0.0
Population by Geography	171,362	0.0	16.1	63.1	20.8	0.0
Housing Units by Geography	72,799	0.0	20.0	55.9	24.2	0.0
Owner-Occupied Units by Geography	45,958	0.0	14.1	60.9	25.0	0.0
Occupied Rental Units by Geography	18,517	0.0	30.5	55.6	13.9	0.0
Vacant Units by Geography	8,324	0.0	29.1	28.4	42.6	0.0
Businesses by Geography	25,268	0.0	17.2	56.7	26.1	0.0
Farms by Geography	455	0.0	13.2	48.6	38.2	0.0
Family Distribution by Income Level	44,873	19.2	19.2	22.1	39.6	0.0
Household Distribution by Income Level	64,475	21.0	17.9	21.7	39.4	0.0
Median Family Income MSA - 17660 Coeur d'Alene, ID MSA		\$72,376	Median Housing Value			\$ 303,446
			Median Gross Rent			\$1,032
			Families Below Poverty Level			7.4%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Competition

The CDA AA is competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 6th out of 11 FDIC-insured depository institutions holding 7.9 percent market share with \$390.7 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 33.4, 15.0 and 12.6 percent market share, respectively, or \$1.7 billion, \$744.1 and \$627.4 million by dollar, respectively, of the deposits in the AA. WTB operated 3 out of 35 branches within the CDA AA.

From the 2023 small business market data, WTB ranks 7th out of 68 lenders while having 4.1 and 16.5 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 13th out of 260 lenders while holding 2.1 and 2.3 percent of the home mortgage lending market share by number and dollar volume, respectively.

Idaho non-MSA

Demographic Data

The Idaho non-MSA AA consists of 25 CTs that comprise Bonner County and Letah County. The AA in the current evaluation has zero low-income and three moderate-income CTs, where the prior evaluation had zero low-income and one moderate-income CTs. See the following table for more details.

Demographic Information of the Assessment Area Assessment Area: Idaho non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	25	0.0	12.0	52.0	32.0	4.0
Population by Geography	86,627	0.0	10.1	54.1	34.3	1.5
Housing Units by Geography	42,390	0.0	9.7	55.0	32.4	3.0
Owner-Occupied Units by Geography	22,426	0.0	12.1	57.9	28.7	1.3
Occupied Rental Units by Geography	11,309	0.0	5.5	45.2	47.3	2.1
Vacant Units by Geography	8,655	0.0	8.8	60.1	22.5	8.6
Businesses by Geography	10,936	0.0	9.2	60.5	28.7	1.6
Farms by Geography	597	0.0	10.4	68.8	19.9	0.8
Family Distribution by Income Level	20,960	17.3	15.6	22.4	44.7	0.0
Household Distribution by Income Level	33,735	24.0	15.4	18.9	41.8	0.0
Idaho Non-MSA Median Family Income		\$62,251	Median Housing Value		\$ 265,287	
			Median Gross Rent		\$818	
			Families Below Poverty Level		8.2%	
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Competition

The Idaho non-MSA AA is highly competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 5th out of nine FDIC-insured depository institutions holding 7.0 percent market share with \$110.6 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution holding 25.9, 21.6, and 15.8 percent market share, respectively, or \$412.1, \$344.5, and \$250.8 million by dollar, respectively, of the deposits in the AA. WTB operated 2 out of 16 branches within the Idaho non-MSA AA.

From the 2023 small business market share data, WTB ranks 7th out of 57 lenders while having 4.6 and 14.1 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 11th out of 181 lenders while holding 2.5 and 3.4 percent of the home mortgage lending market share by number and dollar volume, respectively.

Lewiston

Demographic Data

The Lewiston AA consists of 10 CTs that comprise Nez Perce County. The AA in the current evaluation has zero low-income and one moderate-income CT, which remains unchanged since the prior evaluation. See the following table for more details.

Demographic Information of the Assessment Area Assessment Area: Lewiston, ID AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	10	0.0	10.0	70.0	20.0	0.0
Population by Geography	42,090	0.0	7.9	69.0	23.1	0.0
Housing Units by Geography	17,920	0.0	9.2	69.6	21.2	0.0
Owner-Occupied Units by Geography	12,077	0.0	9.3	63.4	27.3	0.0
Occupied Rental Units by Geography	4,471	0.0	8.8	84.1	7.1	0.0
Vacant Units by Geography	1,372	0.0	9.8	77.0	13.2	0.0
Businesses by Geography	3,754	0.0	5.5	77.7	16.9	0.0
Farms by Geography	211	0.0	1.4	83.9	14.7	0.0
Family Distribution by Income Level	10,804	21.5	15.4	22.4	40.7	0.0
Household Distribution by Income Level	16,548	24.3	16.6	15.2	43.9	0.0
Median Family Income MSA - 30300 Lewiston, ID-WA MSA		\$74,144	Median Housing Value			\$ 201,663
			Median Gross Rent			\$714
			Families Below Poverty Level			8.2%
Source: 2020 U.S. Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Competition

The Lewiston AA is moderately competitive for financial services. The June 30, 2024, FDIC Deposit Market Share Report shows WTB ranking 6th out of seven FDIC-insured depository institutions holding 10.4 percent market share with \$66.9 million in deposits. Sorted by rank, the top three banks are comprised of two national banks and one state-chartered financial institution

holding 20.5, 17.5, and 14.9 percent market share, respectively, or \$131.8, \$112.1, and \$95.5 million by dollar, respectively of the deposits in the AA. WTB operated one out of eight branches within the Lewiston AA.

From the 2023 small business market share data, WTB ranks 6th out of 36 lenders while having 4.4 and 18.4 percent of the small business market share by number and dollar volume, respectively. From the 2023 home mortgage lending market share data, WTB ranks 18th out of 103 lenders while holding 1.0 and 0.9 percent of the home mortgage lending market share by number and dollar volume, respectively.

GEOGRAPHIC DISTRIBUTION AND BORROWER PROFILE TABLES LIMITED-SCOPE ASSESSMENT AREAS

Geographic Distribution of Small Business Loans Assessment Area: Washington non-MSA						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.9	1.2	2	1.8	31	0.2
2024	1.9	--	1	0.9	50	0.2
Moderate						
2023	15.8	17.1	19	17.0	1,928	10.2
2024	15.2	--	22	18.6	5,548	24.2
Middle						
2023	52.5	52.7	56	50.0	12,351	65.4
2024	52.6	--	65	55.1	10,944	47.8
Upper						
2023	29.3	28.5	35	31.3	4,563	24.2
2024	29.8	--	30	25.4	6,369	27.8
NA						
2023	0.6	0.5	0	0.0	0	0.0
2024	0.5	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	112	100.0	18,873	100.0
2024	100.0	--	118	100.0	22,911	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Home Mortgage Loans Assessment Area: Washington non-MSA						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.6	0.6	0	0.0	0	0.0
Moderate						
2024	13.2	14.1	3	4.2	500	2.4
Middle						
2024	57.5	59.3	40	55.6	12,510	58.9
Upper						
2024	28.6	25.9	28	38.9	7,730	36.4
NA						
2024	0.2	0.1	1	1.4	494	2.3
Total						
2024	100.0	100.0	72	100.0	21,234	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Washington non-MSA						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	87.5	58.6	62	55.4	5,135	27.2
2024	87.4	--	64	54.2	7,224	31.5
> \$1,000,000						
2023	2.3	--	50	44.6	13,738	72.8
2024	2.2	--	53	44.9	15,667	68.4
Revenue Not Available						
2023	10.3	--	0	0.0	0	0.0
2024	10.4	--	1	0.9	20	0.1
Total						
2023	100.0	100.0	112	100.0	18,873	100.0
2024	100.0	--	118	100.0	22,911	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Washington non-MSA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	23.2	5.1	4	5.6	252	1.2
Moderate						
2024	17.0	15.6	6	8.3	243	1.1
Middle						
2024	20.2	26.5	19	26.4	3,250	15.3
Upper						
2024	39.7	40.8	36	50.0	11,250	53.0
NA						
2024	0.0	12.0	7	9.7	6,239	29.4
Total						
2024	100.0	100.0	72	100.0	21,234	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Small Business Loans Assessment Area: Wenatchee						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$ (000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	16.6	16.3	14	20.0	2,538	26.8
2024	16.2	--	10	19.6	1,386	16.1
Middle						
2023	57.6	59.7	43	61.4	5,410	57.1
2024	58.1	--	32	62.8	5,013	58.2
Upper						
2023	25.8	24.1	13	18.6	1,535	16.2
2024	25.8	--	9	17.7	2,221	25.8
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	70	100.0	9,483	100.0
2024	100.0	--	51	100.0	8,620	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Home Mortgage Loans Assessment Area: Wenatchee						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	12.1	11.0	5	13.2	624	8.1
Middle						
2024	60.8	61.7	22	57.9	5,662	73.2
Upper						
2024	27.2	27.3	11	29.0	1,452	18.8
NA						
2024	0.0	--	0	0.0	0	0.0
Total						
2024	100.0	100.0	38	100.0	7,738	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Wenatchee						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	90.9	55.4	38	54.3	2,179	23.0
2024	90.3	--	23	45.1	2,313	26.8
> \$1,000,000						
2023	2.4	--	31	44.3	7,254	76.5
2024	2.5	--	28	54.9	6,307	73.2
Revenue Not Available						
2023	6.7	--	1	1.4	50	0.5
2024	7.2	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	70	100.0	9,483	100.0
2024	100.0	--	51	100.0	8,620	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Wenatchee						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	18.5	4.0	6	15.8	532	6.9
Moderate						
2024	19.0	12.6	10	26.3	929	12.0
Middle						
2024	21.1	22.2	6	15.8	834	10.8
Upper						
2024	41.5	48.3	14	36.8	4,393	56.8
NA						
2024	0.0	12.9	2	5.3	1,050	13.6
Total						
2024	100.0	100.0	38	100.0	7,738	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Small Business Loans Assessment Area: Kennewick						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	2.0	2.5	0	0.0	0	0.0
2024	1.9	--	1	3.2	30	0.3
Moderate						
2023	28.5	25.0	8	47.1	2,935	63.7
2024	28.8	--	15	48.4	6,955	63.1
Middle						
2023	37.9	38.1	5	29.4	418	9.1
2024	37.8	--	8	25.8	1,900	17.3
Upper						
2023	30.8	33.1	4	23.5	1,253	27.2
2024	30.5	--	7	22.6	2,130	19.3
NA						
2023	0.9	1.4	0	0.0	0	0.0
2024	0.9	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	17	100.0	4,606	100.0
2024	100.0	--	31	100.0	11,015	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Home Mortgage Loans Assessment Area: Kennewick						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	1.0	0.7	0	0.0	0	0.0
Moderate						
2024	21.4	17.3	7	28.0	1,093	18.2
Middle						
2024	38.1	39.6	4	16.0	584	9.7
Upper						
2024	39.2	42.3	14	56.0	4,344	72.2
NA						
2024	0.2	0.1	0	0.0	0	0.0
Total						
2024	100.0	100.0	25	100.0	6,021	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Kennewick						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	89.8	52.2	6	35.3	271	5.9
2024	89.2	--	13	41.9	4,010	36.4
> \$1,000,000						
2023	2.5	--	11	64.7	4,335	94.1
2024	2.5	--	16	51.6	6,915	62.8
Revenue Not Available						
2023	7.7	--	0	0.0	0	0.0
2024	8.3	--	2	6.5	90	0.8
Total						
2023	100.0	100.0	17	100.0	4,606	100.0
2024	100.0	--	31	100.0	11,015	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Kennewick						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	20.3	3.9	3	12.0	741	12.3
Moderate						
2024	18.4	16.0	8	32.0	1,289	21.4
Middle						
2024	19.9	27.1	6	24.0	954	15.8
Upper						
2024	41.4	39.8	8	32.0	3,037	50.4
NA						
2024	0.0	13.2	0	0.0	0	0.0
Total						
2024	100.0	100.0	25	100.0	6,021	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Small Business Loans Assessment Area: Coeur d Alene						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	17.9	17.9	45	22.8	6,660	23.0
2024	17.2	--	21	11.6	2,657	10.7
Middle						
2023	57.1	56.0	114	57.9	18,372	63.4
2024	56.7	--	119	65.8	18,663	75.4
Upper						
2023	24.9	26.2	38	19.3	3,959	13.7
2024	26.1	--	41	22.7	3,433	13.9
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	197	100.0	28,991	100.0
2024	100.0	--	181	100.0	24,753	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Home Mortgage Loans Assessment Area: Coeur d Alene						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	14.1	11.5	12	13.0	2,146	7.2
Middle						
2024	60.9	66.3	42	45.7	11,049	36.9
Upper						
2024	25.0	22.2	38	41.3	16,774	56.0
NA						
2024	0.0	--	0	0.0	0	0.0
Total						
2024	100.0	100.0	92	100.0	29,969	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Coeur d Alene						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	93.8	56.3	98	49.8	9,154	31.6
2024	92.3	--	96	53.0	7,101	28.7
> \$1,000,000						
2023	1.8	--	94	47.7	19,769	68.2
2024	1.7	--	65	35.9	17,190	69.5
Revenue Not Available						
2023	4.3	--	5	2.5	68	0.2
2024	6.0	--	20	11.1	462	1.9
Total						
2023	100.0	100.0	197	100.0	28,991	100.0
2024	100.0	--	181	100.0	24,753	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Coeur d Alene						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	19.2	4.9	9	9.8	791	2.6
Moderate						
2024	19.2	12.6	11	12.0	1,630	5.4
Middle						
2024	22.1	23.1	11	12.0	1,890	6.3
Upper						
2024	39.6	42.9	51	55.4	20,850	69.6
NA						
2024	0.0	16.6	10	10.9	4,808	16.0
Total						
2024	100.0	100.0	92	100.0	29,969	100.0
<i>Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data</i> <i>Due to rounding, totals may not equal 100.0%.</i>						

Geographic Distribution of Small Business Loans Assessment Area: Idaho non-MSA						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$ (000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	9.2	9.6	6	6.8	851	9.7
2024	9.2	--	6	7.0	656	4.0
Middle						
2023	62.7	62.7	58	65.9	6,046	69.2
2024	60.5	--	52	60.5	11,350	68.8
Upper						
2023	26.4	25.4	24	27.3	1,837	21.0
2024	28.7	--	26	30.2	4,313	26.1
NA						
2023	1.7	2.3	0	0.0	0	0.0
2024	1.6	--	2	2.3	188	1.1
Total						
2023	100.0	100.0	88	100.0	8,734	100.0
2024	100.0	--	86	100.0	16,507	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Home Mortgage Loans Assessment Area: Idaho non-MSA						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	12.1	14.7	2	3.6	200	0.6
Middle						
2024	57.9	54.4	29	51.8	15,034	45.1
Upper						
2024	28.7	27.9	18	32.1	10,625	31.9
NA						
2024	1.3	3.1	7	12.5	7,458	22.4
Total						
2024	100.0	100.0	56	100.0	33,317	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Idaho non-MSA						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	92.3	59.1	53	60.2	3,169	36.3
2024	91.1	--	49	57.0	8,113	49.2
> \$1,000,000						
2023	1.9	--	32	36.4	5,124	58.7
2024	1.7	--	34	39.5	8,357	50.6
Revenue Not Available						
2023	5.9	--	3	3.4	441	5.1
2024	7.2	--	3	3.5	37	0.2
Total						
2023	100.0	100.0	88	100.0	8,734	100.0
2024	100.0	--	86	100.0	16,507	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Idaho non-MSA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	17.3	2.4	1	1.8	33	0.1
Moderate						
2024	15.6	8.8	4	7.1	408	1.2
Middle						
2024	22.4	18.9	6	10.7	1,187	3.6
Upper						
2024	44.7	56.3	44	78.6	31,221	93.7
NA						
2024	0.0	13.5	1	1.8	468	1.4
Total						
2024	100.0	100.0	56	100.0	33,317	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Small Business Loans Assessment Area: Lewiston						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$ (000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	5.2	4.9	3	11.5	600	9.4
2024	5.5	--	4	26.7	595	17.8
Middle						
2023	78.5	78.7	20	76.9	4,438	69.2
2024	77.7	--	9	60.0	1,736	51.8
Upper						
2023	16.3	16.4	3	11.5	1,380	21.5
2024	16.9	--	2	13.3	1,021	30.5
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	26	100.0	6,418	100.0
2024	100.0	--	15	100.0	3,352	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Geographic Distribution of Home Mortgage Loans Assessment Area: Lewiston						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	9.3	8.2	0	0.0	0	0.0
Middle						
2024	63.4	62.5	5	62.5	576	45.4
Upper						
2024	27.3	29.3	3	37.5	692	54.6
NA						
2024	0.0	--	0	0.0	0	0.0
Total						
2024	100.0	100.0	8	100.0	1,268	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Lewiston						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	86.2	57.5	15	57.7	2,739	42.7
2024	86.2	--	6	40.0	1,216	36.3
> \$1,000,000						
2023	3.8	--	11	42.3	3,679	57.3
2024	3.2	--	9	60.0	2,136	63.7
Revenue Not Available						
2023	10.1	--	0	0.0	0	0.0
2024	10.6	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	26	100.0	6,418	100.0
2024	100.0	--	15	100.0	3,352	100.0
Source: 2023, 2024 D&B Data; Bank Data; 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Lewiston						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2024	21.5	4.7	0	0.0	0	0.0
Moderate						
2024	15.4	16.1	0	0.0	0	0.0
Middle						
2024	22.4	26.6	3	37.5	202	15.9
Upper						
2024	40.7	39.8	5	62.5	1,066	84.1
NA						
2024	0.0	12.8	0	0.0	0	0.0
Total						
2024	100.0	100.0	8	100.0	1,268	100.0
Source: 2020 U.S. Census; Imported Bank Data; 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.						

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Public Comments

View written comments received from the public for the current year, and each of the two prior calendar years, that specifically relate to the bank's performance in helping to meet community credit needs, and response to the comments by the bank.

Public Comments

Washington Trust Bank has not received public comments during the 2 preceding years.