



**FIRST NORTHERN BANK**

**COMMUNITY REINVESTMENT ACT**

**PUBLIC FILE**

***COMMUNITY REINVESTMENT ACT PUBLIC FILE***

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# **FIRST NORTHERN BANK**

## **MOST RECENT CRA PERFORMANCE EVALUATION**

### **SECTION A**

# **PUBLIC DISCLOSURE**

May 8, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Northern Bank of Dixon  
Certificate Number: 3440

195 N. First Street  
Dixon, California 95620

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 High Satisfactory.**

- Lending levels reflect good responsiveness to AA credit needs.
- A high percentage of loans are made in the institution’s AAs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels, and business and farm customers of different revenue size.
- The institution exhibits an excellent record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and very small businesses, consistent with safe and sound banking practices.
- The institution has made a relatively high level of community development (CD) loans.

- The institution uses innovative or flexible lending practices in order to serve AA credit needs.

**The Investment Test is rated Low Satisfactory.**

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

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

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

## DESCRIPTION OF INSTITUTION

First Northern Bank of Dixon (FNB) is a state-chartered, non-member bank headquartered in Dixon, California (CA). FNB is owned by First Northern Community Bancorp, a one-bank holding company also headquartered in Dixon, CA. The institution received an overall “Satisfactory” rating at its previous FDIC CRA Performance Evaluation dated April 27, 2020, based on Interagency Intermediate Small Institution Examination Procedures. FNB has no lending affiliates. FNB operates 14 full-service branch offices and 1 limited-service satellite facility in Solano, Yolo, Sacramento, Placer, Colusa, and Glenn Counties. The bank purchased three of its branches from Columbia State Bank in Tacoma, Washington during the review period. FNB also operates two Loan Production Offices; one in Walnut Creek, CA, County of Contra Costa; and one in Davis, CA, County of Yolo. FNB did not close any branches during the review period.

The business focus remains unchanged since the previous evaluation. FNB offers loan products including commercial, agricultural, home mortgage, and consumer loans. Commercial lending is the bank’s primary focus. In addition to various loan products, FNB continues to offer online and mobile banking services, including automated teller machines (ATMs). A suite of commercial and consumer deposit products that include checking accounts, savings accounts, money market accounts, and certificates of deposits are also offered.

Based on the bank’s Consolidated Reports of Condition and Income (Call Report), dated March 31, 2023, FNB reported \$1.9 billion in total assets, \$1.8 billion in total deposits, and \$134.6 million in total equity capital. FNB reflected a significant growth level during the review period. Since the previous evaluation, total assets, loans and deposits increased by 41.9 percent, 27.3 percent and 47.8 percent respectively. FNB’s balance sheet growth during the review period was primarily driven by increased deposits spurred by the COVID-19 pandemic. Funds that entered the bank were then in turn used to grow the loan and securities portfolios. The following table depicts the institution’s loan portfolio distribution.

<b>Loan Portfolio Distribution as of 03/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	19,014	1.9
Secured by Farmland	79,464	8.0
Secured by 1-4 Family Residential Properties	108,851	11.0
Secured by Multifamily (5 or more) Residential Properties	70,635	7.1
Secured by Nonfarm Nonresidential Properties	583,391	59.0
<b>Total Real Estate Loans</b>	<b>861,355</b>	<b>87.0</b>
Commercial and Industrial Loans	97,070	9.8
Agricultural Production and Other Loans to Farmers	23,744	2.4
Consumer Loans	643	0.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	230	0.0
Lease Financing Receivable (net of unearned income)	7,072	0.8
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>990,114</b>	<b>100.0</b>
<i>Source: Call Report</i>		

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

## **DESCRIPTION OF ASSESSMENT AREAS**

The bank has delineated three AAs that include the Sacramento AA, Solano AA, and Non-MSA AA. These AAs are described below:

Sacramento AA - includes a portion of the Sacramento-Roseville-Folsom, CA Metropolitan Statistical Area (MSA) #40900, including the entirety of Sacramento County, Yolo County, and Placer County.

Solano AA – includes a portion of the Vallejo, CA MSA #46700. The bank’s AA includes a partial political subdivision. FNB takes a portion of Solano County, beginning with census tract 2522.01 and including all CTs with higher numbers.

Non-MSA AA – includes Colusa and Glenn Counties- The bank purchased three branches from Columbia State Bank (Tacoma, WA) during the review period. The purchases were consummated as of January 20, 2023. Since the branches have been in operation less than 6 months, and the most recent full calendar year of data is 2022, the Non-MSA AA will not be evaluated in this review due to limited data to analyze during the evaluation cycle.

The bank’s AA, do not arbitrarily exclude any LMI geographies or individuals, and meet the technical requirements of the CRA Regulation. Refer to the individual AA sections for additional details.

## SCOPE OF EVALUATION

### **General Information**

Examiners used the Interagency Large Institution Examination Procedures to evaluate FNB's CRA performance. This evaluation covers the period from the prior evaluation, dated April 27, 2020, to the current evaluation dated May 8, 2023.

Examiners evaluated the Sacramento and Solano AAs using full-scope examination procedures based on the greatest volume of lending activity, deposit volume, and branch distribution. The Sacramento AA received the greatest weight due to the institution's presence, and volume of lending. While there are less activities in the Solano AA, the prevalence of similarly situated institutions are limited. For example, many institutions that operate in Solano County are regional lenders who serve the larger San Francisco Bay area. Examiners used this as performance context when considering FNB's lending and CD activities in the Solano AA.

### **Activities Reviewed**

Examiners determined that the institution's major product lines include small business, home mortgage loans, and small farm lending. This conclusion considers the institution's business strategy, loan composition, and the number and dollar volume of loans originated during the evaluation period. Additionally, FNB did not request the inclusion of consumer loans, nor do consumer loans represent a significant portion of the lending distribution. Therefore, consumer loans are excluded from the review.

For the lending test, examiners reviewed the universe of small business, HMDA, and small farm loans originated or purchased in 2020, 2021, and 2022. During those 3 years, FNB originated 2,073 small business loans totaling approximately \$295.4 million, 729 HMDA loans totaling approximately \$278.7 million, and 194 small farm loans totaling \$30.2 million. Examiners sampled and validated the data, and found no errors in key data fields for analysis; therefore, these figures represent the universe of loans analyzed for performance. Based on the larger volume of small business lending by number, examiners placed greater weight on the bank's small business lending followed by HMDA, then small farm lending.

The institution's small business and small farm lending performance is compared to data provided from D&B during 2020, 2021, and 2022. This data includes the geographic location and gross annual sales of businesses that chose to report such data to D&B. It should be noted that D&B data includes all businesses and farms in a given area that voluntarily respond to a survey request, including a large number of very small businesses that have limited or no credit needs from traditional financial institutions. This data is used to assess the bank's performance for geographic distribution and borrower profile. The D&B data is only used as an indicator of business demographics in the AA, and it is not considered an absolute comparable for loan demand. Since the bank was not a CRA reporter in 2020 and 2021, aggregate data was only used to understand loan demand and competition in the area under the geographic distribution and borrower profile analyses. CRA aggregate data for 2022 was not available at the time of this evaluation.

Examiners used the 2015 American Community Survey (ACS), and the 2020 and 2021 HMDA aggregate data as comparisons for the institution's lending performance for home mortgage loans in 2020 and 2021, respectively. Examiners used the 2020 US Census data as the comparison for the institution's lending performance for home mortgage loans in 2022. HMDA aggregate data for 2022 was not available at the time of this evaluation.

Examiners presented the 2020, 2021, and 2022 small business, home mortgage, and small farm loans due to anomalies in lending data between years. In 2020 and 2021, the number of small business and small farm loans dramatically increased from previous years due to loans originated under the SBA Paycheck Protection Program (SBA PPP) as a result of the COVID-19 pandemic. During the same timeframe, the number of home mortgage loans increased dramatically due to the favorable interest rate environment.

The evaluation of CD loans, investments, and services includes all qualified activities since the date of the previous CRA Evaluation dated April 20, 2020 through May 8, 2023. Examiners evaluated FNB's CD loans, investments, and service activities quantitatively based on the institution's financial capacity, as well as qualitatively based on the impact of those activities in FNB's AAs. For the Service Test, examiners reviewed delivery systems for providing retail-banking services, including branches and alternative delivery systems, and the impact of any branch openings/closing during the evaluation period. Additionally, examiners reviewed retail banking products and services targeted toward LMI individuals, or small businesses.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

FNB's Lending Test rating is "High Satisfactory." The institution's performance in the Sacramento, and Solano AAs is consistent with this conclusion.

#### Lending Activity

FNB's lending levels reflect good responsiveness to AA credit needs. This conclusion is supported by consistent performance in the Sacramento and Solano AAs. Refer to each AA analysis for details.

#### Assessment Area Concentration

A high percentage of loans are made in the institutions AAs. Small business loan volume increased since the prior examination primarily due to SBA PPP lending. The institution's prior CRA performance was analyzed using intermediate-small bank procedures; therefore, management had the option to reallocate small business loans to the CD test. Management elected to have those SBA PPP loans originated during the prior evaluation review period considered under CD. This election explains the difference in small business lending between 2020 and 2021. The decrease in total lending volume in 2022 is attributed to the sunset of the SBA PPP. Small business lending within the AA consistently decreased during the review period.

Home mortgage originations increased since the previous evaluation, and is partially attributed to the favorable interest rate environment during the years of analysis. The percent of loans made in the AA are high with slight fluctuations in performance.

Small farm lending volume increased since the prior examination, primarily due to SBA PPP lending. The percent of loans made in the AA are high with fluctuations in performance. Refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$(000s)	%	\$(000s)	%	
Small Business										
2020	686	90.7	70	9.3	756	77,287	86.7	11,872	13.3	89,159
2021	980	88.1	132	11.9	1,112	118,616	82.0	26,050	18.0	144,666
2022	173	84.4	32	15.6	205	45,020	73.1	16,592	26.9	61,612
<b>Subtotal</b>	<b>1,839</b>	<b>88.7</b>	<b>234</b>	<b>11.3</b>	<b>2,073</b>	<b>240,923</b>	<b>81.5</b>	<b>54,514</b>	<b>18.5</b>	<b>295,437</b>
Home Mortgage										
2020	246	79.1	65	20.9	311	83,886	76.2	26,195	23.8	110,081
2021	277	83.4	55	16.6	332	79,532	67.6	38,128	32.4	117,660
2022	69	80.2	17	19.8	86	34,456	67.6	16,520	32.4	50,976
<b>Subtotal</b>	<b>592</b>	<b>81.2</b>	<b>137</b>	<b>18.8</b>	<b>729</b>	<b>197,874</b>	<b>71.0</b>	<b>80,843</b>	<b>29.0</b>	<b>278,717</b>
Small Farm										
2020	59	80.8	14	19.2	73	9,085	72.8	3,398	27.2	12,483
2021	65	73.9	23	26.1	88	9,435	78.4	2,597	21.6	12,032
2022	25	75.8	8	24.2	33	4,208	73.9	1,483	26.1	5,691
<b>Subtotal</b>	<b>149</b>	<b>76.8</b>	<b>45</b>	<b>23.2</b>	<b>194</b>	<b>22,728</b>	<b>75.2</b>	<b>7,478</b>	<b>24.8</b>	<b>30,206</b>
<b>Total</b>	<b>2,580</b>	<b>86.1</b>	<b>416</b>	<b>13.9</b>	<b>2,996</b>	<b>461,525</b>	<b>76.4</b>	<b>142,835</b>	<b>23.6</b>	<b>604,360</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the AAs. Performance is consistent in the Sacramento, and Solano AAs. Refer to each respective analysis section for details.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, excellent penetration among retail customers of different income levels, and business and farm customers of different size. Performance was consistent in the Sacramento, and Solano AAs. Refer to each respective analysis section for details.

### **Innovative or Flexible Lending Practices**

FNB uses innovative or flexible lending practices in order to serve AA credit needs. FNB originated 2,010 innovative or flexible loans totaling \$310.0 million during the review period. The institution offered these loan products to all AAs. As a result, the loan products are only presented

in this section and not presented separately within each AA analysis. Loans originated under the SBA PPP are included in this analysis, and largely contribute to the total innovative and flexible lending figure. The following list shows examples of FNB's innovative and flexible lending programs:

Lightning Loan (Line of Credit and Term Loan program):

This flexible small business line-of-credit (LOC) loan program was created at the request of the bank's community partners, in partnership with software provider R.C. Giltner to meet the credit needs of the smallest businesses in their communities. This LOC is available through an online application, with a quick approval, subject to identity validation through custom identification program. Loans are available from \$2,500 up to \$50,000. The applicant enters their information through an online application. The system validates the applicant business owner's credit score and checking account balances/NSF-OD activity, and in accordance with bank loan policy parameters, determines their creditworthiness. The loan term is 60 months. This streamlined underwriting, allows smaller businesses to access loan funds. During the evaluation period, FNB originated 79 LOC for approximately \$2.9 million.

Future Farmers of America (FFA) Animal Purchase Loans:

The FFA Animal Loan Program provides zero interest loans to members of FFA Chapters within the AAs. The loans are short term, due upon sale of the animal at the County Fair auction. This enables high school students, who are interested in becoming farmers, experience with the economic responsibility, time management skills and important lessons of what it takes to successfully raise a live animal to market standards. The number of FFA Loans made during the pandemic decreased, as schools were not provided in-person sessions and local county fairs were cancelled for public safety. During the evaluation period, FNB originated 16 FFA Animal Project Loans to local high school students, several of whom live in LMI CTs. Without this innovative loan program, these 16 high school students may not have been able to participate with FFA/4-H animal projects.

Small Business Overdraft Protection Loans:

This is a flexible loan program to provide overdraft access and quick access to funds to cover small cash flow shortfalls. Under the program, loans up to \$5,000 were available at a fixed rate with a 3-year term. This product was created in 2020 in an amount of \$5,000, then changed in 2021 increasing the loan amount to \$10,000 in an effort to reach more potential borrowers. FNB business/commercial deposit customers located in LMI CTs, that qualified to the set standards received loan offers. Even though hundreds of mailers were sent, only one borrower accepted a loan in this program. During the year of 2022, the CRA Committee reworked this Loan Program with the Small Business/Small Farm LMI CT Term Loan/LOC, described below, using the feedback of the potential borrowers who did not accept the former loan program.

Small Business/Small Farm LMI CT Term Loan/LOC:

This flexible pre-approved loan program was created to provide small dollar loans, with a quick turnaround time, which would provide quick access to small businesses/farms to cover cash shortfalls. This was not an overdraft protection program, but a term loan or LOC (at the borrower's choice) through the online Lightning Loan Program of up to \$10,000 with an under-market interest

rate. FNB business/commercial deposit account customers were vetted according to the following standards: 1) Business/farm located in an LMI CT; 2) Deposit account had been open at least 90 days; 3) The deposit account had not had more than 12 NSF or Overdraft days in the past 11 months; and 4) The business was in an industry that was allowable under the bank's loan policy. It was determined by the Committee that Sole Proprietors may have had the greatest need, so pre-approved loan offers were mailed in late November 2022. Six loan offers were accepted for a total of \$60,000.

#### Center for Land Based Learning (CFLBL) Loan Program for new Small Farmers

This loan program was designed in partnership with the CFLBL's California Farm Academy. This innovative program is available to Farm Academy Graduates and Incubator Program farms. In order to qualify the borrower must have a credit score over 680, a completed Small Farm Business Plan/Budget and a recommendation letter from CFLBL. Loan amounts range from \$1,000-\$10,000, have a one-year term, with a fixed rate of 2.25 percent. Two loans have been made in this program during the review period, for a total of \$19,700.

#### California Capital Finance Development Corporation Loan Program:

This flexible loan program utilizes the State of CA's Small Business Loan Guarantee Program. The program focuses on providing small and start-up businesses financing. Five loans were originated during the review period totaling approximately \$3.0 million.

#### SBA Loans (504 and 7(a)):

FNB continues to be designated as an SBA Preferred Lender, which allows the bank to approve loans on behalf of SBA. This designation ultimately benefits the borrowers as the loan approval process is expedited. FNB originates loans under the SBA Certified Development 504 and 7(a) loan programs.

FNB originates SBA 504 loans, which typically promote the CD purpose of economic development and job creation. This flexible program provides long-term, fixed rate financing for major fixed assets such as land and buildings. The SBA-guaranteed or government-insured portion of the loan lowers the risk for FNB, allowing it to meet the credit needs of more small businesses. During the evaluation period, FNB originated 16 SBA 504 loans totaling approximately \$9.1 million.

FNB originates a limited number of SBA 7(a) loans, which represent a flexible loan program to expand or acquire a small business, where a portion of the loan is guaranteed by the SBA. During the evaluation period, FNB originated 2 SBA 7(a) loans totaling approximately \$1.2 million.

#### SBA PPP:

This SBA-backed loan program helped businesses remain in business and keep their workforces employed during the COVID-19 crisis. The bank implemented this program immediately and helped to provide a large influx of cash to small businesses and small farmers to help keep their businesses open and pay their employees. The program began in April of 2020, and ended in May 2021. During the current evaluation period, the bank originated 1,706 PPP loans totaling approximately \$176.7 million.

Emergency/Disaster Relief Flexibility:

FNB provided leadership and responsiveness during the COVID crisis. FNB received many requests for loan payment deferrals during the current evaluation period. The bank created a deferral process that was easy to apply for and had a quick turn-around time, to help meet the needs of the COVID-19 affected borrowers in the AAs. The bank processed 177 such requests for \$117 million in loan payment deferrals during the review period in an effort to assist its commercial and small business customers during the economically challenging review period.

In addition, from March 24, 2020 to September 30, 2020, FNB waived late payment fees to accommodate all borrowers that were economically impacted by COVID-19. The total number of fees waived during this period is approximately 650.

Community Development Loans

FNB made a relatively high level of CD loans during the evaluation period. CD lending performance varied among the AAs. Performance is consistent with the overall conclusion in the Sacramento AA while the level of CD lending in the Solano AA is weaker. By year, FNB’s CD loan activity consisted of 19 CD loans totaling \$30.0 million in 2020, 34 CD loans totaling \$51.2 million in 2021, 29 CD loans totaling \$64.1 million in 2022, and 6 CD loans totaling \$18.1 million in year-to-date (YTD) 2023.

This level of activity represents 9.0 percent of average total assets and 17.5 percent of average total loans. Although previous evaluation performance was 26.3 percent of average total assets and 43.3 percent of average total loans, comparing the current and prior examination performance does not represent a fair comparison. FNB’s CRA prior performance was analyzed using intermediate-small bank procedures; therefore, management had the option to reallocate small business loans to the CD test. Management elected to have those SBA PPP loans originated during the prior evaluation review period considered under CD. At the current examination the bank did not have the same flexibility, and would otherwise suggest a significant decrease in performance. Examiners placed a greater emphasis on performance compared to similarly situated institutions. The institution’s performance is in line with, or higher than other institutions that operate in the AA. The majority of FNB’s CD lending by number of activities targeted revitalization and stabilization efforts followed by economic development. The following table presents the bank's CD loans by purpose and AA.

Community Development Lending										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Sacramento AA	7	11,469	13	5,788	19	25,838	19	47,324	58	90,419
Solano AA	1	200	4	247	4	6,570	2	3,077	11	10,094
Statewide Activities	5	16,920	1	6,375	4	8,669	9	31,000	19	62,964
<b>Total</b>	<b>13</b>	<b>28,589</b>	<b>18</b>	<b>12,410</b>	<b>27</b>	<b>41,077</b>	<b>30</b>	<b>81,401</b>	<b>88</b>	<b>163,477</b>

Source: Bank Data

Given that the bank was responsive to the CD needs of its AAs, examiners considered qualified CD loans that benefitted areas located in the broader statewide or regional area that included the AAs. The following are notable examples of CD lending efforts at the statewide and regional levels:

- FNB originated a \$3.3 million loan to support affordable housing in the state. The loan supported a housing project that provided affordable rents in a LMI geography.
- FNB originated a 4.0 million loan to support revitalization and stabilization in the state. The loan was made for the construction of apartments and commercial spaces in a LMI geography to attract new residents and businesses to the area.
- FNB originated a \$1.4 million SBA PPP loan to a business located outside of the AA. The loan helped retain LMI jobs for a small business.

## **INVESTMENT TEST**

The Investment Test is rated “Low Satisfactory.” The institution’s performance in the Sacramento and Solano AAs are consistent with this conclusion.

### **Investment and Grant Activity**

The institution 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. FNB’s investments and grants represent an increase by number and dollar amount from the previous evaluation total of 123 qualified investments, grants, and donations totaling approximately \$5.5 million. By year, FNB’s CD investment activity consisted of 5 qualified investments totaling \$3.4 million from the prior period, 20 totaling \$5.8 million in 2021, 1 totaling \$1.0 million in 2022, and 9 totaling \$9.2 million in 2023. By year, FNB’s CD donation activity consisted of 40 qualified donations totaling \$48,634 in 2020, 58 totaling \$125,915 in 2021, 65 totaling \$97,594 in 2022, and 17 totaling \$26,438 in 2023.

Total qualified investments and donations represents 1.1 percent of average total assets and 2.5 percent of average total investments since the previous evaluation. This performance represents an increase from previous evaluation where qualified investments represented 0.5 percent of average total assets and 1.3 percent of average total investments. FNB’s level of investment and grant activity is comparable to similarly situated institutions.

The majority of qualified investments benefitted affordable housing, followed by community service. The following table details qualified investments, grants, and donations by AA and CD type.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Sacramento AA	4	7,975	2	1,500	0	0	0	0	6	9,475
Solano AA	0	0	20	5,830	0	0	0	0	20	5,830
Statewide Activities	0	0	0	0	2	2,400	0	0	2	2,400
National Activities	0	0	0	0	7	1,724	0	0	7	1,724
<b>Investments Subtotal</b>	<b>4</b>	<b>7,975</b>	<b>22</b>	<b>7,330</b>	<b>9</b>	<b>4,124</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>19,429</b>
Qualified Grants & Donations	2	3	174	274	3	21	1	1	180	299
<b>Total</b>	<b>6</b>	<b>7,978</b>	<b>196</b>	<b>7,604</b>	<b>12</b>	<b>4,145</b>	<b>1</b>	<b>1</b>	<b>215</b>	<b>19,728</b>
<i>Source: Bank Data</i>										

Given that the bank was responsive to the CD needs of its AAs, examiners considered qualified CD investments and donations that benefitted areas located in the broader statewide or regional area that included the AAs. The following are notable examples of CD investment or donation efforts at the statewide and regional levels:

- FNB made deposits in 7 different low-income credit unions during the evaluation period totaling approximately \$1.7 million.
- FNB invested \$1.0 million in an SBIC fund that supports economic development to small businesses.
- FNB maintained a \$1.4 million investment to an SBIC fund that supports economic development in the Central Valley of CA.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and CD needs. FNB's new and existing investment activity primarily supports affordable housing, an identified need in the Sacramento and Solano AAs. In addition, new and existing investments also support economic development, one of the primary identified needs identified by the community contacts in both AAs. Bank investment and grant activities also support community service efforts in the communities.

### **Community Development Initiatives**

The institution occasionally uses innovative and/or complex investments to support CD initiatives. This is evidenced by FNB's investment and leadership role in creating an affordable housing coalition to generate a Low Income Housing Tax Credits. To date, the coalition has generated one affordable housing project where the bank contributed \$3.6 million equity investment, and 33.0 percent participation in debt financing, representing one third of the consortium. Moreover, the bank participates in investments to small business investment companies (SBIC).

## **SERVICE TEST**

FNB is rated “High-Satisfactory” in the Service Test. The institution’s performance in the Sacramento AA is consistent with this conclusion. FNB’s performance in the Solano AA is inconsistent with the overall performance conclusion. Refer to each AA section for specific details.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution’s AAs. FNB operates 12 deposit-taking branch offices throughout the evaluated AAs: one in low-, three in moderate-, two in middle-, and six in upper-income CTs. All branch locations with the exception of three offer ATM services.

The institution offers a variety of alternative delivery systems that are available to all customers. The institution’s website allows customers to access information on banking products and services, including checking and savings accounts. FNB also offers internet and mobile banking, which allows customer access to accounts online to check balances on checking and savings accounts; transfer funds; access bill pay; and deposit checks. Examiners were provided with address information to determine the extent that internet banking serves LMI CTs. Examiners utilized the data that could be readily geocoded. Within the institution’s AAs, 19,118 customers use internet banking. Of those, 3,531, or 18.5 percent of customers are located in LMI geographies. Current activity data was not available. Internet-banking services benefit LMI geographies.

### **Changes in Branch Locations**

To the extent changes have been made, FNB’s record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. In January 2023, the bank purchased 3 branches from Columbia State Bank. One branch is located in Colusa County, and two are located in Glenn County. These branch purchases have expanded the bank's CRA AA; however, because the branches have been in operation less than 6 months, these areas did not receive a full- or limited-scope analysis. The Orland Branch is located in and serves a moderate-income CT. This is the only branch located in moderate-income CT in the new Non-MSA AA. The Willows and Colusa branches are located in and serve middle-income CTs. Competitor institutions operate branches in similar areas with an additional two competitor branches serving the more southern section of Colusa County. There have been no branch closures.

### **Reasonableness of Business Hours and Services**

Services do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies or individuals. Full-service branches offer an array of business and consumer deposit and lending products; refer to the Description of Institution section above for details. Most branch locations are open Monday-Thursday 9:00 a.m. to 5:00 p.m. and have extended hours on Friday 9:00 a.m. to 6:00 p.m. Refer to each AA analysis for additional details.

**Community Development Services**

FNB provides a relatively high level of CD services in its AAs. Of the total 2,023 hours, 535 hours of service were provided in 2020; 678 hours of service were provided in 2021; 623 hours of service were provided in 2022; and 187 hours of service were provided year-to-date 2023. Moreover, 133.5 hours of service were performed at the statewide level. FNB’s performance represents 10.2 hours per full-time employee (FTE) at the current evaluation. This level of service hours per FTE is comparable or in some cases higher than other institutions operating in the AAs. The volume of CD service hours increased slightly since the previous evaluation of 1,877 service hours, which is favorable considering the impact COVID-19 had on the availability of service opportunities. Service hours primarily targeted community services and economic development. Affordable housing and economic development represent an identified need throughout the AAs.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Sacramento AA	33.5	1,347	242.5	33	<b>1,656</b>
Solano AA	23.5	0	210	0	<b>233.5</b>
Statewide Activities	0	133.5	0	0	<b>133.5</b>
<b>Total</b>	<b>57</b>	<b>1,480.5</b>	<b>452.5</b>	<b>33</b>	<b>2,023</b>
<i>Source: Bank Data</i>					

The following are notable examples of CD service efforts at the statewide level:

- In 2022, one bank employee provided 11.0 hours of community service to a charitable foundation targeted to support LMI individuals.
- In 2022, one bank employee provided 3.0 hours of community service that benefitted Minority Deposit Institution and CDFI banks.

**DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

## **SACRAMENTO AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN SACRAMENTO**

The Sacramento AA consists of Placer, Sacramento, and Yolo Counties, comprising a portion of the Sacramento-Roseville-Folsom, CA MSA #40900. While there have been no changes to the bank delineated AA, the number of CTs and their designations have changed during the review period as a result of revisions by the Office of Management and Budget (OMB).

#### **Economic and Demographic Data**

Based on the 2020 Census data, changes from the 2015 ACS include the addition of: 1 low-, 18 moderate-, 26 middle-, and 15 upper-income CTs. Unknown income designations CTs increased by 5. The AA consists of the following CT income designations:

- 45 low-income
- 128 moderate-income
- 171 middle-income
- 157 upper-income
- 7 unknown-income designation

The following table illustrates AA demographic characteristics according to the 2020 U.S. Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Assessment Area: Sacramento AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	508	8.9	25.2	33.7	30.9	1.4
Population by Geography	2,206,197	8.5	25.0	33.8	31.8	1.0
Housing Units by Geography	817,564	8.0	24.4	35.5	31.6	0.6
Owner-Occupied Units by Geography	459,408	4.0	19.3	37.9	38.6	0.2
Occupied Rental Units by Geography	308,439	13.7	32.5	31.8	20.8	1.2
Vacant Units by Geography	49,717	9.2	20.9	35.7	33.3	0.9
Businesses by Geography	224,048	8.6	25.5	31.1	33.0	1.8
Farms by Geography	5,060	5.7	21.7	36.5	35.1	1.0
Family Distribution by Income Level	513,786	23.5	16.9	19.1	40.5	0.0
Household Distribution by Income Level	767,847	25.0	16.0	17.3	41.8	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		\$90,500	Median Housing Value			\$417,886
			Median Gross Rent			\$1,382
			Families Below Poverty Level			8.9%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## **Designated Disasters**

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

- CA COVID-19 Pandemic - FEMA- 4482-DR, CA Disaster Declaration as of March 22, 2020: All counties in CA.
- CA Wildfires- FEMA-4610-DR, CA Disaster Declaration as of September 24, 2021: Placer County.
- CA Severe Winter Storms, Flooding, Landslides, and Mudslides- FEMA 4683, CA Disaster Declaration as of February 22, 2023.

## **Unemployment**

The Bureau of Labor Statistics provides data on changes in unemployment rates. Unemployment rates in CA and the United States declined from 2020 to 2022. The AA unemployment rates reflected similar trends, with a steady decline across the years. In 2020, the AA, state, and nation

experienced significant increases in unemployment rates due to the onset of the COVID-19 pandemic. As pandemic conditions receded in 2021, unemployment rates reflected moderate improvement. As shown below, 2022 reflects the lowest levels of unemployment rates in the presented years. The following table illustrates the unemployment rates for the AA, CA, and nationwide for 2020, 2021, and 2021.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Placer	7.5	5.1	3.0
Sacramento	9.5	6.9	3.9
Yolo	7.8	6.0	4.0
State of CA	10.2	7.3	4.2
National Average	8.1	5.4	3.6
<i>Source: Bureau of Labor Statistics</i>			

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

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

### **Sacramento-Roseville-Folsom, CA**

According to Moody’s Analytics as of March 2023, while the Sacramento AA economy is in a strong position, job growth has fallen, state government employment has weakened, and unemployment is on the rise. Home prices in the area are declining at a higher rate than the nation. Tax revenue is expected to lower due to the downturn in the tech sector. The healthcare sector is in demand considering rural hospital closures. As affordability in Sacramento diminishes, this threatens population gains. Migration has increased as housing costs rose during the pandemic. It is anticipated that the economy will slow, and overall success of the area is contingent on its affordability. The region’s top employers include University of CA, Davis and UC Davis Health, Sutter Health, Kaiser Permanente, Dignity Health, and Intel Corp.

## **Competition**

The AA is highly competitive for financial services. According to the June 30, 2022 FDIC Deposit Market Share Report, 38 banks operate 290 branches and share a total of \$70.2 million in deposits within the AA. The top 5 institutions control 74.1 percent of the AA's deposit market share with a combined \$52.0 million in deposits. The five largest financial institutions are Wells Fargo Bank, U.S. Bank, Bank of America, JPMorgan Chase Bank, and River City Bank. According to the same data, FNB operates 10 branches that maintain \$1.2 million in deposits, representing 1.6 percent of the AA's deposits and ranking 10<sup>th</sup> based on deposit market share.

## **Community Contact**

Examiners used an existing small business contact that serves the Sacramento area. The contact indicated that living costs and businesses costs are high in Sacramento. Although the costs are not as high as compared to other surrounding areas, there is a need for more capital for small business assistance. The small businesses in the area have been struggling since the first wave of COVID-19 hit; however, small businesses have started to recover beginning in January 2022. The contact also indicated that there is a primary need for small business assistance from banks. The contact would like to see more involvement from local financial institutions particularly in conducting workshops as well as educational assistance to small business owners.

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

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that small business loans and affordable housing are primary needs for the AA. Additionally, examiners identified small business education and assistance (community services) as CD needs.

# **CONCLUSIONS ON PERFORMANCE CRITERIA IN SACRAMENTO**

## **LENDING TEST**

Lending levels reflect good responsiveness, the geographic distribution of loans reflects adequate penetration, the distribution of borrowers reflects excellent penetration, and FNB made a relatively high level of CD loans in the AA.

## **Lending Activity**

Lending levels reflect good responsiveness to AA credit needs. FNB originated or purchased 1,364 small business loans totaling \$187.7 million; 412 home mortgage loans totaling \$142.4 million; 89 small farm loans totaling \$12.2 million, and 58 CD loans totaling \$90.4 million during this evaluation period.

During the evaluation period, FNB did not meet the reporting threshold to report CRA small business data until 2022; therefore, lending levels were not included in the institution market share reports. Examiners considered market share lending levels of aggregate lenders as performance context to better understand the bank's level of lending in the AA. In 2020, the bank originated 505 small business loans totaling \$61.1 million. In 2021, the bank increased small business originations to 724 loans totaling \$93.3 million. In 2022, small business lending decreased to 135 loans totaling \$33.2 million. FNB compared similarly or ahead of peer institutions in the AA in the years data was available. While the 2022 data is not yet available, the decrease in performance is explained by the sunset of the SBA PPP program, and is similar to levels of the previous examination.

In 2020, FNB originated or purchased 178 home mortgage loans totaling \$60.0 million. According to peer home mortgage data, in 2020, FNB ranked 122<sup>nd</sup> out of 716 lenders that reported 163,119 originated or purchased home mortgage loans in the AA, giving the bank a market share of 0.1 percent by number, and 0.1 percent by dollar. In 2021, FNB originated or purchased 187 home mortgage loans totaling \$23.3 million. According to peer home mortgage data in 2021, FNB ranked 121<sup>st</sup> out of 734 lenders that reported 157,556 originated or purchased home mortgage loans in the AA, giving the bank a market share of 0.1 percent by number, and 0.1 percent by dollar. In 2022, FNB originated or purchased 47 home mortgage loans totaling \$23.3 million. While performance decreased in 2022, rising interest rates contributed to the lower levels of mortgage activity. Since the previous evaluation, the total number of lenders in the market grew by 12.7 percent, while the total number of loans grew by 52.4 percent.

During the evaluation period, FNB did not meet the reporting threshold to report CRA small farm data until 2022; therefore, lending levels were not included in the institution market share reports. Examiners considered market share lending levels of aggregate lenders as performance context to better understand the bank's level of lending in the AA. In 2020, the bank originated 36 small farm loans totaling \$5.2 million. In 2021, the bank increased small business originations to 37 loans totaling \$93.3 million. In 2022, small farm lending decreased to 16 loans totaling \$2.2 million. FNB compared similarly or ahead of peer institutions in the AA in the years data was available.

### **Geographic Distribution**

The institution's geographic distribution of loans reflects adequate penetration throughout the AA. Adequate penetration of small business and home mortgage loans, and poor penetration of small farm loans support this conclusion.

### **Small Business**

The geographic distribution of loans reflects adequate penetration. In low- income areas, bank performance exceeded demographic data in 2020, declined slightly to levels just below demographic data in 2021. In 2022, bank performance is significantly higher compared to the percent of businesses. While performance in moderate-income areas was below demographic data in all years of analysis, performance demonstrated a consistent upward trend.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Sacramento AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2020	9.7	57	11.3	10,681	17.5
2021	9.7	61	8.4	10,654	11.4
2022	8.6	31	23.0	9,437	28.4
<b>Moderate</b>					
2020	22.4	70	13.9	10,656	17.4
2021	23.9	128	17.7	18,156	19.4
2022	25.5	28	20.7	7,407	22.3
<b>Middle</b>					
2020	30.1	161	31.9	15,472	25.3
2021	29.4	229	31.6	24,418	26.2
2022	31.1	35	25.9	7,270	21.9
<b>Upper</b>					
2020	35.8	211	41.8	23,195	38.0
2021	35.1	299	41.3	39,006	41.8
2022	33.0	40	29.6	8,836	26.6
<b>Not Available</b>					
2020	2.0	6	1.2	1,105	1.8
2021	1.9	7	1.0	1,120	1.2
2022	1.8	1	0.7	300	0.9
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>505</b>	<b>100.0</b>	<b>61,109</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>724</b>	<b>100.0</b>	<b>93,354</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>33,250</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### Home Mortgage

The geographic distribution of loans reflects adequate penetration. While performance starts below demographic data and aggregate levels of lending in 2020, performance in 2021 significantly increases to levels far above those comparators. In 2022, performance is in line with the percent of owner-occupied housing units. The performance increase in 2021 is partially due to a concerted effort by the bank to purchase home mortgage loans in LMI areas. While the bank intended to also purchase loans in low-income areas in 2022, the transaction did not occur. While performance in moderate-income areas started off below demographic and aggregate levels, there was a sharp

increase in performance in 2021. Additionally, performance 2022 significantly exceeded the percent of owner occupied housing units.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Sacramento AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2020	4.9	4.7	4	2.2	2,244	3.6
2021	4.9	5.4	23	12.3	1,191	2.1
2022	4.0	--	2	4.3	381	1.6
<b>Moderate</b>						
2020	19.7	15.8	16	9.0	3,982	6.4
2021	19.7	17.8	42	22.5	6,312	11.0
2022	19.3	--	12	25.5	3,736	16.0
<b>Middle</b>						
2020	34.5	31.9	57	32.0	18,278	29.6
2021	34.5	32.0	52	27.8	15,897	27.7
2022	37.9	--	14	29.8	6,705	28.7
<b>Upper</b>						
2020	40.9	47.5	100	56.2	36,529	59.1
2021	40.9	44.8	70	37.4	33,906	59.2
2022	38.6	--	19	40.4	12,514	53.6
<b>Not Available</b>						
2020	0.0	0.1	1	0.6	765	1.2
2021	0.0	0.1	0	0.0	0	0.0
2022	0.2	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>61,797</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>57,305</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>--</b>	<b>47</b>	<b>100.0</b>	<b>23,335</b>	<b>100.0</b>

*Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Small Farm**

The geographic distribution of loans reflects poor penetration. While the bank did not make any small farm loans in low-income areas, examiners considered additional performance context. Aggregate data in low-income areas represented just 1.8 percent, and 1.6 percent of lending in 2020 and 2021, respectively. While FNB was not a CRA reporter in 2020 and 2021, examiners

considered the aggregate levels of lending to better understand small farm loans demand in the AA and aggregate data was not compared directly to the bank’s data. According to the performance of aggregate lenders, demand for farm credit in low-income geographies in the AA appears low. Performance in moderate-income areas in 2020 and 2021 was significantly below the percentage of farms. Aggregate lenders were able to achieve 11.8 percent and 8.6 percent of lending in 2020 and 2021, respectively. Aggregate data demonstrates there is slightly more demand in moderate-income tracts. In 2022, the banks performance increased dramatically, and exceeded the percent of farms in moderate-income tracts.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Assessment Area: Sacramento AA</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2020	6.0	0	0.0	0	0.0
2021	6.1	0	0.0	0	0.0
2022	5.7	0	0.0	0	0.0
<b>Moderate</b>					
2020	20.3	1	2.8	3	0.1
2021	20.5	1	2.7	111	2.1
2022	21.7	4	25.0	335	14.7
<b>Middle</b>					
2020	31.8	25	69.4	2,102	44.0
2021	31.6	24	64.9	3,488	67.5
2022	36.5	11	68.8	1,690	74.5
<b>Upper</b>					
2020	41.3	10	27.8	2,672	55.9
2021	41.1	12	32.4	1,566	30.3
2022	35.1	1	6.3	245	10.8
<b>Not Available</b>					
2020	0.6	0	0.0	0	0.0
2021	0.7	0	0.0	0	0.0
2022	1.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>4,777</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,165</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,270</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

## Borrower Profile

The distribution of borrowers reflects excellent penetration among retail customers of different income levels and business and farm customers of different revenue size. Excellent small business and small farm performance, and adequate home mortgage support this conclusion.

### Small Business

The distribution of small business borrowers reflects excellent penetration among business customers of different revenue sizes, as depicted in the following table. Performance increased between 2020 and 2021, with a decrease in 2022. Examiners also considered aggregate levels of performance to better understand loan demand in the AA. Aggregate lenders achieved 41.4 and 48.0 percent of lending to small businesses in 2020 and 2021, respectively.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Sacramento AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2020	87.2	308	61.0	19,326	31.6
2021	88.7	471	65.1	28,058	30.1
2022	90.4	71	52.6	12,467	37.5
<b>&gt;\$1,000,000</b>					
2020	3.9	187	37.0	41,165	67.4
2021	3.3	251	34.7	65,226	69.9
2022	2.7	62	45.9	20,734	62.4
<b>Revenue Not Available</b>					
2020	8.9	10	2.0	618	1.0
2021	8.0	2	0.3	70	0.1
2022	6.9	2	1.5	48	0.1
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>505</b>	<b>100.0</b>	<b>61,109</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>724</b>	<b>100.0</b>	<b>93,354</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>33,249</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### Home Mortgage

The distribution of borrowers reflects adequate penetration among retail customers of different income levels. FNB's lending to low-income borrowers was relatively in line with aggregate levels of performance. While lending to moderate-income borrowers was below the percentage of

families and aggregate performance levels in 2020; performance increased dramatically in 2021. In 2022 bank performance was higher than the percentage of moderate-income families.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Sacramento AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2020	24.2	3.3	5	2.8	781	1.3
2021	24.2	4.3	8	4.3	1,030	1.8
2022	23.5	--	1	2.1	190	0.8
<b>Moderate</b>						
2020	16.5	12.9	17	9.6	3,951	6.4
2021	16.5	14.1	49	26.2	7,624	13.3
2022	16.9	--	9	19.1	2,257	9.7
<b>Middle</b>						
2020	18.3	23.2	43	24.2	12,186	19.7
2021	18.3	23.3	49	26.2	9,291	16.2
2022	19.1	--	7	14.9	2,973	12.7
<b>Upper</b>						
2020	40.9	45.7	91	51.1	36,086	58.4
2021	40.9	43.3	68	36.4	24,886	43.4
2022	40.5	--	24	51.1	13,166	56.4
<b>Not Available</b>						
2020	0.0	15.0	22	12.4	8,793	14.2
2021	0.0	15.0	13	7.0	14,474	25.3
2022	0.0	--	6	12.8	4,749	20.4
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>61,798</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>57,305</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>--</b>	<b>47</b>	<b>100.0</b>	<b>23,335</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2020 &amp; 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### Small Farm

The distribution of small farm borrowers reflects excellent penetration among farm customers of different revenue sizes, as depicted in the following table. Performance decreased slightly between 2020 and 2021, with a substantial increase in 2022. Examiners also considered aggregate levels of

performance to better understand loan demand in the AA. Aggregate lenders achieved 49.8 and 62.2 percent of lending to small farms in 2020 and 2021, respectively.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Sacramento AA</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2020	94.2	27	75.0	3,198	66.9
2021	95.1	26	70.3	3,235	62.6
2022	95.7	14	87.5	1,860	81.9
<b>&gt;\$1,000,000</b>					
2020	3.3	9	25.0	1,579	33.1
2021	2.8	10	27.0	1,870	36.2
2022	2.4	1	6.3	350	15.4
<b>Revenue Not Available</b>					
2020	2.5	0	0.0	0	0.0
2021	2.2	1	2.7	60	1.2
2022	2.0	1	6.3	60	2.6
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>4,777</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>5,165</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,270</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### **Community Development Loans**

FNB made a relatively high level of CD loans in the Sacramento AA. While performance in the AA decreased since the last evaluation where the bank made 479 CD loans totaling \$229.3 million, as mentioned in the overall section, the bank does not have the same flexibilities under large bank procedures to allocate qualified loans to the CD test; therefore, comparing performance to the prior evaluation levels is not reasonable. In addition, the bank’s review period was split in the middle of SBA PPP lending. A large portion of the bank’s CD loan volume at the prior evaluation is attributed the bank’s participation in the SBA PPP program, all of which was allocated to the CD test. At the current evaluation CD loans primarily targeted revitalization or stabilization efforts. Lending also benefitted economic development, an identified credit need within the AA. The following table illustrates the bank’s CD lending activity by year and CD category.

<b>Community Development Lending - Sacramento AA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2020	2	1,019	4	677	0	0	7	22,769	13	24,465
2021	1	1,500	6	553	6	4,808	8	16,755	21	23,616
2022	2	3,200	2	521	12	16,030	4	7,800	20	27,551
YTD 2023	2	5,750	1	4,037	1	5,000	0	0	4	14,787
<b>Total</b>	<b>7</b>	<b>11,469</b>	<b>13</b>	<b>5,788</b>	<b>19</b>	<b>25,838</b>	<b>19</b>	<b>47,324</b>	<b>58</b>	<b>90,419</b>
<i>Source: Bank Data</i>										

The following are notable examples of CD loans in the Sacramento AA:

- FNB originated a \$10.0 million loan to support revitalization and stabilization in the AA. The loan was made to a business located in LMI areas to support cash flow and continuing business operations.
- FNB originated a \$1.5 million loan to a non-profit organization that supports affordable housing in the AA. The loan was to finance the construction of a housing project in an LMI CT.
- FNB originated 2 loans totaling approximately \$5.7 million to support affordable housing in the AA. The loans were extended to a developer to construct an affordable multi-family housing structure in a LMI CT.

## **INVESTMENT TEST**

FNB 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. The institution exhibits adequate responsiveness to credit and CD needs. FNB occasionally uses innovative or complex investments to support CD initiatives.

### **Investment and Grant Activity**

The institution 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. During the evaluation period, FNB made 3 new investments totaling \$7.7 million, retained 3 investments totaling \$1.8 million, and made 118 grants and donations totaling \$226,000. Although FNB did not make any investments in 2020, 2021, and 2022, the bank's total investments and donations volume for the review period increased compared to the previous evaluation. At the previous evaluation, FNB made 3 investments totaling \$2.8 million, and 81 grants and donations totaling \$122,000 in the AA. Similar to the previous evaluation, the majority of FNB's investments benefited affordable housing followed by community services, which are identified needs. Performance was comparable

to other institutions that operate in the market. The following table details FNB’s investments and donations by year and CD type.

<b>Qualified Investments – Sacramento AA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	1	277	2	1,500	0	0	0	0	3	1,777
YTD 2023	3	7,698	0	0	0	0	0	0	3	7,698
<b>Subtotal</b>	<b>4</b>	<b>7,975</b>	<b>2</b>	<b>1,500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>9,475</b>
Qualified Grants & Donations	0	0	115	205	3	21	0	0	118	226
<b>Total</b>	<b>4</b>	<b>7,975</b>	<b>117</b>	<b>1,705</b>	<b>3</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>124</b>	<b>9,701</b>
<i>Source: Bank Data</i>										

Listed below are some notable examples of qualified investments and donations made by the bank within this AA:

- FNB invested \$3.6 million in a Low-Income Housing Tax Credit (LIHTC) project that supports affordable housing in the AA.
- FNB invested \$4.0 million in mortgage-backed securities (MBS) that are secured by mortgages made to LMI borrowers.
- FNB maintained a \$500,000 investment that supports community services in the AA by supporting local schools where a majority of students qualify for free or reduced lunch.

**Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and CD needs. Bank investments primarily benefitted affordable housing, an identified CD need in the AA. Affordable housing investments in the AA included three mortgage-backed securities made to LMI borrowers and one LIHTC which the bank was instrumental in establishing. FNB also supported economic development by providing 3 donations totaling \$21,000 to organizations that assist small farms. Economic development is a CD need identified by community contacts.

**Community Development Initiatives**

The institution occasionally uses innovative and complex investments to support CD initiatives. Refer to the bank-wide AA analysis for further details.

**SERVICE TEST**

Delivery systems are reasonably accessible to essentially all portions of the Sacramento AA. Services, including business hours, do not vary in a way that inconveniences certain portions of the AA. FNB employees provided a relatively high level of CD services.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the Sacramento AA. The AA branch distribution and alternative delivery systems are consistent with the institution overall. FNB operates nine full-service branches in the Sacramento AA. The percentage of branches located in low-income CTs is above the 9.2 percent of branches other institutions operate. Performance is also above the percentage of households, families, businesses, and farms located in low-income geographies. The percentage of branches located in moderate-income CTs is above the 25.3 percent of other institution branches that operate in the AA, as well as the percentage of households, families, businesses, and farms located in moderate-income geographies. In addition, several of the branches in middle- and upper-income CTs have the ability to serve nearby LMI geographies. The following table shows the distribution of CTs, population, FNB branches and ATMs in the AA by income level.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	45	8.9	186,474	8.5	1	11.1	1	16.7
Moderate	128	25.2	551,060	25.0	3	33.3	2	33.3
Middle	171	33.7	745,823	33.8	0	0.0	0	0.0
Upper	157	30.9	700,587	31.8	5	55.6	3	50.0
NA	7	1.4	22,253	1.0	0	0.0	0	0.0
<b>Total</b>	<b>508</b>	<b>100.0</b>	<b>2,206,197</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>

*Source: 2020 Census Data; Bank Data*

**Changes in Branch Locations**

There have been no changes in branch locations in the Sacramento AA; therefore, this criterion did not impact performance.

**Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and individuals. Products and services offered in the AA are consistent with the institution overall. Of the institution’s nine full-service branches, one is located in low-, and three are located in moderate-income geographies. Branch hours for seven locations are Monday through Thursday from 9:00 a.m. to 5:00 p.m., with extended Friday hours from 9:00 a.m. to 6:00 p.m., and offer ATM services. The Sacramento Branch located in a moderate tract has

inconsistent lobby hours from 9:00 a.m. to 1:00 p.m. and 2:00 p.m. to 5:00 p.m. Monday through Friday. This location does not offer extended Friday hours or ATM access due to a number of factors. First, the office is staffed with only two employees. Secondly, the branch is located in a high-rise building with low consumer traffic. Lastly, this location is used to house the CRE and C&I divisions. The Satellite Branch at University Retirement Community is located in an upper-income tract, and strictly operates on Wednesday from 9:00 a.m. to 11:00 a.m. This limited service branch accepts deposits and cashes checks of \$100 or less. The bank’s West Sacramento Branch, located in a low-income CT offers drive-up services. FNB services, including alternative delivery systems, are available at each full-service branch and are consistent with the discussion at the overall institution level. ATM services are available at three of the four LMI locations.

**Community Development Services**

FNB provides a relatively high level of CD services in the Sacramento AA. As described under the bank-wide AA, the Sacramento AA received the greatest weight and the bank’s CD service hours per FTE is comparable or in some instances higher than other institutions operating in the area. Service hours increased compared to the prior evaluation of 440.5 hours. Bank employees primarily provided qualified services to support community service and economic development, which was an identified need in the AA. The following table details FNB’s CD service activity by year and CD purpose.

<b>Community Development Services – Sacramento AA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2020	0	384	57	33	<b>474</b>
2021	23	480.5	77	0	<b>580.5</b>
2022	10.5	337.5	86.5	0	<b>434.5</b>
YTD 2023	0	145	22	0	<b>167</b>
<b>Total</b>	<b>33.5</b>	<b>1,347</b>	<b>242.5</b>	<b>33</b>	<b>1,656</b>
<i>Source: Bank Data</i>					

The following are notable examples of CD services provided in the AA:

- In 2021, a bank employee served as a member of a non-profit’s Loan Guaranty Committee that supports small businesses in the Sacramento AA. The volunteer hours support an identified CD need for economic development.
- In 2021, a bank employee served as a Board member of a local non-profit in support of affordable housing CD needs. The non-profit collaborates with other local banks and non-profit organizations to discuss affordable housing projects.
- In 2022, a bank employee served as a board member of a non-profit providing financial expertise. The non-profit provides services to LMI and homeless individuals.

## **SOLANO AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN SOLANO**

The Solano AA consists of a portion of Solano County comprising a portion of the Vallejo, CA MSA #46700. While there have been no changes to the bank delineated AA, the number of CTs and their designations have changed as a result of the 2020 U.S. Census, and revisions of delineations by the OMB.

#### **Economic and Demographic Data**

Based on the 2020 Census data, changes from the 2015 ACS include a decrease of 2 low-, and 2 moderate-income CTs and an increase of 6 middle-, and 2 upper-income CTs. Unknown income designations CTs remained the same. The AA consists of the following CT income designations:

- 1 low-income
- 13 moderate-income
- 29 middle-income
- 17 upper-income
- 2 unknown-income designation

The following table illustrates AA demographic characteristics according to the 2020 U.S. Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Assessment Area: Solano AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	62	1.6	21.0	46.8	27.4	3.2
Population by Geography	298,880	1.3	18.2	49.9	28.4	2.2
Housing Units by Geography	102,276	1.3	18.3	52.8	27.7	0.0
Owner-Occupied Units by Geography	61,802	0.9	12.7	51.9	34.5	0.0
Occupied Rental Units by Geography	35,752	1.9	27.1	54.5	16.5	0.0
Vacant Units by Geography	4,722	0.7	25.5	50.5	23.3	0.0
Businesses by Geography	22,646	0.8	17.7	47.4	33.9	0.2
Farms by Geography	729	0.4	13.7	47.6	38.3	0.0
Family Distribution by Income Level	72,404	20.0	17.0	23.1	39.9	0.0
Household Distribution by Income Level	97,554	20.5	16.2	21.2	42.1	0.0
Median Family Income MSA - 46700 Vallejo, CA MSA		\$95,438	Median Housing Value			\$436,833
			Median Gross Rent			\$1,706
			Families Below Poverty Level			5.8%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## **Designated Disasters**

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

- CA Wildfires- FEMA-4558-DR, CA Disaster Declaration as of November 12, 2020: Solano County.

## **Unemployment**

The Bureau of Labor Statistics provides data on changes in unemployment rates. Unemployment rates in CA and the United States declined from 2020 to 2022. The AA unemployment rates reflected similar trends, with a steady decline across the years. In 2020, the AA, state, and nation experienced significant increases in unemployment rates due to the onset of the COVID-19 pandemic. As pandemic conditions receded in 2021, unemployment rates reflected moderate improvement. 2022 reflects the lowest levels of unemployment rates in the presented years. The following table illustrates the unemployment rates for the AA, CA, and nationwide for 2020, 2021, and 2022.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Solano	9.8	7.3	4.2
State of CA	10.2	7.3	4.2
National Average	8.1	5.4	3.6
<i>Source: Bureau of Labor Statistics</i>			

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

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Vallejo, CA MSA Median Family Income (46700)</b>				
2020 (\$95,400)	<\$47,700	\$47,700 to <\$76,320	\$76,320 to <\$114,480	≥\$114,480
2021 (\$99,300)	<\$49,650	\$49,650 to <\$79,440	\$79,440 to <\$119,160	≥\$119,160
2022 (\$108,700)	<\$54,350	\$54,350 to <\$86,960	\$86,960 to <\$130,440	≥\$130,440
<i>Source: FFIEC</i>				

### **Vallejo-Fairfield, CA MSA**

According to Moody’s Analytics from March 2023, the area’s economy is performing better than anticipated. The jobless rate is below national levels. Additionally, home prices are on the decline. Healthcare remains in demand, as the areas elderly population grows. The County has supported struggling hospital systems with appropriations. The area also has several biotech companies that continue to support the economy, and are expected to create several thousand jobs. Travis Air Force Base also provides economic support to the area, and is home to the KC-46 Pegasus air tankers. The area has seen positive population trends, especially from the migration of Bay Area residents during the pandemic.

### **Competition**

The AA is moderately competitive for financial services. According to the June 30, 2022 FDIC Deposit Market Share Report, 12 banks operate 46 branches and share a total of \$7.1 million in deposits within the AA. The top 5 institutions control 80.0 percent of the AA’s deposit market share with a combined \$5.6 million in deposits. The five largest financial institutions are Bank of America, Wells Fargo Bank, JPMorgan Chase Bank, FNB, and Bank of the West. According to the same data, FNB operates 4 branches that maintain \$0.6 million in deposits, representing 7.1 percent of the AA’s deposits and ranking 4<sup>th</sup> based on deposit market share.

## **Community Contact**

As part of the evaluation process, examiners contacted a local organization in the AA to help in the identification of the credit and CD needs. The compiled information assists examiners in determining whether local financial institutions are responsive to the needs and shows what credit and CD opportunities are available.

The contact stated that small businesses find it difficult to obtain commercial real estate loans for business operations. Additionally, small businesses struggle acquiring additional financing if they currently have SBA loans. The contact expressed a desire for more CD type lending, especially for borrowers in these situations.

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

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that small business loans and affordable housing are primary needs for the AA. Additionally, examiners identified economic development activities and community services as CD needs during the COVID-19 pandemic.

# **CONCLUSIONS ON PERFORMANCE CRITERIA IN SOLANO**

## **LENDING TEST**

Lending levels within the Solano AA reflect good responsiveness. The geographic distribution of loans reflects adequate penetration. The distribution of borrowers reflects excellent penetration. FNB made an adequate level of CD loans in the AA.

## **Lending Activity**

Lending levels reflect good responsiveness to AA credit needs. FNB originated or purchased 475 small business loans totaling \$53.2 million; 180 home mortgage loans totaling \$55.4 million; 60 small farm loans totaling \$10.5 million, and 11 CD loans totaling \$10.1 million during this evaluation period.

During the evaluation period, FNB did not meet the threshold to report CRA small business data until 2022; therefore, lending levels were not included in the institution market share reports. Examiners considered market share levels of aggregate lenders as performance context to better understand the bank's level of lending in the AA. In 2020, the bank originated 181 small business loans totaling \$16.2 million. In 2021, the bank increased small business originations to 256 loans totaling \$25.2 million. In 2022, small business lending decreased to 38 loans totaling \$11.8 million. FNB performance was similar or ahead of peer institutions in the AA in the years data was available. While 2022 data is not yet available, the decrease in performance is explained by the sunset of the SBA PPP program, and is relatively similar to levels of the previous examination.

In 2020, FNB originated or purchased 68 home mortgage loans totaling \$22.1 million. According to peer home mortgage data, in 2020, FNB ranked 60<sup>th</sup> out of 437 lenders that reported 22,970 originated or purchased home mortgage loans in the AA, giving the bank a market share of 0.3 percent by number, and 0.3 percent by dollar. In 2021, FNB originated or purchased 90 home mortgage loans totaling \$22.2 million. According to peer home mortgage data in 2021, FNB ranked 44<sup>th</sup> out of 467 lenders that reported 22,764 originated or purchased home mortgage loans in the AA, giving the bank a market share of 0.4 percent by number, and 0.3 percent by dollar. In 2022, FNB originated or purchased 22 home mortgage loans totaling \$11.1 million. While performance decreased in 2022, rising interest rates contributed to the lower levels of mortgage activity. Since the previous evaluation, the total number of lenders in the market grew by 10.1 percent, while the total number of loans grew by 46.5 percent.

During the evaluation period, FNB did not meet the reporting threshold to report CRA small farm data until 2022; therefore, lending levels were not included in the institution market share reports. Examiners considered market share lending levels of aggregate lenders as performance context to better understand the bank's level of lending in the AA. In 2020, the bank originated 23 small farm loans totaling \$4.3 million. In 2021, the bank increased small farm originations to 28 loans totaling \$4.3 million. In 2022, small farm lending decreased to 9 loans totaling \$1.9 million. FNB compared ahead of peer institutions in the AA in the years' data was available.

### **Geographic Distribution**

The institution's geographic distribution of loans reflects adequate penetration throughout the AA. Adequate penetration of small business, home mortgage, and small farm lending support this conclusion.

#### **Small Business**

The geographic distribution of loans reflects adequate penetration. In low-income areas, bank performance was on par with the percent of businesses in 2020, and just slightly below in 2021. In 2022, while the bank did not lend to low-income areas, the demographics significantly changed and represents limited opportunity to lend. Performance in moderate-income areas started strong in 2020 compared to the percent of businesses, then decreased in 2021. In 2022, the percent of businesses located in moderate-income geographies declined, while bank lending increased to levels higher than demographic.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Solano AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2020	5.6	9	5.0	694	4.3
2021	5.5	9	3.5	1,309	5.2
2022	0.8	0	0.0	0	0.0
<b>Moderate</b>					
2020	23.7	48	26.5	2,706	16.7
2021	24.0	47	18.4	3,960	15.7
2022	17.7	8	21.1	960	8.2
<b>Middle</b>					
2020	34.6	77	42.5	9,386	58.0
2021	34.0	137	53.5	12,804	50.7
2022	47.4	21	55.3	8,463	71.9
<b>Upper</b>					
2020	35.8	47	26.0	3,392	21.0
2021	36.4	63	24.6	7,189	28.5
2022	33.9	9	23.7	2,348	19.9
<b>Not Available</b>					
2020	0.2	0	0.0	0	0.0
2021	0.2	0	0.0	0	0.0
2022	0.2	0	0.0	0	0.0
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>181</b>	<b>100.0</b>	<b>16,178</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>256</b>	<b>100.0</b>	<b>25,262</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>11,771</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### Home Mortgage

The geographic distribution of loans reflects adequate penetration. The percent of owner occupied housing units and aggregate levels of lending demonstrate limited opportunity to lend in low-income areas. The bank did not have activity in low-income areas in 2020 or 2022; however, performance in 2021 significantly exceeded both comparators. As mentioned in the Sacramento AA performance, the increase in 2021 is partially due to a concerted effort by the bank to purchase home mortgage loans in LMI areas. The bank intended to also purchase loans in low-income areas in 2022; however, the transaction did not occur. While lending to moderate-income borrowers was below the percentage of families and aggregate performance levels in 2020, performance increased

dramatically in 2021 to levels higher than aggregate. In 2022, the percent of owner occupied housing units decreased in moderate-income areas, while the bank's performance also decreased.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Solano AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2020	1.6	1.4	0	0.0	0	0.0
2021	1.6	1.6	15	16.7	159	0.7
2022	0.9	--	0	0.0	0	0.0
<b>Moderate</b>						
2020	16.4	13.1	2	2.9	336	1.5
2021	16.4	14.2	15	16.7	1,228	5.5
2022	12.7	--	2	9.1	295	2.7
<b>Middle</b>						
2020	44.8	43.4	37	54.4	9,806	44.4
2021	44.8	43.4	40	44.4	12,551	56.5
2022	51.9	--	9	40.9	3,973	35.7
<b>Upper</b>						
2020	37.2	42.1	29	42.6	11,946	54.1
2021	37.2	40.9	20	22.2	8,289	37.3
2022	34.5	--	11	50.0	6,853	61.6
<b>Not Available</b>						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	--	0.0	0	0.0	0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>22,088</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>22,227</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>--</b>	<b>22</b>	<b>100.0</b>	<b>11,121</b>	<b>100.0</b>

*Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2020 & 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

### Small Farm

The geographic distribution of loans reflects adequate penetration. While the bank did not originate loans in low-income areas, the percent of farms in low-income areas demonstrate the limited opportunity to lend. Examiners also considered aggregate levels of performance to better understand loan demand. Aggregate lenders achieved 0.0 percent of lending in both 2020 and 2021

to low-income tracts in the AA further supporting the limited opportunity to lend. The bank also did not generate lending to moderate-income tracts during the review period. While the percent of farms in moderate-income areas appears to demonstrate better opportunity, examiners again considered aggregate levels of lending. Aggregate lenders were able to achieve 1.3 and 2.1 percent of small farm loans to moderate-income areas in 2020, and 2021, respectively. This limited performance demonstrates limited demand for credit. Lastly, most farmland in Solano County is located in middle- and upper-income geographies. The AA's LMI geographies are predominately located in the cities of Vacaville, CA and Fairfield, CA.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Assessment Area: Solano AA</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2020	0.9	0	0.0	0	0.0
2021	0.8	0	0.0	0	0.0
2022	0.4	0	0.0	0	0.0
<b>Moderate</b>					
2020	13.9	0	0.0	0	0.0
2021	14.2	0	0.0	0	0.0
2022	13.7	0	0.0	0	0.0
<b>Middle</b>					
2020	44.2	19	82.6	4,258	98.8
2021	43.8	20	71.4	3,067	71.8
2022	47.6	8	88.9	1,439	74.2
<b>Upper</b>					
2020	41.0	4	17.4	50	1.2
2021	41.3	8	28.6	1,203	28.2
2022	38.3	1	11.1	500	25.8
<b>Not Available</b>					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>4,308</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>4,270</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>1,939</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

**Borrower Profile**

The distribution of borrowers reflects excellent penetration among retail customers of different income levels, and businesses and farms of different revenue size. Excellent small business, good home mortgage, and adequate small farm performance support this conclusion.

**Small Business**

The distribution of small business borrowers reflects excellent penetration among business customers of different revenue sizes, as depicted in the following table. Although the bank’s performance is lower compared to the percent of businesses, examiners considered aggregate levels of performance to better understand loan demand in the AA. Aggregate lenders achieved 37.9 and 50.3 percent of lending to small businesses in 2020 and 2021, respectively.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Solano AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2020	87.0	127	70.2	6,046	37.4
2021	88.1	174	68.0	8,142	32.2
2022	89.1	18	47.4	3,462	29.4
<b>&gt;\$1,000,000</b>					
2020	3.4	47	26.0	9,937	61.4
2021	3.1	80	31.3	16,995	67.3
2022	2.7	19	50.0	8,298	70.5
<b>Revenue Not Available</b>					
2020	9.7	7	3.9	195	1.2
2021	8.9	2	0.8	125	0.5
2022	8.2	1	2.6	10	0.1
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>181</b>	<b>100.0</b>	<b>16,178</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>256</b>	<b>100.0</b>	<b>25,262</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>11,771</b>	<b>100.0</b>
<i>Source: 2020 &amp; 2021 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

**Home Mortgage**

The distribution of borrowers reflects good penetration among retail customers of different income levels. FNB’s lending to low-income borrowers was relatively in line, or exceeded aggregate levels

of performance. Lending to moderate-income borrowers significantly exceeded aggregate levels in 2020 and 2021, and was slightly below the percent of families in 2022.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Solano AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>						
2020	20.7	2.9	3	4.4	605	2.7
2021	20.7	4.1	4	4.4	680	3.1
2022	20.0	--	1	4.5	200	1.8
<b>Moderate</b>						
2020	17.3	12.6	18	26.5	4,361	19.7
2021	17.3	14.3	18	20.0	3,060	13.8
2022	17.0	--	3	13.6	645	5.8
<b>Middle</b>						
2020	20.0	24.6	14	20.6	4,579	20.7
2021	20.0	25.8	31	34.4	6,026	27.1
2022	23.1	--	5	22.7	2,240	20.1
<b>Upper</b>						
2020	42.0	36.9	25	36.8	10,402	47.1
2021	42.0	36.3	31	34.4	10,967	49.3
2022	39.9	--	12	54.5	5,586	50.2
<b>Not Available</b>						
2020	0.0	23.0	8	11.8	2,141	9.7
2021	0.0	19.4	6	6.7	1,495	6.7
2022	0.0	--	1	4.5	2,450	22.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>22,088</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>90</b>	<b>100.0</b>	<b>22,227</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>--</b>	<b>22</b>	<b>100.0</b>	<b>11,121</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data, 2020 &amp; 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### Small Farm

The distribution of small farm borrowers reflects adequate penetration among farm customers of different revenue sizes, as depicted in the following table. Performance decreased in 2021, with a slight increase in 2022. Examiners considered aggregate levels of performance to better understand

loan demand in the AA. Aggregate lenders achieved 58.2 and 62.8 percent of lending to small farms in 2020 and 2021, respectively.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Solano AA</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2020	95.0	15	65.2	2,250	52.2
2021	95.6	14	50.0	1,476	34.6
2022	96.0	5	55.6	904	46.6
<b>&gt;\$1,000,000</b>					
2020	3.8	7	30.4	2,049	47.6
2021	3.4	14	50.0	2,794	65.4
2022	2.7	4	44.4	1,035	53.4
<b>Revenue Not Available</b>					
2020	1.2	1	4.3	9	0.2
2021	1.1	0	0.0	0	0.0
2022	1.2	0	0.0	0	0.0
<b>Totals</b>					
<b>2020</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>4,308</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>4,270</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>1,939</b>	<b>100.0</b>
<i>Source: 2020, 2021 &amp; 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### **Community Development Loans**

FNB made an adequate level of CD loans in the Solano AA. While performance in the AA decreased since the last evaluation where the bank made 164 CD loans totaling \$51.5 million, as mentioned above, the bank does not have the same flexibilities under large bank procedures to allocate qualified loans to the CD test; therefore, comparing performance to the prior evaluation levels is not reasonable. In addition, the bank’s review period was split in the middle of SBA PPP lending. A large portion of the bank’s CD loan volume at the prior evaluation is attributed the bank’s participation in the SBA PPP program, all of which was allocated to the CD test. At the current evaluation CD loans primarily targeted economic development efforts, an identified CD need. FNB did not make any CD loans for YTD 2023. Lending also benefitted revitalization and stabilization within the AA. The following table illustrates the bank’s CD lending activity by year and CD category.

<b>Community Development Lending – Solano AA</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2020	1	200	3	52	0	0	0	0	4	252
2021	0	0	1	195	3	5,470	1	1,077	5	6,742
2022	0	0	0	0	1	1,100	1	2,000	2	3,100
<b>Total</b>	<b>1</b>	<b>200</b>	<b>4</b>	<b>247</b>	<b>4</b>	<b>6,570</b>	<b>2</b>	<b>3,077</b>	<b>11</b>	<b>10,094</b>
<i>Source: Bank Data</i>										

The following are notable examples of CD loans in the Solano AA:

- FNB originated a \$2.0 million SBA PPP loan to support economic development in the AA. The loan helped retain LMI jobs for a small business.
- FNB originated a \$200,000 loan to a non-profit organization that supports affordable housing in the AA. The loan is used to support construction and improvement of homes to LMI families.

## **INVESTMENT TEST**

FNB 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. The institution exhibits adequate responsiveness to credit and CD needs. FNB occasionally uses innovative or complex investments to support CD initiatives.

### **Investment and Grant Activity**

The institution 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. During the evaluation period, FNB made 20 new investments totaling \$5.8 million in 2021, and 41 donations totaling \$47,000. Performance increased compared to the previous evaluation where FNB did not have any investment activity, and made 25 donations totaling \$35,000. The bank did not make any investment in 2020, 2022, and YTD 2023. Investments during the current evaluation period benefit community service in the AA. The following table details FNB’s investments and donations by year and CD type.

Qualified Investments – Solano AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	0	0	20	5,830	0	0	0	0	20	5,830
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>5,830</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>5,830</b>
Qualified Grants & Donations	2	3	39	44	0	0	0	0	41	47
<b>Total</b>	<b>2</b>	<b>3</b>	<b>59</b>	<b>5,874</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>61</b>	<b>5,877</b>
<i>Source: Bank Data</i>										

The following are notable examples of CD investments and donations in the Solano AA:

- FNB made 20 new investments totaling \$5.8 million that supports community services in the AA by supporting local schools where a majority of students qualify for free or reduced lunch.

**Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and CD needs. Bank investments primarily benefitted community services during the evaluation period, which was an identified need during the COVID-19 pandemic. The bank also made two donations benefitting affordable housing initiatives in the AA, an identified CD need. Discussion with management revealed the limited investment opportunity in the AA. The investments identified that contributed toward CD benefit schools that primarily serve LMI children.

**Community Development Initiatives**

The institution occasionally uses innovative and complex investments to support CD initiatives. Refer to the bank-wide AA analysis for further details.

**SERVICE TEST**

Delivery systems are reasonably accessible to essentially all portions of the AA. Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and individuals. FNB provides a limited level of CD services in Solano County.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially to all portions of the AA. The AA branch distribution and alternative delivery systems are consistent with the overall institution. FNB operates three full-service branches in Solano County; refer to the following table. The bank did not operate a branch in low-income areas during the review period; however, there are limited low-income tracts located in the AA. Performance was below the demographics and distribution of branches that other institutions operate in the area for moderate-income tracts. The bank’s

Vacaville Branch while located in an upper-income geography is surrounded by and can readily serve the three LMI tracts in Vacaville. The Fairfield Branch is located in a middle-income geography, and is located 0.3 miles from nearby LMI geographies. The Dixon Branch is located in a middle-income tract and is entirely surrounded by middle-income geographies.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	1	1.6	3,836	1.3	0	0.0	0	0.0
Moderate	13	21.0	54,358	18.2	0	0.0	0	0.0
Middle	29	46.8	149,258	49.9	2	66.7	2	66.7
Upper	17	27.4	84,784	28.4	1	33.3	1	33.3
NA	2	3.2	6,644	2.2	0	0.0	0	0.0
<b>Total</b>	<b>62</b>	<b>100.0</b>	<b>298,880</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>

*Source: 2020 Census Data; Bank Data*

### **Changes in Branch Locations**

There have been no changes in branch locations in the Solano AA; therefore, this criterion did not impact performance.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and individuals. All branches in the Solano AA offer consistent lobby hours from 9:00 am to 5:00 pm, and extended Friday hours of 9:00 am to 6:00 pm. The Dixon Branch located in a middle-income CT offers drive-up services. The Dixon branch is surrounded by middle-income geographies. All branches in the Solano AA offer ATM services.

### **Community Development Services**

FNB provides a limited level of CD services. Service hours decreased compared to the prior evaluation. Bank employees primarily provided qualified services to support affordable housing and economic development, which are identified needs in the AA. The following table details FNB’s CD service activity by year and CD purpose.

<b>Community Development Services – Solano AA</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2020	0	0	61	0	<b>61</b>
2021	0	0	98	0	<b>98</b>
2022	23.5	0	51	0	<b>74.5</b>
YTD 2023	0	0	0	0	<b>0</b>
<b>Total</b>	<b>23.5</b>	<b>0</b>	<b>210</b>	<b>0</b>	<b>233.5</b>
<i>Source: Bank Data</i>					

The following are notable examples of CD services in the Solano AA:

- In 2021, a bank employee served on the Board of a non-profit organization. The non-profit provides job training and services to unemployed and underemployed individuals in the Solano AA, which supports economic development.
- In 2021, a bank employee served as a Board member of a non-profit organization. The non-profit is committed to attracting new jobs and maintaining competitive advantages for both existing and new businesses, which supports economic development.
- In 2022, a bank employee served as a Board member of a non-profit organization that supports affordable housing by meeting with local business partners to determine affordable housing projects.

## 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:

- 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;
- The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - The proportion of the bank's lending in the bank's assessment area(s);
  - The dispersion of lending in the bank's assessment areas(s); and
  - The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 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:
  - Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - Small business and small farm loans by loan amount at origination; and
  - Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 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:

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

- 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:

- The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 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;
- 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
- 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:

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

## SCOPE OF EVALUATION

<b>First Northern Bank of Dixon</b>	
<b>Scope of Examination:</b> Full scope reviews were performed on the following assessment areas within the noted rated areas: Sacramento Assessment Area Solano Assessment Area	
<b>Time Period Reviewed:</b>	April 20, 2020 – May 8, 2023
<b>Products Reviewed:</b> Small Business: [01/01/20 – 12/31/22] Home Mortgage: [01/01/20 – 12/31/22] Small Farm: [01/01/20 – 12/31/22]	

List of Assessment Areas and Type of Evaluation			
Assessment Area	Type of Evaluation	Branches Visited	Other Information
California:			
Sacramento AA	Full-scope	None	None
Solano AA	Full-scope	None	None

## 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:

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

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

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

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

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

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

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

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

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# **FIRST NORTHERN BANK**

## **ASSESSMENT AREA MAP AND LIST OF GEOGRAPHIES**

### **SECTION B**

North Valley AA – includes Non-MSA’s Colusa and Glenn Counties

Sacramento AA - includes a portion of the Sacramento-Roseville-Folsom, CA Metropolitan Statistical Area (MSA) #40900, including the entirety of Sacramento County, Yolo County, and Placer County.

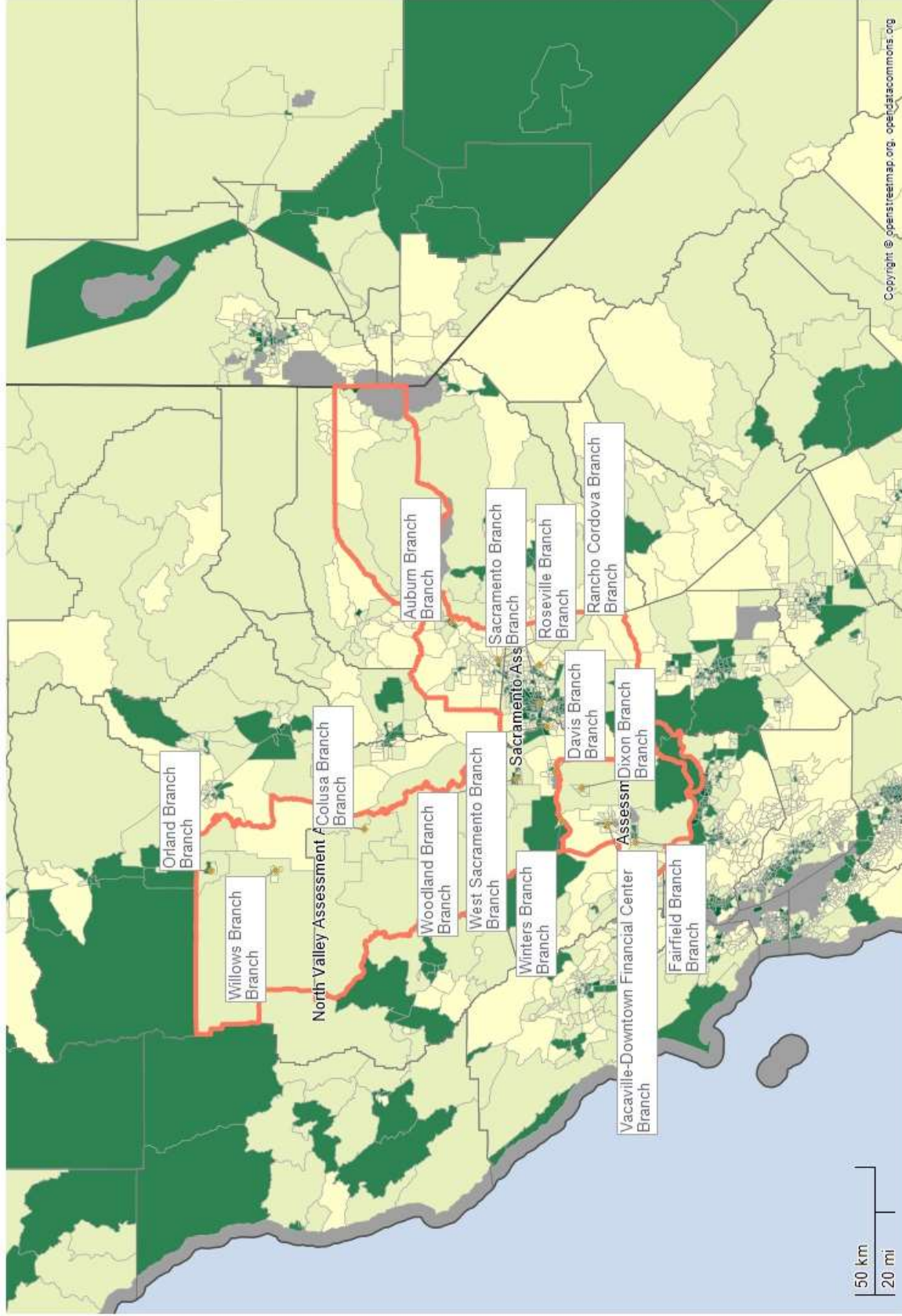
Solano AA – includes a portion of the Vallejo, CA MSA #46700. The bank’s AA includes a partial political subdivision. FNB takes a portion of Solano County, beginning with census tract 2522.01 and including all CTs with higher numbers.

# First Northern Bank of Dixon

2024 AA Map



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◆ Other



50 km  
20 mi

### Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/9/2023 - 12/28/2023)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 011 - COLUSA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	011	0001.00	Middle	Yes*	101.93	\$87,900	\$89,596	\$72,098	5389	70.20	3783	1121	1850
06	011	0002.00	Middle	Yes*	88.94	\$87,900	\$78,178	\$62,912	5151	62.38	3213	1248	1671
06	011	0003.01	Middle	Yes*	105.94	\$87,900	\$93,121	\$74,931	4141	81.94	3393	582	1050
06	011	0003.02	Middle	Yes*	114.07	\$87,900	\$100,268	\$80,682	2204	79.58	1754	468	750
06	011	0004.00	Middle	Yes*	85.53	\$87,900	\$75,181	\$60,500	2270	45.95	1043	574	1201
06	011	0005.00	Middle	Yes*	95.16	\$87,900	\$83,646	\$67,308	2684	63.79	1712	658	1120
06	011	9999.99	Middle	No	100.81	\$87,900	\$88,612	\$71,304	21839	68.22	14898	4651	7642

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 021 - GLENN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	021	0101.01	Moderate	No	54.44	\$87,900	\$47,853	\$38,510	4841	62.49	3025	924	1563
06	021	0101.02	Middle	Yes*	93.37	\$87,900	\$82,072	\$66,045	4384	54.63	2395	798	1270
06	021	0102.00	Middle	Yes*	100.45	\$87,900	\$88,296	\$71,053	4967	47.19	2344	1277	1947
06	021	0103.00	Middle	Yes*	116.23	\$87,900	\$102,166	\$82,212	2202	34.47	759	462	1035
06	021	0104.01	Upper	No	151.40	\$87,900	\$133,081	\$107,083	1564	42.39	663	332	507
06	021	0104.02	Middle	Yes*	90.33	\$87,900	\$79,400	\$63,889	6313	48.65	3071	1052	1678
06	021	0105.01	Middle	Yes*	81.65	\$87,900	\$71,770	\$57,750	3189	74.85	2387	795	1223
06	021	0105.02	Upper	No	132.55	\$87,900	\$116,511	\$93,750	1457	25.81	376	330	675
06	021	9999.99	Middle	No	86.02	\$87,900	\$75,612	\$60,847	28917	51.94	15020	5970	9898

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 061 - PLACER COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	061	0201.04	Middle	No	106.12	\$113,700	\$120,658	\$96,042	1327	13.56	180	307	1715
06	061	0201.05	Upper	No	129.45	\$113,700	\$147,185	\$117,159	1319	10.61	140	557	2012
06	061	0201.06	Middle	No	89.91	\$113,700	\$102,228	\$81,375	1643	32.74	538	457	1599
06	061	0201.07	Low	No	46.17	\$113,700	\$52,495	\$41,792	3315	55.69	1846	632	1704
06	061	0202.00	Middle	No	93.46	\$113,700	\$106,264	\$84,588	6429	18.06	1161	2398	2720
06	061	0203.00	Moderate	No	60.30	\$113,700	\$68,561	\$54,579	4639	23.88	1108	998	1528
06	061	0204.01	Moderate	No	75.54	\$113,700	\$85,889	\$68,372	2242	27.39	614	389	996
06	061	0204.02	Upper	No	129.19	\$113,700	\$146,889	\$116,919	3511	19.20	674	1088	1384
06	061	0205.01	Upper	No	127.99	\$113,700	\$145,525	\$115,833	2973	19.81	589	964	1210
06	061	0205.02	Upper	No	159.37	\$113,700	\$181,204	\$144,235	4317	17.84	770	1615	1927
06	061	0206.01	Upper	No	166.62	\$113,700	\$189,447	\$150,792	7257	22.39	1625	2581	2771
06	061	0206.04	Upper	No	176.30	\$113,700	\$200,453	\$159,554	5927	25.58	1516	1877	2313
06	061	0206.05	Upper	No	209.65	\$113,700	\$238,372	\$189,737	5885	28.60	1683	1874	2031
06	061	0206.06	Upper	No	276.24	\$113,700	\$314,085	\$250,001	4296	32.36	1390	1382	1514
06	061	0206.07	Upper	No	235.05	\$113,700	\$267,252	\$212,721	5099	25.75	1313	1486	1723
06	061	0206.08	Upper	No	195.29	\$113,700	\$222,045	\$176,742	3811	19.65	749	1232	1514
06	061	0207.10	Upper	No	131.62	\$113,700	\$149,652	\$119,120	4408	26.63	1174	1358	1676
06	061	0207.11	Upper	No	135.65	\$113,700	\$154,234	\$122,768	4558	35.65	1625	793	1118
06	061	0207.12	Moderate	No	63.99	\$113,700	\$72,757	\$57,917	3855	34.47	1329	759	1103
06	061	0207.13	Middle	No	89.44	\$113,700	\$101,693	\$80,950	3323	33.89	1126	474	740
06	061	0207.14	Middle	No	101.85	\$113,700	\$115,803	\$92,179	3848	28.51	1097	1131	1351
06	061	0207.15	Middle	No	99.39	\$113,700	\$113,006	\$89,951	3074	31.82	978	671	989
06	061	0207.17	Upper	No	168.58	\$113,700	\$191,675	\$152,566	4888	41.41	2024	1323	1658
06	061	0208.05	Middle	No	102.98	\$113,700	\$117,088	\$93,202	4202	36.53	1535	969	1427
06	061	0208.06	Middle	No	112.37	\$113,700	\$127,765	\$101,696	3576	32.86	1175	853	1459
06	061	0209.01	Moderate	No	60.18	\$113,700	\$68,425	\$54,464	2777	50.99	1416	334	990

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	061	0209.08	Middle	No	84.99	\$113,700	\$96,634	\$76,917	7512	44.22	3322	1613	2529
06	061	0210.03	Upper	No	130.22	\$113,700	\$148,060	\$117,850	6784	36.42	2471	1507	2008
06	061	0210.34	Upper	No	137.85	\$113,700	\$156,735	\$124,762	4331	41.03	1777	1121	1351
06	061	0210.37	Upper	No	122.50	\$113,700	\$139,283	\$110,865	2209	35.58	786	538	693
06	061	0210.38	Upper	No	129.09	\$113,700	\$146,775	\$116,834	7627	38.18	2912	2198	2566
06	061	0210.39	Middle	No	105.19	\$113,700	\$119,601	\$95,200	1703	11.16	190	894	979
06	061	0210.40	Middle	No	106.38	\$113,700	\$120,954	\$96,276	3123	12.10	378	1564	1825
06	061	0210.43	Upper	No	156.73	\$113,700	\$178,202	\$141,845	3760	33.48	1259	846	1080
06	061	0210.44	Upper	No	154.13	\$113,700	\$175,246	\$139,489	5765	34.67	1999	1472	1663
06	061	0210.45	Moderate	No	71.34	\$113,700	\$81,114	\$64,571	3533	40.45	1429	672	1195
06	061	0210.46	Middle	No	83.47	\$113,700	\$94,905	\$75,547	5056	41.46	2096	1025	1522
06	061	0210.47	Upper	No	134.74	\$113,700	\$153,199	\$121,948	4463	39.32	1755	963	1218
06	061	0210.48	Upper	No	173.87	\$113,700	\$197,690	\$157,360	3439	38.70	1331	990	1169
06	061	0211.03	Middle	No	98.79	\$113,700	\$112,324	\$89,408	4904	34.50	1692	1063	1543
06	061	0211.06	Middle	No	115.83	\$113,700	\$131,699	\$104,831	2401	24.11	579	709	815
06	061	0211.08	Middle	No	98.06	\$113,700	\$111,494	\$88,750	3410	36.19	1234	767	1142
06	061	0211.09	Upper	No	160.93	\$113,700	\$182,977	\$145,646	5594	30.93	1730	1481	1875
06	061	0211.22	Upper	No	144.66	\$113,700	\$164,478	\$130,926	3455	25.85	893	1265	1391
06	061	0211.23	Upper	No	144.93	\$113,700	\$164,785	\$131,168	7558	26.58	2009	2313	2692
06	061	0211.28	Middle	No	114.29	\$113,700	\$129,948	\$103,438	3244	34.96	1134	807	1043
06	061	0211.29	Middle	No	86.03	\$113,700	\$97,816	\$77,866	3453	35.30	1219	407	848
06	061	0211.30	Moderate	No	79.12	\$113,700	\$89,959	\$71,607	2272	41.90	952	147	382
06	061	0211.31	Middle	No	115.52	\$113,700	\$131,346	\$104,552	5722	32.24	1845	824	1076
06	061	0212.03	Middle	No	117.74	\$113,700	\$133,870	\$106,556	7431	24.51	1821	2315	3039
06	061	0212.04	Middle	No	118.78	\$113,700	\$135,053	\$107,500	2748	18.92	520	817	1015
06	061	0213.04	Upper	No	120.33	\$113,700	\$136,815	\$108,906	6258	25.22	1578	1735	2209
06	061	0213.23	Upper	No	165.40	\$113,700	\$188,060	\$149,688	11223	46.00	5163	1892	1998
06	061	0213.24	Upper	No	174.30	\$113,700	\$198,179	\$157,750	6321	35.93	2271	1744	1847
06	061	0213.25	Upper	No	148.56	\$113,700	\$168,913	\$134,453	9279	46.55	4319	2260	2532

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	061	0213.26	Upper	No	169.46	\$113,700	\$192,676	\$153,365	4394	56.01	2461	652	753
06	061	0213.27	Upper	No	136.04	\$113,700	\$154,677	\$123,125	5643	45.63	2575	1099	1395
06	061	0213.28	Upper	No	170.45	\$113,700	\$193,802	\$154,263	8556	46.68	3994	1830	2209
06	061	0214.01	Middle	No	87.79	\$113,700	\$99,817	\$79,453	3056	40.48	1237	693	1165
06	061	0214.03	Moderate	No	74.54	\$113,700	\$84,752	\$67,464	7164	57.64	4129	984	1787
06	061	0215.01	Middle	No	101.93	\$113,700	\$115,894	\$92,250	5911	25.43	1503	1472	2050
06	061	0215.02	Middle	No	101.98	\$113,700	\$115,951	\$92,295	3806	21.36	813	1315	1776
06	061	0216.03	Middle	No	98.94	\$113,700	\$112,495	\$89,545	4927	39.09	1926	1047	1648
06	061	0216.04	Upper	No	131.62	\$113,700	\$149,652	\$119,125	3421	18.44	631	1281	1448
06	061	0218.01	Upper	No	123.61	\$113,700	\$140,545	\$111,875	4663	15.89	741	1834	1985
06	061	0218.02	Middle	No	92.07	\$113,700	\$104,684	\$83,324	6052	21.94	1328	1770	2536
06	061	0219.01	Middle	No	108.28	\$113,700	\$123,114	\$98,000	3315	20.42	677	1074	1452
06	061	0219.02	Middle	No	103.06	\$113,700	\$117,179	\$93,274	4462	15.55	694	1720	2051
06	061	0220.02	Middle	No	103.99	\$113,700	\$118,237	\$94,118	6569	19.81	1301	2067	2839
06	061	0220.11	Upper	No	162.52	\$113,700	\$184,785	\$147,083	2292	18.72	429	457	2349
06	061	0220.13	Middle	No	101.74	\$113,700	\$115,678	\$92,083	2833	16.03	454	970	1654
06	061	0220.14	Upper	No	135.55	\$113,700	\$154,120	\$122,679	1529	13.67	209	322	2386
06	061	0221.00	Middle	No	114.08	\$113,700	\$129,709	\$103,250	901	13.54	122	285	1334
06	061	0222.00	Upper	No	124.23	\$113,700	\$141,250	\$112,432	902	14.30	129	224	1185
06	061	0223.00	Middle	No	113.79	\$113,700	\$129,379	\$102,981	646	12.38	80	166	1488
06	061	0224.00	Upper	No	191.49	\$113,700	\$217,724	\$173,300	4893	34.27	1677	1086	1206
06	061	0225.00	Upper	No	211.95	\$113,700	\$240,987	\$191,818	4689	44.30	2077	1367	1501
06	061	0226.00	Upper	No	127.28	\$113,700	\$144,717	\$115,189	4982	39.88	1987	873	985
06	061	0228.00	Upper	No	132.78	\$113,700	\$150,971	\$120,174	4986	42.42	2115	1008	1322
06	061	0229.00	Middle	No	112.39	\$113,700	\$127,787	\$101,719	5765	42.39	2444	743	1176
06	061	0230.00	Upper	No	167.55	\$113,700	\$190,504	\$151,638	3914	37.17	1455	742	962
06	061	0231.00	Upper	No	153.31	\$113,700	\$174,313	\$138,750	8697	40.22	3498	2345	2897
06	061	0232.00	Upper	No	140.31	\$113,700	\$159,532	\$126,989	6078	41.13	2500	1561	1740

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06	061	0233.00	Upper	No	157.27	\$113,700	\$178,816	\$142,331	6333	41.34	2618	1715	2035
06	061	0234.00	Middle	No	117.40	\$113,700	\$133,484	\$106,250	5721	35.08	2007	1598	1803
06	061	0235.01	Upper	No	209.02	\$113,700	\$237,656	\$189,167	1245	33.49	417	362	370
06	061	0235.02	Upper	No	161.33	\$113,700	\$183,432	\$146,007	5315	31.42	1670	1465	1587
06	061	0236.00	Middle	No	97.88	\$113,700	\$111,290	\$88,583	4361	11.10	484	2252	2634
06	061	0237.00	Moderate	No	77.25	\$113,700	\$87,833	\$69,913	3301	9.51	314	1529	2205
06	061	0238.00	Middle	No	81.84	\$113,700	\$93,052	\$74,069	3211	13.95	448	1699	1866
06	061	0239.00	Middle	No	118.87	\$113,700	\$135,155	\$107,578	3129	34.68	1085	836	969
06	061	9900.00	Unknown	No	0.00	\$113,700	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 067 - SACRAMENTO COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	067	0001.00	Upper	No	156.30	\$113,700	\$177,713	\$141,458	3749	25.05	939	1297	1611
06	067	0002.00	Upper	No	178.69	\$113,700	\$203,171	\$161,719	3889	27.15	1056	1346	1749
06	067	0003.00	Upper	No	188.22	\$113,700	\$214,006	\$170,341	3347	27.52	921	1185	1483
06	067	0004.00	Middle	No	104.97	\$113,700	\$119,351	\$95,000	3840	40.16	1542	709	1181
06	067	0005.01	Low	No	38.78	\$113,700	\$44,093	\$35,104	1905	51.60	983	121	590
06	067	0005.02	Middle	No	112.76	\$113,700	\$128,208	\$102,054	1433	45.22	648	176	569
06	067	0006.00	Middle	No	97.37	\$113,700	\$110,710	\$88,125	1686	50.71	855	38	274
06	067	0007.00	Low	No	21.95	\$113,700	\$24,957	\$19,871	2676	68.42	1831	14	14
06	067	0008.00	Moderate	No	76.40	\$113,700	\$86,867	\$69,148	1637	47.83	783	102	331
06	067	0011.02	Upper	No	146.58	\$113,700	\$166,661	\$132,656	1443	45.11	651	156	280
06	067	0011.03	Unknown	No	0.00	\$113,700	\$0	\$0	1604	54.74	878	128	52
06	067	0012.01	Moderate	No	70.54	\$113,700	\$80,204	\$63,839	2141	44.14	945	18	307
06	067	0012.02	Middle	No	84.07	\$113,700	\$95,588	\$76,090	1855	47.71	885	216	388
06	067	0013.00	Moderate	No	68.86	\$113,700	\$78,294	\$62,321	3320	40.15	1333	178	931
06	067	0014.00	Upper	No	137.09	\$113,700	\$155,871	\$124,073	2930	40.89	1198	215	883
06	067	0015.00	Upper	No	152.95	\$113,700	\$173,904	\$138,421	4946	30.35	1501	1140	2090
06	067	0016.01	Upper	No	134.87	\$113,700	\$153,347	\$122,063	3908	36.11	1411	871	1582
06	067	0016.02	Upper	No	168.68	\$113,700	\$191,789	\$152,661	2645	24.01	635	873	1211
06	067	0017.01	Middle	No	86.86	\$113,700	\$98,760	\$78,616	2574	55.91	1439	365	510
06	067	0017.02	Middle	No	93.89	\$113,700	\$106,753	\$84,972	3620	37.62	1362	1016	1480
06	067	0018.00	Moderate	No	67.75	\$113,700	\$77,032	\$61,321	5346	52.73	2819	831	1660
06	067	0019.00	Middle	No	94.84	\$113,700	\$107,833	\$85,833	3509	47.45	1665	357	858
06	067	0020.00	Middle	No	111.45	\$113,700	\$126,719	\$100,863	3882	61.18	2375	243	941
06	067	0021.00	Moderate	No	67.33	\$113,700	\$76,554	\$60,938	2773	58.56	1624	261	894
06	067	0022.00	Moderate	No	65.08	\$113,700	\$73,996	\$58,906	4898	67.42	3302	856	1323
06	067	0023.00	Upper	No	147.09	\$113,700	\$167,241	\$133,125	3380	30.18	1020	1317	1714

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06	067	0024.00	Upper	No	178.33	\$113,700	\$202,761	\$161,396	4627	30.37	1405	1391	1734
06	067	0025.00	Upper	No	184.25	\$113,700	\$209,492	\$166,750	1935	31.32	606	746	861
06	067	0026.00	Upper	No	125.21	\$113,700	\$142,364	\$113,317	2538	35.66	905	637	1077
06	067	0027.00	Moderate	No	76.51	\$113,700	\$86,992	\$69,250	3545	61.97	2197	561	1260
06	067	0028.00	Moderate	No	67.37	\$113,700	\$76,600	\$60,972	3317	75.88	2517	413	1156
06	067	0029.00	Middle	No	88.87	\$113,700	\$101,045	\$80,435	4617	42.58	1966	1476	2207
06	067	0030.01	Low	No	43.49	\$113,700	\$49,448	\$39,365	2757	65.90	1817	676	1184
06	067	0030.02	Middle	No	105.97	\$113,700	\$120,488	\$95,903	3897	48.47	1889	1276	1827
06	067	0031.01	Moderate	No	60.99	\$113,700	\$69,346	\$55,201	3583	71.36	2557	686	1202
06	067	0031.02	Moderate	No	77.34	\$113,700	\$87,936	\$70,000	3168	70.17	2223	628	1001
06	067	0032.02	Moderate	No	59.31	\$113,700	\$67,435	\$53,679	5354	82.70	4428	766	1397
06	067	0032.03	Low	No	47.42	\$113,700	\$53,917	\$42,917	3149	93.78	2953	380	657
06	067	0032.04	Low	No	44.49	\$113,700	\$50,585	\$40,271	5553	90.55	5028	574	1411
06	067	0033.00	Upper	No	144.16	\$113,700	\$163,910	\$130,469	4256	44.92	1912	1467	1840
06	067	0034.00	Middle	No	113.95	\$113,700	\$129,561	\$103,125	4335	59.08	2561	1153	1702
06	067	0035.01	Middle	No	96.22	\$113,700	\$109,402	\$87,083	2760	54.42	1502	928	1289
06	067	0035.02	Moderate	No	77.27	\$113,700	\$87,856	\$69,936	3034	63.71	1933	822	1259
06	067	0036.00	Moderate	No	60.61	\$113,700	\$68,914	\$54,853	2728	71.52	1951	485	995
06	067	0037.00	Moderate	No	50.38	\$113,700	\$57,282	\$45,595	4611	84.71	3906	727	1484
06	067	0038.00	Middle	No	83.94	\$113,700	\$95,440	\$75,966	5348	83.32	4456	1030	1676
06	067	0039.00	Middle	No	106.49	\$113,700	\$121,079	\$96,380	3598	53.42	1922	1083	1466
06	067	0040.05	Middle	No	109.06	\$113,700	\$124,001	\$98,700	4418	61.34	2710	1194	1573
06	067	0040.06	Middle	No	99.06	\$113,700	\$112,631	\$89,653	5175	70.03	3624	1075	1402
06	067	0040.08	Middle	No	118.00	\$113,700	\$134,166	\$106,795	3665	64.39	2360	1091	1387
06	067	0040.11	Upper	No	197.51	\$113,700	\$224,569	\$178,750	3185	72.40	2306	923	1092
06	067	0040.12	Upper	No	148.10	\$113,700	\$168,390	\$134,036	3338	68.24	2278	893	1163
06	067	0040.13	Middle	No	90.57	\$113,700	\$102,978	\$81,974	3580	67.65	2422	1056	1536
06	067	0040.14	Moderate	No	66.33	\$113,700	\$75,417	\$60,036	2708	72.56	1965	286	754
06	067	0040.15	Middle	No	101.12	\$113,700	\$114,973	\$91,522	4254	66.90	2846	1098	1610

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06	067	0040.16	Upper	No	146.86	\$113,700	\$166,980	\$132,911	2108	57.16	1205	615	782
06	067	0040.17	Middle	No	112.73	\$113,700	\$128,174	\$102,024	2813	69.29	1949	550	928
06	067	0040.18	Upper	No	122.82	\$113,700	\$139,646	\$111,154	2441	75.95	1854	545	854
06	067	0040.19	Middle	No	93.17	\$113,700	\$105,934	\$84,323	2996	71.53	2143	587	781
06	067	0040.20	Low	No	30.21	\$113,700	\$34,349	\$27,341	2135	65.11	1390	189	377
06	067	0041.00	Moderate	No	66.40	\$113,700	\$75,497	\$60,093	5459	86.94	4746	749	1379
06	067	0042.01	Moderate	No	77.32	\$113,700	\$87,913	\$69,979	5564	86.99	4840	1030	1841
06	067	0042.02	Moderate	No	59.30	\$113,700	\$67,424	\$53,672	5774	89.40	5162	875	1384
06	067	0042.03	Moderate	No	53.46	\$113,700	\$60,784	\$48,382	5889	92.31	5436	734	1504
06	067	0043.01	Moderate	No	65.75	\$113,700	\$74,758	\$59,508	4919	90.59	4456	804	1464
06	067	0043.02	Moderate	No	54.07	\$113,700	\$61,478	\$48,942	4730	93.42	4419	660	1077
06	067	0044.01	Moderate	No	52.88	\$113,700	\$60,125	\$47,857	4431	79.53	3524	569	1521
06	067	0044.02	Low	No	46.53	\$113,700	\$52,905	\$42,117	4343	87.11	3783	489	1246
06	067	0045.01	Low	No	42.49	\$113,700	\$48,311	\$38,456	3643	91.90	3348	265	851
06	067	0045.02	Low	No	49.00	\$113,700	\$55,713	\$44,347	5362	87.09	4670	612	1133
06	067	0046.02	Low	No	35.91	\$113,700	\$40,830	\$32,500	5663	84.13	4764	664	1559
06	067	0046.03	Low	No	47.03	\$113,700	\$53,473	\$42,564	2789	83.36	2325	417	956
06	067	0046.04	Low	No	46.45	\$113,700	\$52,814	\$42,040	5080	86.77	4408	559	1279
06	067	0047.01	Low	No	42.80	\$113,700	\$48,664	\$38,735	3895	88.73	3456	311	673
06	067	0047.02	Moderate	No	52.04	\$113,700	\$59,169	\$47,105	5050	87.35	4411	597	1152
06	067	0048.01	Moderate	No	51.88	\$113,700	\$58,988	\$46,958	6041	90.60	5473	996	1483
06	067	0048.02	Moderate	No	60.84	\$113,700	\$69,175	\$55,069	4958	85.76	4252	736	1309
06	067	0049.04	Moderate	No	64.40	\$113,700	\$73,223	\$58,286	6468	80.61	5214	1064	1716
06	067	0049.06	Moderate	No	60.22	\$113,700	\$68,470	\$54,500	3279	89.84	2946	658	976
06	067	0049.07	Low	No	30.37	\$113,700	\$34,531	\$27,487	2523	93.38	2356	55	643
06	067	0049.08	Moderate	No	69.76	\$113,700	\$79,317	\$63,136	4740	91.98	4360	882	1238
06	067	0049.09	Moderate	No	65.61	\$113,700	\$74,599	\$59,383	2892	87.90	2542	396	627
06	067	0049.10	Middle	No	94.36	\$113,700	\$107,287	\$85,399	4103	89.52	3673	592	769

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06	067	0050.02	Low	No	41.83	\$113,700	\$47,561	\$37,861	7436	87.09	6476	879	1919
06	067	0050.03	Moderate	No	60.73	\$113,700	\$69,050	\$54,962	5240	85.31	4470	928	1418
06	067	0050.04	Moderate	No	61.47	\$113,700	\$69,891	\$55,633	3703	89.63	3319	452	1029
06	067	0051.01	Moderate	No	50.85	\$113,700	\$57,816	\$46,023	4879	84.20	4108	779	1126
06	067	0051.02	Moderate	No	76.53	\$113,700	\$87,015	\$69,261	4632	71.37	3306	915	1410
06	067	0052.01	Low	No	29.30	\$113,700	\$33,314	\$26,518	4645	57.98	2693	11	210
06	067	0052.02	Upper	No	127.80	\$113,700	\$145,309	\$115,667	3513	46.48	1633	1031	1119
06	067	0052.04	Middle	No	99.73	\$113,700	\$113,393	\$90,263	4900	44.57	2184	1269	1716
06	067	0052.05	Moderate	No	54.29	\$113,700	\$61,728	\$49,137	3096	61.79	1913	390	729
06	067	0053.01	Low	No	29.95	\$113,700	\$34,053	\$27,112	5508	58.70	3233	140	306
06	067	0054.02	Moderate	No	64.96	\$113,700	\$73,860	\$58,796	3272	55.72	1823	0	223
06	067	0054.03	Middle	No	117.47	\$113,700	\$133,563	\$106,319	2234	27.35	611	952	1123
06	067	0054.04	Upper	No	132.49	\$113,700	\$150,641	\$119,908	6080	33.87	2059	1562	2189
06	067	0055.02	Moderate	No	50.04	\$113,700	\$56,895	\$45,288	6031	75.63	4561	702	1297
06	067	0055.05	Low	No	46.41	\$113,700	\$52,768	\$42,007	5619	64.53	3626	527	1028
06	067	0055.06	Low	No	44.88	\$113,700	\$51,029	\$40,625	3410	71.55	2440	157	500
06	067	0055.08	Low	No	42.29	\$113,700	\$48,084	\$38,276	3491	46.66	1629	537	715
06	067	0055.09	Low	No	44.40	\$113,700	\$50,483	\$40,183	2008	69.67	1399	49	134
06	067	0055.10	Low	No	28.61	\$113,700	\$32,530	\$25,896	5238	62.92	3296	330	1202
06	067	0056.01	Moderate	No	51.00	\$113,700	\$57,987	\$46,155	6136	55.48	3404	750	1666
06	067	0056.05	Moderate	No	60.23	\$113,700	\$68,482	\$54,509	3758	60.06	2257	488	893
06	067	0056.06	Middle	No	93.23	\$113,700	\$106,003	\$84,375	4461	43.60	1945	824	1601
06	067	0057.01	Upper	No	126.62	\$113,700	\$143,967	\$114,596	3175	29.42	934	1105	1390
06	067	0057.02	Upper	No	182.10	\$113,700	\$207,048	\$164,803	4887	23.16	1132	1524	1741
06	067	0058.01	Upper	No	120.36	\$113,700	\$136,849	\$108,929	5335	31.43	1677	1661	2143
06	067	0058.03	Upper	No	156.99	\$113,700	\$178,498	\$142,083	3731	26.64	994	1345	1531
06	067	0058.04	Upper	No	180.45	\$113,700	\$205,172	\$163,309	2659	25.31	673	772	1025
06	067	0059.01	Middle	No	99.70	\$113,700	\$113,359	\$90,231	6722	33.50	2252	2034	2432
06	067	0059.03	Low	No	46.05	\$113,700	\$52,359	\$41,678	2996	53.70	1609	210	516

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06	067	0059.04	Middle	No	105.87	\$113,700	\$120,374	\$95,821	5348	38.69	2069	1260	1574
06	067	0060.02	Moderate	No	56.84	\$113,700	\$64,627	\$51,444	5309	47.79	2537	1031	1218
06	067	0060.03	Moderate	No	60.31	\$113,700	\$68,572	\$54,583	5029	48.32	2430	677	1105
06	067	0060.04	Upper	No	133.89	\$113,700	\$152,233	\$121,172	2626	36.02	946	870	1049
06	067	0061.01	Low	No	46.65	\$113,700	\$53,041	\$42,224	5500	53.98	2969	769	1499
06	067	0061.02	Moderate	No	59.80	\$113,700	\$67,993	\$54,128	4047	55.30	2238	376	1070
06	067	0062.02	Low	No	46.78	\$113,700	\$53,189	\$42,341	4319	66.06	2853	532	1388
06	067	0062.03	Low	No	32.12	\$113,700	\$36,520	\$29,076	3873	66.95	2593	333	895
06	067	0062.04	Moderate	No	65.99	\$113,700	\$75,031	\$59,722	4137	62.32	2578	676	889
06	067	0063.00	Moderate	No	52.00	\$113,700	\$59,124	\$47,065	5262	68.09	3583	778	1619
06	067	0064.00	Moderate	No	59.00	\$113,700	\$67,083	\$53,397	5918	69.72	4126	985	1703
06	067	0065.01	Low	No	25.24	\$113,700	\$28,698	\$22,851	5005	88.97	4453	372	1024
06	067	0065.02	Moderate	No	76.91	\$113,700	\$87,447	\$69,606	2565	71.97	1846	557	694
06	067	0066.00	Moderate	No	54.56	\$113,700	\$62,035	\$49,383	7103	75.33	5351	1063	2241
06	067	0067.03	Moderate	No	56.42	\$113,700	\$64,150	\$51,069	4985	83.65	4170	672	1231
06	067	0067.04	Middle	No	82.18	\$113,700	\$93,439	\$74,375	3903	77.84	3038	446	742
06	067	0067.05	Low	No	46.59	\$113,700	\$52,973	\$42,172	4982	82.48	4109	671	1344
06	067	0067.06	Moderate	No	68.00	\$113,700	\$77,316	\$61,542	3943	88.33	3483	486	876
06	067	0068.01	Moderate	No	64.91	\$113,700	\$73,803	\$58,750	1990	87.29	1737	188	448
06	067	0068.02	Low	No	26.66	\$113,700	\$30,312	\$24,130	2806	84.14	2361	373	722
06	067	0068.03	Unknown	No	0.00	\$113,700	\$0	\$0	3151	84.45	2661	182	853
06	067	0069.01	Unknown	No	0.00	\$113,700	\$0	\$0	1774	44.14	783	396	643
06	067	0069.02	Low	No	35.59	\$113,700	\$40,466	\$32,212	3608	73.89	2666	406	1071
06	067	0070.01	Moderate	No	58.67	\$113,700	\$66,708	\$53,100	4493	81.37	3656	618	1279
06	067	0070.07	Middle	No	80.73	\$113,700	\$91,790	\$73,068	5691	81.66	4647	913	1537
06	067	0070.10	Middle	No	102.03	\$113,700	\$116,008	\$92,344	4015	59.83	2402	371	948
06	067	0070.11	Moderate	No	65.93	\$113,700	\$74,962	\$59,671	6494	75.89	4928	816	1214
06	067	0070.12	Moderate	No	77.58	\$113,700	\$88,208	\$70,216	3605	71.60	2581	782	1196

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06	067	0070.13	Middle	No	88.77	\$113,700	\$100,931	\$80,340	3015	79.44	2395	490	750
06	067	0070.16	Middle	No	91.45	\$113,700	\$103,979	\$82,763	5971	77.54	4630	956	1356
06	067	0070.17	Middle	No	110.71	\$113,700	\$125,877	\$100,195	2986	67.72	2022	735	1137
06	067	0070.19	Low	No	29.92	\$113,700	\$34,019	\$27,083	2815	85.51	2407	67	182
06	067	0070.20	Upper	No	144.66	\$113,700	\$164,478	\$130,923	4225	56.99	2408	1285	1473
06	067	0070.21	Moderate	No	59.96	\$113,700	\$68,175	\$54,269	4795	80.88	3878	983	1553
06	067	0070.22	Moderate	No	70.33	\$113,700	\$79,965	\$63,651	3489	82.69	2885	380	408
06	067	0070.23	Moderate	No	72.06	\$113,700	\$81,932	\$65,220	5137	76.97	3954	955	1334
06	067	0070.24	Moderate	No	50.71	\$113,700	\$57,657	\$45,898	2626	74.98	1969	171	665
06	067	0070.25	Upper	No	124.61	\$113,700	\$141,682	\$112,780	3695	70.12	2591	682	826
06	067	0070.26	Upper	No	122.65	\$113,700	\$139,453	\$111,001	5697	69.09	3936	1214	1424
06	067	0070.27	Middle	No	89.97	\$113,700	\$102,296	\$81,425	2145	79.49	1705	72	70
06	067	0070.28	Middle	No	94.73	\$113,700	\$107,708	\$85,735	5110	77.50	3960	589	983
06	067	0071.01	Upper	No	168.04	\$113,700	\$191,061	\$152,083	218	21.56	47	61	96
06	067	0071.03	Middle	No	115.15	\$113,700	\$130,926	\$104,213	4058	74.96	3042	614	908
06	067	0071.05	Middle	No	93.37	\$113,700	\$106,162	\$84,500	7408	73.04	5411	1254	1973
06	067	0071.06	Upper	No	126.33	\$113,700	\$143,637	\$114,334	7378	72.84	5374	1870	2020
06	067	0071.07	Upper	No	159.96	\$113,700	\$181,875	\$144,767	4076	70.93	2891	1032	1297
06	067	0071.08	Upper	No	132.16	\$113,700	\$150,266	\$119,608	6138	80.24	4925	1003	1555
06	067	0071.09	Middle	No	106.10	\$113,700	\$120,636	\$96,023	3801	50.67	1926	1259	1464
06	067	0071.10	Upper	No	139.59	\$113,700	\$158,714	\$126,337	4272	70.69	3020	1264	1370
06	067	0071.11	Upper	No	181.37	\$113,700	\$206,218	\$164,141	4327	69.24	2996	872	1140
06	067	0072.02	Moderate	No	78.59	\$113,700	\$89,357	\$71,132	4282	47.73	2044	962	1283
06	067	0072.04	Moderate	No	70.36	\$113,700	\$79,999	\$63,676	5509	65.96	3634	1208	1699
06	067	0072.06	Middle	No	96.09	\$113,700	\$109,254	\$86,964	4067	35.31	1436	961	1337
06	067	0072.07	Middle	No	81.33	\$113,700	\$92,472	\$73,604	4330	34.11	1477	1034	1404
06	067	0072.08	Middle	No	89.98	\$113,700	\$102,307	\$81,435	4819	43.39	2091	1066	1470
06	067	0072.09	Middle	No	91.46	\$113,700	\$103,990	\$82,772	3881	38.37	1489	749	1219
06	067	0073.01	Low	No	45.14	\$113,700	\$51,324	\$40,859	5251	62.64	3289	627	1427

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06	067	0074.02	Moderate	No	69.17	\$113,700	\$78,646	\$62,601	6992	56.61	3958	1601	2420
06	067	0074.03	Moderate	No	77.74	\$113,700	\$88,390	\$70,357	4969	59.33	2948	967	1432
06	067	0074.13	Low	No	48.99	\$113,700	\$55,702	\$44,342	7556	59.94	4529	859	1674
06	067	0074.14	Moderate	No	73.39	\$113,700	\$83,444	\$66,425	4409	53.10	2341	779	1129
06	067	0074.15	Moderate	No	79.61	\$113,700	\$90,517	\$72,054	3445	46.07	1587	797	1229
06	067	0074.16	Moderate	No	64.97	\$113,700	\$73,871	\$58,798	4175	51.14	2135	875	1455
06	067	0074.17	Middle	No	97.79	\$113,700	\$111,187	\$88,500	3685	48.49	1787	783	957
06	067	0074.22	Moderate	No	74.51	\$113,700	\$84,718	\$67,440	2849	50.58	1441	344	838
06	067	0074.23	Low	No	36.63	\$113,700	\$41,648	\$33,153	5803	69.14	4012	415	901
06	067	0074.24	Low	No	40.52	\$113,700	\$46,071	\$36,679	4087	61.12	2498	514	1131
06	067	0074.26	Moderate	No	75.04	\$113,700	\$85,320	\$67,917	2444	58.92	1440	355	647
06	067	0074.27	Moderate	No	76.71	\$113,700	\$87,219	\$69,423	7278	50.66	3687	1158	2369
06	067	0074.28	Middle	No	85.55	\$113,700	\$97,270	\$77,426	3756	37.67	1415	833	1096
06	067	0074.29	Moderate	No	50.54	\$113,700	\$57,464	\$45,741	5186	56.88	2950	531	1020
06	067	0074.30	Middle	No	94.12	\$113,700	\$107,014	\$85,182	8078	46.97	3794	1425	2003
06	067	0074.31	Middle	No	93.43	\$113,700	\$106,230	\$84,556	3613	46.61	1684	895	1053
06	067	0074.32	Middle	No	92.86	\$113,700	\$105,582	\$84,042	5236	42.67	2234	1267	1511
06	067	0074.34	Moderate	No	64.41	\$113,700	\$73,234	\$58,300	6339	59.90	3797	1217	1554
06	067	0074.35	Low	No	38.39	\$113,700	\$43,649	\$34,750	2420	39.38	953	450	635
06	067	0074.36	Middle	No	98.06	\$113,700	\$111,494	\$88,750	2251	48.07	1082	554	722
06	067	0074.37	Middle	No	113.20	\$113,700	\$128,708	\$102,454	7076	46.27	3274	1752	1864
06	067	0074.38	Moderate	No	68.06	\$113,700	\$77,384	\$61,597	3455	48.36	1671	522	1023
06	067	0074.39	Middle	No	101.34	\$113,700	\$115,224	\$91,721	4749	47.15	2239	1189	1167
06	067	0075.01	Moderate	No	69.56	\$113,700	\$79,090	\$62,959	7168	43.82	3141	838	1759
06	067	0075.03	Moderate	No	78.94	\$113,700	\$89,755	\$71,445	5605	48.24	2704	755	1512
06	067	0075.04	Middle	No	98.89	\$113,700	\$112,438	\$89,500	2256	38.61	871	370	631
06	067	0076.02	Middle	No	84.44	\$113,700	\$96,008	\$76,422	5108	35.20	1798	1112	1653
06	067	0076.03	Moderate	No	61.95	\$113,700	\$70,437	\$56,071	3167	38.81	1229	663	993

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06	067	0076.04	Moderate	No	76.80	\$113,700	\$87,322	\$69,505	4100	41.90	1718	656	1178
06	067	0077.01	Low	No	48.66	\$113,700	\$55,326	\$44,046	7420	45.31	3362	749	1632
06	067	0077.02	Upper	No	184.39	\$113,700	\$209,651	\$166,875	4855	34.79	1689	1154	1943
06	067	0078.01	Middle	No	103.81	\$113,700	\$118,032	\$93,952	5807	31.94	1855	1239	1804
06	067	0078.02	Upper	No	127.71	\$113,700	\$145,206	\$115,583	4951	31.31	1550	1034	1376
06	067	0079.03	Middle	No	101.42	\$113,700	\$115,315	\$91,786	4869	33.29	1621	1386	1797
06	067	0079.04	Middle	No	106.04	\$113,700	\$120,567	\$95,972	5212	31.08	1620	1376	1963
06	067	0079.05	Upper	No	134.13	\$113,700	\$152,506	\$121,394	4484	28.99	1300	1081	1462
06	067	0079.06	Middle	No	80.32	\$113,700	\$91,324	\$72,692	3832	30.14	1155	833	1064
06	067	0080.05	Upper	No	141.81	\$113,700	\$161,238	\$128,342	4647	22.83	1061	1467	1749
06	067	0080.06	Upper	No	183.58	\$113,700	\$208,730	\$166,143	5869	26.02	1527	1479	1847
06	067	0080.07	Middle	No	118.32	\$113,700	\$134,530	\$107,083	3290	27.87	917	882	1013
06	067	0080.08	Upper	No	125.01	\$113,700	\$142,136	\$113,141	4939	27.96	1381	1327	1725
06	067	0080.09	Upper	No	123.34	\$113,700	\$140,238	\$111,625	4692	28.03	1315	1185	1502
06	067	0080.10	Middle	No	119.90	\$113,700	\$136,326	\$108,516	5032	27.42	1380	1585	2156
06	067	0081.11	Middle	No	83.23	\$113,700	\$94,633	\$75,329	6467	31.65	2047	1978	2390
06	067	0081.13	Moderate	No	75.11	\$113,700	\$85,400	\$67,976	3852	39.46	1520	807	1106
06	067	0081.17	Middle	No	88.35	\$113,700	\$100,454	\$79,963	2168	37.45	812	508	819
06	067	0081.19	Middle	No	99.66	\$113,700	\$113,313	\$90,195	5857	34.37	2013	1292	2052
06	067	0081.20	Moderate	No	77.26	\$113,700	\$87,845	\$69,922	4839	35.23	1705	801	1436
06	067	0081.22	Upper	No	128.94	\$113,700	\$146,605	\$116,696	3890	35.45	1379	741	1075
06	067	0081.24	Middle	No	96.34	\$113,700	\$109,539	\$87,188	4692	26.77	1256	1352	1661
06	067	0081.25	Middle	No	106.23	\$113,700	\$120,784	\$96,144	5405	27.94	1510	1664	1898
06	067	0081.27	Moderate	No	77.08	\$113,700	\$87,640	\$69,764	4925	39.61	1951	1294	1684
06	067	0081.28	Moderate	No	74.73	\$113,700	\$84,968	\$67,632	2392	34.82	833	717	886
06	067	0081.29	Moderate	No	76.53	\$113,700	\$87,015	\$69,265	3519	42.40	1492	876	1152
06	067	0081.30	Middle	No	83.11	\$113,700	\$94,496	\$75,216	4014	41.78	1677	1074	1456
06	067	0081.31	Middle	No	87.77	\$113,700	\$99,794	\$79,439	5796	39.73	2303	1419	1706
06	067	0081.32	Middle	No	90.06	\$113,700	\$102,398	\$81,513	3758	30.84	1159	1386	1591

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06	067	0081.33	Moderate	No	54.35	\$113,700	\$61,796	\$49,191	2794	39.30	1098	436	811
06	067	0081.34	Moderate	No	78.25	\$113,700	\$88,970	\$70,824	5086	36.94	1879	974	1592
06	067	0081.35	Middle	No	85.50	\$113,700	\$97,214	\$77,386	4283	35.91	1538	1152	1845
06	067	0081.36	Middle	No	82.37	\$113,700	\$93,655	\$74,545	2848	30.83	878	387	915
06	067	0081.37	Middle	No	91.85	\$113,700	\$104,433	\$83,125	2430	27.37	665	356	589
06	067	0081.38	Middle	No	81.34	\$113,700	\$92,484	\$73,618	3724	42.64	1588	888	1284
06	067	0081.39	Moderate	No	56.62	\$113,700	\$64,377	\$51,250	3818	43.61	1665	358	753
06	067	0081.40	Middle	No	113.35	\$113,700	\$128,879	\$102,586	3095	31.70	981	742	991
06	067	0081.41	Moderate	No	60.00	\$113,700	\$68,220	\$54,300	7300	44.99	3284	706	1784
06	067	0081.42	Moderate	No	73.77	\$113,700	\$83,876	\$66,765	3724	36.79	1370	503	899
06	067	0081.43	Middle	No	81.14	\$113,700	\$92,256	\$73,438	4379	36.31	1590	720	1266
06	067	0081.44	Middle	No	103.17	\$113,700	\$117,304	\$93,375	3018	31.84	961	782	1096
06	067	0081.45	Middle	No	97.41	\$113,700	\$110,755	\$88,162	7520	27.87	2096	2225	2689
06	067	0082.03	Middle	No	81.84	\$113,700	\$93,052	\$74,073	4923	21.82	1074	1571	1849
06	067	0082.04	Middle	No	108.84	\$113,700	\$123,751	\$98,509	4702	26.05	1225	1300	1613
06	067	0082.06	Middle	No	95.01	\$113,700	\$108,026	\$85,990	5930	28.06	1664	1610	2163
06	067	0082.07	Middle	No	104.33	\$113,700	\$118,623	\$94,420	4529	23.34	1057	1232	1677
06	067	0082.08	Middle	No	89.25	\$113,700	\$101,477	\$80,775	4715	29.16	1375	1018	1371
06	067	0082.09	Upper	No	136.33	\$113,700	\$155,007	\$123,385	4372	27.77	1214	1164	1402
06	067	0082.10	Upper	No	161.14	\$113,700	\$183,216	\$145,833	5660	24.51	1387	2161	2653
06	067	0082.11	Middle	No	107.67	\$113,700	\$122,421	\$97,448	2959	22.03	652	839	1066
06	067	0084.02	Upper	No	125.15	\$113,700	\$142,296	\$113,265	5447	32.90	1792	1575	2031
06	067	0084.03	Upper	No	142.95	\$113,700	\$162,534	\$129,375	6060	40.38	2447	1260	1541
06	067	0084.04	Middle	No	91.26	\$113,700	\$103,763	\$82,596	3329	32.23	1073	851	1443
06	067	0085.01	Upper	No	168.75	\$113,700	\$191,869	\$152,719	7064	37.40	2642	2124	2490
06	067	0085.04	Upper	No	149.69	\$113,700	\$170,198	\$135,475	5367	45.05	2418	1212	1684
06	067	0085.05	Upper	No	169.88	\$113,700	\$193,154	\$153,750	2200	40.64	894	608	714
06	067	0085.06	Middle	No	110.73	\$113,700	\$125,900	\$100,213	2827	56.07	1585	0	89

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06	067	0085.07	Upper	No	136.18	\$113,700	\$154,837	\$123,250	4109	44.93	1846	752	1130
06	067	0085.08	Upper	No	173.83	\$113,700	\$197,645	\$157,321	8897	54.51	4850	2287	2568
06	067	0085.09	Upper	No	196.07	\$113,700	\$222,932	\$177,448	4748	42.86	2035	1358	1508
06	067	0085.10	Upper	No	190.04	\$113,700	\$216,075	\$171,992	5292	37.40	1979	1364	1656
06	067	0085.12	Upper	No	192.41	\$113,700	\$218,770	\$174,138	5453	47.13	2570	1336	1557
06	067	0085.13	Upper	No	166.45	\$113,700	\$189,254	\$150,645	3962	54.11	2144	914	1059
06	067	0086.01	Upper	No	145.72	\$113,700	\$165,684	\$131,879	5563	23.87	1328	2004	2113
06	067	0086.02	Middle	No	83.68	\$113,700	\$95,144	\$75,731	1729	34.59	598	534	701
06	067	0087.02	Upper	No	173.68	\$113,700	\$197,474	\$157,188	2867	28.32	812	1402	1465
06	067	0087.03	Upper	No	145.63	\$113,700	\$165,581	\$131,802	5786	41.41	2396	1765	1958
06	067	0087.04	Upper	No	142.70	\$113,700	\$162,250	\$129,145	3605	64.08	2310	745	869
06	067	0087.06	Upper	No	221.63	\$113,700	\$251,993	\$200,579	1998	58.31	1165	218	218
06	067	0087.07	Upper	No	172.80	\$113,700	\$196,474	\$156,389	6648	61.13	4064	1503	1671
06	067	0087.08	Upper	No	123.03	\$113,700	\$139,885	\$111,343	3173	59.03	1873	745	850
06	067	0088.02	Upper	No	129.77	\$113,700	\$147,548	\$117,448	3001	51.48	1545	745	832
06	067	0088.03	Upper	No	127.61	\$113,700	\$145,093	\$115,491	1766	52.32	924	331	376
06	067	0089.05	Middle	No	91.41	\$113,700	\$103,933	\$82,731	4912	54.19	2662	813	1374
06	067	0089.07	Moderate	No	65.74	\$113,700	\$74,746	\$59,500	5277	51.90	2739	909	1489
06	067	0089.08	Moderate	No	73.70	\$113,700	\$83,797	\$66,705	5204	48.00	2498	1061	1846
06	067	0089.09	Middle	No	100.19	\$113,700	\$113,916	\$90,673	2481	56.79	1409	478	692
06	067	0089.10	Moderate	No	72.77	\$113,700	\$82,739	\$65,857	3768	49.39	1861	767	1039
06	067	0089.11	Moderate	No	52.31	\$113,700	\$59,476	\$47,344	2434	67.13	1634	206	537
06	067	0089.12	Middle	No	104.14	\$113,700	\$118,407	\$94,250	3130	37.48	1173	813	1218
06	067	0089.13	Moderate	No	66.95	\$113,700	\$76,122	\$60,591	4320	38.59	1667	881	1201
06	067	0090.04	Middle	No	84.83	\$113,700	\$96,452	\$76,774	4041	54.54	2204	834	1315
06	067	0090.05	Moderate	No	67.75	\$113,700	\$77,032	\$61,319	3511	56.11	1970	542	848
06	067	0090.06	Moderate	No	67.87	\$113,700	\$77,168	\$61,429	5649	55.41	3130	923	1479
06	067	0090.07	Low	No	44.16	\$113,700	\$50,210	\$39,965	3084	65.60	2023	180	438
06	067	0090.08	Moderate	No	69.40	\$113,700	\$78,908	\$62,813	5143	59.83	3077	922	1403

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	067	0090.10	Middle	No	87.55	\$113,700	\$99,544	\$79,238	6018	63.01	3792	628	1088
06	067	0090.11	Upper	No	124.17	\$113,700	\$141,181	\$112,375	5547	53.74	2981	1254	1674
06	067	0091.03	Middle	No	91.30	\$113,700	\$103,808	\$82,629	3472	51.73	1796	742	1131
06	067	0091.05	Moderate	No	61.12	\$113,700	\$69,493	\$55,319	2905	58.24	1692	615	1000
06	067	0091.06	Middle	No	88.13	\$113,700	\$100,204	\$79,764	4247	46.20	1962	894	1429
06	067	0091.07	Middle	No	85.94	\$113,700	\$97,714	\$77,778	3361	44.27	1488	964	1402
06	067	0091.08	Middle	No	101.72	\$113,700	\$115,656	\$92,059	3800	48.66	1849	1191	1437
06	067	0091.09	Middle	No	103.43	\$113,700	\$117,600	\$93,611	4875	50.19	2447	1248	1726
06	067	0091.10	Low	No	34.46	\$113,700	\$39,181	\$31,190	1873	76.35	1430	89	541
06	067	0091.11	Middle	No	80.92	\$113,700	\$92,006	\$73,239	5800	59.76	3466	889	1701
06	067	0091.12	Moderate	No	75.82	\$113,700	\$86,207	\$68,621	3690	60.22	2222	740	1196
06	067	0092.01	Middle	No	105.50	\$113,700	\$119,954	\$95,486	6781	71.48	4847	1403	1655
06	067	0093.07	Middle	No	108.36	\$113,700	\$123,205	\$98,074	5436	49.21	2675	1244	1624
06	067	0093.08	Middle	No	96.81	\$113,700	\$110,073	\$87,614	6197	51.94	3219	1813	2260
06	067	0093.09	Middle	No	113.72	\$113,700	\$129,300	\$102,917	2424	38.66	937	753	860
06	067	0093.10	Middle	No	88.16	\$113,700	\$100,238	\$79,787	7303	48.49	3541	1536	2203
06	067	0093.11	Middle	No	95.61	\$113,700	\$108,709	\$86,531	6750	73.88	4987	1467	2027
06	067	0093.12	Middle	No	88.96	\$113,700	\$101,148	\$80,511	7749	80.77	6259	1563	2077
06	067	0093.14	Middle	No	102.16	\$113,700	\$116,156	\$92,455	6350	73.23	4650	1207	1545
06	067	0093.16	Moderate	No	74.38	\$113,700	\$84,570	\$67,315	4915	85.88	4221	945	1273
06	067	0093.17	Middle	No	101.12	\$113,700	\$114,973	\$91,518	7182	81.05	5821	1358	1886
06	067	0093.18	Moderate	No	68.87	\$113,700	\$78,305	\$62,333	2497	87.99	2197	432	630
06	067	0093.19	Moderate	No	69.06	\$113,700	\$78,521	\$62,500	5588	87.47	4888	837	1265
06	067	0093.20	Moderate	No	66.61	\$113,700	\$75,736	\$60,288	4688	86.71	4065	794	1199
06	067	0093.21	Middle	No	95.10	\$113,700	\$108,129	\$86,066	5975	84.62	5056	1272	1660
06	067	0093.23	Upper	No	142.95	\$113,700	\$162,534	\$129,375	5605	60.73	3404	1375	1615
06	067	0093.26	Upper	No	160.70	\$113,700	\$182,716	\$145,441	5117	66.35	3395	1127	1237
06	067	0093.28	Upper	No	163.44	\$113,700	\$185,831	\$147,917	6022	72.40	4360	1268	1479

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06	067	0093.29	Moderate	No	76.05	\$113,700	\$86,469	\$68,828	2471	79.52	1965	331	506
06	067	0093.30	Upper	No	136.60	\$113,700	\$155,314	\$123,625	4541	69.68	3164	1099	1336
06	067	0093.31	Upper	No	132.59	\$113,700	\$150,755	\$120,000	7663	70.96	5438	1748	2203
06	067	0093.32	Middle	No	88.64	\$113,700	\$100,784	\$80,221	1609	63.52	1022	364	445
06	067	0093.33	Upper	No	137.81	\$113,700	\$156,690	\$124,722	2374	77.00	1828	627	803
06	067	0093.34	Middle	No	118.80	\$113,700	\$135,076	\$107,514	5840	82.64	4826	1260	1628
06	067	0093.35	Middle	No	85.68	\$113,700	\$97,418	\$77,543	6166	91.18	5622	1020	1311
06	067	0093.36	Upper	No	182.98	\$113,700	\$208,048	\$165,602	3850	49.25	1896	1078	1342
06	067	0094.03	Middle	No	96.27	\$113,700	\$109,459	\$87,130	2077	40.20	835	514	714
06	067	0094.04	Upper	No	127.67	\$113,700	\$145,161	\$115,547	6603	37.95	2506	1554	2240
06	067	0094.06	Upper	No	129.99	\$113,700	\$147,799	\$117,643	2443	37.90	926	697	857
06	067	0094.08	Upper	No	136.04	\$113,700	\$154,677	\$123,125	1767	51.61	912	530	660
06	067	0094.09	Upper	No	122.84	\$113,700	\$139,669	\$111,173	4876	53.24	2596	1125	1222
06	067	0094.10	Middle	No	103.96	\$113,700	\$118,203	\$94,084	5869	54.78	3215	1606	2242
06	067	0095.01	Moderate	No	72.39	\$113,700	\$82,307	\$65,513	2784	63.51	1768	654	856
06	067	0095.02	Middle	No	101.90	\$113,700	\$115,860	\$92,226	7414	51.98	3854	2017	2572
06	067	0095.03	Moderate	No	54.63	\$113,700	\$62,114	\$49,444	3326	61.15	2034	745	1109
06	067	0095.04	Moderate	No	62.44	\$113,700	\$70,994	\$56,509	2713	59.20	1606	475	754
06	067	0096.01	Moderate	No	66.42	\$113,700	\$75,520	\$60,117	6954	91.00	6328	1154	1794
06	067	0096.08	Middle	No	81.64	\$113,700	\$92,825	\$73,893	10056	87.75	8824	1470	2153
06	067	0096.09	Moderate	No	71.45	\$113,700	\$81,239	\$64,670	5308	89.28	4739	971	1478
06	067	0096.10	Middle	No	94.09	\$113,700	\$106,980	\$85,156	6864	87.79	6026	1198	1772
06	067	0096.11	Middle	No	92.13	\$113,700	\$104,752	\$83,381	3553	69.69	2476	712	1053
06	067	0096.12	Middle	No	98.54	\$113,700	\$112,040	\$89,179	5321	73.13	3891	1157	1513
06	067	0096.14	Middle	No	118.88	\$113,700	\$135,167	\$107,593	7234	78.35	5668	1706	2060
06	067	0096.16	Middle	No	99.39	\$113,700	\$113,006	\$89,949	6117	57.92	3543	1639	2262
06	067	0096.17	Upper	No	158.37	\$113,700	\$180,067	\$143,333	3613	52.39	1893	1096	1296
06	067	0096.18	Middle	No	104.63	\$113,700	\$118,964	\$94,698	4834	75.88	3668	1105	1440
06	067	0096.22	Upper	No	154.05	\$113,700	\$175,155	\$139,423	7565	66.01	4994	2104	2528

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06	067	0096.32	Upper	No	134.10	\$113,700	\$152,472	\$121,362	7195	79.53	5722	1503	1884
06	067	0096.33	Moderate	No	65.97	\$113,700	\$75,008	\$59,708	3573	90.01	3216	480	957
06	067	0096.34	Low	No	47.55	\$113,700	\$54,064	\$43,036	5150	92.62	4770	570	1080
06	067	0096.35	Upper	No	148.43	\$113,700	\$168,765	\$134,333	6077	75.81	4607	1125	1558
06	067	0096.37	Upper	No	128.73	\$113,700	\$146,366	\$116,507	6374	81.13	5171	1397	1646
06	067	0096.39	Middle	No	80.42	\$113,700	\$91,438	\$72,786	3897	82.99	3234	566	799
06	067	0096.40	Moderate	No	71.57	\$113,700	\$81,375	\$64,779	3124	87.93	2747	372	806
06	067	0096.41	Low	No	43.21	\$113,700	\$49,130	\$39,107	4229	84.46	3572	529	934
06	067	0096.42	Moderate	No	79.90	\$113,700	\$90,846	\$72,317	1874	73.64	1380	399	557
06	067	0096.43	Middle	No	113.54	\$113,700	\$129,095	\$102,755	6361	69.89	4446	1748	2333
06	067	0096.44	Upper	No	144.29	\$113,700	\$164,058	\$130,583	3328	65.53	2181	989	1185
06	067	0096.45	Upper	No	150.44	\$113,700	\$171,050	\$136,152	4579	76.65	3510	1072	1359
06	067	0096.46	Upper	No	125.56	\$113,700	\$142,762	\$113,636	3783	78.03	2952	763	1070
06	067	0096.47	Middle	No	84.03	\$113,700	\$95,542	\$76,052	6617	81.31	5380	929	1681
06	067	0096.48	Middle	No	99.18	\$113,700	\$112,768	\$89,762	3562	77.26	2752	534	1056
06	067	0096.49	Upper	No	129.38	\$113,700	\$147,105	\$117,097	5314	79.58	4229	1012	1365
06	067	0096.50	Upper	No	163.23	\$113,700	\$185,593	\$147,724	3455	85.90	2968	762	817
06	067	0096.51	Middle	No	114.20	\$113,700	\$129,845	\$103,351	5683	73.27	4164	1687	1777
06	067	0096.52	Upper	No	164.27	\$113,700	\$186,775	\$148,665	3810	84.38	3215	318	424
06	067	0096.53	Middle	No	112.06	\$113,700	\$127,412	\$101,419	3282	67.49	2215	446	658
06	067	0098.00	Moderate	No	64.58	\$113,700	\$73,427	\$58,450	2183	35.73	780	585	1081
06	067	0099.00	Moderate	No	65.89	\$113,700	\$74,917	\$59,638	3730	60.03	2239	709	1430
06	067	9883.00	Unknown	No	0.00	\$113,700	\$0	\$0	5667	81.28	4606	0	24

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 095 - SOLANO COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	095	2501.03	Middle	No	103.08	\$113,200	\$116,687	\$98,382	4804	80.29	3857	965	1325
06	095	2501.04	Middle	No	100.53	\$113,200	\$113,800	\$95,950	2257	73.19	1652	405	601
06	095	2501.05	Middle	No	115.68	\$113,200	\$130,950	\$110,404	7243	89.00	6446	1489	1938
06	095	2501.06	Upper	No	172.88	\$113,200	\$195,700	\$165,000	3684	81.19	2991	1014	1122
06	095	2502.00	Middle	No	80.60	\$113,200	\$91,239	\$76,932	4280	75.16	3217	778	1372
06	095	2503.00	Moderate	No	53.69	\$113,200	\$60,777	\$51,250	3539	75.39	2668	629	1206
06	095	2504.00	Moderate	No	70.37	\$113,200	\$79,659	\$67,161	3372	69.42	2341	684	1182
06	095	2505.01	Middle	No	109.98	\$113,200	\$124,497	\$104,963	2215	66.68	1477	547	898
06	095	2505.02	Middle	No	119.54	\$113,200	\$135,319	\$114,091	3266	71.37	2331	982	1284
06	095	2506.01	Middle	No	95.43	\$113,200	\$108,027	\$91,083	4833	82.58	3991	931	1476
06	095	2506.04	Middle	No	98.83	\$113,200	\$111,876	\$94,327	3848	73.41	2825	1007	1172
06	095	2506.05	Middle	No	118.36	\$113,200	\$133,984	\$112,969	4012	71.64	2874	1032	1250
06	095	2507.01	Moderate	No	67.23	\$113,200	\$76,104	\$64,167	3473	84.22	2925	768	1233
06	095	2508.01	Middle	No	85.57	\$113,200	\$96,865	\$81,667	4916	68.27	3356	781	1130
06	095	2509.00	Low	No	21.14	\$113,200	\$23,930	\$20,179	3038	79.43	2413	120	526
06	095	2510.00	Moderate	No	52.68	\$113,200	\$59,634	\$50,281	2742	63.97	1754	413	1089
06	095	2511.00	Moderate	No	64.76	\$113,200	\$73,308	\$61,813	3490	82.21	2869	511	1153
06	095	2512.00	Moderate	No	74.28	\$113,200	\$84,085	\$70,897	3639	80.60	2933	529	1184
06	095	2513.00	Middle	No	106.92	\$113,200	\$121,033	\$102,048	3168	52.49	1663	797	1152
06	095	2514.00	Middle	No	87.16	\$113,200	\$98,665	\$83,192	6010	68.74	4131	1502	2064
06	095	2515.00	Low	No	48.09	\$113,200	\$54,438	\$45,901	3992	80.54	3215	327	1306
06	095	2516.00	Moderate	No	51.77	\$113,200	\$58,604	\$49,410	2694	72.05	1941	283	1028
06	095	2517.01	Moderate	No	75.56	\$113,200	\$85,534	\$72,122	3800	72.03	2737	454	1078
06	095	2517.02	Middle	No	90.37	\$113,200	\$102,299	\$86,250	2819	81.41	2295	537	775
06	095	2518.02	Low	No	28.21	\$113,200	\$31,934	\$26,925	3132	85.86	2689	347	521
06	095	2518.03	Moderate	No	77.83	\$113,200	\$88,104	\$74,286	5526	86.19	4763	1049	1409

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06	095	2518.04	Middle	No	105.16	\$113,200	\$119,041	\$100,368	3621	91.38	3309	640	948
06	095	2519.01	Moderate	No	67.86	\$113,200	\$76,818	\$64,773	5264	85.71	4512	860	1258
06	095	<del>2519.02</del>	Moderate	No	<del>75.81</del>	<del>\$113,200</del>	<del>\$85,817</del>	<del>\$72,358</del>	<del>6123</del>	<del>92.28</del>	<del>5650</del>	<del>1002</del>	<del>1520</del>
06	095	2519.03	Middle	No	80.77	\$113,200	\$91,432	\$77,092	5906	93.33	5512	1198	1776
06	095	<del>2520.00</del>	Middle	No	<del>107.19</del>	<del>\$113,200</del>	<del>\$121,339</del>	<del>\$102,305</del>	<del>4361</del>	<del>28.92</del>	<del>1261</del>	<del>1640</del>	<del>2267</del>
06	095	2521.02	Middle	No	117.92	\$113,200	\$133,485	\$112,548	3992	41.46	1655	1102	1721
06	095	<del>2521.03</del>	Middle	No	<del>117.28</del>	<del>\$113,200</del>	<del>\$132,761</del>	<del>\$111,939</del>	<del>5643</del>	<del>81.96</del>	<del>4625</del>	<del>1051</del>	<del>1308</del>
06	095	2521.04	Upper	No	158.68	\$113,200	\$179,626	\$151,445	5981	54.52	3261	1594	1789
06	095	<del>2521.05</del>	Upper	No	<del>135.27</del>	<del>\$113,200</del>	<del>\$153,126</del>	<del>\$129,107</del>	<del>3204</del>	<del>39.36</del>	<del>1261</del>	<del>1036</del>	<del>1229</del>
06	095	2521.06	Upper	No	132.88	\$113,200	\$150,420	\$126,821	4122	43.74	1803	1087	1406
06	095	<del>2521.07</del>	Upper	No	<del>145.68</del>	<del>\$113,200</del>	<del>\$164,910</del>	<del>\$139,036</del>	<del>3535</del>	<del>40.57</del>	<del>1434</del>	<del>953</del>	<del>1355</del>
06	095	<del>2521.08</del>	Upper	No	<del>122.00</del>	<del>\$113,200</del>	<del>\$138,104</del>	<del>\$116,435</del>	<del>3067</del>	<del>39.78</del>	<del>1220</del>	<del>993</del>	<del>1215</del>
06	095	2522.03	Upper	No	138.15	\$113,200	\$156,386	\$131,855	4964	58.10	2884	1125	1442
06	095	2522.04	Upper	No	127.51	\$113,200	\$144,341	\$121,696	5267	56.73	2988	1429	1696
06	095	2522.05	Upper	No	144.38	\$113,200	\$163,438	\$137,802	8669	74.25	6437	1877	2105
06	095	2522.06	Middle	No	107.31	\$113,200	\$121,475	\$102,423	4908	66.18	3248	1258	1708
06	095	2523.05	Middle	No	119.04	\$113,200	\$134,753	\$113,618	6084	62.21	3785	1239	1542
06	095	2523.06	Upper	No	134.44	\$113,200	\$152,186	\$128,313	3523	57.79	2036	794	1007
06	095	2523.10	Upper	No	204.48	\$113,200	\$231,471	\$195,160	3067	43.85	1345	908	1149
06	095	2523.11	Upper	No	158.21	\$113,200	\$179,094	\$151,000	4623	63.08	2916	1105	1339
06	095	2523.12	Middle	No	87.09	\$113,200	\$98,586	\$83,125	3443	62.45	2150	622	932
06	095	2523.13	Middle	No	99.84	\$113,200	\$113,019	\$95,288	5887	63.26	3724	1365	1577
06	095	2523.14	Middle	No	88.31	\$113,200	\$99,967	\$84,289	4599	70.93	3262	830	1181
06	095	2523.15	Upper	No	121.06	\$113,200	\$137,040	\$115,540	4283	69.79	2989	1004	1282
06	095	2523.16	Middle	No	95.61	\$113,200	\$108,231	\$91,250	3622	76.81	2782	722	1110
06	095	2523.17	Middle	No	116.11	\$113,200	\$131,437	\$110,815	11656	76.62	8931	2279	3013
06	095	2524.01	Moderate	No	65.42	\$113,200	\$74,055	\$62,440	4855	79.63	3866	779	1140
06	095	2524.02	Middle	No	86.31	\$113,200	\$97,703	\$82,375	5419	80.79	4378	853	1240
06	095	2525.01	Moderate	No	61.01	\$113,200	\$69,063	\$58,229	2870	78.40	2250	272	732

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06	095	2525.02	Moderate	No	53.04	\$113,200	\$60,041	\$50,625	1896	73.15	1387	91	412
06	095	2526.04	Middle	No	82.41	\$113,200	\$93,288	\$78,657	3652	80.20	2929	461	737
06	095	2526.05	Moderate	No	59.72	\$113,200	\$67,603	\$57,000	5985	85.61	5124	692	1171
06	095	2526.06	Moderate	No	61.91	\$113,200	\$70,082	\$59,095	5423	83.33	4519	787	1359
06	095	2526.07	Low	No	47.12	\$113,200	\$53,340	\$44,978	3836	84.72	3250	554	854
06	095	2526.08	Moderate	No	63.45	\$113,200	\$71,825	\$60,559	4190	82.96	3476	682	1144
06	095	2526.10	Middle	No	103.86	\$113,200	\$117,570	\$99,125	3317	73.98	2454	575	941
06	095	2526.11	Middle	No	84.89	\$113,200	\$96,095	\$81,020	3607	82.67	2982	540	814
06	095	2527.02	Middle	No	90.58	\$113,200	\$102,537	\$86,452	7039	74.57	5249	1303	2319
06	095	2527.03	Middle	No	81.00	\$113,200	\$91,692	\$77,310	4263	82.34	3510	968	1210
06	095	2527.04	Middle	No	105.09	\$113,200	\$118,962	\$100,303	5325	77.24	4113	778	1158
06	095	2527.05	Middle	No	96.82	\$113,200	\$109,600	\$92,404	6144	73.50	4516	1389	1861
06	095	2527.06	Upper	No	123.18	\$113,200	\$139,440	\$117,566	4182	76.73	3209	777	1176
06	095	2527.07	Moderate	No	76.38	\$113,200	\$86,462	\$72,904	5044	70.90	3576	1084	1569
06	095	2528.01	Moderate	No	73.25	\$113,200	\$82,919	\$69,917	2635	48.84	1287	34	967
06	095	2528.02	Moderate	No	65.32	\$113,200	\$73,942	\$62,344	1472	52.79	777	0	128
06	095	2529.03	Upper	No	147.73	\$113,200	\$167,230	\$140,991	4475	29.25	1309	1357	1859
06	095	2529.04	Upper	No	124.35	\$113,200	\$140,764	\$118,681	8478	57.16	4846	2001	2606
06	095	2529.08	Middle	No	93.94	\$113,200	\$106,340	\$89,659	3825	52.60	2012	590	871
06	095	2529.09	Upper	No	122.00	\$113,200	\$138,104	\$116,438	4421	50.26	2222	1181	1373
06	095	2529.10	Middle	No	119.75	\$113,200	\$135,557	\$114,291	5788	50.36	2915	1337	1664
06	095	2529.11	Middle	No	100.09	\$113,200	\$113,302	\$95,525	5070	35.01	1775	1549	2382
06	095	2529.12	Upper	No	139.92	\$113,200	\$158,389	\$133,542	5612	43.44	2438	1695	1903
06	095	2529.13	Middle	No	114.11	\$113,200	\$129,173	\$108,906	4998	48.06	2402	1154	1553
06	095	2529.14	Middle	No	115.12	\$113,200	\$130,316	\$109,872	5592	58.99	3299	1305	1779
06	095	2529.15	Upper	No	144.48	\$113,200	\$163,551	\$137,895	6318	57.01	3602	1495	1795
06	095	2530.00	Unknown	No	0.00	\$113,200	\$0	\$0	6640	81.39	5404	0	0
06	095	2531.01	Upper	No	134.90	\$113,200	\$152,707	\$128,750	5302	46.91	2487	1244	1987

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	095	2531.05	Middle	No	82.95	\$113,200	\$93,899	\$79,167	6489	63.74	4136	1009	1479
06	095	2531.06	Middle	No	99.07	\$113,200	\$112,147	\$94,554	3427	56.46	1935	673	953
06	095	2531.07	Moderate	No	59.02	\$113,200	\$66,811	\$56,333	5999	58.88	3532	890	1749
06	095	2531.08	Middle	No	94.15	\$113,200	\$106,578	\$89,861	4353	54.03	2352	990	1420
06	095	2532.01	Upper	No	122.94	\$113,200	\$139,168	\$117,333	4821	29.72	1433	1652	1940
06	095	2532.03	Moderate	No	74.23	\$113,200	\$84,028	\$70,845	4179	44.87	1875	819	1379
06	095	2532.05	Upper	No	122.94	\$113,200	\$139,168	\$117,333	3091	56.39	1743	642	909
06	095	2532.06	Upper	No	153.91	\$113,200	\$174,226	\$146,894	3688	43.44	1602	1010	1261
06	095	2532.07	Middle	No	111.10	\$113,200	\$125,765	\$106,034	2332	42.41	989	790	893
06	095	2532.08	Moderate	No	75.34	\$113,200	\$85,285	\$71,909	5173	65.53	3390	682	1194
06	095	2533.00	Middle	No	98.66	\$113,200	\$111,683	\$94,167	2527	50.42	1274	649	1185
06	095	2534.02	Middle	No	81.93	\$113,200	\$92,745	\$78,200	8381	61.48	5153	1652	2657
06	095	2534.03	Middle	No	101.03	\$113,200	\$114,366	\$96,429	5369	49.90	2679	1486	1747
06	095	2534.04	Middle	No	80.08	\$113,200	\$90,651	\$76,433	5815	55.63	3235	982	1568
06	095	2535.01	Middle	No	86.40	\$113,200	\$97,805	\$82,464	6327	38.38	2428	2740	3473
06	095	2535.02	Moderate	No	62.41	\$113,200	\$70,648	\$59,567	4637	36.86	1709	1052	1828
06	095	9800.00	Unknown	No	0.00	\$113,200	\$0	\$0	4	100.00	4	0	0

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 113 - YOLO COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	113	0101.02	Moderate	No	78.06	\$113,700	\$88,754	\$70,653	1401	47.18	661	206	511
06	113	0101.03	Moderate	No	76.30	\$113,700	\$86,753	\$69,052	5882	63.63	3743	707	1406
06	113	0101.04	Moderate	No	73.89	\$113,700	\$84,013	\$66,875	5045	66.66	3363	874	1487
06	113	0101.05	Low	No	39.78	\$113,700	\$45,230	\$36,008	2008	60.11	1207	75	347
06	113	0102.01	Middle	No	86.57	\$113,700	\$98,430	\$78,349	3985	53.85	2146	796	1326
06	113	0102.03	Low	No	29.03	\$113,700	\$33,007	\$26,280	5722	68.68	3930	501	1242
06	113	0102.04	Moderate	No	72.36	\$113,700	\$82,273	\$65,488	5186	58.89	3054	1187	1868
06	113	0103.10	Upper	No	135.95	\$113,700	\$154,575	\$123,038	5956	59.12	3521	1255	1779
06	113	0103.12	Upper	No	133.49	\$113,700	\$151,778	\$120,813	5320	47.01	2501	1309	1648
06	113	0103.13	Upper	No	120.33	\$113,700	\$136,815	\$108,906	5406	56.38	3048	1319	1488
06	113	0103.14	Middle	No	116.02	\$113,700	\$131,915	\$105,000	2322	54.09	1256	682	765
06	113	0103.15	Upper	No	132.53	\$113,700	\$150,687	\$119,946	1442	55.41	799	307	405
06	113	0104.01	Upper	No	187.03	\$113,700	\$212,653	\$169,271	4678	46.90	2194	1215	1771
06	113	0104.02	Upper	No	157.02	\$113,700	\$178,532	\$142,109	4379	59.81	2619	1182	1350
06	113	0105.01	Unknown	No	0.00	\$113,700	\$0	\$0	8696	52.45	4561	49	188
06	113	0105.05	Upper	No	161.23	\$113,700	\$183,319	\$145,921	5968	48.91	2919	1297	1775
06	113	0105.08	Upper	No	156.87	\$113,700	\$178,361	\$141,971	2569	41.53	1067	679	845
06	113	0105.09	Upper	No	135.91	\$113,700	\$154,530	\$123,006	3578	47.57	1702	650	1100
06	113	0105.10	Upper	No	169.99	\$113,700	\$193,279	\$153,842	4908	48.78	2394	1146	1768
06	113	0105.11	Upper	No	182.47	\$113,700	\$207,468	\$165,139	3333	43.23	1441	523	796
06	113	0105.12	Upper	No	197.51	\$113,700	\$224,569	\$178,750	3322	51.90	1724	512	920
06	113	0105.13	Upper	No	120.46	\$113,700	\$136,963	\$109,018	2964	46.26	1371	329	672
06	113	0106.02	Moderate	No	63.12	\$113,700	\$71,767	\$57,125	5597	54.21	3034	350	1284
06	113	0106.05	Upper	No	169.97	\$113,700	\$193,256	\$153,826	3627	55.28	2005	780	879
06	113	0106.07	Upper	No	168.06	\$113,700	\$191,084	\$152,098	4395	42.75	1879	1021	1531
06	113	0106.08	Middle	No	110.63	\$113,700	\$125,786	\$100,125	5675	64.26	3647	640	1277

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	113	0106.09	Upper	No	147.21	\$113,700	\$167,378	\$133,229	2575	32.47	836	649	853
06	113	0106.10	Upper	No	124.26	\$113,700	\$141,284	\$112,458	3721	47.25	1758	657	1061
06	113	0106.11	Middle	No	101.21	\$113,700	\$115,076	\$91,597	1673	44.95	752	207	546
06	113	0107.01	Upper	No	142.70	\$113,700	\$162,250	\$129,150	4779	42.73	2042	660	1634
06	113	0107.03	Upper	No	174.40	\$113,700	\$198,293	\$157,833	5438	50.11	2725	608	1010
06	113	0107.04	Upper	No	187.38	\$113,700	\$213,051	\$169,583	2275	39.08	889	418	670
06	113	0108.00	Low	No	48.17	\$113,700	\$54,769	\$43,594	3824	65.61	2509	448	1072
06	113	0109.01	Moderate	No	76.54	\$113,700	\$87,026	\$69,274	5595	69.62	3895	782	1480
06	113	0109.02	Moderate	No	65.69	\$113,700	\$74,690	\$59,451	6385	67.89	4335	612	1511
06	113	0110.01	Moderate	No	68.17	\$113,700	\$77,509	\$61,697	6744	66.09	4457	722	1586
06	113	0110.02	Middle	No	110.53	\$113,700	\$125,673	\$100,038	3244	35.67	1157	991	1249
06	113	0111.01	Moderate	No	67.55	\$113,700	\$76,804	\$61,136	2922	58.90	1721	507	971
06	113	0111.02	Moderate	No	58.93	\$113,700	\$67,003	\$53,333	5123	81.92	4197	718	1235
06	113	0111.03	Middle	No	95.33	\$113,700	\$108,390	\$86,277	3271	71.05	2324	725	1064
06	113	0112.03	Middle	No	105.92	\$113,700	\$120,431	\$95,859	2657	36.92	981	824	1085
06	113	0112.04	Upper	No	123.79	\$113,700	\$140,749	\$112,031	5707	53.22	3037	1560	1915
06	113	0112.07	Middle	No	94.41	\$113,700	\$107,344	\$85,446	2754	40.67	1120	627	967
06	113	0112.08	Middle	No	107.47	\$113,700	\$122,193	\$97,269	7643	61.17	4675	1378	1805
06	113	0112.09	Moderate	No	79.69	\$113,700	\$90,608	\$72,123	4037	73.57	2970	673	833
06	113	0112.10	Upper	No	120.71	\$113,700	\$137,247	\$109,245	2738	73.67	2017	625	757
06	113	0112.11	Upper	No	121.84	\$113,700	\$138,532	\$110,268	1653	65.64	1085	355	560
06	113	0113.01	Moderate	No	79.90	\$113,700	\$90,846	\$72,316	2079	61.71	1283	380	747
06	113	0113.02	Middle	No	112.61	\$113,700	\$128,038	\$101,915	3634	59.19	2151	762	1093
06	113	0113.03	Upper	No	125.69	\$113,700	\$142,910	\$113,750	1446	54.50	788	381	626
06	113	0113.04	Unknown	No	0.00	\$113,700	\$0	\$0	1361	69.43	945	205	393
06	113	0114.00	Middle	No	86.01	\$113,700	\$97,793	\$77,841	4052	63.77	2584	894	1661
06	113	0115.00	Middle	No	83.62	\$113,700	\$95,076	\$75,679	5709	60.83	3473	1321	2088

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

# **FIRST NORTHERN BANK**

## **CURRENT BRANCH OFFICE LOCATIONS**

### **SECTION C**

**First Northern Bank - Branch Locations & Hours - 12/31/2025**

Branch No.	Branch Name	Assessment Area	County	Address	Census Tract Income	MSA	Census Tract Number	Branch Hours	Drive Up Hours
1	Dixon	Solano	Solano	195 N 1st St Dixon, CA 95620	Middle	46700	2534.02	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm
2	Winters	Sacramento	Yolo	48 Main St Winters, CA	Upper	40900	0113.03	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA
3	Davis	Sacramento	Yolo	434 2nd St Davis, CA 95616	Upper	40900	0107.01	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA
5	West Sacramento	Sacramento	Yolo	1300 Harbor Blvd West Sacramento, CA 95691	Low	40900	0102.03	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm
6	Rancho Cordova	Sacramento	Sacramento	2901 Sunrise Blvd, Ste. 100 Rancho Cordova, CA 95742	Upper	40900	0087.06	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA
7	Fairfield	Solano	Solano	1455 Oliver Rd Fairfield, CA 94534	Middle	46700	2523.05	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA
8	Woodland	Sacramento	Yolo	11 W Court St, Ste. A Woodland, CA 95695	Moderate	40900	0109.02	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA
9	Vacaville	Solano	Solano	555 Mason St, Ste. 100 Vacaville, CA 95688	Upper	46700	2531.01	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA
10	Sacramento	Sacramento	Sacramento	1375 Exposition Blvd, Ste 101 Sacramento, CA 95815	Moderate	40900	0054.02	<u>Mon - Fri</u> 9am - 1pm 2pm - 5pm	NA
12	Roseville	Sacramento	Placer	2270 Douglas Blvd, Ste. 100 Roseville, CA 95661	Upper	40900	0207.11	<u>Mon - Thurs</u> 9am - 5pm <u>Fri</u> 9am - 6pm	NA

**First Northern Bank - Branch Locations & Hours - 12/31/2025**

Branch No.	Branch Name	Assessment Area	County	Address	Census Tract Income	MSA	Census Tract Number	Branch Hours	Drive Up Hours
14	Auburn	Sacramento	Placer	390 Elm Ave Auburn, CA 95603	Moderate	40900	0203.00	<u>Mon - Fri</u> 9am - 1pm 2pm - 5pm	NA
21	Orland	North Valley	Glenn	328 Walker St Orland, CA 95963	Moderate	NA	0101.01	<u>Mon - Fri</u> 9am - 5pm	NA
22	Willows	North Valley	Glenn	155 N Tehama St Willows, CA 95988	Middle	NA	0104.02	<u>Mon - Fri</u> 9am - 5pm	<u>Mon - Fri</u> 9am - 5pm
23	Colusa	North Valley	Colusa	558 Market St Colusa, CA 95932	Middle	NA	0005.00	<u>Mon - Fri</u> 9am - 5pm	NA
NA	Davis Satellite - University Retirement Community	Sacramento	Yolo	1515 Shasta Dr Davis, CA 95616	Upper	40900	0105.11	<u>Wed</u> 9am - 11am	NA
NA	Dixon Administration	Solano	Solano	195 N 1st St, 2nd Fl Dixon, CA 95620	Middle	46700	2534.02	NA	NA
NA	Sacramento Administration	Sacramento	Sacramento	1375 Exposition Blvd, Ste 300 Sacramento, CA 95815	Moderate	40900	0054.02	NA	NA

# **FIRST NORTHERN BANK**

## **LIST OF RECENT BRANCH OPENINGS AND CLOSINGS**

### **SECTION D**

## First Northern Bank

### List of Recent Branch Openings and Closings

#### Branch Closings in 2022, 2023 & 2024

None

#### Branch Openings in 2022, 2023 & 2024

The following branches were purchased as of 1/23/23:

##### **Colusa Branch**

558 Market Street, Colusa, CA 95932

Located in Colusa County, in a Middle Income CT that is **designated as Underserved**

##### **Orland Branch**

328 E. Walker St, Orland, CA 95963

Located in Glenn County, in a **Moderate Income CT**

##### **Willows Branch**

155 N. Tehama St, Willows, CA95988

Located in Glenn County, in a Middle Income CT

# **FIRST NORTHERN BANK**

## **PRODUCTS, SERVICES AND FEES**

### **SECTION E**

The products, services and fees shown are available at all branch locations. There are no differences in products and service fees between locations.

**FIRST NORTHERN BANK**  
**LIST OF PRODUCTS AND SERVICES**

<b>Checking and Savings Accounts</b>	
<b>Personal Accounts</b>	<b>Business Accounts</b>
Simply Checking	Simply Business Checking
Premier Interest Checking	Business Interest Checking
50+ Interest Checking	
BankOn Checking	Business Growth Checking
Statement Savings Account	Commercial Checking
Health Savings Accounts	Business Statement Savings
Holiday Club Savings Account	ICS Money Market Accounts
Minor Statement Savings Account	Certificate of Deposit Account Registry Accounts (CDARs)
IRA – Traditional, Roth and SEP	Business Money Market Account
Coverdell Education Savings Accounts	Business Certificate of Deposit – varying terms
Personal Money Market Account	Insured Cash Sweep
Personal Certificate of Deposit - varying terms	Business Retirement Account
<b>Business &amp; Personal Card Services</b>	
Business & Personal Debit Cards	Card Valet – Self Service Debit Fraud Protection
Merchant Card Services (third party)	Business & Personal Credit Cards (third party)
Apple Pay, Samsung Pay, Google Pay	Surcharge Free MoneyPass ATM Network
<b>Personal Electronic &amp; Convenience Services</b>	
eStatements	
Online Banking	Mobile Banking with Mobile Deposit
TeleBank – telephone banking	Online Bill Payment Service
Apple Pay, Samsung Pay, Google Pay	Direct Deposit
Savings Overdraft Protection tied to your Checking Account	Text Banking

<b>Business Electronic &amp; Convenience Services</b>	
Business Online Banking	Business Mobile Banking with Mobile Deposit
eStatements	Remote Deposit Capture
Account Reconciliation	Lock Box
TeleBank – telephone banking	Positive Pay for Check Fraud Detection & Incoming ACH Transactions
Business Savings Overdraft Protection tied to your Business Checking Account	
<i>Additional Cash Management Services include</i> Online Wire Transfer Requests, Bill Payment, ACH Origination, Payroll Services (third party), Merchant Card Processing (third party), Coin Processing, Invoicing & Payments (third party)	
<b>Other Deposit &amp; Banking Services Available</b>	
Bank by Mail	Correspondent Bank Drafts
Cashier's Checks	Collection Items
Stop Payments	Night Depository
Notary Service	Safe Deposit Box Rental
Telephone Transfers	Statement & Account Reconciliation
<b>Personal Loans</b>	
Automobile	Certificate of Deposit Secured
Credit Cards (third party provider)	Overdraft Protection
Home Construction Loans	Home Equity Lines of Credit
	Home Construction to Permanent Financing – All in one Loan
Mortgage Loans – Fixed & Adjustable Rates, Conventional, Jumbo, VA, FHA, First Time Homebuyers	
<b>Commercial (Business) Loans</b>	
Agribusiness	Operating Loans for Livestock & Crops
Commercial Real Estate – owner-occupied and non-owner occupied	Equipment Loans & Leasing
Letters of Credit	Non-Revolving Line to Term Loan
Revolving Line of Credit	Small Business Administration Loans – 504 & 7(a)
Small Business Loans	Term Loans
Loans for Green Initiatives	Lightning Loans – digital micro loans for small businesses
Commercial Property Construction	Residential Subdivision Construction

# FIRST NORTHERN BANK

## SCHEDULE OF FEES AND CHARGES

**(All references to “Shown as” in this document refer to how the fee will appear in your periodic statement.)**

**Important Note:** This Schedule does NOT apply to Commercial Checking Accounts that are on Account Analysis. Refer to the Analysis Fee Schedule for detailed Account Analysis Fee information.

### CONSUMER DEPOSIT ACCOUNTS

#### Checking Account Monthly Maintenance Fees. Customer purchases checks.

BankOn Checking Account	<b>No monthly Maintenance Fees.</b> <b>Refer to the BankOn Truth in Savings Disclosure for account details.</b>
Simply Checking Account (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	No monthly Maintenance Fees with receipt of e-Statements. <b>\$3 Maintenance Fee</b> per monthly statement cycle with receipt of paper periodic statements without images of checks paid during statement cycle. <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see <u>Statement Check Image Fee</u> below.</i> There is no minimum balance requirement that will allow you to avoid the Maintenance Fee shown.
50+ Interest Checking	<b>No monthly Maintenance Fees.</b> At least one account signor must be 50 years of age or older at time of account opening May choose to receive e-Statements or paper statements without check images with no additional charge <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see <u>Statement Check Image Fee</u> below.</i>
Benefits Checking Account (Maintenance Fee shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary) (Statement Fee, if applicable, shown as <i>Paper Statement Fee</i> )	<b>\$6.95 Maintenance Fee</b> per monthly statement cycle if you receive e-Statements <b>Additional Fee:</b> If you request paper statements to be delivered via U.S. Mail, you will be assessed an additional <b>\$3.00 Paper Statement Fee</b> per statement cycle. <i>If you wish to receive check images in your monthly paper account statement, this is an additional service, see <u>Statement Check Image Fee</u> below</i> <b>REFER TO TRUTH IN SAVINGS DISCLOSURE FOR IMPORTANT INFORMATION REGARDING ACCOUNT BENEFITS, REQUIREMENTS and LIMITATIONS.</b>
Premier Interest Checking (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	<b>\$10 Maintenance Fee</b> per monthly statement cycle charged if <i>Minimum Daily Balance</i> <sup>1</sup> falls below \$2,500 on any day of the statement cycle. No monthly Maintenance Fee charged if <i>Minimum Daily Balance</i> <sup>1</sup> of \$2,500 or more is maintained every day of the statement cycle.
Statement Check Image Fee (shown as <i>Statement Check Image Fee</i> )	<b>\$2 Check Image Fee</b> per monthly statement cycle will be charged if you choose to include images of all checks that cleared your account during your statement cycle in your monthly paper account statement. <b>This fee will be charged in addition to the Checking Account Monthly Maintenance Fees disclosed for all checking account types shown above.</b>

<sup>1</sup> **Minimum Daily Balance** is defined as the lowest current balance in your account during your statement cycle.

## Money Market, Savings & IRA Savings Account Maintenance Fees<sup>2</sup>

<p>Personal Money Market Account (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)</p>	<p><b>\$10 Maintenance Fee</b> per monthly statement cycle assessed if <i>Minimum Daily Balance</i><sup>1</sup> falls below \$2,500 during the statement cycle. No monthly Maintenance Fee charged if <i>Minimum Daily Balance</i><sup>1</sup> of \$2,500 or more is maintained every day of the statement cycle.</p>
<p>Statement Savings (shown as <i>Service Charge</i> in activity listing and <i>Maintenance Fee</i> under Service Charge Summary)</p>	<p><u>Monthly savings account statements</u> are issued to all savings account holders with electronic savings account activity (such as ACH, ATM or debit card.) <u>Quarterly savings account statements</u> are issued to all savings account holders who do not have electronic activity in their savings account (such as ACH, ATM or debit card.)</p> <p><b>\$5 Maintenance Fee</b> will be imposed <b>every calendar month (for quarterly statement recipients,) or every statement cycle (for monthly statement recipients)</b> if the <i>Minimum Daily Balance</i><sup>1</sup> falls below \$500 on any day in the period. No Maintenance Fee will be imposed if the <i>Minimum Daily Balance</i><sup>1</sup> is \$500 or more every day of the <b>calendar month (quarterly statement recipients) or statement cycle (monthly statement recipients.)</b></p>
<p>Combined Statement Savings (Maintenance Fee shown as <i>Service Charge</i> in activity listing and <i>Maintenance Fee</i> under Service Charge Summary)</p>	<p><b>\$5 Maintenance Fee</b> per monthly statement cycle if <i>Minimum Daily Balance</i><sup>1</sup> falls below \$500 on any day in the period. Monthly Maintenance Fee waived, regardless of the balance, when a monthly automatic transfer (\$25 minimum) from a First Northern Bank checking account has been processed during the month.</p>
<p>Minor Statement Savings</p>	<p>No monthly Maintenance Fees.</p>
<p>Individual Retirement (IRA) Savings / Individual Retirement Certificate of Deposit (IRA CD) (Fees Shown as <i>Annual Maintenance Fee</i>, <i>Early Distribution Fee</i> and <i>Early Withdrawal/Transfer Fee</i>.)</p>	<p><b>No Set Up Fee</b>  <b>\$35 Annual Maintenance Fee</b> – charged on first anniversary of account opening and every anniversary thereafter.  <b>\$25 per Early Distribution</b> – when you make a withdrawal before the age allowed by law  <b>\$25 Early Withdrawal/Transfer Fee when closed</b> by Early Withdrawal (IRA CD only) or Transfer to another Financial Institution (IRA CD or IRA Savings).  <small>See IRA Certificate or Deposit Truth in Savings Disclosure for additional Early Withdrawal Penalties.</small></p>
<p>Health Savings Account (Maintenance fee shown as <i>Service Charge</i>) (Other fee shown as <i>Set Up Charge</i>.)</p>	<p><b>\$25 one time set up charge</b> assessed at account opening  <b>\$5 Maintenance Fee per statement cycle</b> if your <i>Minimum Daily Balance</i><sup>1</sup> falls below \$500 anytime during that period  Maintenance Fee waived on accounts with automatic monthly transfers from eligible First Northern Bank checking account</p>
<p>Holiday Club Savings (shows as <i>Holiday Savings Check Fee</i>)</p>	<p>No minimum balance, no monthly maintenance fee, no partial withdrawals allowed  \$10 minimum automatic transfer from a First Northern Bank checking account to Holiday Club Savings required.  Holiday Fund Disbursement of full account balance on November 1 of each year, or if November 1 is on a weekend, the following Monday.  <b>\$10 Disbursement Fee</b> charged if account holder does not have a First Northern Bank Checking Account tied to their Holiday Club Savings at time of Disbursement and will reduce your disbursement amount.</p>

<sup>2</sup> Excessive withdrawal fees may apply to all Money Market and Savings Accounts. See section entitled, “Other Miscellaneous Deposit Account Fees” below.

# BUSINESS DEPOSIT ACCOUNTS

## Business Checking Account Maintenance Fees. Customer purchases checks.

Simply Business Checking Account	No minimum balance required, no monthly Maintenance Fee If your account activity exceeds 1,000 items <sup>4</sup> per monthly statement cycle or \$10,000 in total coin/currency transactions per monthly statement cycle <u>for two months in a row</u> , your account type may automatically be changed to a Commercial Checking Account and will be charged fees as shown in the Commercial Checking section below.
Business Growth Checking	No monthly Maintenance Fee if <i>Average Daily Balance</i> <sup>3</sup> is \$10,000 or more for statement cycle <b>\$20 per statement cycle</b> if minimum <i>Average Daily Balance</i> <sup>3</sup> falls below \$10,000 for statement cycle First 200 items processed through account each statement cycle at no charge. <b>\$0.30 per item<sup>4</sup> processed</b> through account beginning with 201 <sup>st</sup> item and each item thereafter. <b>\$0.15 per \$100 of cash</b> deposited or withdrawn per statement cycle.
Business Interest Checking (Maintenance Fee shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)  (per item fees shown as a one total <i>Service Charge</i> in history and as <i>Total Combined Items</i> in Service Charge Summary.)	No monthly Maintenance Fee if <i>Average Daily Balance</i> <sup>3</sup> is \$10,000 or more for statement cycle <b>\$15 Maintenance Fee per statement cycle</b> if minimum <i>Average Daily Balance</i> <sup>3</sup> falls below \$10,000 for statement cycle <i>Additional per item fees:</i> <b>\$0.12 per item<sup>4</sup></b> for first two hundred items processed <b>\$0.30 per item<sup>4</sup></b> for all items processed in excess of two hundred

## Business Money Market and Savings Account Maintenance Fees<sup>2</sup>

Business Money Market Investment (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	<b>\$10 Maintenance Fee per monthly statement cycle</b> assessed only if <i>Minimum Daily Balance</i> <sup>1</sup> falls below \$2,500 on any day of the statement cycle.
Business Statement Savings (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	<u>Monthly savings account statements</u> are issued to all savings account holders with electronic savings account activity (such as ACH, ATM or debit card.) <u>Quarterly savings account statements</u> are issued to all savings account holders who do not have electronic activity in their savings account (such as ACH, ATM or debit card.)  <b>\$5 Maintenance Fee</b> will be imposed <b>every calendar month (for quarterly statement recipients,)</b> or <b>every statement cycle (for monthly statement recipients)</b> if the <i>Minimum Daily Balance</i> <sup>1</sup> falls below \$500 on any day in the period. No Maintenance Fee will be imposed if the <i>Minimum Daily Balance</i> <sup>1</sup> is \$500 or more every day of the <b>calendar month (quarterly statement recipients)</b> or <b>statement cycle (monthly statement recipients.)</b>

<sup>3</sup> **Average Daily Balance** is calculated by adding each end of day Current Balance to one another for all days in the statement cycle and dividing the total by the number of days in the statement cycle to obtain the average.

<sup>4</sup> **Items that count toward Business Checking Account Activity** include checks paid, checks deposited, deposit tickets, ACH debits, ACH credits and all other electronically submitted items.

Business Combined Statement Savings (shown as <i>Service Charge</i> in activity listing and <i>Total Maintenance Fee</i> in Service Charge Summary)	<b>\$5 Maintenance Fee</b> per monthly statement cycle if <i>Minimum Daily Balance</i> <sup>1</sup> falls below \$500 any time during the period. No Maintenance Fee with monthly automatic transfer of \$25 or more from a First Northern Bank checking account, regardless of balance.
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## COMMERCIAL DEPOSIT ACCOUNT

### Commercial Checking Account Maintenance Fees. Customer purchases checks.

Commercial Checking	\$22 monthly Maintenance Fees per statement cycle. If your account is <b>NOT</b> on account analysis, fees in this Schedule of Fees and Charges will apply, <i>If your account IS on account analysis, you will be provided a detailed <b>Account Analysis Fee Schedule</b>.</i>
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## Miscellaneous Fees and Service Charges

### Automated Teller Machine (ATM) and Debit Card Fees

ATM activity at a First Northern Bank ATM	<b>No charge</b> for any withdrawal, deposit, inquiry, or transfer.
ATM Activity at a <b>MoneyPass Network Member ATM</b> in the U.S.	<b>No charge</b> for any withdrawal, deposit, inquiry, or transfer. This includes U.S. dollar transactions performed in Puerto Rico and the U.S. Virgin Islands.
Out of Network ATM Fee ATM Activity Fee at an ATM located in the U.S. that is <b>NOT a member of the MoneyPass Network</b> (First Northern Bank fee shown as <b>FEE FOR CHECKING W/D</b> ) (Additional ATM Owner Fees may be shown as an <b>ATM SURCHARGE</b> or may be included by the ATM Owner in your transaction total.)	<b>\$2.50 fee for each inquiry, transfer, or withdrawal.</b> <i>This includes transactions that occur in Puerto Rico and the U.S. Virgin Islands</i> <i>Avoid these fees by using a First Northern Bank or MoneyPass Network ATM.</i> <b>Additional Fees vary by ATM Owner.</b> ATM Owners outside of the MoneyPass Network may charge a fee for ATM transactions. <i>These are not First Northern Bank fees and are outside of First Northern Bank's control.</i>
Foreign Country ATM Cash Activity Fees (First Northern Bank fee shown as <b>FEE FOR CHECKING W/D</b> )  (One percent transaction fee shown as <i>Master Card Cross Border Fee</i> )  (Additional ATM Owner Fees may be shown separately or may be included by the ATM Owner in your transaction total.)	<b>\$2.50 fee for each inquiry, transfer, or withdrawal</b> at ATMs outside of the U.S., including foreign currency transactions performed in Puerto Rico, and the U.S. Virgin Islands. <b>Additionally, you will be charged 1% of the transaction amount</b> after conversion to U.S. Dollars as a Cross Border Fee.  <b>Additional Fees vary by ATM Owner.</b> ATM Owners outside of the MoneyPass Network may charge a fee for ATM transactions. You may also be charged Currency Conversion Fees for ATM withdrawals made in a currency other than U.S. Dollars. <i>These are not First Northern Bank fees and are outside of First Northern Bank's control.</i>
Fees for Debit Card Transactions in the U.S. (May be shown as a separate charge or included by Merchant in your transaction total.)	<b>Fees vary by Merchant.</b> Merchant may charge a fee for debit card transactions. <i>These are not First Northern Bank fees and are outside of First Northern Bank's control.</i>
Fees for Debit Card Purchase Conducted in a Foreign Country and in a Currency Other than U.S. Dollars (shown as <i>Master Card Cross Border Fee</i> )	<b>Fee is 1% of transaction amount after conversion to U.S. Dollars.</b>

<i>(Additional Merchant Fees may be shown separately or may be included by the Merchant in your transaction total.)</i>	<b>Additional fees vary by Merchant.</b> Merchants may charge a fee for a debit card transaction. You may also be charged a Currency Conversion Fee. <i>These are not First Northern Bank fees and are outside of First Northern Bank's control.</i>
First Northern Bank Debit Card Replacement Fee <i>(shown as Debit Card Replacement Fee)</i>	<b>\$10 fee per replacement card</b> will be charged when consumer orders a replacement card for a lost or damaged card. Fee not assessed when replacement cards are ordered due to fraud and/or theft.

### Wire Transfer Fees – Consumer Accounts Only

For Business Account Wire Transfer Fees, see section entitled, “**Treasury Management Fees for Business,**” below.

Incoming Domestic Wire Fee <i>(shown as Wire Fee)</i>	No fee. You receive a wire transfer to be credited to your account at First Northern Bank from another financial institution located within the United States
Incoming International Wire Fee <i>(shown as Wire Fee)</i>	No fee. You receive a wire transfer to be credited to your account at First Northern Bank from a financial institution located outside of the U.S.
Outgoing Domestic Wire Fee <i>(shown as Wire Fee)</i>	<b>\$40 fee</b> per wire transfer. You request funds to be wired from your First Northern Bank account to an account at another financial institution located within the U.S.
Outgoing International Wire Fee in U.S. Dollars or Foreign Currency <i>(shown as DDA Outgoing International Wire Fee)</i>	<b>\$70 fee</b> per wire transfer. You request funds to be wired from your First Northern Bank account to an account at a financial institution located outside of the U.S.

### Overdraft (Paid Item) & Non-Sufficient Funds (NSF) Returned Item Fees

<b>Overdraft (OD) Fee</b>  <i>(shown as Overdraft Fee)</i>	<p>First Northern Bank pays an item when your account does not have enough money in your <b>AVAILABLE BALANCE</b><sup>5</sup>, causing your account to be overdrawn.</p> <p><b>\$32 fee for each item</b><sup>6</sup> (Your Account may be charged a daily maximum of 6 Overdraft Fees per day, for a total of \$192. There is no daily maximum number of Overdraft Item Fees that may be charged to Commercial Checking Account holders.)</p> <p>Be aware that your item<sup>6</sup> may be presented multiple times. We do not monitor or control the number of times your transaction item is presented for payment. We may charge a fee EACH TIME the item is presented if the amount of money in your account is not sufficient to cover that item. <b>This may result in multiple fees being assessed for THE SAME ITEM</b><sup>6</sup>. We may charge you an Overdraft Fee (if we pay the item) AFTER we have charged you NSF Fee(s) (if we returned the item when it was presented for payment at an earlier time.)</p>
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<sup>5</sup> **AVAILABLE BALANCE** is defined as your Ledger (or Current) Balance plus or minus today’s activity, minus holds for total of transactions that have not yet cleared (such as holds placed by merchants for one-time debit card purchases), and minus total of deposited checks that may have had Uncollected Funds Holds placed on them at the time of deposit.

<sup>6</sup> **Items that may be charged OD or NSF Returned items fees may include** checks, automatic bill payment, one-time ACH debit, recurring debit, ATM withdrawal, or everyday one-time debit card transaction.

	<p><u>An Overdraft Fee <b>WILL NOT be charged</b> under the following circumstances</u> (These special circumstances do not apply to Commercial Checking Account Holders)</p> <ol style="list-style-type: none"> <li>1. If after all transactions presented to your account in any given day are paid, and your account balance at the end of the day is overdrawn by \$10 or less.</li> <li>2. If the item<sup>6</sup> being presented to your account is \$10 or less</li> <li>3. On an everyday one-time debit card transaction or ATM withdrawal, if your available balance was sufficient at the time the transaction was authorized, even if your account balance is overdrawn at the time the transaction is presented for payment.</li> <li>4. (For Consumer Account Holders Only.) On an everyday one-time debit card transaction or ATM withdrawal from a <b>CONSUMER</b> Account <b>unless you have expressly opted-in to the First Northern Bank Full Overdraft Protection Service (Full ODP). If you have opted-in to Full ODP, you have agreed that Overdraft Fees will be charged to your account in exchange for payment of these items.</b></li> </ol>
<p><b>Non-Sufficient Funds Returned Item (NSF) Fee</b></p> <p>(shown as NSF Returned Item Fee)</p>	<p>First Northern Bank returns an item<sup>6</sup> presented for payment when your account does not have enough money in your <b>AVAILABLE BALANCE</b><sup>5</sup> <b>\$32</b> fee for each <i>item</i><sup>6</sup> (Your Account may be charged a daily maximum of 6 Non-Sufficient Funds Returned Item Fees per day, for a total of \$192. There is no daily maximum number of NSF Returned Item Fees that may be charged to Commercial Checking Account.)</p> <p>Be aware that your <i>item</i><sup>6</sup> may be presented multiple times. We do not monitor or control the number of times your transaction item is presented for payment. We may charge a fee EACH TIME the item is presented if the amount of money in your account is not sufficient to cover that item. <b>This may result in multiple Non-Sufficient Funds Fees being assessed for THE SAME ITEM</b><sup>6</sup>.</p> <p><u>A Non-Sufficient Funds Returned Item Fee <b>WILL NOT be charged</b> under the following circumstances:</u> (These special circumstances do not apply to Commercial Checking Account.)</p> <ol style="list-style-type: none"> <li>1. If the item<sup>6</sup> being presented to your account is \$10 or less</li> <li>2. On a declined ATM withdrawal attempt or declined every day one-time debit card transaction attempt, such as a purchase at a grocery store or other merchant.</li> <li>3. To a BankOn Checking Account</li> </ol>
<p><b>Reserve Account Advance Fee</b></p> <p>(shown as Transfer Fee)</p>	<p><b>2% of the advance amount will be charged as a Transfer Fee.</b> For example, when \$200 is advanced from your Reserve Account, your Reserve Account will be charged a \$4 Transfer Fee.</p>
<p><b>OVERDRAFT PROTECTION OPTIONS.</b> First Northern Bank offers two Overdraft Protection alternatives <b>to help you avoid Overdraft and NSF Returned Item Fees.</b> 1. Savings Account overdraft automatic transfers, and 2. Reserve Account Line of Credit (requires credit approval.) Either account can be linked to your checking account to avoid overdraft situations. Fees for these services apply.</p>	
<p><b>OVERDRAFT PROGRAM OPTIONS.</b> First Northern Bank offers two Overdraft Programs from which you may choose. The Standard and Full Programs may help you avoid check returns and rejected electronic transactions up to a certain overdrawn amount. <b>However, all Overdraft and Non-Sufficient Funds fees as listed above will apply.</b> You may choose either of these options, or no Overdraft Program. You may change your Overdraft Program choice at any time by contacting the bank. See <u>Understanding and Avoiding Overdraft and Non-Sufficient Fund (NSF) Returned Item Fees</u> and the <u>Overdraft Program Service Policy</u>.</p>	

## CONSUMER ONLINE BANKING AND MOBILE BANKING SERVICES FEES

Online and Mobile Banking Fees	<b>Basic Online Banking Services are free</b> , including Mobile Check Deposit, Account and Balance Inquiry, electronic statements, Balance Transfer, External Bank Transfer from your First Northern Bank Account to another account owned by you at another financial institution, Account History/Statements, History Export or Address Change. Bill Payment is free for Consumer Accounts.
Electronic Periodic Statement Fee	<b>Free.</b> Fees may apply to receive paper statements, with additional charge if paper statement will include check images
Expedited Bill Pay Payment Request <i>(Fee shown as Rush Payment Fee Bill Pay)</i>  These expedited fees are charged by the Bank's Bill Pay provider and are not controlled by the Bank.	Fee assessed when you enter a Bill Payment request into your First Northern Bank Online Banking service and request the payment to be expedited. For next and second business day options, all requests must be received by 1 p.m. Pacific Time. Fees are as follows: <b>\$34.95 each</b> for Next Business Day Delivery <b>\$29.95 each</b> for Second Business Day Check Delivery <b>\$6.95 each</b> for Second Business Day Electronic Delivery
<i>All Deposit Account Fees disclosed within this Schedule of Fees and Service Charges still apply to the requests and activity that occur on the deposit account, regardless of whether they were performed within Online Banking, Mobile Banking, or by any other method.</i>	

## Other Miscellaneous Deposit Account Fees – Businesses & Consumers

<b>Account Research</b> <i>(shown as Account Research Fee)</i>	You request the bank to complete research for various data within your deposit account, and potentially provide copies for your records. <b>\$30 per research hour</b> <b>\$2 per copy provided</b> <b>\$20 Minimum Fee</b> per research project requested
<b>Cashier's Check</b>	<b>\$10 per check purchased.</b> Check paid for by you and issued by the Bank. <i>Cashier's checks</i> are treated as guaranteed funds because the bank, rather than the purchaser, is responsible for paying the amount. Can be an alternative to a personal check.
<b>Checks or Other Supplies Ordered</b>	An order of personal checks, deposit slips, or other banking supplies. Price varies based on nature and quantity of items ordered. Fees vary and are charged via ACH by supplying vendor.
<b>Check Cashing for Non-Customers</b>	<b>\$25 per check cashed.</b> Charged only to non-customers when the check amount is more than \$5,000.
<b>Coin Processing for Consumer Customers</b>	<b>10% fee of total dollar amount</b> of unrolled or bagged coin counted via coin counting machine. For example, if the bank uses the coin counter to count \$60 in loose unrolled coin, a fee of \$6.00 or 10% will be charged.
<b>Collection Charges – Incoming</b> <i>(fees listed do not include fee assessed by your payee's financial institution whose customer issued the check to you.)</i>	<b>\$25 per check received</b> for incoming collection from your check payee's financial institution for collection against your account
<b>Collection Charges - Outgoing</b> <i>(fees listed do not include fee assessed by financial institution whose customer issued the check to you.)</i>	<b>\$25 per check sent</b> for outgoing collection. You ask Bank to send a check that has previously been returned unpaid to First Northern Bank, to bank whose customer issued check to you in an attempt to collect the funds for that check.

<b>Counter Checks and Deposit Slips</b>	<b>\$2.50 per five (5) counter checks</b> <b>\$2.50 per five (5) counter deposit slips</b> Emergency checks or deposit slips provided in-person at a branch when you do not have any checks or deposit slips left in your checkbook.
<b>Court Ordered or Court Blocked Accounts</b>	<b>\$15 Maintenance Fee</b> per monthly statement cycle, in addition to other fees applicable based on account type.
<b>Deposit Correction Fee</b> (shown in history as <i>Service Charge</i> , and Statement Service Charge Summary as <i>Total Deposit Correction</i> )	<b>\$10 per corrected deposit.</b> When the amount you entered onto the deposit slip is not accurate and must be adjusted by the Bank. Fees are totaled and charged as one amount on the final business day of your statement cycle. For example, if you have 2 (two) deposit corrections during the month, you will be charged once, for a total of \$20.
<b>Deposited Item Returned or Cashed Check Returned</b>  (Fee shown as <i>Returned Deposited Item Fee</i> )	<b>\$10 per item returned</b> – drawn on a domestic financial institution. <b>\$25 per item returned</b> – drawn on a foreign financial institution. You deposit or cash an item that is returned to the Bank unpaid. In the Bank’s sole discretion, certain returned items may be reprocessed (resubmitted for payment) in a second attempt to collect payment on your behalf and save you the inconvenience of deducting the amount of the item from your account balance. If the item is returned unpaid a second time, it will then be charged back to your Account and a Returned Deposited Item Fee will be assessed.
<b>Excessive Withdrawal Fee Money Market Account</b> (Total Excessive Withdrawal Fees for Period shown as <i>Service Charge</i> in activity listing and <i>Withdrawal</i> under Service Charge Summary.)	<b>\$10 Excessive Withdrawal Fee per excessive transaction</b> more than six (6) for each statement cycle. Refer to your account <u><i>Truth in Savings Disclosure, Terms &amp; Conditions of Your Account or Additional Deposit Account Terms &amp; Conditions</i></u> for details.
<b>Excessive Withdrawal Fee - All Savings Account Types</b> (Total Excessive Withdrawal Fee for period shown as <i>Service Charge</i> in activity listing and as <i>Withdrawal</i> under Service Charge Summary)	<b>\$1 Excessive Withdrawal Fee per excessive transaction</b> more than three (3) for each statement cycle. Refer to your account <u><i>Truth in Savings Disclosure, Terms &amp; Conditions of Your Account or Additional Deposit Account Terms &amp; Conditions</i></u> for details.
<b>Legal Process</b> (shown as <i>Legal Order Processing Fee</i> )	<b>\$100 per Legal Process received</b> by Bank. First Northern Bank receives a garnishment, attachment, levy, subpoena, or other legal order for processing against your deposit account. Account will not be overdrawn by this fee.
<b>Medallion Signature Guarantee</b>	<b>\$20 per signature.</b> No fee will be charged to place a Medallion Signature Guarantee on First Northern Community Bancorp Stock Certificate
<b>New Account Closure Fee</b>	<b>\$25 fee</b> assessed if new account closed within ninety (90) calendar days of account opening.
<b>Notary Service</b>	<b>Ask for current fee amount.</b> No charge for notarization of First Northern Bank documents. Assessed per notarized signature on non- First Northern Bank documents. Request current fee at time of service.
<b>Notice of Inactive Account</b> (shown as <i>Notice of Inactive Account</i> )	<b>\$2 per Notice Mailed.</b>
<b>Safe Deposit Annual Rental Fee</b>	<b>\$40 - \$150</b> annually based on box size. Box size and availability vary by branch office. Will be charged at box opening and on each anniversary date of box opening.

<b>Safe Deposit Replacement Key</b>	<b>\$30 per replacement key.</b> You will be issued two Safe Deposit Box entrance keys. If you lose one key, or close your box and only return one key, you will be charged a Replacement Key Fee.
<b>Safe Deposit Drilling Fee</b>	<b>\$300 per box drilled</b> If the Safe Deposit Box is rented and the customer's key is not available for use. This could occur, for example, if both customer keys have been lost, or if a box is drilled for non-payment of rent.
<b>Signature Guarantee/Validation</b>	<b>\$10 per signature.</b> Service available to bank customers only.
<b>Statement Copy</b> (shown as <i>Statement Copy Fee</i> )	<b>\$2 per statement copy</b> Providing additional copies of your statement that you pick up at branch or ask us to mail or securely email to you.
<b>Stop Payment Fee – Check, ACH, or another Electronic Debit</b> (Fee shown as <i>Stop Item Charges</i> )	<b>\$25 per stop payment</b> per item initially requested or renewed A check Stop Payment Order is effective for six (6) months. If your initial Stop Payment Order has expired, you may renew the Stop Payment Order for an additional six (6) months. A renewal request will be charged an additional Check Stop Payment Fee. An Automated Clearing House (ACH) or another electronic debit item is effective indefinitely.
<b>Telephone Transfer Fee</b> (shown individually as <i>Service Charge</i> , shown as <i>Total Telephone Transfer</i> in Service Charge Summary)	<b>\$4 each per Telephone Transfer</b> requested. You make a telephone request to transfer funds between your First Northern Bank accounts. Fees are assessed on the last business day of your statement cycle, for ALL telephone transfers made during the period. For example, if you made three (3) telephone transfers during the statement cycle, you will be charged \$12.

## TREASURY MANAGEMENT FEES FOR BUSINESSES AND COMMERCIAL ACCOUNTS NOT ON ACCOUNT ANALYSIS

ATM Out of Network Transaction Fee	<b>\$2.50 per transaction</b> not made at a First Northern Bank or Money Pass ATM.
Online and Mobile Banking Fees	<b>Basic Online Banking Services are free</b> , including Mobile Check Deposit, Account and Balance Inquiry, electronic statements, Balance Transfer, Account History/Statements, History Export or Address Change.
ACH Origination Services (Fees are totaled and shown as <i>Cash Management Fee</i> )	You must apply and be approved for this Service. <b>\$25 Basic Maintenance per month</b> per Business Entity with service for one originating deposit account <b>\$50 Basic Maintenance per month</b> per Business Entity with service for more than one originating deposit account <b>\$0.20 per transaction</b> processed <b>\$5 per item</b> of ACH items created by business returned to bank as unauthorized or non-sufficient funds <b>\$15 per Reversal</b> of an ACH item created by business. Bank cannot guarantee success of reversal attempts.
Bill Payment (shown as <i>Bill Payment Fee</i> )	<b>\$6 per statement cycle</b> for Monthly Maintenance; no charge with Business Growth Checking Account.
Coin Processing for Business Customers	<b>\$5.25 Coin per box</b> (withdrawn) <b>10% of total value of unrolled</b> , loose bagged coin, non-standard bag (deposited) <b>\$7 per bag</b> Coin, loose bagged, standard bag (deposited)
Duplicate Notice Fee	<b>\$10 per month</b> for each duplicate notice address
Escrow Account Services	<b>\$50 Maintenance Fee</b> per account per month <b>\$100-\$500 Set Up Fee</b> (dependent on cost of legal review)

Expedited Bill Pay Payment (Fee shown as Rush Payment Fee Bill Pay)	Fee assessed when you enter a Bill Payment request into your First Northern Bank Online Banking service and request the payment to be expedited. For next and second business day options, all requests must be received by 1 p.m. Pacific Time. Fees are as follows: <b>\$34.95 each</b> for Next Business Day Delivery <b>\$29.95 each</b> for Second Business Day Check Delivery <b>\$6.95 each</b> for Second Business Day Electronic Delivery
Facsimile Signature Agreement	<b>\$25 Annual Fee</b> charged at acceptance of Agreement and on the anniversary date thereafter
Federal and State Tax Payments (fee included in and shown as Cash Management Fee)	<b>\$25 Basic Maintenance per month</b>
Fraud Detection Services (shown as Positive Pay Fees)	Basic Maintenance Fees: <b>\$25 per month</b> if one deposit account on service <b>\$50 per month</b> if two or three deposit accounts on service <b>\$15 per month</b> for each additional deposit account on service more than 3 (three) <b>\$1 per item</b> missed deadline fee
Multiple Mailing (shown as Multiple Mailing)	<b>\$5 per month</b> per additional mailing address When you request account statements be mailed to more than one mailing address
Night Depository Services (shown as Annual Night Deposit Fee)	<b>\$25 Annual Maintenance Fee</b> if issued Night Drop key <b>\$30 per locked fabric bag</b> with key <b>\$40 per box</b> large one-time use night drop bags <b>\$30 per box</b> small one-time use night drop bags <b>\$1 per bag</b> one-time use night drop bags, small or large
Remote Deposit Capture (shown as Service Fees)	You must apply and be approved for this Service No Charge for first Scanner, with 2-year agreement <i>Additional Scanners may be purchased at current market price</i> <b>\$50 Maintenance Fee per Month</b> per primary location <b>\$15 Maintenance Fee per Month</b> per additional location <b>\$125 Set Up Fee</b> – One time charge, assessed when service approved <b>\$.08 per item</b> deposited
Special Statement Fees	<b>\$5 per month per Special Cutoff Statement</b> (if you request the bank end your statement cycle on a certain date, which is not a normal statement cycle end date. <i>This is available to business customers only.</i> ) <b>\$5 per Duplicate or Partial Transcript Statement</b> (if you request a paper copy of your account statement or a printout of your account activity between certain dates that are not your full statement cycle.)
Wire Transfer Service (wire fees shown separately on account statement)	<b>\$40 per Domestic</b> outgoing wire transfer initiated in a Branch facility <b>\$30 per Domestic</b> outgoing wire transfer initiated through Online Banking <b>\$70 per International</b> outgoing wire transfer initiated in a Branch facility <b>\$50 per International</b> outgoing wire transfer initiated through Online Banking <b>\$35 per Reverse</b> wire transfer
<i>All Deposit Account Fees disclosed within this Schedule of Miscellaneous Fees and Service Charges still apply to the requests and activity that occur on the deposit account, regardless of whether they were performed within Online Banking, Mobile Banking, or by any other method.</i>	

Refer to First Northern Bank: Account Agreement; Terms and Conditions of Your Account; Additional Deposit Account Terms and Conditions; Electronic Banking Services Agreement & Disclosure Statement, Deposit Rates Sheet and; Account Product Truth in Savings Disclosures for further essential information.

**ACCOUNT ANALYSIS SERVICES ARE AVAILABLE FOR BUSINESSES WITH HIGH ACCOUNT ACTIVITY. PLEASE ASK FOR MORE INFORMATION.**

**FIRST NORTHERN BANK**  
**HOME MORTGAGE DISCLOSURE ACT (HMDA)**  
**DISCLOSURE STATEMENTS**

**SECTION F**

Any member of the public or organization may access FNB's prior years HMDA Disclosure Statement at the Consumer Finance Protection Bureau's (CFPB's) website, found at:

[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

# **FIRST NORTHERN BANK**

## **RECORD OF WRITTEN COMMENTS AND COMPLAINTS**

Received from the General Public, Banking Agencies and  
Social Media along with Bank Response

### **SECTION G**

The Bank has received no negative written comments or  
complaints in regard to the Bank's Community  
Reinvestment Act (CRA) performance in 2023 or 2024.