



# Pacific Crest Bank

*Community Reinvestment Act Public File*

Prepared as of April 1, 2026

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## Introduction

We are pleased to provide our Public File, as required under regulations implementing the Federal Community Reinvestment Act (CRA). As a local, independently owned community bank, Pacific Crest Bank is dedicated to meeting the credit needs of our community in the Puget Sound region. Our primary Federal regulator, the Federal Deposit Insurance Corporation (FDIC), evaluates our record of helping meet the credit needs of this community, consistent with safe and sound banking operations. The FDIC considers this record when deciding on certain applications submitted by us.

You are entitled to certain information under the CRA. This Public File contains information about our operations and our performance under the CRA, including, for example:

- Information about our locations, including products and services offered at those locations
- The public section of our most recent CRA Performance Evaluation prepared by the FDIC
- Comments received from the public relating to our performance in helping to meet community credit needs, along with our responses to those comments

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks scheduled for CRA examination in that quarter. This list is available from:

Regional Director, FDIC  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, CA 94105

You may send written comments about our performance in helping to meet community credit needs to the regional director and our Compliance Officer:

Ryan Douglas, Compliance Officer  
Pacific Crest Bank  
3500 188<sup>th</sup> Street SW, Suite 575  
Lynnwood, WA 98037

The FDIC will consider your letter and any response by us in evaluating our CRA performance, and this information may be made public. You may also submit comments electronically through the FDIC's website at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra).

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Pacific Crest Bancorp, Inc., a bank holding company. You may request an announcement of applications covered by the CRA filed by bank holding companies from:

Director of CRA Supervision  
Federal Reserve Bank of San Francisco  
101 Market Street  
San Francisco, CA 94105

Thank you for your interest in Pacific Crest Bank and the community we serve.

## Public Comments

**This section of the public file contains all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to our performance in helping to meet community credit needs and our response to those comments. We will not publish written comments if those comments or our responses contain statements that reflect adversely on the good name or reputation of any persons (other than the bank) or if the publication of those comments would violate specific law provisions.**

We did not receive any written comments during the specified period.

## CRA Performance Evaluation

**The following pages contain the public section of our most recent CRA Performance Evaluation, prepared by our primary Federal regulator, the Federal Deposit Insurance Corporation (FDIC).**

# **PUBLIC DISCLOSURE**

October 18, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Pacific Crest Savings Bank  
Certificate Number: 34585

3500 188<sup>th</sup> Street Southwest, Suite 575  
Lynnwood, Washington 98037

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 neighborhoods, in a manner consistent with its resources and capabilities.

Pacific Crest Savings Bank's (PCSB) satisfactory CRA performance under the Lending Test supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following points summarize the bank's Lending Test performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the institution's AA.
- The geographic distribution of loans reflects excellent dispersion throughout the AA.
- Given the income information is not collected for multifamily loans, the Borrower Profile criterion was not evaluated and did not affect the Lending Test conclusions.
- The institution did not receive any CRA-related complaints since the previous evaluation.

## DESCRIPTION OF INSTITUTION

PCSB is a single-branch institution that is wholly owned by Pacific Crest Bancorp Incorporated, both of which are headquartered in Lynnwood, Washington. PCSB received a Satisfactory rating at the previous FDIC CRA Performance Evaluation dated October 17, 2016 using Small Institution Examination Procedures. PCSB primarily offers a mix of multifamily, commercial real estate, and residential construction loan products. Additionally, the bank offers floating interest rate home loans to a lesser extent. The institution provides a variety of deposit products including checking, savings, money market deposit accounts, certificates of deposit, and individual retirement accounts. The institution did not open or close any branches and did not have any merger or acquisition activity since the previous evaluation.

As of the June 30, 2022 Call Report, PCSB holds \$276.5 million in total assets, \$200.7 million in total loans, and \$221.0 in total deposits. Since the previous evaluation, 1-4 family residential lending declined by \$10.2 million or 11.4 percent and multifamily residential lending increased by \$44.9 million or 16.7 percent, while the remainder of the loan portfolio remains stable. The following tables illustrates the current distribution of loans.

<b>Loan Portfolio Distribution as of 06/30/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	22,143	11.0
Secured by Farmland	-	0.0
Secured by 1-4 Family Residential Properties	32,984	16.4
Secured by Multifamily (5 or more) Residential Properties	83,848	41.8
Secured by Nonfarm Nonresidential Properties	51,354	25.6
<b>Total Real Estate Loans</b>	<b>190,329</b>	<b>94.8</b>
Commercial and Industrial Loans	-	0.0
Agricultural Production and Other Loans to Farmers	-	0.0
Consumer Loans	75	0.0
Obligations of State and Political Subdivisions in the U.S.	-	0.0
Other Loans	11,617	5.8
Lease Financing Receivable (net of unearned income)	-	0.0
Less: Unearned Income	(1,316)	(0.6)
<b>Total Loans</b>	<b>200,705</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

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

## DESCRIPTION OF ASSESSMENT AREA

PCSB has delineated the Puget Sound AA which is part of the Seattle-Tacoma-Bellevue MSA and consists of King and Snohomish Counties. The AA is seated along the Greater Puget Sound of Washington State with a total of 549 census tracts (CT) where PCSB operates a single branch. No changes have been made to the AA since the previous evaluation.

## **Economic and Demographic Data**

In the AA, there are 31 low-, 125 moderate-, 228 middle-, and 160 upper-income CTs. There are five CTs with no income designation. See the following table for additional demographic information.

<b>Demographic Information of the Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	549	5.6	22.8	41.5	29.1	0.9
Population by Geography	2,792,409	6.0	22.9	41.3	29.5	0.3
Housing Units by Geography	1,165,983	5.8	22.4	41.2	30.4	0.2
Owner-Occupied Units by Geography	651,888	3.0	18.1	44.8	34.1	0.0
Occupied Rental Units by Geography	442,529	9.7	28.4	36.2	25.3	0.4
Vacant Units by Geography	71,566	6.7	24.7	40.5	27.9	0.2
Businesses by Geography	333,757	5.5	17.9	37.4	38.3	0.8
Farms by Geography	6,165	3.7	17.4	45.2	32.2	1.5
Family Distribution by Income Level	675,378	21.5	17.5	20.6	40.4	0.0
Household Distribution by Income Level	1,094,417	24.1	16.1	17.8	42.0	0.0
Median Family Income MSA - 42644 Seattle-Bellevue-Kent, WA		\$92,317	Median Housing Value			\$380,393
			Median Gross Rent			\$1,228
			Families Below Poverty Level			6.9%
<small>Source: 2015 ACS and 2021 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

According to Moody Analytics, the AA is recovering from the economic effects from the COVID-19 pandemic. The recouping of job losses in the hospitality industry is slowly gaining while job growth in the tech industry has slowed. The top employers within the AA continue to be Amazon, Boeing Company, and Microsoft Corporation, which is also consistent with three main economic drivers being the manufacturing, high-tech, and logistic industries. Housing prices remain high, but are consistent with the state and national pricing trends. During the review period, unemployment trends stabilized following the pandemic. The following illustrates the annual unemployment levels for the AA's counties compared to the state of Washington and the nation.

Unemployment Rates in the Assessment Area				
Area	2021	2020	2019	2018
	%	%	%	%
King	4.3	7.8	2.7	3.3
Snohomish	5.0	8.8	3.0	3.6
State Average	5.2	8.5	4.3	4.4
National Average	5.3	8.1	3.7	3.9
<i>Source: Bureau of Labor Statistics</i>				

**Competition**

According to the June 30, 2022 Deposit Market Share Report, PCSB ranks 30<sup>th</sup> out of 47 FDIC-insured depository institutions resulting in a 0.2 percent market share from \$221.0 million in deposits. Of the same data, PCSB operates 1 out of 639 branches in the AA. Considering PCSB’s single branch in the AA, competition is heavy as the top three institutions of the AA are national banks that collectively have 57.5 percent of the deposit market share or \$80.4 billion in deposits.

**Community Contact**

To assess the current credit needs, examiners used an existing community contact from an organization that specializes in community development lending for affordable housing. According to the contact, the high cost of housing has spread into neighboring counties, giving rise to the need of more affordable housing within the Greater Puget Sound area. The contact also stated that King and Snohomish Counties are comparably unaffordable, causing families to move further south beyond Pierce County due to low inventory and rising costs.

**Credit Needs**

Considering the community contact information and key economic and demographic data indicators, access to affordable housing represents a primary credit need for the AA. Opportunities also exist for banks to support affordable housing initiatives by creating either flexible lending products that have less restrictions or through donations or investments that assist low-and-moderate income families within the Puget Sound AA.

**SCOPE OF EVALUATION**

**General Information**

Examiners used Small Institution Examination Procedures to evaluate PCSB’s CRA performance. This evaluation covers the period from the prior evaluation dated October 17, 2016 to the current evaluation dated October 18, 2022. The AA is analyzed using full-scope procedures to determine the overall conclusions.

### **Activities Reviewed**

Examiners determined that PCSB's major product line is multifamily loans. This determination stems from PCSB's lending strategy and the number of and dollar volume of loans originated during the evaluation period. Small business loans are not a primary product as lending volumes during the evaluation period were insufficient to yield meaningful conclusions nor did PCSB participate in the SBA Paycheck Protection Program during the COVID-19 pandemic. Additionally, PCSB did not originate any small farm loans during the evaluation period and, thus small farm loans were excluded from the analysis. PCSB is not a HMDA reporter and only originates a nominal amount of 1-4 family loans. Further, 1-4 family loans are not a major loan product of the bank.

All multifamily loans originated from January 1, 2020, through December 31, 2021 were subject to examiner analysis. This was comprised of 12 multifamily loans totaling \$13.5 million in 2020 and 18 multifamily loans totaling \$18.6 million in 2021.

Examiners used data from the 2015 ACS Survey as a comparison for the bank's lending performance. Examiners confirmed that 2021 lending performance is representative of PCSB's lending activity during the evaluation period; therefore, the presentation of lending data is limited to 2021. Given that borrower income is not collected for multifamily loans, the Borrower Profile criterion was not evaluated and did not affect the Lending Test conclusions. The institution did not request to have community development investments or services evaluated.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

PCSB is rated "Satisfactory" in the Lending Test. Performance in the LTD Ratio, AA Concentration, and Geographic Distribution criterion supports this conclusion. The Borrower Profile criterion was not evaluated and did not affect the Lending Test's conclusions.

### **Loan-to-Deposit Ratio**

The LTD ratio is reasonable given the institutions size, financial condition, and AA credit needs. The LTD ratio calculated from the Call Report data averaged 94.3 percent over the past 23 quarters from December 31, 2016 to June 30, 2022. The range in which the LTD ratio was calculated ranges from the lowest point of 88.0 percent as of December 31, 2019 to the maximum of 100.4 percent as of June 30, 2019. The fluctuation in the ratios during the evaluation period is generally stable. PCSB's average LTD ratio was lower than two comparable institutions and has declined since the previous evaluation, but is still considered reasonable. This level of performance is partially attributed to PCSB not participating in the SBA Paycheck Protection Program during the peak of the COVID-19 pandemic. The following table illustrates the bank's LTD ratio against two comparable institutions during the review period.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 06/30/2022 (\$000s)	Average Net LTD Ratio (%)
PCSB	276.4	94.3
Similarly-Situated Institution #1	104.2	102.6
Similarly-Situated Institution #2	154.1	100.2

*Source: Reports of Condition and Income 12/31/2016 - 06/30/2022*

### **Assessment Area Concentration**

The majority of multifamily loans are inside the institution's AA. This level of lending originated within the AA decreased slightly since the prior examination where lending performance was considered excellent at 88.2 percent of residential loans. This decline of lending within the AA is partially attributed to the bank's limited product line involving multifamily loans. 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		
	#	%	#	%		\$	%	\$	%	
Multifamily										
2020	10	83.3	2	16.7	12	8,121	60.1	5,400	39.9	13,521
2021	14	77.8	4	22.2	18	13,533	73.0	5,017	27.0	18,550
<b>Total</b>	<b>24</b>	<b>80.0</b>	<b>6</b>	<b>20.0</b>	<b>30</b>	<b>21,654</b>	<b>67.5</b>	<b>10,417</b>	<b>32.5</b>	<b>32,071</b>

*Source: Bank Data  
Due to rounding, totals may not equal 100.0%*

### **Geographic Distribution**

The geographic distribution of multifamily loans reflects excellent dispersion throughout the AA. The institution's 2021 multi-family lending within both LMI CTs significantly exceeds the percentage of multifamily housing units within the AA. Refer to the table on the following page.

Geographic Distribution of Multifamily Loans					
Tract Income Level	% of Multi-Family Housing Units	#	%	\$(000s)	%
Low					
2021	10.1	2	14.3	1,355	10.0
Moderate					
2021	26.8	5	35.7	5,098	37.7
Middle					
2021	33.5	5	35.7	5,025	37.1
Upper					
2021	29.0	2	14.3	2,055	15.2
Not Available					
2021	0.6	0	0.0	0	0.0
<b>Totals</b>					
2021	100.0	14	100.0	13,533	100.0
<i>Source: 2015 ACS; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

This criterion was not evaluated and did not affect the Lending Test conclusions.

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating

### **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.

## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

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

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

## 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.

**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.

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

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

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

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

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

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

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

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

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

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

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

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

**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 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.

**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.

## List of Current Branches

**This section lists our bank's branches, their street addresses, and their geographies. It is current as of April 1, 2026.**

### Home Office – Main Branch

Located on the 5<sup>th</sup> Floor of the 3500 Building of the Alderwood Business Center in Lynnwood.  
*Serving the counties of King and Snohomish*

#### Street Address

3500 188<sup>th</sup> St SW, Suite 575  
Lynnwood, WA 98037-4763

MSA-State-County-Tract: 42644-53-061-0517.02

## Branching Activity

**This section lists the branches we have opened or closed during the current year and the prior two calendar years, along with their street addresses and geographies.**

We did not open or close any branches during the specified period.

## Services Provided

**This section lists the services generally offered by the bank. This includes our available loan and deposit products, associated transaction fees, and our hours of operation.**

### Hours of Operation

Our office is open from 8:30 AM to 4:30 PM Monday through Friday, excluding Federal holidays. We are also available to assist you by appointment. To schedule an appointment, contact our office at (425) 670-9600, toll-free at (800) 335-4126, or email [ClientServices@paccrest.com](mailto:ClientServices@paccrest.com).

### Available Products and Services

#### Deposit Products

- Personal Checking Accounts
  - Free Checking
  - Interest Checking
  - Interest Plus Checking
- Business Checking Accounts
  - Business Checking
  - Business Interest Checking
- Money Market Account
- Certificates of Deposit
- Individual Retirement Accounts

#### Deposit Features and Fees

- No transaction fees on Certificates of Deposit
- No transaction fees for Money Market Accounts with a minimum balance
- Free checking is available; see account terms and fee schedules for fees associated with other accounts
- Online Banking with free Bill Pay
- Mobile Banking
- No fee cash withdrawals at any U.S. ATM; no fee deposits at thousands of MoneyPass ATMs

#### Lending Products

- Portfolio Loans
  - 1-4 Family Residential
  - Multifamily
  - Commercial Real Estate
  - Floating Homes
- Construction Loans
  - 1-4 Family Residential
  - Land and Lot Development
  - Condominium Construction
  - Multifamily Construction and Rehabilitation

#### Lending Features and Fees

- Flexible underwriting:
  - Unique properties or borrowers who do not meet conventional financing requirements
  - Construction loans for builders of affordable homes in low-to-moderate-income areas
- Loan fees vary with product type and change with market conditions. Please meet with a loan officer for a free Term Sheet of associated fees

### Fee Schedules

Please contact us to receive our current fee schedule and the important terms and disclosures for any accounts you wish to open with us.

## CRA Assessment Area

**This section includes a map of our CRA assessment area, showing its boundaries and identifying the geographies within it.**

Our CRA assessment area follows the boundaries of the Everett, WA and Seattle-Bellevue-Kent, WA metropolitan divisions, which include all of King and Snohomish counties. A list of the geographies contained within the assessment area follows.



## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
21794	53	061	040100	SNOHOMISH COUNTY	53061040100	\$ 104,452	\$ 118,571	113.51%	Middle
21794	53	061	040200	SNOHOMISH COUNTY	53061040200	\$ 104,452	\$ 57,143	54.70%	Moderate
21794	53	061	040300	SNOHOMISH COUNTY	53061040300	\$ 104,452	\$ 112,882	108.07%	Middle
21794	53	061	040400	SNOHOMISH COUNTY	53061040400	\$ 104,452	\$ 78,787	75.42%	Moderate
21794	53	061	040500	SNOHOMISH COUNTY	53061040500	\$ 104,452	\$ 80,000	76.59%	Moderate
21794	53	061	040700	SNOHOMISH COUNTY	53061040700	\$ 104,452	\$ 52,841	50.58%	Moderate
21794	53	061	040800	SNOHOMISH COUNTY	53061040800	\$ 104,452	\$ 104,423	99.97%	Middle
21794	53	061	040900	SNOHOMISH COUNTY	53061040900	\$ 104,452	\$ 113,947	109.09%	Middle
21794	53	061	041000	SNOHOMISH COUNTY	53061041000	\$ 104,452	\$ 102,750	98.37%	Middle
21794	53	061	041100	SNOHOMISH COUNTY	53061041100	\$ 104,452	\$ 86,970	83.26%	Middle
21794	53	061	041201	SNOHOMISH COUNTY	53061041201	\$ 104,452	\$ 84,567	80.96%	Middle
21794	53	061	041202	SNOHOMISH COUNTY	53061041202	\$ 104,452	\$ 77,643	74.33%	Moderate
21794	53	061	041301	SNOHOMISH COUNTY	53061041301	\$ 104,452	\$ 139,961	133.99%	Upper
21794	53	061	041303	SNOHOMISH COUNTY	53061041303	\$ 104,452	\$ 89,912	86.07%	Middle
21794	53	061	041304	SNOHOMISH COUNTY	53061041304	\$ 104,452	\$ 146,250	140.01%	Upper
21794	53	061	041400	SNOHOMISH COUNTY	53061041400	\$ 104,452	\$ 88,218	84.45%	Middle
21794	53	061	041500	SNOHOMISH COUNTY	53061041500	\$ 104,452	\$ 80,694	77.25%	Moderate
21794	53	061	041601	SNOHOMISH COUNTY	53061041601	\$ 104,452	\$ 118,967	113.89%	Middle
21794	53	061	041605	SNOHOMISH COUNTY	53061041605	\$ 104,452	\$ 106,486	101.94%	Middle
21794	53	061	041606	SNOHOMISH COUNTY	53061041606	\$ 104,452	\$ 76,587	73.32%	Moderate
21794	53	061	041607	SNOHOMISH COUNTY	53061041607	\$ 104,452	\$ 149,338	142.97%	Upper
21794	53	061	041609	SNOHOMISH COUNTY	53061041609	\$ 104,452	\$ 116,565	111.59%	Middle
21794	53	061	041610	SNOHOMISH COUNTY	53061041610	\$ 104,452	\$ 128,875	123.38%	Upper
21794	53	061	041701	SNOHOMISH COUNTY	53061041701	\$ 104,452	\$ 82,537	79.01%	Moderate
21794	53	061	041703	SNOHOMISH COUNTY	53061041703	\$ 104,452	\$ 123,478	118.21%	Middle
21794	53	061	041704	SNOHOMISH COUNTY	53061041704	\$ 104,452	\$ 120,093	114.97%	Middle
21794	53	061	041805	SNOHOMISH COUNTY	53061041805	\$ 104,452	\$ 86,319	82.63%	Middle
21794	53	061	041808	SNOHOMISH COUNTY	53061041808	\$ 104,452	\$ 62,500	59.83%	Moderate
21794	53	061	041809	SNOHOMISH COUNTY	53061041809	\$ 104,452	\$ 56,802	54.38%	Moderate
21794	53	061	041810	SNOHOMISH COUNTY	53061041810	\$ 104,452	\$ 64,262	61.52%	Moderate
21794	53	061	041812	SNOHOMISH COUNTY	53061041812	\$ 104,452	\$ 82,782	79.25%	Moderate
21794	53	061	041813	SNOHOMISH COUNTY	53061041813	\$ 104,452	\$ 75,877	72.64%	Moderate
21794	53	061	041814	SNOHOMISH COUNTY	53061041814	\$ 104,452	\$ 40,699	38.96%	Low
21794	53	061	041815	SNOHOMISH COUNTY	53061041815	\$ 104,452	\$ 72,568	69.47%	Moderate
21794	53	061	041816	SNOHOMISH COUNTY	53061041816	\$ 104,452	\$ 118,265	113.22%	Middle
21794	53	061	041901	SNOHOMISH COUNTY	53061041901	\$ 104,452	\$ 74,836	71.64%	Moderate
21794	53	061	041904	SNOHOMISH COUNTY	53061041904	\$ 104,452	\$ 56,789	54.36%	Moderate
21794	53	061	041905	SNOHOMISH COUNTY	53061041905	\$ 104,452	\$ 88,000	84.24%	Middle
21794	53	061	041906	SNOHOMISH COUNTY	53061041906	\$ 104,452	\$ 36,295	34.74%	Low

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
21794	53	061	041907	SNOHOMISH COUNTY	53061041907	\$ 104,452	\$ 54,313	51.99%	Moderate
21794	53	061	042001	SNOHOMISH COUNTY	53061042001	\$ 104,452	\$ 119,784	114.67%	Middle
21794	53	061	042003	SNOHOMISH COUNTY	53061042003	\$ 104,452	\$ 148,281	141.96%	Upper
21794	53	061	042004	SNOHOMISH COUNTY	53061042004	\$ 104,452	\$ 112,738	107.93%	Middle
21794	53	061	042005	SNOHOMISH COUNTY	53061042005	\$ 104,452	\$ 154,295	147.71%	Upper
21794	53	061	042006	SNOHOMISH COUNTY	53061042006	\$ 104,452	\$ 88,194	84.43%	Middle
21794	53	061	050101	SNOHOMISH COUNTY	53061050101	\$ 104,452	\$ 127,083	121.66%	Upper
21794	53	061	050102	SNOHOMISH COUNTY	53061050102	\$ 104,452	\$ 77,713	74.40%	Moderate
21794	53	061	050200	SNOHOMISH COUNTY	53061050200	\$ 104,452	\$ 127,045	121.63%	Upper
21794	53	061	050300	SNOHOMISH COUNTY	53061050300	\$ 104,452	\$ 145,960	139.73%	Upper
21794	53	061	050402	SNOHOMISH COUNTY	53061050402	\$ 104,452	\$ 108,958	104.31%	Middle
21794	53	061	050403	SNOHOMISH COUNTY	53061050403	\$ 104,452	\$ 130,946	125.36%	Upper
21794	53	061	050404	SNOHOMISH COUNTY	53061050404	\$ 104,452	\$ 98,177	93.99%	Middle
21794	53	061	050501	SNOHOMISH COUNTY	53061050501	\$ 104,452	\$ 104,213	99.77%	Middle
21794	53	061	050502	SNOHOMISH COUNTY	53061050502	\$ 104,452	\$ 119,700	114.59%	Middle
21794	53	061	050600	SNOHOMISH COUNTY	53061050600	\$ 104,452	\$ 213,500	204.40%	Upper
21794	53	061	050700	SNOHOMISH COUNTY	53061050700	\$ 104,452	\$ 121,552	116.37%	Middle
21794	53	061	050800	SNOHOMISH COUNTY	53061050800	\$ 104,452	\$ 112,857	108.04%	Middle
21794	53	061	050900	SNOHOMISH COUNTY	53061050900	\$ 104,452	\$ 94,583	90.55%	Middle
21794	53	061	051000	SNOHOMISH COUNTY	53061051000	\$ 104,452	\$ 91,154	87.26%	Middle
21794	53	061	051100	SNOHOMISH COUNTY	53061051100	\$ 104,452	\$ 100,164	95.89%	Middle
21794	53	061	051200	SNOHOMISH COUNTY	53061051200	\$ 104,452	\$ 102,328	97.96%	Middle
21794	53	061	051301	SNOHOMISH COUNTY	53061051301	\$ 104,452	\$ 88,232	84.47%	Middle
21794	53	061	051302	SNOHOMISH COUNTY	53061051302	\$ 104,452	\$ 71,464	68.41%	Moderate
21794	53	061	051401	SNOHOMISH COUNTY	53061051401	\$ 104,452	\$ 59,345	56.81%	Moderate
21794	53	061	051402	SNOHOMISH COUNTY	53061051402	\$ 104,452	\$ 68,923	65.98%	Moderate
21794	53	061	051500	SNOHOMISH COUNTY	53061051500	\$ 104,452	\$ 61,163	58.55%	Moderate
21794	53	061	051601	SNOHOMISH COUNTY	53061051601	\$ 104,452	\$ 95,133	91.07%	Middle
21794	53	061	051602	SNOHOMISH COUNTY	53061051602	\$ 104,452	\$ 85,750	82.09%	Middle
21794	53	061	051701	SNOHOMISH COUNTY	53061051701	\$ 104,452	\$ 72,637	69.54%	Moderate
21794	53	061	051702	SNOHOMISH COUNTY	53061051702	\$ 104,452	\$ 91,771	87.85%	Middle
21794	53	061	051802	SNOHOMISH COUNTY	53061051802	\$ 104,452	\$ 110,689	105.97%	Middle
21794	53	061	051803	SNOHOMISH COUNTY	53061051803	\$ 104,452	\$ 63,826	61.10%	Moderate
21794	53	061	051804	SNOHOMISH COUNTY	53061051804	\$ 104,452	\$ 94,821	90.77%	Middle
21794	53	061	051912	SNOHOMISH COUNTY	53061051912	\$ 104,452	\$ 137,344	131.49%	Upper
21794	53	061	051913	SNOHOMISH COUNTY	53061051913	\$ 104,452	\$ 128,553	123.07%	Upper
21794	53	061	051914	SNOHOMISH COUNTY	53061051914	\$ 104,452	\$ 120,625	115.48%	Middle
21794	53	061	051916	SNOHOMISH COUNTY	53061051916	\$ 104,452	\$ 141,055	135.04%	Upper
21794	53	061	051917	SNOHOMISH COUNTY	53061051917	\$ 104,452	\$ 135,357	129.58%	Upper

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
21794	53	061	051918	SNOHOMISH COUNTY	53061051918	\$ 104,452	\$ 141,438	135.40%	Upper
21794	53	061	051921	SNOHOMISH COUNTY	53061051921	\$ 104,452	\$ 108,864	104.22%	Middle
21794	53	061	051922	SNOHOMISH COUNTY	53061051922	\$ 104,452	\$ 141,875	135.82%	Upper
21794	53	061	051926	SNOHOMISH COUNTY	53061051926	\$ 104,452	\$ 157,269	150.56%	Upper
21794	53	061	051927	SNOHOMISH COUNTY	53061051927	\$ 104,452	\$ 135,588	129.80%	Upper
21794	53	061	051928	SNOHOMISH COUNTY	53061051928	\$ 104,452	\$ 84,879	81.26%	Middle
21794	53	061	051929	SNOHOMISH COUNTY	53061051929	\$ 104,452	\$ 97,738	93.57%	Middle
21794	53	061	051930	SNOHOMISH COUNTY	53061051930	\$ 104,452	\$ 98,333	94.14%	Middle
21794	53	061	051931	SNOHOMISH COUNTY	53061051931	\$ 104,452	\$ 140,463	134.47%	Upper
21794	53	061	051932	SNOHOMISH COUNTY	53061051932	\$ 104,452	\$ 141,786	135.74%	Upper
21794	53	061	051933	SNOHOMISH COUNTY	53061051933	\$ 104,452	\$ 139,032	133.10%	Upper
21794	53	061	051934	SNOHOMISH COUNTY	53061051934	\$ 104,452	\$ 126,042	120.66%	Upper
21794	53	061	051935	SNOHOMISH COUNTY	53061051935	\$ 104,452	\$ 109,000	104.35%	Middle
21794	53	061	051936	SNOHOMISH COUNTY	53061051936	\$ 104,452	\$ 92,716	88.76%	Middle
21794	53	061	051937	SNOHOMISH COUNTY	53061051937	\$ 104,452	\$ 168,050	160.88%	Upper
21794	53	061	051938	SNOHOMISH COUNTY	53061051938	\$ 104,452	\$ 119,928	114.81%	Middle
21794	53	061	052004	SNOHOMISH COUNTY	53061052004	\$ 104,452	\$ 149,611	143.23%	Upper
21794	53	061	052005	SNOHOMISH COUNTY	53061052005	\$ 104,452	\$ 146,250	140.01%	Upper
21794	53	061	052006	SNOHOMISH COUNTY	53061052006	\$ 104,452	\$ 135,278	129.51%	Upper
21794	53	061	052007	SNOHOMISH COUNTY	53061052007	\$ 104,452	\$ 131,528	125.92%	Upper
21794	53	061	052008	SNOHOMISH COUNTY	53061052008	\$ 104,452	\$ 140,688	134.69%	Upper
21794	53	061	052009	SNOHOMISH COUNTY	53061052009	\$ 104,452	\$ 183,463	175.64%	Upper
21794	53	061	052010	SNOHOMISH COUNTY	53061052010	\$ 104,452	\$ 130,654	125.08%	Upper
21794	53	061	052104	SNOHOMISH COUNTY	53061052104	\$ 104,452	\$ 108,376	103.75%	Middle
21794	53	061	052105	SNOHOMISH COUNTY	53061052105	\$ 104,452	\$ 139,500	133.55%	Upper
21794	53	061	052107	SNOHOMISH COUNTY	53061052107	\$ 104,452	\$ 167,778	160.62%	Upper
21794	53	061	052108	SNOHOMISH COUNTY	53061052108	\$ 104,452	\$ 168,320	161.14%	Upper
21794	53	061	052112	SNOHOMISH COUNTY	53061052112	\$ 104,452	\$ 152,000	145.52%	Upper
21794	53	061	052113	SNOHOMISH COUNTY	53061052113	\$ 104,452	\$ 145,882	139.66%	Upper
21794	53	061	052114	SNOHOMISH COUNTY	53061052114	\$ 104,452	\$ 154,539	147.95%	Upper
21794	53	061	052119	SNOHOMISH COUNTY	53061052119	\$ 104,452	\$ 140,391	134.40%	Upper
21794	53	061	052120	SNOHOMISH COUNTY	53061052120	\$ 104,452	\$ 133,591	127.89%	Upper
21794	53	061	052121	SNOHOMISH COUNTY	53061052121	\$ 104,452	\$ 128,050	122.59%	Upper
21794	53	061	052122	SNOHOMISH COUNTY	53061052122	\$ 104,452	\$ 127,500	122.06%	Upper
21794	53	061	052203	SNOHOMISH COUNTY	53061052203	\$ 104,452	\$ 129,148	123.64%	Upper
21794	53	061	052204	SNOHOMISH COUNTY	53061052204	\$ 104,452	\$ 101,268	96.95%	Middle
21794	53	061	052206	SNOHOMISH COUNTY	53061052206	\$ 104,452	\$ 153,375	146.83%	Upper
21794	53	061	052207	SNOHOMISH COUNTY	53061052207	\$ 104,452	\$ 119,491	114.39%	Middle
21794	53	061	052208	SNOHOMISH COUNTY	53061052208	\$ 104,452	\$ 64,489	61.74%	Moderate

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
21794	53	061	052210	SNOHOMISH COUNTY	53061052210	\$ 104,452	\$ 94,198	90.18%	Middle
21794	53	061	052211	SNOHOMISH COUNTY	53061052211	\$ 104,452	\$ 85,227	81.59%	Middle
21794	53	061	052301	SNOHOMISH COUNTY	53061052301	\$ 104,452	\$ 128,056	122.59%	Upper
21794	53	061	052302	SNOHOMISH COUNTY	53061052302	\$ 104,452	\$ 130,000	124.45%	Upper
21794	53	061	052401	SNOHOMISH COUNTY	53061052401	\$ 104,452	\$ 81,625	78.14%	Moderate
21794	53	061	052402	SNOHOMISH COUNTY	53061052402	\$ 104,452	\$ 93,809	89.81%	Middle
21794	53	061	052502	SNOHOMISH COUNTY	53061052502	\$ 104,452	\$ 128,313	122.84%	Upper
21794	53	061	052504	SNOHOMISH COUNTY	53061052504	\$ 104,452	\$ 114,688	109.79%	Middle
21794	53	061	052505	SNOHOMISH COUNTY	53061052505	\$ 104,452	\$ 106,463	101.92%	Middle
21794	53	061	052506	SNOHOMISH COUNTY	53061052506	\$ 104,452	\$ 91,361	87.46%	Middle
21794	53	061	052603	SNOHOMISH COUNTY	53061052603	\$ 104,452	\$ 129,570	124.04%	Upper
21794	53	061	052604	SNOHOMISH COUNTY	53061052604	\$ 104,452	\$ 95,345	91.28%	Middle
21794	53	061	052605	SNOHOMISH COUNTY	53061052605	\$ 104,452	\$ 102,721	98.34%	Middle
21794	53	061	052606	SNOHOMISH COUNTY	53061052606	\$ 104,452	\$ 109,375	104.71%	Middle
21794	53	061	052607	SNOHOMISH COUNTY	53061052607	\$ 104,452	\$ 108,040	103.43%	Middle
21794	53	061	052701	SNOHOMISH COUNTY	53061052701	\$ 104,452	\$ 108,269	103.65%	Middle
21794	53	061	052706	SNOHOMISH COUNTY	53061052706	\$ 104,452	\$ 105,750	101.24%	Middle
21794	53	061	052707	SNOHOMISH COUNTY	53061052707	\$ 104,452	\$ 114,647	109.76%	Middle
21794	53	061	052708	SNOHOMISH COUNTY	53061052708	\$ 104,452	\$ 111,183	106.44%	Middle
21794	53	061	052709	SNOHOMISH COUNTY	53061052709	\$ 104,452	\$ 104,931	100.45%	Middle
21794	53	061	052710	SNOHOMISH COUNTY	53061052710	\$ 104,452	\$ 104,426	99.97%	Middle
21794	53	061	052711	SNOHOMISH COUNTY	53061052711	\$ 104,452	\$ 98,692	94.48%	Middle
21794	53	061	052803	SNOHOMISH COUNTY	53061052803	\$ 104,452	\$ 95,859	91.77%	Middle
21794	53	061	052805	SNOHOMISH COUNTY	53061052805	\$ 104,452	\$ 93,854	89.85%	Middle
21794	53	061	052807	SNOHOMISH COUNTY	53061052807	\$ 104,452	\$ 84,952	81.33%	Middle
21794	53	061	052808	SNOHOMISH COUNTY	53061052808	\$ 104,452	\$ 103,712	99.29%	Middle
21794	53	061	052809	SNOHOMISH COUNTY	53061052809	\$ 104,452	\$ 108,659	104.02%	Middle
21794	53	061	052810	SNOHOMISH COUNTY	53061052810	\$ 104,452	\$ 107,448	102.86%	Middle
21794	53	061	052903	SNOHOMISH COUNTY	53061052903	\$ 104,452	\$ 50,288	48.14%	Low
21794	53	061	052904	SNOHOMISH COUNTY	53061052904	\$ 104,452	\$ 83,154	79.60%	Moderate
21794	53	061	052905	SNOHOMISH COUNTY	53061052905	\$ 104,452	\$ 64,375	61.63%	Moderate
21794	53	061	052906	SNOHOMISH COUNTY	53061052906	\$ 104,452	\$ 77,583	74.27%	Moderate
21794	53	061	053101	SNOHOMISH COUNTY	53061053101	\$ 104,452	\$ 91,250	87.36%	Middle
21794	53	061	053102	SNOHOMISH COUNTY	53061053102	\$ 104,452	\$ 80,769	77.32%	Moderate
21794	53	061	053201	SNOHOMISH COUNTY	53061053201	\$ 104,452	\$ 90,985	87.10%	Middle
21794	53	061	053202	SNOHOMISH COUNTY	53061053202	\$ 104,452	\$ 117,480	112.47%	Middle
21794	53	061	053301	SNOHOMISH COUNTY	53061053301	\$ 104,452	\$ 87,688	83.95%	Middle
21794	53	061	053302	SNOHOMISH COUNTY	53061053302	\$ 104,452	\$ 102,706	98.32%	Middle
21794	53	061	053400	SNOHOMISH COUNTY	53061053400	\$ 104,452	\$ 101,895	97.55%	Middle

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21794	53	061	053505	SNOHOMISH COUNTY	53061053505	\$ 104,452	\$ 104,096	99.65%	Middle
21794	53	061	053506	SNOHOMISH COUNTY	53061053506	\$ 104,452	\$ 87,333	83.61%	Middle
21794	53	061	053507	SNOHOMISH COUNTY	53061053507	\$ 104,452	\$ 117,730	112.71%	Middle
21794	53	061	053508	SNOHOMISH COUNTY	53061053508	\$ 104,452	\$ 107,284	102.71%	Middle
21794	53	061	053509	SNOHOMISH COUNTY	53061053509	\$ 104,452	\$ 68,382	65.46%	Moderate
21794	53	061	053510	SNOHOMISH COUNTY	53061053510	\$ 104,452	\$ 83,750	80.18%	Middle
21794	53	061	053511	SNOHOMISH COUNTY	53061053511	\$ 104,452	\$ 78,917	75.55%	Moderate
21794	53	061	053603	SNOHOMISH COUNTY	53061053603	\$ 104,452	\$ 120,208	115.08%	Middle
21794	53	061	053604	SNOHOMISH COUNTY	53061053604	\$ 104,452	\$ 100,369	96.09%	Middle
21794	53	061	053605	SNOHOMISH COUNTY	53061053605	\$ 104,452	\$ 109,505	104.83%	Middle
21794	53	061	053606	SNOHOMISH COUNTY	53061053606	\$ 104,452	\$ 115,515	110.59%	Middle
21794	53	061	053700	SNOHOMISH COUNTY	53061053700	\$ 104,452	\$ 73,875	70.72%	Moderate
21794	53	061	053801	SNOHOMISH COUNTY	53061053801	\$ 104,452	\$ 94,583	90.55%	Middle
21794	53	061	053802	SNOHOMISH COUNTY	53061053802	\$ 104,452	\$ 78,725	75.36%	Moderate
21794	53	061	053803	SNOHOMISH COUNTY	53061053803	\$ 104,452	\$ 78,333	74.99%	Moderate
21794	53	061	940001	SNOHOMISH COUNTY	53061940001	\$ 104,452	\$ 98,833	94.62%	Middle
21794	53	061	940002	SNOHOMISH COUNTY	53061940002	\$ 104,452	\$ 89,934	86.10%	Middle
21794	53	061	990002	SNOHOMISH COUNTY	53061990002	\$ 104,452	\$ -	0.00%	Unknown
21794	53	061	990100	SNOHOMISH COUNTY	53061990100	\$ 104,452	\$ -	0.00%	Unknown
42644	53	033	000101	KING COUNTY	53033000101	\$ 123,939	\$ 58,413	47.13%	Low
42644	53	033	000102	KING COUNTY	53033000102	\$ 123,939	\$ 140,104	113.04%	Middle
42644	53	033	000201	KING COUNTY	53033000201	\$ 123,939	\$ 103,931	83.85%	Middle
42644	53	033	000202	KING COUNTY	53033000202	\$ 123,939	\$ 108,141	87.25%	Middle
42644	53	033	000300	KING COUNTY	53033000300	\$ 123,939	\$ 111,375	89.86%	Middle
42644	53	033	000402	KING COUNTY	53033000402	\$ 123,939	\$ 125,114	100.94%	Middle
42644	53	033	000403	KING COUNTY	53033000403	\$ 123,939	\$ 98,311	79.32%	Moderate
42644	53	033	000404	KING COUNTY	53033000404	\$ 123,939	\$ 54,154	43.69%	Low
42644	53	033	000500	KING COUNTY	53033000500	\$ 123,939	\$ 192,063	154.96%	Upper
42644	53	033	000601	KING COUNTY	53033000601	\$ 123,939	\$ 81,250	65.55%	Moderate
42644	53	033	000602	KING COUNTY	53033000602	\$ 123,939	\$ 95,570	77.11%	Moderate
42644	53	033	000700	KING COUNTY	53033000700	\$ 123,939	\$ 89,937	72.56%	Moderate
42644	53	033	000800	KING COUNTY	53033000800	\$ 123,939	\$ 120,324	97.08%	Middle
42644	53	033	000900	KING COUNTY	53033000900	\$ 123,939	\$ 170,167	137.29%	Upper
42644	53	033	001000	KING COUNTY	53033001000	\$ 123,939	\$ 134,000	108.11%	Middle
42644	53	033	001100	KING COUNTY	53033001100	\$ 123,939	\$ 122,854	99.12%	Middle
42644	53	033	001201	KING COUNTY	53033001201	\$ 123,939	\$ 62,669	50.56%	Moderate
42644	53	033	001202	KING COUNTY	53033001202	\$ 123,939	\$ 101,361	81.78%	Middle
42644	53	033	001300	KING COUNTY	53033001300	\$ 123,939	\$ 100,921	81.42%	Middle
42644	53	033	001400	KING COUNTY	53033001400	\$ 123,939	\$ 133,349	107.59%	Middle

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	001500	KING COUNTY	53033001500	\$ 123,939	\$ 166,875	134.64%	Upper
42644	53	033	001600	KING COUNTY	53033001600	\$ 123,939	\$ 211,500	170.64%	Upper
42644	53	033	001701	KING COUNTY	53033001701	\$ 123,939	\$ 101,705	82.06%	Middle
42644	53	033	001702	KING COUNTY	53033001702	\$ 123,939	\$ 124,423	100.39%	Middle
42644	53	033	001800	KING COUNTY	53033001800	\$ 123,939	\$ 128,125	103.37%	Middle
42644	53	033	001900	KING COUNTY	53033001900	\$ 123,939	\$ 145,729	117.58%	Middle
42644	53	033	002000	KING COUNTY	53033002000	\$ 123,939	\$ 160,417	129.43%	Upper
42644	53	033	002100	KING COUNTY	53033002100	\$ 123,939	\$ 166,906	134.66%	Upper
42644	53	033	002200	KING COUNTY	53033002200	\$ 123,939	\$ 174,559	140.84%	Upper
42644	53	033	002400	KING COUNTY	53033002400	\$ 123,939	\$ 167,639	135.25%	Upper
42644	53	033	002500	KING COUNTY	53033002500	\$ 123,939	\$ 159,464	128.66%	Upper
42644	53	033	002600	KING COUNTY	53033002600	\$ 123,939	\$ 163,672	132.05%	Upper
42644	53	033	002700	KING COUNTY	53033002700	\$ 123,939	\$ 161,648	130.42%	Upper
42644	53	033	002800	KING COUNTY	53033002800	\$ 123,939	\$ 177,500	143.21%	Upper
42644	53	033	002900	KING COUNTY	53033002900	\$ 123,939	\$ 146,625	118.30%	Middle
42644	53	033	003000	KING COUNTY	53033003000	\$ 123,939	\$ 160,457	129.46%	Upper
42644	53	033	003100	KING COUNTY	53033003100	\$ 123,939	\$ 172,273	138.99%	Upper
42644	53	033	003201	KING COUNTY	53033003201	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	003202	KING COUNTY	53033003202	\$ 123,939	\$ 142,216	114.74%	Middle
42644	53	033	003301	KING COUNTY	53033003301	\$ 123,939	\$ 146,833	118.47%	Middle
42644	53	033	003302	KING COUNTY	53033003302	\$ 123,939	\$ 173,304	139.83%	Upper
42644	53	033	003400	KING COUNTY	53033003400	\$ 123,939	\$ 170,417	137.50%	Upper
42644	53	033	003500	KING COUNTY	53033003500	\$ 123,939	\$ 146,548	118.24%	Middle
42644	53	033	003601	KING COUNTY	53033003601	\$ 123,939	\$ 112,891	91.08%	Middle
42644	53	033	003602	KING COUNTY	53033003602	\$ 123,939	\$ 119,659	96.54%	Middle
42644	53	033	003800	KING COUNTY	53033003800	\$ 123,939	\$ 171,071	138.02%	Upper
42644	53	033	003900	KING COUNTY	53033003900	\$ 123,939	\$ 172,278	139.00%	Upper
42644	53	033	004000	KING COUNTY	53033004000	\$ 123,939	\$ 232,500	187.59%	Upper
42644	53	033	004101	KING COUNTY	53033004101	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	004102	KING COUNTY	53033004102	\$ 123,939	\$ 217,794	175.72%	Upper
42644	53	033	004201	KING COUNTY	53033004201	\$ 123,939	\$ 203,472	164.17%	Upper
42644	53	033	004202	KING COUNTY	53033004202	\$ 123,939	\$ 181,023	146.05%	Upper
42644	53	033	004301	KING COUNTY	53033004301	\$ 123,939	\$ 183,600	148.13%	Upper
42644	53	033	004302	KING COUNTY	53033004302	\$ 123,939	\$ 63,750	51.43%	Moderate
42644	53	033	004401	KING COUNTY	53033004401	\$ 123,939	\$ 193,000	155.72%	Upper
42644	53	033	004402	KING COUNTY	53033004402	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	004500	KING COUNTY	53033004500	\$ 123,939	\$ 152,750	123.24%	Upper
42644	53	033	004600	KING COUNTY	53033004600	\$ 123,939	\$ 195,694	157.89%	Upper
42644	53	033	004701	KING COUNTY	53033004701	\$ 123,939	\$ 107,903	87.06%	Middle

CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	004702	KING COUNTY	53033004702	\$ 123,939	\$ 184,212	148.63%	Upper
42644	53	033	004703	KING COUNTY	53033004703	\$ 123,939	\$ 175,911	141.93%	Upper
42644	53	033	004800	KING COUNTY	53033004800	\$ 123,939	\$ 155,313	125.31%	Upper
42644	53	033	004901	KING COUNTY	53033004901	\$ 123,939	\$ 207,941	167.77%	Upper
42644	53	033	004902	KING COUNTY	53033004902	\$ 123,939	\$ 216,145	174.39%	Upper
42644	53	033	005000	KING COUNTY	53033005000	\$ 123,939	\$ 133,750	107.91%	Middle
42644	53	033	005100	KING COUNTY	53033005100	\$ 123,939	\$ 156,563	126.32%	Upper
42644	53	033	005201	KING COUNTY	53033005201	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	005202	KING COUNTY	53033005202	\$ 123,939	\$ 104,125	84.01%	Middle
42644	53	033	005303	KING COUNTY	53033005303	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	005304	KING COUNTY	53033005304	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	005305	KING COUNTY	53033005305	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	005306	KING COUNTY	53033005306	\$ 123,939	\$ 104,000	83.91%	Middle
42644	53	033	005307	KING COUNTY	53033005307	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	005401	KING COUNTY	53033005401	\$ 123,939	\$ 149,000	120.22%	Upper
42644	53	033	005402	KING COUNTY	53033005402	\$ 123,939	\$ 106,743	86.12%	Middle
42644	53	033	005600	KING COUNTY	53033005600	\$ 123,939	\$ 182,868	147.54%	Upper
42644	53	033	005700	KING COUNTY	53033005700	\$ 123,939	\$ 154,932	125.00%	Upper
42644	53	033	005801	KING COUNTY	53033005801	\$ 123,939	\$ 131,481	106.08%	Middle
42644	53	033	005803	KING COUNTY	53033005803	\$ 123,939	\$ 165,083	133.19%	Upper
42644	53	033	005804	KING COUNTY	53033005804	\$ 123,939	\$ 135,179	109.06%	Middle
42644	53	033	005901	KING COUNTY	53033005901	\$ 123,939	\$ 206,532	166.64%	Upper
42644	53	033	005902	KING COUNTY	53033005902	\$ 123,939	\$ 169,654	136.88%	Upper
42644	53	033	006000	KING COUNTY	53033006000	\$ 123,939	\$ 209,091	168.70%	Upper
42644	53	033	006100	KING COUNTY	53033006100	\$ 123,939	\$ 202,786	163.61%	Upper
42644	53	033	006200	KING COUNTY	53033006200	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	006300	KING COUNTY	53033006300	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	006400	KING COUNTY	53033006400	\$ 123,939	\$ 221,161	178.44%	Upper
42644	53	033	006500	KING COUNTY	53033006500	\$ 123,939	\$ 190,736	153.89%	Upper
42644	53	033	006600	KING COUNTY	53033006600	\$ 123,939	\$ 185,833	149.93%	Upper
42644	53	033	006701	KING COUNTY	53033006701	\$ 123,939	\$ 164,926	133.07%	Upper
42644	53	033	006702	KING COUNTY	53033006702	\$ 123,939	\$ 193,224	155.90%	Upper
42644	53	033	006703	KING COUNTY	53033006703	\$ 123,939	\$ 127,448	102.83%	Middle
42644	53	033	006800	KING COUNTY	53033006800	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	006900	KING COUNTY	53033006900	\$ 123,939	\$ 167,813	135.39%	Upper
42644	53	033	007001	KING COUNTY	53033007001	\$ 123,939	\$ 212,109	171.13%	Upper
42644	53	033	007002	KING COUNTY	53033007002	\$ 123,939	\$ 195,568	157.79%	Upper
42644	53	033	007101	KING COUNTY	53033007101	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	007102	KING COUNTY	53033007102	\$ 123,939	\$ 131,607	106.18%	Middle

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	007201	KING COUNTY	53033007201	\$ 123,939	\$ 173,971	140.36%	Upper
42644	53	033	007202	KING COUNTY	53033007202	\$ 123,939	\$ 185,385	149.57%	Upper
42644	53	033	007203	KING COUNTY	53033007203	\$ 123,939	\$ 165,000	133.13%	Upper
42644	53	033	007301	KING COUNTY	53033007301	\$ 123,939	\$ 132,120	106.60%	Middle
42644	53	033	007302	KING COUNTY	53033007302	\$ 123,939	\$ 193,885	156.43%	Upper
42644	53	033	007303	KING COUNTY	53033007303	\$ 123,939	\$ 128,478	103.66%	Middle
42644	53	033	007403	KING COUNTY	53033007403	\$ 123,939	\$ 130,952	105.65%	Middle
42644	53	033	007404	KING COUNTY	53033007404	\$ 123,939	\$ 181,618	146.53%	Upper
42644	53	033	007405	KING COUNTY	53033007405	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	007406	KING COUNTY	53033007406	\$ 123,939	\$ 147,222	118.78%	Middle
42644	53	033	007501	KING COUNTY	53033007501	\$ 123,939	\$ 205,921	166.14%	Upper
42644	53	033	007502	KING COUNTY	53033007502	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	007503	KING COUNTY	53033007503	\$ 123,939	\$ 39,172	31.60%	Low
42644	53	033	007600	KING COUNTY	53033007600	\$ 123,939	\$ 136,000	109.73%	Middle
42644	53	033	007700	KING COUNTY	53033007700	\$ 123,939	\$ 128,942	104.03%	Middle
42644	53	033	007800	KING COUNTY	53033007800	\$ 123,939	\$ 218,125	175.99%	Upper
42644	53	033	007901	KING COUNTY	53033007901	\$ 123,939	\$ 129,844	104.76%	Middle
42644	53	033	007902	KING COUNTY	53033007902	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	008002	KING COUNTY	53033008002	\$ 123,939	\$ 146,855	118.48%	Middle
42644	53	033	008003	KING COUNTY	53033008003	\$ 123,939	\$ 137,151	110.66%	Middle
42644	53	033	008004	KING COUNTY	53033008004	\$ 123,939	\$ 213,011	171.86%	Upper
42644	53	033	008101	KING COUNTY	53033008101	\$ 123,939	\$ 180,859	145.92%	Upper
42644	53	033	008102	KING COUNTY	53033008102	\$ 123,939	\$ 134,899	108.84%	Middle
42644	53	033	008200	KING COUNTY	53033008200	\$ 123,939	\$ 145,208	117.16%	Middle
42644	53	033	008300	KING COUNTY	53033008300	\$ 123,939	\$ 116,250	93.79%	Middle
42644	53	033	008401	KING COUNTY	53033008401	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	008402	KING COUNTY	53033008402	\$ 123,939	\$ -	0.00%	Unknown
42644	53	033	008500	KING COUNTY	53033008500	\$ 123,939	\$ 122,986	99.23%	Middle
42644	53	033	008600	KING COUNTY	53033008600	\$ 123,939	\$ 126,111	101.75%	Middle
42644	53	033	008700	KING COUNTY	53033008700	\$ 123,939	\$ 154,844	124.93%	Upper
42644	53	033	008800	KING COUNTY	53033008800	\$ 123,939	\$ 141,528	114.19%	Middle
42644	53	033	008900	KING COUNTY	53033008900	\$ 123,939	\$ 117,708	94.97%	Middle
42644	53	033	009000	KING COUNTY	53033009000	\$ 123,939	\$ 61,667	49.75%	Low
42644	53	033	009100	KING COUNTY	53033009100	\$ 123,939	\$ 39,258	31.67%	Low
42644	53	033	009200	KING COUNTY	53033009200	\$ 123,939	\$ 46,125	37.21%	Low
42644	53	033	009300	KING COUNTY	53033009300	\$ 123,939	\$ 117,593	94.87%	Middle
42644	53	033	009400	KING COUNTY	53033009400	\$ 123,939	\$ 83,934	67.72%	Moderate
42644	53	033	009500	KING COUNTY	53033009500	\$ 123,939	\$ 199,182	160.70%	Upper
42644	53	033	009600	KING COUNTY	53033009600	\$ 123,939	\$ 191,480	154.49%	Upper

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	009701	KING COUNTY	53033009701	\$ 123,939	\$ 157,903	127.40%	Upper
42644	53	033	009702	KING COUNTY	53033009702	\$ 123,939	\$ 160,434	129.44%	Upper
42644	53	033	009801	KING COUNTY	53033009801	\$ 123,939	\$ 153,447	123.80%	Upper
42644	53	033	009802	KING COUNTY	53033009802	\$ 123,939	\$ 138,879	112.05%	Middle
42644	53	033	009900	KING COUNTY	53033009900	\$ 123,939	\$ 96,042	77.49%	Moderate
42644	53	033	010001	KING COUNTY	53033010001	\$ 123,939	\$ 76,932	62.07%	Moderate
42644	53	033	010002	KING COUNTY	53033010002	\$ 123,939	\$ 79,890	64.45%	Moderate
42644	53	033	010101	KING COUNTY	53033010101	\$ 123,939	\$ 100,313	80.93%	Middle
42644	53	033	010102	KING COUNTY	53033010102	\$ 123,939	\$ 137,727	111.12%	Middle
42644	53	033	010200	KING COUNTY	53033010200	\$ 123,939	\$ 152,206	122.80%	Upper
42644	53	033	010301	KING COUNTY	53033010301	\$ 123,939	\$ 108,237	87.33%	Middle
42644	53	033	010302	KING COUNTY	53033010302	\$ 123,939	\$ 108,558	87.58%	Middle
42644	53	033	010401	KING COUNTY	53033010401	\$ 123,939	\$ 82,222	66.34%	Moderate
42644	53	033	010402	KING COUNTY	53033010402	\$ 123,939	\$ 96,667	77.99%	Moderate
42644	53	033	010501	KING COUNTY	53033010501	\$ 123,939	\$ 137,625	111.04%	Middle
42644	53	033	010502	KING COUNTY	53033010502	\$ 123,939	\$ 129,135	104.19%	Middle
42644	53	033	010601	KING COUNTY	53033010601	\$ 123,939	\$ 138,024	111.36%	Middle
42644	53	033	010602	KING COUNTY	53033010602	\$ 123,939	\$ 163,173	131.65%	Upper
42644	53	033	010701	KING COUNTY	53033010701	\$ 123,939	\$ 109,538	88.38%	Middle
42644	53	033	010702	KING COUNTY	53033010702	\$ 123,939	\$ 49,375	39.83%	Low
42644	53	033	010800	KING COUNTY	53033010800	\$ 123,939	\$ 89,875	72.51%	Moderate
42644	53	033	010900	KING COUNTY	53033010900	\$ 123,939	\$ 135,625	109.42%	Middle
42644	53	033	011001	KING COUNTY	53033011001	\$ 123,939	\$ 72,167	58.22%	Moderate
42644	53	033	011002	KING COUNTY	53033011002	\$ 123,939	\$ 48,300	38.97%	Low
42644	53	033	011101	KING COUNTY	53033011101	\$ 123,939	\$ 85,391	68.89%	Moderate
42644	53	033	011102	KING COUNTY	53033011102	\$ 123,939	\$ 140,488	113.35%	Middle
42644	53	033	011200	KING COUNTY	53033011200	\$ 123,939	\$ 49,792	40.17%	Low
42644	53	033	011300	KING COUNTY	53033011300	\$ 123,939	\$ 106,667	86.06%	Middle
42644	53	033	011401	KING COUNTY	53033011401	\$ 123,939	\$ 89,102	71.89%	Moderate
42644	53	033	011402	KING COUNTY	53033011402	\$ 123,939	\$ 86,316	69.64%	Moderate
42644	53	033	011500	KING COUNTY	53033011500	\$ 123,939	\$ 121,389	97.94%	Middle
42644	53	033	011601	KING COUNTY	53033011601	\$ 123,939	\$ 168,070	135.60%	Upper
42644	53	033	011602	KING COUNTY	53033011602	\$ 123,939	\$ 136,442	110.08%	Middle
42644	53	033	011700	KING COUNTY	53033011700	\$ 123,939	\$ 79,284	63.97%	Moderate
42644	53	033	011801	KING COUNTY	53033011801	\$ 123,939	\$ 99,148	79.99%	Moderate
42644	53	033	011802	KING COUNTY	53033011802	\$ 123,939	\$ 54,570	44.02%	Low
42644	53	033	011901	KING COUNTY	53033011901	\$ 123,939	\$ 126,613	102.15%	Middle
42644	53	033	011902	KING COUNTY	53033011902	\$ 123,939	\$ 103,604	83.59%	Middle
42644	53	033	012000	KING COUNTY	53033012000	\$ 123,939	\$ 145,682	117.54%	Middle

CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	012100	KING COUNTY	53033012100	\$ 123,939	\$ 183,229	147.83%	Upper
42644	53	033	020100	KING COUNTY	53033020100	\$ 123,939	\$ 141,705	114.33%	Middle
42644	53	033	020200	KING COUNTY	53033020200	\$ 123,939	\$ 111,094	89.63%	Middle
42644	53	033	020301	KING COUNTY	53033020301	\$ 123,939	\$ 88,179	71.14%	Moderate
42644	53	033	020302	KING COUNTY	53033020302	\$ 123,939	\$ 112,040	90.39%	Middle
42644	53	033	020401	KING COUNTY	53033020401	\$ 123,939	\$ 112,266	90.58%	Middle
42644	53	033	020402	KING COUNTY	53033020402	\$ 123,939	\$ 126,071	101.72%	Middle
42644	53	033	020500	KING COUNTY	53033020500	\$ 123,939	\$ 116,894	94.31%	Middle
42644	53	033	020600	KING COUNTY	53033020600	\$ 123,939	\$ 116,875	94.30%	Middle
42644	53	033	020700	KING COUNTY	53033020700	\$ 123,939	\$ 89,167	71.94%	Moderate
42644	53	033	020800	KING COUNTY	53033020800	\$ 123,939	\$ 144,821	116.84%	Middle
42644	53	033	020900	KING COUNTY	53033020900	\$ 123,939	\$ 124,792	100.68%	Middle
42644	53	033	021000	KING COUNTY	53033021000	\$ 123,939	\$ 115,875	93.49%	Middle
42644	53	033	021100	KING COUNTY	53033021100	\$ 123,939	\$ 107,969	87.11%	Middle
42644	53	033	021300	KING COUNTY	53033021300	\$ 123,939	\$ 98,333	79.33%	Moderate
42644	53	033	021400	KING COUNTY	53033021400	\$ 123,939	\$ 159,968	129.06%	Upper
42644	53	033	021500	KING COUNTY	53033021500	\$ 123,939	\$ 158,485	127.87%	Upper
42644	53	033	021600	KING COUNTY	53033021600	\$ 123,939	\$ 129,919	104.82%	Middle
42644	53	033	021701	KING COUNTY	53033021701	\$ 123,939	\$ 154,167	124.38%	Upper
42644	53	033	021702	KING COUNTY	53033021702	\$ 123,939	\$ 119,167	96.14%	Middle
42644	53	033	021802	KING COUNTY	53033021802	\$ 123,939	\$ 124,504	100.45%	Middle
42644	53	033	021803	KING COUNTY	53033021803	\$ 123,939	\$ 129,782	104.71%	Middle
42644	53	033	021804	KING COUNTY	53033021804	\$ 123,939	\$ 103,750	83.71%	Middle
42644	53	033	021903	KING COUNTY	53033021903	\$ 123,939	\$ 118,625	95.71%	Middle
42644	53	033	021904	KING COUNTY	53033021904	\$ 123,939	\$ 115,789	93.42%	Middle
42644	53	033	021905	KING COUNTY	53033021905	\$ 123,939	\$ 102,308	82.54%	Middle
42644	53	033	021906	KING COUNTY	53033021906	\$ 123,939	\$ 128,036	103.30%	Middle
42644	53	033	022001	KING COUNTY	53033022001	\$ 123,939	\$ 147,411	118.93%	Middle
42644	53	033	022003	KING COUNTY	53033022003	\$ 123,939	\$ 127,012	102.47%	Middle
42644	53	033	022005	KING COUNTY	53033022005	\$ 123,939	\$ 91,042	73.45%	Moderate
42644	53	033	022006	KING COUNTY	53033022006	\$ 123,939	\$ 155,970	125.84%	Upper
42644	53	033	022101	KING COUNTY	53033022101	\$ 123,939	\$ 157,576	127.13%	Upper
42644	53	033	022102	KING COUNTY	53033022102	\$ 123,939	\$ 151,078	121.89%	Upper
42644	53	033	022201	KING COUNTY	53033022201	\$ 123,939	\$ 136,563	110.18%	Middle
42644	53	033	022203	KING COUNTY	53033022203	\$ 123,939	\$ 148,056	119.45%	Middle
42644	53	033	022204	KING COUNTY	53033022204	\$ 123,939	\$ 127,463	102.84%	Middle
42644	53	033	022205	KING COUNTY	53033022205	\$ 123,939	\$ 119,345	96.29%	Middle
42644	53	033	022300	KING COUNTY	53033022300	\$ 123,939	\$ 180,972	146.01%	Upper
42644	53	033	022401	KING COUNTY	53033022401	\$ 123,939	\$ 219,432	177.04%	Upper

CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	022402	KING COUNTY	53033022402	\$ 123,939	\$ 221,087	178.38%	Upper
42644	53	033	022501	KING COUNTY	53033022501	\$ 123,939	\$ 169,886	137.07%	Upper
42644	53	033	022502	KING COUNTY	53033022502	\$ 123,939	\$ 170,238	137.35%	Upper
42644	53	033	022603	KING COUNTY	53033022603	\$ 123,939	\$ 163,665	132.05%	Upper
42644	53	033	022604	KING COUNTY	53033022604	\$ 123,939	\$ 158,861	128.17%	Upper
42644	53	033	022605	KING COUNTY	53033022605	\$ 123,939	\$ 108,920	87.88%	Middle
42644	53	033	022606	KING COUNTY	53033022606	\$ 123,939	\$ 159,450	128.65%	Upper
42644	53	033	022701	KING COUNTY	53033022701	\$ 123,939	\$ 190,893	154.02%	Upper
42644	53	033	022702	KING COUNTY	53033022702	\$ 123,939	\$ 207,500	167.42%	Upper
42644	53	033	022703	KING COUNTY	53033022703	\$ 123,939	\$ 138,250	111.54%	Middle
42644	53	033	022802	KING COUNTY	53033022802	\$ 123,939	\$ 160,417	129.43%	Upper
42644	53	033	022803	KING COUNTY	53033022803	\$ 123,939	\$ 146,696	118.36%	Middle
42644	53	033	022804	KING COUNTY	53033022804	\$ 123,939	\$ 91,250	73.62%	Moderate
42644	53	033	022805	KING COUNTY	53033022805	\$ 123,939	\$ 150,368	121.32%	Upper
42644	53	033	022901	KING COUNTY	53033022901	\$ 123,939	\$ 152,720	123.22%	Upper
42644	53	033	022902	KING COUNTY	53033022902	\$ 123,939	\$ 180,031	145.25%	Upper
42644	53	033	023000	KING COUNTY	53033023000	\$ 123,939	\$ 168,393	135.86%	Upper
42644	53	033	023100	KING COUNTY	53033023100	\$ 123,939	\$ 161,000	129.90%	Upper
42644	53	033	023201	KING COUNTY	53033023201	\$ 123,939	\$ 103,200	83.26%	Middle
42644	53	033	023202	KING COUNTY	53033023202	\$ 123,939	\$ 80,323	64.80%	Moderate
42644	53	033	023300	KING COUNTY	53033023300	\$ 123,939	\$ 138,355	111.63%	Middle
42644	53	033	023401	KING COUNTY	53033023401	\$ 123,939	\$ 138,553	111.79%	Middle
42644	53	033	023403	KING COUNTY	53033023403	\$ 123,939	\$ 151,042	121.86%	Upper
42644	53	033	023404	KING COUNTY	53033023404	\$ 123,939	\$ 155,357	125.34%	Upper
42644	53	033	023500	KING COUNTY	53033023500	\$ 123,939	\$ 154,063	124.30%	Upper
42644	53	033	023601	KING COUNTY	53033023601	\$ 123,939	\$ 157,171	126.81%	Upper
42644	53	033	023603	KING COUNTY	53033023603	\$ 123,939	\$ 135,130	109.02%	Middle
42644	53	033	023604	KING COUNTY	53033023604	\$ 123,939	\$ 105,234	84.90%	Middle
42644	53	033	023701	KING COUNTY	53033023701	\$ 123,939	\$ 182,283	147.07%	Upper
42644	53	033	023702	KING COUNTY	53033023702	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	023801	KING COUNTY	53033023801	\$ 123,939	\$ 116,538	94.02%	Middle
42644	53	033	023805	KING COUNTY	53033023805	\$ 123,939	\$ 206,016	166.22%	Upper
42644	53	033	023806	KING COUNTY	53033023806	\$ 123,939	\$ 133,839	107.98%	Middle
42644	53	033	023807	KING COUNTY	53033023807	\$ 123,939	\$ 185,054	149.31%	Upper
42644	53	033	023808	KING COUNTY	53033023808	\$ 123,939	\$ 134,444	108.47%	Middle
42644	53	033	023901	KING COUNTY	53033023901	\$ 123,939	\$ 191,205	154.27%	Upper
42644	53	033	023902	KING COUNTY	53033023902	\$ 123,939	\$ 247,847	199.97%	Upper
42644	53	033	024001	KING COUNTY	53033024001	\$ 123,939	\$ 229,712	185.34%	Upper
42644	53	033	024002	KING COUNTY	53033024002	\$ 123,939	\$ 176,466	142.38%	Upper

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	024100	KING COUNTY	53033024100	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	024200	KING COUNTY	53033024200	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	024301	KING COUNTY	53033024301	\$ 123,939	\$ 136,176	109.87%	Middle
42644	53	033	024302	KING COUNTY	53033024302	\$ 123,939	\$ 221,613	178.80%	Upper
42644	53	033	024400	KING COUNTY	53033024400	\$ 123,939	\$ 128,000	103.27%	Middle
42644	53	033	024500	KING COUNTY	53033024500	\$ 123,939	\$ 242,031	195.28%	Upper
42644	53	033	024601	KING COUNTY	53033024601	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	024602	KING COUNTY	53033024602	\$ 123,939	\$ 250,001	201.71%	Upper
42644	53	033	024701	KING COUNTY	53033024701	\$ 123,939	\$ 124,688	100.60%	Middle
42644	53	033	024703	KING COUNTY	53033024703	\$ 123,939	\$ 169,716	136.93%	Upper
42644	53	033	024704	KING COUNTY	53033024704	\$ 123,939	\$ 142,337	114.84%	Middle
42644	53	033	024800	KING COUNTY	53033024800	\$ 123,939	\$ 128,849	103.96%	Middle
42644	53	033	024901	KING COUNTY	53033024901	\$ 123,939	\$ 167,120	134.84%	Upper
42644	53	033	024902	KING COUNTY	53033024902	\$ 123,939	\$ 192,083	154.98%	Upper
42644	53	033	024904	KING COUNTY	53033024904	\$ 123,939	\$ 219,018	176.71%	Upper
42644	53	033	024905	KING COUNTY	53033024905	\$ 123,939	\$ 232,500	187.59%	Upper
42644	53	033	025001	KING COUNTY	53033025001	\$ 123,939	\$ 186,591	150.55%	Upper
42644	53	033	025005	KING COUNTY	53033025005	\$ 123,939	\$ 202,614	163.47%	Upper
42644	53	033	025006	KING COUNTY	53033025006	\$ 123,939	\$ 193,875	156.42%	Upper
42644	53	033	025007	KING COUNTY	53033025007	\$ 123,939	\$ 166,840	134.61%	Upper
42644	53	033	025008	KING COUNTY	53033025008	\$ 123,939	\$ 218,203	176.05%	Upper
42644	53	033	025101	KING COUNTY	53033025101	\$ 123,939	\$ 107,308	86.58%	Middle
42644	53	033	025103	KING COUNTY	53033025103	\$ 123,939	\$ 105,179	84.86%	Middle
42644	53	033	025104	KING COUNTY	53033025104	\$ 123,939	\$ 159,732	128.87%	Upper
42644	53	033	025201	KING COUNTY	53033025201	\$ 123,939	\$ 112,869	91.06%	Middle
42644	53	033	025202	KING COUNTY	53033025202	\$ 123,939	\$ 114,625	92.48%	Middle
42644	53	033	025302	KING COUNTY	53033025302	\$ 123,939	\$ 52,039	41.98%	Low
42644	53	033	025303	KING COUNTY	53033025303	\$ 123,939	\$ 97,232	78.45%	Moderate
42644	53	033	025304	KING COUNTY	53033025304	\$ 123,939	\$ 138,787	111.98%	Middle
42644	53	033	025401	KING COUNTY	53033025401	\$ 123,939	\$ 61,047	49.25%	Low
42644	53	033	025402	KING COUNTY	53033025402	\$ 123,939	\$ 72,813	58.74%	Moderate
42644	53	033	025500	KING COUNTY	53033025500	\$ 123,939	\$ 74,190	59.86%	Moderate
42644	53	033	025601	KING COUNTY	53033025601	\$ 123,939	\$ 80,100	64.62%	Moderate
42644	53	033	025602	KING COUNTY	53033025602	\$ 123,939	\$ 147,216	118.78%	Middle
42644	53	033	025702	KING COUNTY	53033025702	\$ 123,939	\$ 104,214	84.08%	Middle
42644	53	033	025703	KING COUNTY	53033025703	\$ 123,939	\$ 72,949	58.85%	Moderate
42644	53	033	025704	KING COUNTY	53033025704	\$ 123,939	\$ 95,475	77.03%	Moderate
42644	53	033	025803	KING COUNTY	53033025803	\$ 123,939	\$ 77,321	62.38%	Moderate
42644	53	033	025804	KING COUNTY	53033025804	\$ 123,939	\$ 88,000	71.00%	Moderate

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	025805	KING COUNTY	53033025805	\$ 123,939	\$ 83,704	67.53%	Moderate
42644	53	033	025806	KING COUNTY	53033025806	\$ 123,939	\$ 88,065	71.05%	Moderate
42644	53	033	026001	KING COUNTY	53033026001	\$ 123,939	\$ 106,830	86.19%	Middle
42644	53	033	026003	KING COUNTY	53033026003	\$ 123,939	\$ 61,182	49.36%	Low
42644	53	033	026004	KING COUNTY	53033026004	\$ 123,939	\$ 111,154	89.68%	Middle
42644	53	033	026101	KING COUNTY	53033026101	\$ 123,939	\$ 83,681	67.51%	Moderate
42644	53	033	026102	KING COUNTY	53033026102	\$ 123,939	\$ 71,250	57.48%	Moderate
42644	53	033	026200	KING COUNTY	53033026200	\$ 123,939	\$ 82,644	66.68%	Moderate
42644	53	033	026300	KING COUNTY	53033026300	\$ 123,939	\$ 71,696	57.84%	Moderate
42644	53	033	026400	KING COUNTY	53033026400	\$ 123,939	\$ 57,755	46.59%	Low
42644	53	033	026500	KING COUNTY	53033026500	\$ 123,939	\$ 49,826	40.20%	Low
42644	53	033	026600	KING COUNTY	53033026600	\$ 123,939	\$ 108,712	87.71%	Middle
42644	53	033	026700	KING COUNTY	53033026700	\$ 123,939	\$ 88,098	71.08%	Moderate
42644	53	033	026801	KING COUNTY	53033026801	\$ 123,939	\$ 54,365	43.86%	Low
42644	53	033	026802	KING COUNTY	53033026802	\$ 123,939	\$ 73,063	58.95%	Moderate
42644	53	033	027000	KING COUNTY	53033027000	\$ 123,939	\$ 83,472	67.34%	Moderate
42644	53	033	027100	KING COUNTY	53033027100	\$ 123,939	\$ 47,054	37.96%	Low
42644	53	033	027200	KING COUNTY	53033027200	\$ 123,939	\$ 92,917	74.96%	Moderate
42644	53	033	027300	KING COUNTY	53033027300	\$ 123,939	\$ 80,000	64.54%	Moderate
42644	53	033	027400	KING COUNTY	53033027400	\$ 123,939	\$ 87,672	70.73%	Moderate
42644	53	033	027500	KING COUNTY	53033027500	\$ 123,939	\$ 77,297	62.36%	Moderate
42644	53	033	027600	KING COUNTY	53033027600	\$ 123,939	\$ 96,250	77.65%	Moderate
42644	53	033	027701	KING COUNTY	53033027701	\$ 123,939	\$ 133,529	107.73%	Middle
42644	53	033	027702	KING COUNTY	53033027702	\$ 123,939	\$ 108,094	87.21%	Middle
42644	53	033	027800	KING COUNTY	53033027800	\$ 123,939	\$ 127,778	103.09%	Middle
42644	53	033	027901	KING COUNTY	53033027901	\$ 123,939	\$ 110,625	89.25%	Middle
42644	53	033	027902	KING COUNTY	53033027902	\$ 123,939	\$ 98,068	79.12%	Moderate
42644	53	033	028000	KING COUNTY	53033028000	\$ 123,939	\$ 61,332	49.48%	Low
42644	53	033	028100	KING COUNTY	53033028100	\$ 123,939	\$ 73,897	59.62%	Moderate
42644	53	033	028200	KING COUNTY	53033028200	\$ 123,939	\$ 54,805	44.21%	Low
42644	53	033	028300	KING COUNTY	53033028300	\$ 123,939	\$ 110,893	89.47%	Middle
42644	53	033	028402	KING COUNTY	53033028402	\$ 123,939	\$ 65,799	53.08%	Moderate
42644	53	033	028403	KING COUNTY	53033028403	\$ 123,939	\$ 69,514	56.08%	Moderate
42644	53	033	028500	KING COUNTY	53033028500	\$ 123,939	\$ 91,550	73.86%	Moderate
42644	53	033	028600	KING COUNTY	53033028600	\$ 123,939	\$ 118,846	95.89%	Middle
42644	53	033	028700	KING COUNTY	53033028700	\$ 123,939	\$ 115,387	93.09%	Middle
42644	53	033	028801	KING COUNTY	53033028801	\$ 123,939	\$ 91,250	73.62%	Moderate
42644	53	033	028802	KING COUNTY	53033028802	\$ 123,939	\$ 65,090	52.51%	Moderate
42644	53	033	028901	KING COUNTY	53033028901	\$ 123,939	\$ 99,013	79.88%	Moderate

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	028902	KING COUNTY	53033028902	\$ 123,939	\$ 61,719	49.79%	Low
42644	53	033	029001	KING COUNTY	53033029001	\$ 123,939	\$ 102,955	83.06%	Middle
42644	53	033	029003	KING COUNTY	53033029003	\$ 123,939	\$ 61,745	49.81%	Low
42644	53	033	029004	KING COUNTY	53033029004	\$ 123,939	\$ 36,719	29.62%	Low
42644	53	033	029101	KING COUNTY	53033029101	\$ 123,939	\$ 87,634	70.70%	Moderate
42644	53	033	029102	KING COUNTY	53033029102	\$ 123,939	\$ 90,556	73.06%	Moderate
42644	53	033	029203	KING COUNTY	53033029203	\$ 123,939	\$ 73,429	59.24%	Moderate
42644	53	033	029205	KING COUNTY	53033029205	\$ 123,939	\$ 76,672	61.86%	Moderate
42644	53	033	029206	KING COUNTY	53033029206	\$ 123,939	\$ 52,643	42.47%	Low
42644	53	033	029207	KING COUNTY	53033029207	\$ 123,939	\$ 128,071	103.33%	Middle
42644	53	033	029208	KING COUNTY	53033029208	\$ 123,939	\$ 61,531	49.64%	Low
42644	53	033	029304	KING COUNTY	53033029304	\$ 123,939	\$ 100,234	80.87%	Middle
42644	53	033	029305	KING COUNTY	53033029305	\$ 123,939	\$ 102,614	82.79%	Middle
42644	53	033	029306	KING COUNTY	53033029306	\$ 123,939	\$ 108,878	87.84%	Middle
42644	53	033	029307	KING COUNTY	53033029307	\$ 123,939	\$ 111,964	90.33%	Middle
42644	53	033	029308	KING COUNTY	53033029308	\$ 123,939	\$ 116,250	93.79%	Middle
42644	53	033	029309	KING COUNTY	53033029309	\$ 123,939	\$ 77,565	62.58%	Moderate
42644	53	033	029403	KING COUNTY	53033029403	\$ 123,939	\$ 91,563	73.87%	Moderate
42644	53	033	029405	KING COUNTY	53033029405	\$ 123,939	\$ 100,083	80.75%	Middle
42644	53	033	029406	KING COUNTY	53033029406	\$ 123,939	\$ 111,450	89.92%	Middle
42644	53	033	029407	KING COUNTY	53033029407	\$ 123,939	\$ 58,234	46.98%	Low
42644	53	033	029408	KING COUNTY	53033029408	\$ 123,939	\$ 75,096	60.59%	Moderate
42644	53	033	029504	KING COUNTY	53033029504	\$ 123,939	\$ 68,878	55.57%	Moderate
42644	53	033	029505	KING COUNTY	53033029505	\$ 123,939	\$ 59,432	47.95%	Low
42644	53	033	029506	KING COUNTY	53033029506	\$ 123,939	\$ 39,873	32.17%	Low
42644	53	033	029507	KING COUNTY	53033029507	\$ 123,939	\$ 105,000	84.71%	Middle
42644	53	033	029508	KING COUNTY	53033029508	\$ 123,939	\$ 110,395	89.07%	Middle
42644	53	033	029602	KING COUNTY	53033029602	\$ 123,939	\$ 141,458	114.13%	Middle
42644	53	033	029603	KING COUNTY	53033029603	\$ 123,939	\$ 103,192	83.26%	Middle
42644	53	033	029604	KING COUNTY	53033029604	\$ 123,939	\$ 67,917	54.79%	Moderate
42644	53	033	029701	KING COUNTY	53033029701	\$ 123,939	\$ 59,445	47.96%	Low
42644	53	033	029702	KING COUNTY	53033029702	\$ 123,939	\$ 69,118	55.76%	Moderate
42644	53	033	029803	KING COUNTY	53033029803	\$ 123,939	\$ 71,157	57.41%	Moderate
42644	53	033	029804	KING COUNTY	53033029804	\$ 123,939	\$ 102,155	82.42%	Middle
42644	53	033	029805	KING COUNTY	53033029805	\$ 123,939	\$ 93,750	75.64%	Moderate
42644	53	033	029806	KING COUNTY	53033029806	\$ 123,939	\$ 102,589	82.77%	Middle
42644	53	033	029901	KING COUNTY	53033029901	\$ 123,939	\$ 93,125	75.13%	Moderate
42644	53	033	029902	KING COUNTY	53033029902	\$ 123,939	\$ 143,092	115.45%	Middle
42644	53	033	030003	KING COUNTY	53033030003	\$ 123,939	\$ 70,463	56.85%	Moderate

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	030005	KING COUNTY	53033030005	\$ 123,939	\$ 85,547	69.02%	Moderate
42644	53	033	030006	KING COUNTY	53033030006	\$ 123,939	\$ 62,371	50.32%	Moderate
42644	53	033	030007	KING COUNTY	53033030007	\$ 123,939	\$ 39,799	32.11%	Low
42644	53	033	030008	KING COUNTY	53033030008	\$ 123,939	\$ 61,250	49.41%	Low
42644	53	033	030101	KING COUNTY	53033030101	\$ 123,939	\$ 88,229	71.18%	Moderate
42644	53	033	030102	KING COUNTY	53033030102	\$ 123,939	\$ 114,826	92.64%	Middle
42644	53	033	030201	KING COUNTY	53033030201	\$ 123,939	\$ 81,134	65.46%	Moderate
42644	53	033	030203	KING COUNTY	53033030203	\$ 123,939	\$ 69,522	56.09%	Moderate
42644	53	033	030204	KING COUNTY	53033030204	\$ 123,939	\$ 73,487	59.29%	Moderate
42644	53	033	030304	KING COUNTY	53033030304	\$ 123,939	\$ 80,870	65.24%	Moderate
42644	53	033	030305	KING COUNTY	53033030305	\$ 123,939	\$ 76,429	61.66%	Moderate
42644	53	033	030306	KING COUNTY	53033030306	\$ 123,939	\$ 106,419	85.86%	Middle
42644	53	033	030308	KING COUNTY	53033030308	\$ 123,939	\$ 75,250	60.71%	Moderate
42644	53	033	030309	KING COUNTY	53033030309	\$ 123,939	\$ 83,382	67.27%	Moderate
42644	53	033	030310	KING COUNTY	53033030310	\$ 123,939	\$ 118,938	95.96%	Middle
42644	53	033	030311	KING COUNTY	53033030311	\$ 123,939	\$ 87,193	70.35%	Moderate
42644	53	033	030312	KING COUNTY	53033030312	\$ 123,939	\$ 78,571	63.39%	Moderate
42644	53	033	030313	KING COUNTY	53033030313	\$ 123,939	\$ 54,336	43.84%	Low
42644	53	033	030314	KING COUNTY	53033030314	\$ 123,939	\$ 52,500	42.35%	Low
42644	53	033	030403	KING COUNTY	53033030403	\$ 123,939	\$ 111,731	90.14%	Middle
42644	53	033	030404	KING COUNTY	53033030404	\$ 123,939	\$ 108,611	87.63%	Middle
42644	53	033	030405	KING COUNTY	53033030405	\$ 123,939	\$ 95,514	77.06%	Moderate
42644	53	033	030406	KING COUNTY	53033030406	\$ 123,939	\$ 84,196	67.93%	Moderate
42644	53	033	030407	KING COUNTY	53033030407	\$ 123,939	\$ 79,479	64.12%	Moderate
42644	53	033	030501	KING COUNTY	53033030501	\$ 123,939	\$ 43,148	34.81%	Low
42644	53	033	030503	KING COUNTY	53033030503	\$ 123,939	\$ 74,360	59.99%	Moderate
42644	53	033	030504	KING COUNTY	53033030504	\$ 123,939	\$ 68,399	55.18%	Moderate
42644	53	033	030600	KING COUNTY	53033030600	\$ 123,939	\$ 80,062	64.59%	Moderate
42644	53	033	030700	KING COUNTY	53033030700	\$ 123,939	\$ 70,852	57.16%	Moderate
42644	53	033	030801	KING COUNTY	53033030801	\$ 123,939	\$ 57,120	46.08%	Low
42644	53	033	030802	KING COUNTY	53033030802	\$ 123,939	\$ 77,273	62.34%	Moderate
42644	53	033	030901	KING COUNTY	53033030901	\$ 123,939	\$ 71,528	57.71%	Moderate
42644	53	033	030902	KING COUNTY	53033030902	\$ 123,939	\$ 62,544	50.46%	Moderate
42644	53	033	031000	KING COUNTY	53033031000	\$ 123,939	\$ 136,528	110.15%	Middle
42644	53	033	031101	KING COUNTY	53033031101	\$ 123,939	\$ 76,641	61.83%	Moderate
42644	53	033	031102	KING COUNTY	53033031102	\$ 123,939	\$ 69,000	55.67%	Moderate
42644	53	033	031202	KING COUNTY	53033031202	\$ 123,939	\$ 91,734	74.01%	Moderate
42644	53	033	031204	KING COUNTY	53033031204	\$ 123,939	\$ 109,503	88.35%	Middle
42644	53	033	031206	KING COUNTY	53033031206	\$ 123,939	\$ 88,953	71.77%	Moderate

CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	031207	KING COUNTY	53033031207	\$ 123,939	\$ 99,618	80.37%	Middle
42644	53	033	031208	KING COUNTY	53033031208	\$ 123,939	\$ 82,353	66.44%	Moderate
42644	53	033	031301	KING COUNTY	53033031301	\$ 123,939	\$ 114,688	92.53%	Middle
42644	53	033	031302	KING COUNTY	53033031302	\$ 123,939	\$ 80,455	64.91%	Moderate
42644	53	033	031400	KING COUNTY	53033031400	\$ 123,939	\$ 115,625	93.29%	Middle
42644	53	033	031501	KING COUNTY	53033031501	\$ 123,939	\$ 109,808	88.59%	Middle
42644	53	033	031502	KING COUNTY	53033031502	\$ 123,939	\$ 122,174	98.57%	Middle
42644	53	033	031601	KING COUNTY	53033031601	\$ 123,939	\$ 119,038	96.04%	Middle
42644	53	033	031603	KING COUNTY	53033031603	\$ 123,939	\$ 121,609	98.12%	Middle
42644	53	033	031604	KING COUNTY	53033031604	\$ 123,939	\$ 101,750	82.09%	Middle
42644	53	033	031605	KING COUNTY	53033031605	\$ 123,939	\$ 129,698	104.64%	Middle
42644	53	033	031704	KING COUNTY	53033031704	\$ 123,939	\$ 94,107	75.93%	Moderate
42644	53	033	031705	KING COUNTY	53033031705	\$ 123,939	\$ 120,750	97.42%	Middle
42644	53	033	031707	KING COUNTY	53033031707	\$ 123,939	\$ 156,908	126.60%	Upper
42644	53	033	031708	KING COUNTY	53033031708	\$ 123,939	\$ 82,399	66.48%	Moderate
42644	53	033	031709	KING COUNTY	53033031709	\$ 123,939	\$ 108,257	87.34%	Middle
42644	53	033	031710	KING COUNTY	53033031710	\$ 123,939	\$ 112,377	90.67%	Middle
42644	53	033	031800	KING COUNTY	53033031800	\$ 123,939	\$ 130,132	104.99%	Middle
42644	53	033	031904	KING COUNTY	53033031904	\$ 123,939	\$ 133,667	107.84%	Middle
42644	53	033	031906	KING COUNTY	53033031906	\$ 123,939	\$ 126,364	101.95%	Middle
42644	53	033	031908	KING COUNTY	53033031908	\$ 123,939	\$ 92,419	74.56%	Moderate
42644	53	033	031909	KING COUNTY	53033031909	\$ 123,939	\$ 108,456	87.50%	Middle
42644	53	033	031910	KING COUNTY	53033031910	\$ 123,939	\$ 94,583	76.31%	Moderate
42644	53	033	031911	KING COUNTY	53033031911	\$ 123,939	\$ 114,074	92.04%	Middle
42644	53	033	031912	KING COUNTY	53033031912	\$ 123,939	\$ 108,953	87.90%	Middle
42644	53	033	031913	KING COUNTY	53033031913	\$ 123,939	\$ 140,227	113.14%	Middle
42644	53	033	032002	KING COUNTY	53033032002	\$ 123,939	\$ 115,313	93.04%	Middle
42644	53	033	032003	KING COUNTY	53033032003	\$ 123,939	\$ 143,352	115.66%	Middle
42644	53	033	032005	KING COUNTY	53033032005	\$ 123,939	\$ 105,161	84.84%	Middle
42644	53	033	032006	KING COUNTY	53033032006	\$ 123,939	\$ 107,295	86.57%	Middle
42644	53	033	032007	KING COUNTY	53033032007	\$ 123,939	\$ 138,388	111.65%	Middle
42644	53	033	032008	KING COUNTY	53033032008	\$ 123,939	\$ 122,788	99.07%	Middle
42644	53	033	032010	KING COUNTY	53033032010	\$ 123,939	\$ 137,768	111.15%	Middle
42644	53	033	032011	KING COUNTY	53033032011	\$ 123,939	\$ 122,643	98.95%	Middle
42644	53	033	032102	KING COUNTY	53033032102	\$ 123,939	\$ 145,163	117.12%	Middle
42644	53	033	032103	KING COUNTY	53033032103	\$ 123,939	\$ 101,005	81.49%	Middle
42644	53	033	032104	KING COUNTY	53033032104	\$ 123,939	\$ 148,750	120.01%	Upper
42644	53	033	032207	KING COUNTY	53033032207	\$ 123,939	\$ 185,481	149.65%	Upper
42644	53	033	032211	KING COUNTY	53033032211	\$ 123,939	\$ 168,426	135.89%	Upper

CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	032213	KING COUNTY	53033032213	\$ 123,939	\$ 205,125	165.50%	Upper
42644	53	033	032215	KING COUNTY	53033032215	\$ 123,939	\$ 203,940	164.54%	Upper
42644	53	033	032216	KING COUNTY	53033032216	\$ 123,939	\$ 210,750	170.04%	Upper
42644	53	033	032217	KING COUNTY	53033032217	\$ 123,939	\$ 249,813	201.56%	Upper
42644	53	033	032218	KING COUNTY	53033032218	\$ 123,939	\$ 176,667	142.54%	Upper
42644	53	033	032219	KING COUNTY	53033032219	\$ 123,939	\$ 162,182	130.85%	Upper
42644	53	033	032220	KING COUNTY	53033032220	\$ 123,939	\$ 144,124	116.28%	Middle
42644	53	033	032221	KING COUNTY	53033032221	\$ 123,939	\$ 180,563	145.68%	Upper
42644	53	033	032222	KING COUNTY	53033032222	\$ 123,939	\$ 125,000	100.85%	Middle
42644	53	033	032223	KING COUNTY	53033032223	\$ 123,939	\$ 206,349	166.49%	Upper
42644	53	033	032224	KING COUNTY	53033032224	\$ 123,939	\$ 183,221	147.83%	Upper
42644	53	033	032225	KING COUNTY	53033032225	\$ 123,939	\$ 207,120	167.11%	Upper
42644	53	033	032307	KING COUNTY	53033032307	\$ 123,939	\$ 146,436	118.15%	Middle
42644	53	033	032311	KING COUNTY	53033032311	\$ 123,939	\$ 165,500	133.53%	Upper
42644	53	033	032313	KING COUNTY	53033032313	\$ 123,939	\$ 162,969	131.49%	Upper
42644	53	033	032315	KING COUNTY	53033032315	\$ 123,939	\$ 185,821	149.92%	Upper
42644	53	033	032316	KING COUNTY	53033032316	\$ 123,939	\$ 209,286	168.86%	Upper
42644	53	033	032317	KING COUNTY	53033032317	\$ 123,939	\$ 191,585	154.58%	Upper
42644	53	033	032318	KING COUNTY	53033032318	\$ 123,939	\$ 216,691	174.83%	Upper
42644	53	033	032319	KING COUNTY	53033032319	\$ 123,939	\$ 118,932	95.96%	Middle
42644	53	033	032320	KING COUNTY	53033032320	\$ 123,939	\$ 206,172	166.34%	Upper
42644	53	033	032321	KING COUNTY	53033032321	\$ 123,939	\$ 209,154	168.75%	Upper
42644	53	033	032322	KING COUNTY	53033032322	\$ 123,939	\$ 184,886	149.17%	Upper
42644	53	033	032323	KING COUNTY	53033032323	\$ 123,939	\$ 185,909	150.00%	Upper
42644	53	033	032324	KING COUNTY	53033032324	\$ 123,939	\$ 149,571	120.68%	Upper
42644	53	033	032325	KING COUNTY	53033032325	\$ 123,939	\$ 123,000	99.24%	Middle
42644	53	033	032326	KING COUNTY	53033032326	\$ 123,939	\$ 232,857	187.88%	Upper
42644	53	033	032327	KING COUNTY	53033032327	\$ 123,939	\$ 136,591	110.20%	Middle
42644	53	033	032328	KING COUNTY	53033032328	\$ 123,939	\$ 202,727	163.56%	Upper
42644	53	033	032330	KING COUNTY	53033032330	\$ 123,939	\$ 172,716	139.35%	Upper
42644	53	033	032331	KING COUNTY	53033032331	\$ 123,939	\$ 148,980	120.20%	Upper
42644	53	033	032332	KING COUNTY	53033032332	\$ 123,939	\$ 194,861	157.22%	Upper
42644	53	033	032333	KING COUNTY	53033032333	\$ 123,939	\$ 231,146	186.49%	Upper
42644	53	033	032401	KING COUNTY	53033032401	\$ 123,939	\$ 159,107	128.37%	Upper
42644	53	033	032402	KING COUNTY	53033032402	\$ 123,939	\$ 148,641	119.93%	Middle
42644	53	033	032500	KING COUNTY	53033032500	\$ 123,939	\$ 143,026	115.40%	Middle
42644	53	033	032601	KING COUNTY	53033032601	\$ 123,939	\$ 125,556	101.30%	Middle
42644	53	033	032603	KING COUNTY	53033032603	\$ 123,939	\$ 176,250	142.20%	Upper
42644	53	033	032604	KING COUNTY	53033032604	\$ 123,939	\$ 177,735	143.40%	Upper

## CRA Assessment Area Geography Detail

MSA/MD Code	State Code	County Code	Tract	County Name	FIPS Code	MSA/MD MFI	Tract MFI	Tract Income Percentage	Tract Income Level
42644	53	033	032605	KING COUNTY	53033032605	\$ 123,939	\$ 151,523	122.25%	Upper
42644	53	033	032703	KING COUNTY	53033032703	\$ 123,939	\$ 128,523	103.69%	Middle
42644	53	033	032704	KING COUNTY	53033032704	\$ 123,939	\$ 152,614	123.13%	Upper
42644	53	033	032705	KING COUNTY	53033032705	\$ 123,939	\$ 122,813	99.09%	Middle
42644	53	033	032706	KING COUNTY	53033032706	\$ 123,939	\$ 101,713	82.06%	Middle
42644	53	033	032800	KING COUNTY	53033032800	\$ 123,939	\$ 123,086	99.31%	Middle
42644	53	033	990100	KING COUNTY	53033990100	\$ 123,939	\$ -	0.00%	Unknown

## Home Mortgage Disclosure Act Notice

**This section includes our disclosure statement under the Home Mortgage Disclosure Act (HMDA).**

Because we did not originate the required number of covered loans, we are currently exempt from reporting HMDA data.

## Loan-to-Deposit Ratio

This section presents the loan-to-deposit (LTD) ratio for each quarter of the prior two calendar years, calculated as net loans and leases divided by total deposits. This is a measure of how we reinvest depositor funds back into the communities that we serve.

2025		2024	
Quarter 4	92%	Quarter 4	93%
Quarter 3	94%	Quarter 3	91%
Quarter 2	94%	Quarter 2	90%
Quarter 1	81%	Quarter 1	85%

## Core Deposits

Banks like Pacific Crest Bank primarily rely on retail deposits from customers in our community to fund our investment activities; however, we may also use funding from other sources, such as shareholder equity capital, borrowings from other institutions, and wholesale brokered deposits. To better measure how we invest the deposits of our core customers, we provide an adjusted LTD ratio that excludes wholesale funding sources and certificates of deposit with balances that exceed the Federal deposit insurance limit (currently \$250 thousand).

2025		2024	
Quarter 4	124%	Quarter 4	127%
Quarter 3	126%	Quarter 3	124%
Quarter 2	131%	Quarter 2	123%
Quarter 1	126%	Quarter 1	117%

## Additional Financial Data

Financial data about Pacific Crest Bank and other FDIC-insured depository institutions, dating back to December 31, 2002, is available online at the Federal Financial Institutions Examination Council (FFIEC) Central Data Repository's Public Data Distribution website at <https://cdr.ffiec.gov/>.

## Our Commitment to Community

Pacific Crest is proud to be a community bank. To us, that means supporting and serving not only our clients but also the greater community. Whether through the vital programs and services provided by Cocoon House or by helping Housing Hopes and the United Way of Snohomish County support our neighbors, we are dedicated to contributing to those around us.

### Supporting Community Organizations

We are a committed supporter of many organizations doing vital work in our community, including:

#### Housing Hope

OVER 19 YEARS OF SUPPORT!

Pacific Crest proudly supports Housing Hope, which combines affordable housing with tailored services such as life-skills training, childcare, case management, and employment services to reduce homelessness and poverty for residents of Snohomish County and Camano Island. Housing Hope also offers homeownership opportunities for low-income individuals.

We are a Champion Sponsor at [Stone Soup](#), Housing Hope's annual fundraising event.

#### Clothes for Kids

11 years of support!

Clothes For Kids provides school clothing to students in our community who are eligible because their families qualify for free or reduced meals at school. They serve Snohomish County and the Northshore School District.

#### Alzheimer's Association, Washington State Chapter

10 years of support!

In tribute to our co-founder, [John Fairchild](#), we are honored to support the Alzheimer's Association. They are the leading voluntary health organization in Alzheimer's care, support, and research. Their mission is to eliminate Alzheimer's disease through the advancement of research, to provide and enhance care and support for all affected, and to reduce the risk of dementia through the promotion of brain health.

#### Housing Consortium of Everett and Snohomish County

7 years of support!

The Housing Consortium of Everett and Snohomish County (HCESC) is a collaborative partnership between nonprofit housing developers and service providers with local businesses, government, and for-profit organizations focusing on issues and needs for affordable housing in Snohomish County and throughout the State of Washington.

## Cocoon House

5 years of support!

The mission of Cocoon House is to empower young people, families, and the community to break the cycle of homelessness through outreach, housing, and prevention. This mission supports the belief that every young person deserves a home and the opportunity to achieve their fullest potential.

We participate in Cocoon House's [Butterfly Celebration](#) in the spring and [An Evening in SILK](#) in the fall. Our Chief Financial Officer also serves on the organization's Board of Directors.

## Affordable Housing

Pacific Crest is a member of the [Washington Community Reinvestment Association \(WCRA\)](#), a coalition of banks and credit unions that pool their resources to finance affordable housing projects throughout the state of Washington. The WCRA is a certified Community Development Financial Institution and Community Development Entity. Pacific Crest participates in a loan pool with 33 other lenders who have committed over \$116 million in funding for affordable housing projects.

## Employee Contributions

Our dedicated team of local employees contributes to the community every year through various fundraisers and drives. Pacific Crest also matches employees' charitable contributions up to \$2,000 per employee per year.

## Recognition

While supporting our community is its own reward, we are also proud to have been recognized by the Puget Sound Business Journal as one of the region's top corporate philanthropists in the small-company category. Our 2025 award marked our ninth consecutive year receiving this recognition.





## Pacific Crest Bank

*Pacific Crest Bank is a local, independently owned community bank dedicated to delivering our community the highest level of customer service and expertise. Founded in 1984 as Phoenix Mortgage, we have evolved to offer businesses and individuals in the Puget Sound region personalized banking and lending services from a dedicated team of long-tenured professionals.*

Learn more at <https://www.paccrest.com/>, or give us a call to see how we can serve you:

Main: (425) 670-9600

Toll Free: (800) 335-4126

Fax: (425) 670-9688

Email: [ClientServices@paccrest.com](mailto:ClientServices@paccrest.com)

Member  
**FDIC**

