



**Heritage**  
BANK

# **CRA Public File**

**Feb 2026**

**Update**

## **Bank Merger**

Heritage Financial Corporation completed its acquisition of Olympic Bancorp, Inc. and its subsidiary, Kitsap Bank, on January 31, 2026. Kitsap Bank officially became a division of Heritage Bank, with a system conversion planned for September 2026. The merger expands Heritage's presence in the Pacific Northwest.

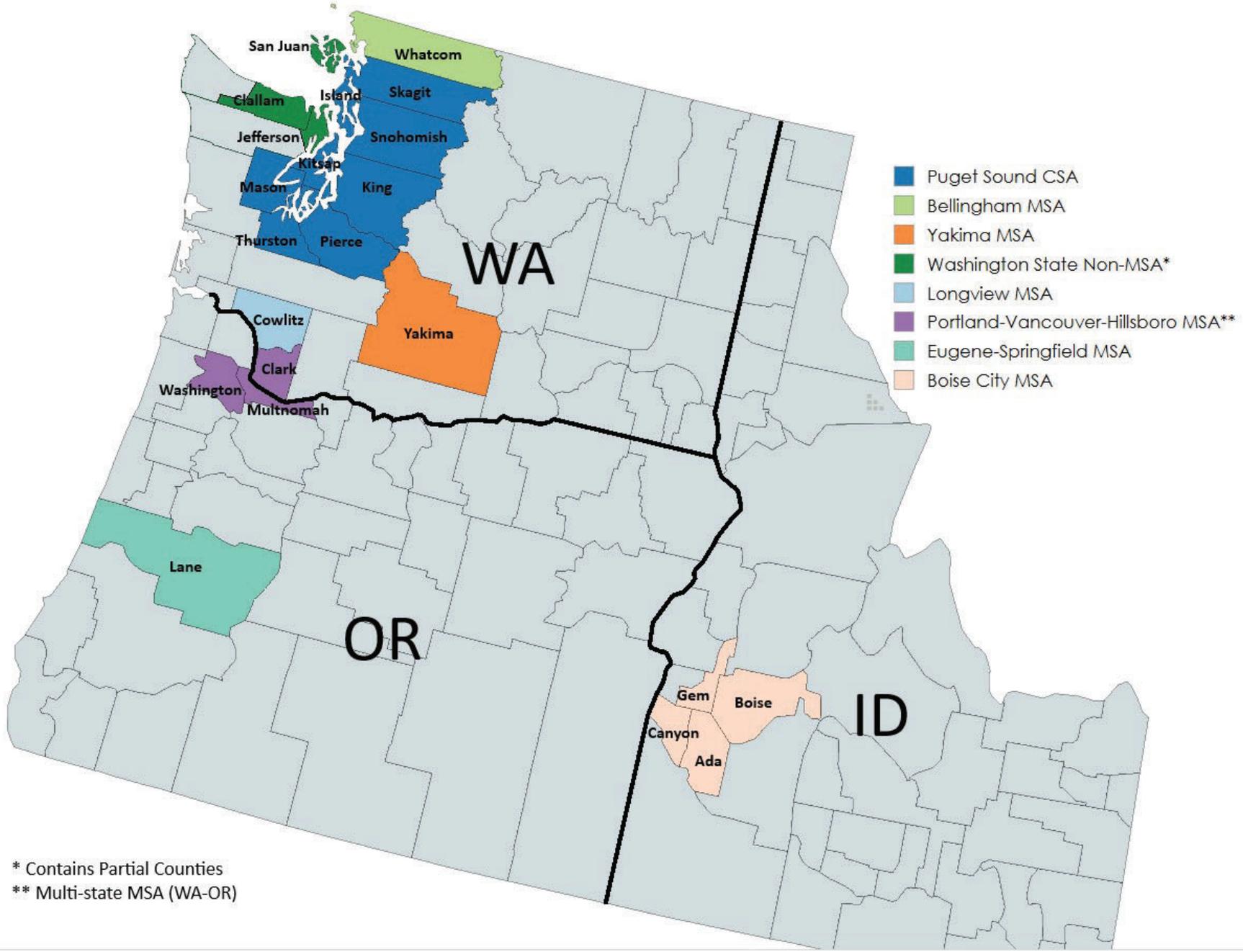
Kitsap Bank and Heritage Bank are coming together to create a stronger banking network for customers across the Puget Sound region. This partnership brings the expanded services of a larger bank while preserving the personal, community-focused experience customers value. With aligned cultures and local decision-making, customers will enjoy enhanced capabilities, added convenience, and access to Heritage Bank's branches and ATMs throughout Washington, Oregon, and Idaho.

## **Public Files**

This document includes the current Heritage Bank and Kitsap Bank public files with a revised combined Assessment Area map.

## **Contents of Combined Public File**

- Revised Map of Assessment Areas (Heritage Bank and Kitsap Bank)
- Heritage Bank Public File 2025
- Kitsap Bank Public File 2025



- Puget Sound CSA
- Bellingham MSA
- Yakima MSA
- Washington State Non-MSA\*
- Longview MSA
- Portland-Vancouver-Hillsboro MSA\*\*
- Eugene-Springfield MSA
- Boise City MSA



## Community Reinvestment Act

The Community Reinvestment Act (“CRA”) was enacted by Congress in 1977 (12 U.S.C. 2901) with the intent to encourage depository institutions to help meet the credit needs of the communities in which they operate. CRA is implemented through Regulations 12 CFR parts 25, 228, 345, and 195. Based on total asset thresholds set in the CRA implementing regulations, Heritage Bank qualifies as a “Large Bank,” thus requiring the disclosures and information presented in this document. For purposes of CRA, Heritage Bank has defined its assessment areas as consisting of the following counties, in their entireties:

| Assessment Area Name             | State | Counties within Assessment Area                          |
|----------------------------------|-------|--|
| Puget Sound CSA                  | WA    | Island, King, Mason, Pierce, Skagit, Snohomish, Thurston |
| Bellingham MSA                   | WA    | Whatcom  |
| Yakima MSA                       | WA    | Yakima   |
| Longview MSA                     | WA    | Cowlitz  |
| San Juan County                  | WA    | San Juan   |
| Portland-Vancouver-Hillsboro MSA | WA    | Clark  |
|                                  | OR    | Multnomah, Washington                                    |
| Eugene-Springfield MSA           | OR    | Lane   |
| Boise City MSA                   | ID    | Ada, Canyon, Gem, Boise                                  |

This is a public document. In accordance with CRA, Heritage Bank makes this document available to the public for inspection at the public’s request and at no charge. Additionally, upon public request, Heritage Bank must provide copies of the information in this public file, in paper format or in another form acceptable to the person making the request. The regulations permit the Bank to charge a reasonable fee for reproduction of the public file, but the fee must not exceed the cost of copying and, if applicable, mailing.

The information contained in this public file is current as of at least April 1, 2025, as required by regulation. However, Heritage Bank annually revises the April 1st CRA Public File to include the most current CRA Disclosure Statement within three (3) business days of publication, also required by regulation. Additionally, Heritage Bank, at its discretion, may update its CRA Public File for inclusion of revised branching and Assessment Area information related to recent branch additions, mergers and/ or acquisitions.

Questions or comments regarding Heritage Bank’s CRA Public File may be addressed to:

Heritage Bank  
 Compliance Department  
 3615 Pacific Avenue  
 Tacoma, WA 98418

**Written Public Comments and the Bank's Responses  
for the Current Year  
and Prior Two Calendar Years**

In 2023, 2024, and through April 1, 2025, Heritage Bank did not receive any written public comments specifically related to the bank's performance in helping meet community credit needs.

# **PUBLIC DISCLOSURE**

July 5, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Heritage Bank  
Certificate Number: 29012

201 5<sup>th</sup> Avenue SW  
Olympia, Washington 98501

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

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

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

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## INSTITUTION RATING

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

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

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

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

Lending levels reflect good responsiveness to AA credit needs and a high percentage of loans are made in the institution’s AAs. The geographic distribution and of loans reflects adequate penetration throughout the AA, and the distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different size. The institution makes extensive use of innovative of flexible lending practices in a safe and sound manner to address the credit needs of LMI individuals or geographies and is a leader in making community development (CD) loans. The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

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

The bank has a significant level of qualified CD investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors, exhibits good responsiveness to credit and CD needs, and makes significant use of innovative and/or complex investments to support CD initiatives.

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

Delivery systems are accessible to essentially all portions of the institution’s AAs. To the extent changes have been made, the institutions opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and/or individuals. Lastly, the bank provides an adequate level of CD services to the AAs.

## DESCRIPTION OF INSTITUTION

Heritage Bank (HB), headquartered in Olympia, Washington, is wholly-owned subsidiary of Heritage Financial Corporation. In the fall of 2020, the institution created a subsidiary CDFI organization, HBCDE, LLC, to specifically provide CD loans. At the request of the institution, these subsidiary lending activities received consideration in the current evaluation. HB has no other relevant affiliates or subsidiaries and did not engage in any merger or acquisition activity since the previous evaluation. HB received a Satisfactory CRA Rating at the previous FDIC CRA Performance Evaluation dated June 29, 2020, using Large Institution Examination Procedures.

HB operates 51 branches in Washington, Oregon, and Idaho. Since the previous CRA Performance Evaluation (PE), the institution closed 13 and opened 2 branches. While the primary business focus of the institution continues to be commercial real estate, HB also offers a variety of home mortgage and consumer loans. Additionally, HB participated in the SBA's Paycheck Protection Program (PPP) in 2020 and 2021; refer to Innovative and Flexible Lending Practices for detail. Deposit products include checking, savings, money market deposit, certificate of deposits, and individual retirement accounts in addition to wealth management services.

HB's assets totaled \$7.2 billion and deposits totaled \$5.8 billion as of March 31, 2023. The bank's loans totaled \$4.1 billion and securities totaled \$2.0 billion for the same period. The following table illustrates the loan portfolio.

| <b>Loan Portfolio Distribution as of 3/31/2023</b>                                      |                  |              |
|---|------------------|--------------|
| <b>Loan Category</b>  | <b>\$(000s)</b>  | <b>%</b>     |
| Construction, Land Development, and Other Land Loans                                    | 316,603          | 7.7          |
| Secured by Farmland   | 43,383           | 1.1          |
| Secured by 1-4 Family Residential Properties  | 592,528          | 14.4         |
| Secured by Multifamily (5 or more) Residential Properties                               | 243,640          | 5.9          |
| Secured by Nonfarm Nonresidential Properties  | 2,127,866        | 51.6         |
| <b>Total Real Estate Loans</b>  | <b>3,324,020</b> | <b>80.5</b>  |
| Commercial and Industrial Loans   | 457,366          | 11.1         |
| Agricultural Production and Other Loans to Farmers                                      | 15,865           | 0.4          |
| Consumer Loans  | 66,765           | 1.6          |
| Obligations of State and Political Subdivisions in the U.S.                             | 197,387          | 4.8          |
| Other Loans   | 66,069           | 1.6          |
| Lease Financing Receivable (net of unearned income)                                     | -                | -            |
| Less: Unearned Income   | -                | -            |
| <b>Total Loans</b>  | <b>4,127,472</b> | <b>100.0</b> |
| <i>Source: Reports of Condition and Income; due to rounding, % column may not total</i> |                  |              |

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

## DESCRIPTION OF ASSESSMENT AREAS

HB’s delineated AAs, organized by rated area, are summarized in the following table.

| Description of Assessment Areas  |  |          |
|--|--|----------|
| Assessment Area  | Counties in Assessment Area                              | # of CTs |
| <b>Washington</b>  |  |          |
| Puget Sound  | Island, King, Mason, Pierce, Skagit, Snohomish, Thurston | 1,010    |
| WA Non-MSA   | Kittitas, San Juan                                       | 23       |
| Bellingham MSA   | Whatcom  | 54       |
| Yakima MSA   | Yakima   | 57       |
| Longview MSA   | Cowlitz  | 30       |
| <b>PVH MSA</b>   | Clark, Washington, Multnomah, Yamhill*                   | 446      |
| <b>Oregon</b>  |  |          |
| Eugene MSA   | Lane   | 93       |
| <b>Idaho</b>   |  |          |
| Boise  | Ada, Boise, Canyon, Gem                                  | 190      |
| <small>Source: Bank Data<br/>                     *Yamhill included in 2020 analysis only. Refer to PVH MSA rated area for detail.</small> |  |          |

The bank opened the branches in Oregon and Idaho in late 2022 and early 2023, respectively. Because a full year of lending data is not available for the retail Lending Test and the timeframe for CD activity in these AAs was very limited, analysis of these AAs did not yield meaningful conclusions and they are not presented as separate rated areas in this PE. However, the limited CD activity that occurred in these AAs, as well as the impact of these branch openings on retail service test conclusions, are considered at the bankwide levels of analyses; refer to each respective conclusion for full detail.

Refer to rated areas for detail on changes to individual AAs, where relevant.

## SCOPE OF EVALUATION

### General Information

Examiners used the Interagency Large Institution Examination Procedures to evaluate HB’s CRA performance from the prior evaluation dated June 29, 2020, to the current evaluation dated July 5, 2023. As previously discussed, relevant CD activities relating to HBCDE, LLC are included in this performance evaluation since the subsidiary’s inception in late 2020.

Based on the lending and deposit volumes and branch structure, the Washington rated area contains the significant majority of the bank’s operations and contributes greatest weight to overall conclusions, followed by the Portland-Vancouver-Hillsboro Multistate MSA (PVH MSA); see the following table. As discussed, the Oregon and Idaho represent new rated areas since the prior evaluation and activity in these areas is very limited; therefore, they are not broken out for separate presentation and contribute minimally to overall conclusions.

| <b>Lending, Deposit, and Branch Distribution by Assessment Area</b> |                  |              |                  |              |                 |              |
|---|------------------|--------------|------------------|--------------|-----------------|--------------|
| <b>Rated Area/<br/>Assessment Area</b>                              | <b>Loans</b>     |              | <b>Deposits</b>  |              | <b>Branches</b> |              |
|   | <b>\$(000s)</b>  | <b>%</b>     | <b>\$(000s)</b>  | <b>%</b>     | <b>#</b>        | <b>%</b>     |
| <b>Washington</b>   | <b>2,138,542</b> | <b>83.2</b>  | <b>5,615,928</b> | <b>88.6</b>  | <b>45</b>       | <b>84.9</b>  |
| Puget Sound   | 1,775,549        | 69.1         | 4,843,343        | 76.4         | 37              | 69.8         |
| WA Non-MSA  | 37,807           | 1.5          | 93,612           | 1.5          | 2               | 3.8          |
| Bellingham MSA  | 183,158          | 7.1          | 241,793          | 3.8          | 2               | 3.8          |
| Yakima MSA  | 106,489          | 4.1          | 265,876          | 4.2          | 3               | 5.7          |
| Longview MSA  | 35,539           | 1.4          | 171,304          | 2.7          | 1               | 1.9          |
| <b>PVH MSA</b>  | <b>431,522</b>   | <b>16.8</b>  | <b>722,089</b>   | <b>11.4</b>  | <b>6</b>        | <b>11.3</b>  |
| <b>Oregon</b>   | -                | -            | -                | -            | <b>1</b>        | <b>1.9</b>   |
| Eugene MSA  | -                | -            | -                | -            | 1               | 1.9          |
| <b>Idaho</b>  | -                | -            | -                | -            | <b>1</b>        | <b>1.9</b>   |
| Boise   | -                | -            | -                | -            | 1               | 1.9          |
| <b>Total</b>  | <b>2,570,064</b> | <b>100.0</b> | <b>6,338,017</b> | <b>100.0</b> | <b>53</b>       | <b>100.0</b> |

Source: 2020, 2021, and 2022 CRA LRs and HMDA LRs, Summary of Deposit Data as of 6/30/22, Bank Data  
 '-' indicates data not available/applicable for the year based on date rated area was added to the AA.

Based on the same factors, the Puget Sound AA was selected for full-scope presentation in Washington. Additionally, the Washington Non-MSA AA was randomly selected for full-scope presentation, as the area had not been presented using full-scope procedures at either of the previous two CRA PEs. As the PVH MSA is a multistate MSA, the area is also presented as a full-scope analysis. The remaining AAs were analyzed using limited-scope procedures.

### Activities Reviewed

Based on HB’s lending strategy and the reported number and dollar volume of loans originated during the evaluation period, small business and home mortgage loans represent the institution’s primary product lines, with small business loans contributing greater weight to conclusions; see the

following table. The bank did not request inclusion of consumer loans and does not originate a meaningful volume of small farm loans; therefore, these products were not analyzed.

| <b>Loan Products Reviewed</b> |                 |                 |                 |                 |
|-------------------------------|-----------------|-----------------|-----------------|-----------------|
| <b>Loan Category</b>          | <b>Universe</b> |                 | <b>Reviewed</b> |                 |
|                               | <b>#</b>        | <b>\$(000s)</b> | <b>#</b>        | <b>\$(000s)</b> |
| Small Business                | 9,000           | 1,654,749       | 9,000           | 1,654,749       |
| Home Mortgage                 | 2,061           | 1,131,678       | 2,061           | 1,131,678       |

*Source: 2020, 2021, and 2022 HMDA LAR and CRA LRs*

All HMDA LAR and CRA LR loans reported by HB in 2020, 2021, and 2022 were analyzed to form respective home mortgage and small business Lending Test conclusions. Performance by product by year was not consistent across all AAs over the review period; therefore, all years are presented in this PE.

Lending percentages were compared to both demographic data and, where available, aggregate peer lending data to develop conclusions. For 2020 and 2021, home mortgage demographic data is based on 2015 ACS/census data. Starting in 2022, home mortgage demographic data is based on the 2020 Census data. Small business demographic data is based on D&B data for all years of the review period.

As peer data is a better reflection of actual lending opportunity than demographic data, which simply demonstrates potential lending opportunity, comparison to aggregate contributed more weight to the formation of Lending Test conclusions for both product types. Aggregate lending data is not yet available for 2022 home mortgage or small business lending; therefore, 2022 performance contributed less weight to conclusions.

All CD loans, investments and donations, and services from the prior PE through the current evaluation date were considered to develop relevant Lending, Investment, and Service Test conclusions.

Delivery systems for providing retail banking services, including existing branch network and alternative delivery systems available throughout the review period, branch openings and closings, and retail banking products targeted to LMI individuals and/or services targeted to AA needs were considered in forming applicable Service Test conclusions. Refer to Service Test for specific detail.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Lending Test performance is good. Performance in both the Washington and PVH is consistent with this conclusion.

#### **Lending Activity**

HB's lending levels reflect good responsiveness to the AA credit needs. While performance in both Washington and the PVH MSA is consistent with this conclusion, the institution's performance varied somewhat by individual AA. Refer to individual AAs for market share and relative market rank for products reviewed.

The institution's small business lending volume in 2020 and 2021 was much larger than the prior evaluation due to HB's participation in the PPP. The program discontinued in 2021, resulting in a decrease in small business volume in 2022 back to pre-pandemic levels.

Additionally, reported home mortgage loan volume significantly increased in 2022 from prior years due to new HMDA reporting requirements. Starting in 2022, HB was required to report home equity lines of credit (HELOC). Analysis of HELOCs separate from all home mortgage loans did not change conclusions; therefore, both loan types are presented together.

See the Lending Inside and Outside of the Assessment Area table on the following page for total lending by product and number and dollar and refer to individual AAs for specific lending activity levels within each.

#### **Assessment Area Concentration**

A high percentage of loans are made in the institution's AAs; see the table on the following page.

| Lending Inside and Outside of the Assessment Area   |                 |             |            |            |              |                                 |             |                |             |                   |  |
|---|-----------------|-------------|------------|------------|--------------|---------------------------------|-------------|----------------|-------------|-------------------|--|
| Loan Category                                       | Number of Loans |             |            |            | Total<br>#   | Dollar Amount of Loans \$(000s) |             |                |             | Total<br>\$(000s) |  |
|   | Inside          |             | Outside    |            |              | Inside                          |             | Outside        |             |                   |  |
|   | #               | %           | #          | %          |              | \$                              | %           | \$             | %           |                   |  |
| Small Business                                      |                 |             |            |            |              |                                 |             |                |             |                   |  |
| 2020  | 4,912           | 94.6        | 282        | 5.4        | 5,194        | 788,651                         | 93.6        | 54,197         | 6.4         | 842,848           |  |
| 2021  | 3,041           | 95.2        | 153        | 4.8        | 3,194        | 574,514                         | 94.8        | 31,313         | 5.2         | 605,827           |  |
| 2022  | 554             | 90.5        | 58         | 9.5        | 612          | 184,489                         | 89.5        | 21,585         | 10.5        | 206,074           |  |
| <b>Subtotal</b>                                     | <b>8,507</b>    | <b>94.5</b> | <b>493</b> | <b>5.5</b> | <b>9,000</b> | <b>1,547,654</b>                | <b>93.5</b> | <b>107,095</b> | <b>6.5</b>  | <b>1,654,749</b>  |  |
| Home Mortgage                                       |                 |             |            |            |              |                                 |             |                |             |                   |  |
| 2020  | 569             | 94.7        | 32         | 5.3        | 601          | 257,899                         | 94.7        | 14,539         | 5.3         | 272,438           |  |
| 2021  | 495             | 94.8        | 27         | 5.2        | 522          | 280,114                         | 84.9        | 49,711         | 15.1        | 329,825           |  |
| 2022  | 863             | 92.0        | 75         | 8.0        | 938          | 443,710                         | 83.8        | 85,705         | 16.2        | 529,415           |  |
| <b>Subtotal</b>                                     | <b>1,927</b>    | <b>93.5</b> | <b>134</b> | <b>6.5</b> | <b>2,061</b> | <b>981,723</b>                  | <b>86.8</b> | <b>149,955</b> | <b>13.2</b> | <b>1,131,678</b>  |  |
| <i>Source: Bank Data</i>                            |                 |             |            |            |              |                                 |             |                |             |                   |  |
| <i>Due to rounding, totals may not equal 100.0%</i> |                 |             |            |            |              |                                 |             |                |             |                   |  |

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the AAs. Performance in Washington, which carries greatest weight, is consistent with this conclusion. Performance in the PVH MSA was above that of Washington; however, overall conclusions were unchanged. Refer to each respective analysis for details.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among the retail customers of different income levels and business customers of different sizes. The bank's performance was consistent in each rated area. Refer to each respective analysis for details.

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

The institution makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs; see the table on the following page. All of the listed loan programs are available throughout the bank's AAs; therefore, this criterion is only discussed at the bankwide section of this evaluation.

| Innovative or Flexible Lending Programs |            |               |              |                |           |               |           |               |              |                |
|---|------------|---------------|--------------|----------------|-----------|---------------|-----------|---------------|--------------|----------------|
| Type of Program                         | 2020       |               | 2021         |                | 2022      |               | YTD 2023  |               | Totals       |                |
|   | #          | \$(000s)      | #            | \$(000s)       | #         | \$(000s)      | #         | \$(000s)      | #            | \$(000s)       |
| FHA Loans                               | 4          | 1,282         | -            | -              | 4         | 1,479         | 1         | 440           | 9            | 3,201          |
| USDA Loans                              | 3          | 841           | -            | -              | -         | -             | -         | -             | 3            | 841            |
| VA Loans                                | 25         | 7,145         | 13           | 4,001          | 1         | 336           | -         | -             | 39           | 11,482         |
| WSHFC Home Advantage                    | 2          | 26            | -            | -              | -         | -             | -         | -             | 2            | 26             |
| SBA Loans                               | 13         | 5,954         | 46           | 34,493         | 29        | 30,689        | 9         | 5,228         | 97           | 76,364         |
| PPP Loans                               | 122        | 8,068         | 2,598        | 386,800        | -         | -             | -         | -             | 2,720        | 394,868        |
| HBCDE                                   | -          | -             | -            | -              | 5         | 12,373        | 6         | 19,018        | 11           | 31,391         |
| <b>Totals</b>                           | <b>169</b> | <b>23,316</b> | <b>2,657</b> | <b>425,294</b> | <b>39</b> | <b>44,877</b> | <b>16</b> | <b>24,686</b> | <b>2,881</b> | <b>518,173</b> |

Source: Bank Data; 6/20/22 – 7/5/23

The following are notable flexible lending practices employed during the evaluation period.

- **SBA PPP** – These loans are SBA-backed loans with the design to keep businesses and their workforce employed during the COVID-19 pandemic. There are no fees charged to small businesses by the government or lenders, and loan forgiveness is available if specific employee retention criteria are met.
- **SBA Loans** –The SBA offers loan programs (7a and 504) that are partially guaranteed by the government. The programs provide small businesses with both immediate- and long-term benefits to offer small businesses an avenue for financing, while promoting business growth and job creation.
- **HBCDE, LLC Loans** – In late 2020, HB created the HBCDE, LLC, a certified CDFI Community Development Entity to provide loans developing low-income communities. The subsidiary offers favorably structured commercial loan products specifically designed to provide job creation and new investment in low-income communities.

### **Community Development Loans**

The institution is a leader in making CD loans. HB’s performance was consistent in both Washington and the PVH MSA. CD lending increased significantly by dollar from the prior examination, where HB originated 202 CD loans totaling \$290.6 million. Total CD lending by dollar represents 8.1 percent of average total assets and 13.7 percent of average total loans; these metrics are a significant improvement over the 1.6 percent of average total assets and 2.2 percent of average total loans from the last evaluation. Further, CD lending performance compares favorably against other similarly-situated institutions and the institution’s emphasis on affordable housing reflects excellent responsiveness to the CD needs of the AAs.

The significant majority of CD lending activity benefitted Washington, followed by the PVH MSA.; refer to each rated area for full detail. The bank originated only a single CD loan in Oregon, totaling \$2.6 million, and did not originate any CD loans in Idaho. The institution did not originate any CD loans benefitting the broader regional area during the review period.

| Community Development Lending - Bankwide |                    |                |                    |               |                      |               |                         |               |            |                |
|--|--------------------|----------------|--------------------|---------------|----------------------|---------------|-------------------------|---------------|------------|----------------|
| Activity Year                            | Affordable Housing |                | Community Services |               | Economic Development |               | Revitalize or Stabilize |               | Totals     |                |
|  | #                  | \$(000s)       | #                  | \$(000s)      | #                    | \$(000s)      | #                       | \$(000s)      | #          | \$(000s)       |
| 2020                                     | 8                  | 20,988         | 10                 | 24,700        | 2                    | 2,892         | -                       | -             | 20         | 48,580         |
| 2021                                     | 16                 | 151,444        | 14                 | 41,866        | 1                    | 10,000        | 8                       | 26,689        | 39         | 229,999        |
| 2022                                     | 20                 | 143,623        | 11                 | 8,172         | 3                    | 7,098         | 11                      | 61,782        | 45         | 220,675        |
| YTD 2023                                 | 5                  | 66,600         | 6                  | 4,728         | -                    | -             | 1                       | 2,620         | 12         | 73,948         |
| <b>Total</b>                             | <b>49</b>          | <b>382,655</b> | <b>41</b>          | <b>79,466</b> | <b>6</b>             | <b>19,990</b> | <b>20</b>               | <b>91,091</b> | <b>116</b> | <b>573,202</b> |

Source: Bank Data

## INVESTMENT TEST

The Investment Test performance is good. Performance in both Washington and the PVH MSA is consistent with this conclusion.

### Investment and Grant Activity

HB has a significant level of qualified CD investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Total qualified investments represent 2.4 percent of average total assets and 12.2 percent of average total securities. While total CD investment volume increased since the prior evaluation's \$109.5 million in combined qualified investments and grants, activity as a percentage of average total assets and average total securities declined; at the previous evaluation, these metrics were 3.8 percent and 18.1 percent, respectively. However, HB's performance is generally above that of similarly-situated institutions.

The majority of CD investment dollars benefitted the Washington rated area, followed by the PVH MSA. No investments targeted Oregon or Idaho, but \$49,600 in donations benefitted Oregon.

| Qualified Investments - Bankwide |                    |                |                    |              |                      |           |                         |           |            |                |
|----------------------------------|--------------------|----------------|--------------------|--------------|----------------------|-----------|-------------------------|-----------|------------|----------------|
| Activity Year                    | Affordable Housing |                | Community Services |              | Economic Development |           | Revitalize or Stabilize |           | Totals     |                |
|                                  | #                  | \$(000s)       | #                  | \$(000s)     | #                    | \$(000s)  | #                       | \$(000s)  | #          | \$(000s)       |
| Prior Period                     | 22                 | 38,530         | 3                  | 1,771        | -                    | -         | -                       | -         | 25         | 40,301         |
| 2020                             | 4                  | 7,258          | 2                  | 3,000        | -                    | -         | -                       | -         | 6          | 10,258         |
| 2021                             | 3                  | 30,966         | -                  | -            | -                    | -         | -                       | -         | 3          | 30,966         |
| 2022                             | 6                  | 91,298         | -                  | -            | -                    | -         | -                       | -         | 6          | 91,298         |
| YTD 2023                         | -                  | -              | -                  | -            | -                    | -         | -                       | -         | -          | -              |
| <b>Subtotal</b>                  | <b>35</b>          | <b>168,052</b> | <b>5</b>           | <b>4,771</b> | <b>-</b>             | <b>-</b>  | <b>-</b>                | <b>-</b>  | <b>40</b>  | <b>172,823</b> |
| Qualified Grants & Donations     | 34                 | 429            | 82                 | 478          | 3                    | 65        | 14                      | 95        | 133        | 1,067          |
| <b>Total</b>                     | <b>69</b>          | <b>168,481</b> | <b>87</b>          | <b>5,249</b> | <b>3</b>             | <b>65</b> | <b>14</b>               | <b>95</b> | <b>173</b> | <b>173,890</b> |

Source: Bank Data

Included in the above table are several investments and donations that benefitted multiple rated areas. Examples of these are highlighted on the following page.

- In 2022, HB invested \$8.5 million to provide 155 units of affordable housing units in the Eugene MSA and 61 units of affordable housing units in the Puget Sound AA.
- During the evaluation period, HB made six donations totaling \$49,600 to organizations that provided various community services targeted to LMI individuals living throughout the State of Oregon, affecting both the PVH MSA and Oregon.

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

HB exhibits good responsiveness to credit and CD needs. The investment strategy during the evaluation period focused on affordable housing initiatives, a primary identified CD need for affordable housing across the bank's AAs, particularly in Washington. Refer to individual AAs for detail.

### **Community Development Initiatives**

HB makes significant use of innovative and complex investments to support CD initiatives. A number of CD investments are Low-Income-Housing-Tax-Credit (LIHTC) investments, which are considered complex. LIHTCs provide tax incentives to encourage individual and corporate investors to invest in the development, acquisition, and rehabilitation of affordable rental housing. To qualify for the credit, a project must meet strict income limits for eligible tenants to qualify as a low-income project. Properties are generally required to remain rent restricted and only available to low-income tenants for a minimum of 30 years. During the evaluation period, HB participated in six new LIHTC projects, totaling \$10.5 million.

### **SERVICE TEST**

HB's Service Test performance is adequate. The institution's performance in both rated areas is consistent with this conclusion.

### **Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution's AAs. Branch and ATM distribution varied somewhat by AA; refer to individual analyses for detail.

Alternative banking delivery systems are generally the same across all AAs and include online, mobile, and banking telephone banking options. Accessibility in the Washington rated area is enhanced by a mobile branch, which operates seasonally in the Puget Sound AA.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. As previously discussed, the institution opened two branches during the review period: one branch in Boise, Idaho, in an upper-income CT and one branch in

Eugene, Oregon, in a moderate-income CT. These openings, particularly the branch in Oregon, increased accessibility of delivery systems to LMI populations.

The bank closed 13 branches over the same timeframe: 10 located in Washington and 3 in the PVH MSA. Details of the impact of branch closures are discussed in each respective AA analysis.

**Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and individuals. All branches offer the bank’s full array of business and consumer deposit and lending products; see Description of Institution for detail. Operating hours are the same in all AAs and reflect normal banking hours; no branches are open on Saturdays or offer extended evening hours. Drive-up banking is available at most locations; refer to individual analyses for detail.

**Community Development Services**

The institution provides an adequate level of CD services; see the below table. Service hours declined from the prior evaluation, where bank employees provided 3,492 hours of service to qualifying CD organizations. The primary reason for the decline in hours was the difficulty in providing in-person services during the coronavirus stay at home mandates that were in effect for much of the review period. HB’s service hour performance is slightly below the level of similarly-situated institutions, but not to an unreasonable degree.

A significant majority of CD hours were provided in Washington and the PVH MSA, where HB employees provided 1,459 and 878 hours of service, respectively. Employees provided 35 hours of CD service in Oregon and did not provide any hours in Idaho.

| <b>Community Development Services - Bankwide</b> |                           |                           |                             |                                |               |
|--|---------------------------|---------------------------|-----------------------------|--------------------------------|---------------|
| <b>Activity Year</b>                             | <b>Affordable Housing</b> | <b>Community Services</b> | <b>Economic Development</b> | <b>Revitalize or Stabilize</b> | <b>Totals</b> |
|  | <b>#</b>                  | <b>#</b>                  | <b>#</b>                    | <b>#</b>                       | <b>#</b>      |
| 2020   | -                         | 148                       | -                           | -                              | <b>148</b>    |
| 2021   | 120                       | 265                       | 12                          | 483                            | <b>880</b>    |
| 2022   | 485                       | 688                       | 89                          | -                              | <b>1,262</b>  |
| YTD 2023   | 119                       | 83                        | -                           | -                              | <b>202</b>    |
| <b>Total</b>                                     | <b>724</b>                | <b>1,184</b>              | <b>101</b>                  | <b>483</b>                     | <b>2,492</b>  |
| <i>Source: Bank Data</i>                         |                           |                           |                             |                                |               |

The above table includes an activity that benefitted both the PVH MSA and Oregon. Throughout 2022, a bank employee spent 120 hours serving as a Board member for an organization that provides affordable housing throughout Oregon.

## **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.

## WASHINGTON

### CRA RATING FOR WASHINGTON: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON

HB has five AAs across the state of Washington; refer to the bankwide Description of Assessment Area for detail. The institution's Washington AAs are unchanged since the prior evaluation.

### SCOPE OF EVALUATION – WASHINGTON

Performance for the Puget Sound AA provided the greatest weight in determining statewide conclusions. Refer to the overall Scope of Evaluation section for complete detail.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON

#### LENDING TEST

HB's Lending Test performance in Washington is good. Performance across all AAs was consistent with this conclusion with the exception of the WA Non-MSA AA, where performance was lower, though still adequate.

#### Lending Activity

HB's lending levels reflect good responsiveness to Washington AA credit needs. Refer to bankwide discussion for overall trends and to individual AAs for specific lending activity as well as market share and relative market rank for products reviewed.

#### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Washington AAs. Lending performance in all AAs was consistent with this conclusion with the exception of the Longview MSA, where performance was higher, though statewide conclusions were unchanged. Refer to individual AAs for detail.

#### Borrower Profile

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes. Performance in the Puget Sound AA, which carries greatest weight, and the Longview AA primarily support this conclusion. Performance in the remaining AAs was higher; however, statewide conclusions were unchanged.

**Community Development Loans**

HB is a leader in making CD loans throughout Washington. CD lending by dollar more than doubled from the prior evaluation, where the bank originated 117 CD loans totaling \$218.6 million. The majority of CD loans support affordable housing initiatives, which demonstrates HB’s responsiveness to a critical CD need identified throughout the Washington AAs, particularly in the Puget Sound AA.

The majority of activity benefitted the Puget Sound AA. While performance across all AAs was considered and performance varied somewhat by AA, the Puget Sound AA, where the bank is a market leader, contributed greatest weight to CD loan performance conclusions.

| <b>Community Development Lending by Assessment Area</b> |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |
|---|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| <b>Assessment Area</b>                                  | <b>Affordable Housing</b> |                 | <b>Community Services</b> |                 | <b>Economic Development</b> |                 | <b>Revitalize or Stabilize</b> |                 | <b>Totals</b> |                 |
|   | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                    | <b>\$(000s)</b> | <b>#</b>                       | <b>\$(000s)</b> | <b>#</b>      | <b>\$(000s)</b> |
| Puget Sound AA  | 32                        | 277,888         | 20                        | 67,916          | 2                           | 2,892           | 15                             | 68,596          | <b>69</b>     | <b>417,292</b>  |
| WA Non-MSA AA   | -                         | -               | -                         | -               | -                           | -               | -                              | -               | -             | -               |
| Bellingham MSA  | 1                         | 14,250          | 2                         | 2,500           | -                           | -               | -                              | -               | <b>3</b>      | <b>16,750</b>   |
| Yakima MSA  | 3                         | 27,100          | -                         | -               | -                           | -               | -                              | -               | <b>3</b>      | <b>27,100</b>   |
| Longview MSA  | 3                         | 1,062           | 1                         | 150             | -                           | -               | -                              | -               | <b>4</b>      | <b>1,212</b>    |
| Statewide Activities                                    | -                         | -               | -                         | -               | 1                           | 10,000          | -                              | -               | <b>1</b>      | <b>10,000</b>   |
| <b>Total</b>  | <b>39</b>                 | <b>320,300</b>  | <b>23</b>                 | <b>70,566</b>   | <b>3</b>                    | <b>12,892</b>   | <b>15</b>                      | <b>68,596</b>   | <b>80</b>     | <b>472,354</b>  |
| <i>Source: Bank Data</i>                                |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |

As the above table indicates, HB made a \$10.0 million loan during the review period that benefitted Washington statewide. The loan, originated in 2021, was made to an economic development organization that provides start-up capital for small businesses across Washington.

**INVESTMENT TEST**

Investment Test performance in Washington is good. Performance in the Puget Sound AA, which is weighted most heavily, is consistent with this conclusion. While performance in the Bellingham and Yakima AAs was higher and performance in the Washington Non-MSA AA and Longview AAs was lower, statewide conclusions were unchanged.

**Investment and Grant Activity**

The bank has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those not routinely provided by private investors. Activity increased from the prior evaluation, where CD investments and donations totaled \$114.5 million. Additionally, the majority of the activity occurred during the current period; of the total, only \$27.2 million were prior period investments.

A significant majority of investment and grant dollars targeted affordable housing initiatives – a CD need identified for several of the Washington AAs, particularly in the Puget Sound AA, which carries greatest weight.

| <b>Qualified Investments by Assessment Area</b> |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |
|---|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| <b>Assessment Area</b>                          | <b>Affordable Housing</b> |                 | <b>Community Services</b> |                 | <b>Economic Development</b> |                 | <b>Revitalize or Stabilize</b> |                 | <b>Totals</b> |                 |
|   | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                    | <b>\$(000s)</b> | <b>#</b>                       | <b>\$(000s)</b> | <b>#</b>      | <b>\$(000s)</b> |
| Puget Sound AA                                  | 21                        | 86,736          | 3                         | 3,543           | -                           | -               | -                              | -               | 24            | 90,279          |
| WA Non-MSA AA                                   | -                         | -               | -                         | -               | -                           | -               | -                              | -               | -             | -               |
| Bellingham MSA                                  | 1                         | 17,288          | 1                         | 416             | -                           | -               | -                              | -               | 2             | 17,704          |
| Yakima MSA                                      | 1                         | 18,035          | 1                         | 810             | -                           | -               | -                              | -               | 2             | 18,845          |
| Longview MSA                                    | -                         | -               | -                         | -               | -                           | -               | -                              | -               | -             | -               |
| Statewide Activities                            | 1                         | 1,670           | -                         | -               | -                           | -               | -                              | -               | 1             | 1,670           |
| <b>Subtotal</b>                                 | <b>24</b>                 | <b>123,729</b>  | <b>5</b>                  | <b>4,769</b>    | <b>-</b>                    | <b>-</b>        | <b>-</b>                       | <b>-</b>        | <b>29</b>     | <b>128,498</b>  |
| Qualified Grants & Donations                    | 28                        | 405             | 59                        | 317             | 1                           | 25              | 13                             | 90              | 101           | 837             |
| <b>Total</b>                                    | <b>52</b>                 | <b>124,134</b>  | <b>64</b>                 | <b>5,086</b>    | <b>1</b>                    | <b>25</b>       | <b>13</b>                      | <b>90</b>       | <b>130</b>    | <b>129,335</b>  |

*Source: Bank Data*

As the above table demonstrates, HB made a \$1.6 million investment during the review period that benefitted Washington statewide. The investment, purchased in 2020, was a bond to fund affordable housing throughout Washington. Additionally, several donations made during the review period benefitted the statewide area. For example:

- During the evaluation period, HB made three donations totaling \$7,500 to a CDFI that partners with housing authorities, financial institutions, and others to create sustainable affordable housing throughout Washington.
- In 2022, HB made a \$50,000 donation to an organization that provides various community services and shelter for LMI individuals and families throughout Washington.

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

HB exhibits good responsiveness to credit and CD needs. The bank demonstrated responsiveness to the AA through its focus on funding investments targeting the identified CD credit need of affordable housing. Overall, HB funded nearly \$124.0 million in qualified investments targeted to affordable housing needs.

### **Community Development Initiatives**

HB makes significant use of innovative and complex investments in the Washington AAs to support CD initiatives; refer to bankwide conclusions for full detail. Over the review period, the bank purchased five LIHTC investments, totaling \$89.4 million, for projects throughout Washington.

## **SERVICE TEST**

Service Test performance in Washington is adequate. The institution's performance in the Puget Sound AA, WA Non-MSA AA, and Yakima MSA primarily support this conclusion. While performance in the Bellingham MSA and Longview MSA was higher, statewide conclusions were unchanged.

### **Accessibility of Delivery Systems**

Retail banking delivery systems are accessible to essentially all portions of the institution's AAs. HB operates 43 full-service branches and 39 deposit-taking ATMs in Washington. While accessibility performance in Washington is consistent with the institution overall, branch distribution varied somewhat by AA; see individual Washington AAs for detail. Alternative delivery systems are discussed under bankwide conclusions.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. During the review period, HB closed ten branches in Washington: eight in the Puget Sound AA and one each in the Longview and Yakima AAs. Refer to each full- or limited-scope analysis for detail on how these closures impacted LMI geographies and populations.

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

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and individuals. Performance in Washington is consistent with bankwide conclusions; refer to bankwide analysis for detail.

### **Community Development Services**

The institution provides an adequate level of CD services to Washington; see the table on the following page. CD services decreased somewhat from the previous evaluation, where HB employees provided 1,928 hours of qualified CD service hours. As previously discussed, the primary reason for the decline in hours was due to the difficulty in providing in-person service hours during COVID-19. Service hours primarily benefitted the Puget Sound AA and focused heavily on community services. Bank employees did not provide service hours that benefitted the statewide Washington area during the review period.

| <b>Community Development Services by Assessment Area</b> |                           |                           |                             |                                |               |
|--|---------------------------|---------------------------|-----------------------------|--------------------------------|---------------|
| <b>Assessment Area</b>                                   | <b>Affordable Housing</b> | <b>Community Services</b> | <b>Economic Development</b> | <b>Revitalize or Stabilize</b> | <b>Totals</b> |
|  | <b>#</b>                  | <b>#</b>                  | <b>#</b>                    | <b>#</b>                       | <b>#</b>      |
| Puget Sound AA   | 100                       | 645                       | 47                          | 473                            | <b>1,265</b>  |
| WA Non-MSA   | -                         | -                         | -                           | -                              | -             |
| Bellingham MSA   | 25                        | -                         | 14                          | -                              | <b>39</b>     |
| Yakima MSA   | -                         | 32                        | -                           | -                              | <b>32</b>     |
| Longview MSA   | -                         | 113                       | -                           | 10                             | <b>123</b>    |
| <b>Total</b>   | <b>125</b>                | <b>790</b>                | <b>61</b>                   | <b>483</b>                     | <b>1,459</b>  |
| <i>Source: Bank Data</i>                                 |                           |                           |                             |                                |               |

## **PUGET SOUND AA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN PUGET SOUND AA**

The Puget Sound AA is located in and around the Seattle area of Washington and consists of the seven whole counties of Island, King, Mason, Pierce, Skagit, Snohomish, and Thurston. Collectively, the counties comprise the Puget Sound CSA, which includes the Seattle-Tacoma-Bellevue MSA, Mount Vernon-Anacortes MSA, and the Olympia-Lacey-Tumwater MSA. No changes have been made to the AA since the previous evaluation.

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

As of the 2010 U.S. Census data, the AA contained 42 low-, 182 moderate-, 365 middle-, and 239 upper-income CTs, as well as 9 CTs with no income designation. Due to population growth and updates to CT designations, the AA now consists of 42 low-, 216 moderate-, 439 middle-, and 293 upper-income CTs, as well as 20 CTs without an income designation. Nine of the middle-income CTs, all in Mason County, were designated as distressed by the FFIEC for all years of the review period. The table on the following page summarizes key demographic information for the AA.

| Demographic Information of the Assessment Area   |           |            |                              |               |              |            |
|--|-----------|------------|------------------------------|---------------|--------------|------------|
| Assessment Area: Puget Sound   |           |            |                              |               |              |            |
| Demographic Characteristics  | #         | Low % of # | Moderate % of #              | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts)  | 1,010     | 4.2        | 21.4                         | 43.5          | 29.0         | 2.0        |
| Population by Geography  | 4,595,661 | 4.3        | 21.9                         | 43.2          | 29.6         | 1.1        |
| Housing Units by Geography   | 1,866,186 | 4.4        | 21.1                         | 43.0          | 30.5         | 1.1        |
| Owner-Occupied Units by Geography  | 1,074,424 | 2.0        | 17.1                         | 46.2          | 34.4         | 0.3        |
| Occupied Rental Units by Geography   | 677,605   | 8.3        | 27.3                         | 38.0          | 24.1         | 2.4        |
| Vacant Units by Geography  | 114,157   | 4.4        | 21.5                         | 41.6          | 31.2         | 1.3        |
| Businesses by Geography  | 591,618   | 4.5        | 18.4                         | 40.6          | 35.4         | 1.1        |
| Farms by Geography   | 11,659    | 2.7        | 18.2                         | 47.2          | 31.5         | 0.5        |
| Family Distribution by Income Level  | 1,111,250 | 20.0       | 17.8                         | 21.9          | 40.2         | 0.0        |
| Household Distribution by Income Level   | 1,752,029 | 22.8       | 16.8                         | 18.8          | 41.6         | 0.0        |
| Median Family Income MSA - 34580 Mount Vernon-Anacortes, WA MSA  |           | \$82,149   | Median Housing Value         |               |              | \$499,925  |
| Median Family Income MSA - 36500 Olympia-Lacey-Tumwater, WA MSA  |           | \$91,125   | Median Gross Rent            |               |              | \$1,566    |
| Median Family Income MSA - 42644 Seattle-Bellevue-Kent, WA   |           | \$116,853  | Families Below Poverty Level |               |              | 5.5%       |
| Median Family Income MSA - 45104 Tacoma-Lakewood, WA   |           | \$88,892   |                              |               |              |            |
| Median Family Income Non-MSAs - WA   |           | \$70,452   |                              |               |              |            |
| <i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |           |            |                              |               |              |            |

As demonstrated by the above, housing affordability in the AA is very low when comparing median family incomes to median housing value. In fact, housing prices within the AA are among the least affordable in the nation.

Unemployment trends vary by county but have generally stabilized following the pandemic; see the table on the following page.

| <b>Unemployment Rates in Puget Sound AA</b> |             |             |             |
|---|-------------|-------------|-------------|
| <b>Area</b>                                 | <b>2020</b> | <b>2021</b> | <b>2022</b> |
|   | <b>%</b>    | <b>%</b>    | <b>%</b>    |
| Island                                      | 8.2         | 5.7         | 4.9         |
| King  | 7.8         | 4.1         | 2.9         |
| Mason                                       | 9.8         | 7.0         | 6.3         |
| Pierce                                      | 9.5         | 6.1         | 5.1         |
| Skagit                                      | 9.7         | 6.4         | 5.2         |
| Snohomish                                   | 8.7         | 4.8         | 3.2         |
| Thurston                                    | 8.2         | 5.3         | 4.6         |
| State                                       | 8.5         | 5.2         | 4.2         |
| National Average                            | 8.1         | 5.3         | 3.6         |

*Source: Bureau of Labor Statistics*

According to Moody Analytics, businesses in the Puget Sound AA are still recovering from the economic effects of the COVID-19 pandemic. The recouping of job losses in the hospitality industry is slowly gaining ground while job growth in the tech industry has slowed as it corrects from the explosive growth during the pandemic. The top employers within the Puget Sound AA continue to be Amazon, Boeing Company, Microsoft Corporation, and Joint Base Lewis-McCord, which correlates with the main economic drivers being the manufacturing, high-tech, and logistic industries.

**Competition**

According to the June 30, 2022, Deposit Market Share Report, HB ranked 8<sup>th</sup> out of 55 institutions competing in the AA, with 2.9 percent of the deposit market share. According to the same data, the top five institutions consist of large, national banks that account for 69.6 percent of the deposit market share. In addition, HB operates 37 out of the 892 total branches operated by all institutions in the AA. As a result of these factors, competition for deposits in the AA appears highly competitive.

**Community Contact**

Examiners contacted an affordable housing organization that provides housing services and education for LMI individuals. The contact detailed the extreme shortage of housing stock available for affordable housing in the AA, especially for low- and very low-income individuals and families. The contact also stated that a lack of education for borrowers prior to getting mortgages continues to be a problem. Furthermore, the contact added that funding for construction, particularly for the low-income population, is extremely limited.

**Credit and Community Development Needs and Opportunities**

Considering the community contact information, key economic and demographic figures, and market share reports, examiners determined that affordable housing is the primary credit need for the Puget Sound AA. In addition, the community contact detailed how financial education for mortgage borrowers also presents as a CD need and opportunity.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PUGET SOUND AA**

### **LENDING TEST**

HB's Lending Test performance in the Puget Sound AA is good.

#### **Lending Activity**

HB's lending levels reflect good responsiveness to the AA credit needs. During the evaluation period, HB originated 5,837 small business loans totaling \$1.1 billion and 1,431 home mortgage loans totaling \$692.6 million within the Puget Sound AA. The institution originated a notable increase in both small business and home mortgage lending since the prior evaluation where HB originated 2,997 small business loans totaling \$772.7 million and 860 home mortgage loans totaling \$328.1 million. As previously discussed, small business lending increased due to PPP lending while home mortgage lending increased due to the HMDA requirement that HB begin reporting open-end credit as of 2022.

According to 2021 small business aggregate data, HB ranks 15<sup>th</sup> out of 215 commercial lenders within the AA and retains 1.7 and 7.8 percent of the market share by number and dollar, respectively. Per 2021 aggregate data for home mortgage lending, HB ranks 124<sup>th</sup> out of 738 home mortgage lenders, retaining 0.1 percent of the market share by both number and dollar.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Puget Sound AA. Adequate performance in both small business and home mortgage lending supports this conclusion.

*Small Business*

| <b>Geographic Distribution of Small Business Loans</b> |                        |                                     |              |              |                 |              |
|--|------------------------|-------------------------------------|--------------|--------------|-----------------|--------------|
| <b>Assessment Area: Puget Sound</b>                    |                        |                                     |              |              |                 |              |
| <b>Tract Income Level</b>                              | <b>% of Businesses</b> | <b>Aggregate Performance % of #</b> | <b>#</b>     | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>Low</b>   |                        |                                     |              |              |                 |              |
| 2020   | 5.1                    | 5.8                                 | 217          | 6.3          | 39,174          | 7.1          |
| 2021   | 5.0                    | 5.7                                 | 150          | 7.3          | 37,574          | 9.4          |
| 2022   | 4.5                    | --                                  | 17           | 4.8          | 6,415           | 5.5          |
| <b>Moderate</b>  |                        |                                     |              |              |                 |              |
| 2020   | 18.7                   | 19.4                                | 780          | 22.8         | 124,030         | 22.4         |
| 2021   | 18.2                   | 19.9                                | 481          | 23.4         | 94,198          | 23.5         |
| 2022   | 18.4                   | --                                  | 93           | 26.1         | 29,442          | 25.3         |
| <b>Middle</b>  |                        |                                     |              |              |                 |              |
| 2020   | 39.7                   | 40.2                                | 1,378        | 40.3         | 224,360         | 40.6         |
| 2021   | 39.9                   | 40.6                                | 812          | 39.4         | 158,147         | 39.4         |
| 2022   | 40.6                   | --                                  | 156          | 43.8         | 54,225          | 46.6         |
| <b>Upper</b>   |                        |                                     |              |              |                 |              |
| 2020   | 36.2                   | 34.3                                | 1,044        | 30.5         | 164,851         | 29.8         |
| 2021   | 36.2                   | 33.6                                | 612          | 29.7         | 110,705         | 27.6         |
| 2022   | 35.4                   | --                                  | 88           | 24.7         | 25,387          | 21.8         |
| <b>Not Available</b>                                   |                        |                                     |              |              |                 |              |
| 2020   | 0.3                    | 0.4                                 | 3            | 0.1          | 610             | 0.1          |
| 2021   | 0.6                    | 0.3                                 | 4            | 0.2          | 640             | 0.2          |
| 2022   | 1.1                    | --                                  | 2            | 0.6          | 925             | 0.8          |
| <b>Totals</b>  |                        |                                     |              |              |                 |              |
| <b>2020</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>3,422</b> | <b>100.0</b> | <b>553,025</b>  | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>2,059</b> | <b>100.0</b> | <b>401,264</b>  | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>           | <b>--</b>                           | <b>356</b>   | <b>100.0</b> | <b>116,394</b>  | <b>100.0</b> |

*Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

In 2020, lending to low-income CTs was generally in line with aggregate performance and slightly above demographics. Penetration to these CTs improved in 2021, and was slightly above both aggregate and demographic data. In 2022, lending in low-income CTs was in line with D&B data.

In both 2020 and 2021, the institution's lending in moderate-income CTs slightly exceeded aggregate performance and was above demographic data. In 2022, lending in moderate-income CTs compared favorably with the D&B percentage of businesses. Overall, this performance is adequate.

Home Mortgage

| Geographic Distribution of Home Mortgage Loans   |             |                                   |                              |            |              |                |              |
|--|-------------|-----------------------------------|------------------------------|------------|--------------|----------------|--------------|
| Assessment Area: Puget Sound   |             |                                   |                              |            |              |                |              |
| Tract Income Level   |             | % of Owner-Occupied Housing Units | Aggregate Performance % of # | #          | %            | \$(000s)       | %            |
| Low  |             |                                   |                              |            |              |                |              |
|  | 2020        | 2.3                               | 1.9                          | 6          | 1.5          | 22,846         | 11.8         |
|  | 2021        | 2.3                               | 2.1                          | 2          | 0.6          | 333            | 0.2          |
|  | 2022        | 2.0                               | --                           | 4          | 0.6          | 868            | 0.3          |
| Moderate   |             |                                   |                              |            |              |                |              |
|  | 2020        | 17.0                              | 15.9                         | 39         | 9.8          | 17,161         | 8.9          |
|  | 2021        | 17.0                              | 16.8                         | 53         | 15.0         | 24,605         | 14.7         |
|  | 2022        | 17.1                              | --                           | 68         | 10.0         | 42,329         | 12.8         |
| Middle   |             |                                   |                              |            |              |                |              |
|  | 2020        | 46.6                              | 47.4                         | 154        | 38.5         | 52,630         | 27.2         |
|  | 2021        | 46.6                              | 47.2                         | 111        | 31.4         | 48,273         | 28.8         |
|  | 2022        | 46.2                              | --                           | 307        | 45.3         | 136,621        | 41.2         |
| Upper  |             |                                   |                              |            |              |                |              |
|  | 2020        | 34.0                              | 34.7                         | 201        | 50.3         | 101,078        | 52.2         |
|  | 2021        | 34.0                              | 33.9                         | 187        | 53.0         | 94,137         | 56.3         |
|  | 2022        | 34.4                              | --                           | 299        | 44.1         | 151,744        | 45.8         |
| Not Available  |             |                                   |                              |            |              |                |              |
|  | 2020        | 0.0                               | 0.0                          | 0          | 0.0          | 0              | 0.0          |
|  | 2021        | 0.0                               | 0.0                          | 0          | 0.0          | 0              | 0.0          |
|  | 2022        | 0.3                               | --                           | 0          | 0.0          | 0              | 0.0          |
| <b>Totals</b>  |             |                                   |                              |            |              |                |              |
|  | <b>2020</b> | <b>100.0</b>                      | <b>100.0</b>                 | <b>400</b> | <b>100.0</b> | <b>193,714</b> | <b>100.0</b> |
|  | <b>2021</b> | <b>100.0</b>                      | <b>100.0</b>                 | <b>353</b> | <b>100.0</b> | <b>167,347</b> | <b>100.0</b> |
|  | <b>2022</b> | <b>100.0</b>                      | <b>--</b>                    | <b>678</b> | <b>100.0</b> | <b>331,563</b> | <b>100.0</b> |
| <i>Source: 2015 ACS &amp; 2020 U.S. Census; Bank Data, 2020 &amp; 2021 HMDA Aggregate Data, "--" data not available.<br/>           Due to rounding, totals may not equal 100.0%</i> |             |                                   |                              |            |              |                |              |

In 2020, lending in low-income CTs was slightly below demographic data but in line with aggregate lending. Performance declined somewhat in 2021, and was slightly below both aggregate and demographic indicators. Lending in 2022 was, again, slightly below demographic data.

In 2020, lending in moderate-income CTs trailed aggregate and was below demographics. Performance improved in 2021, coming generally in line with aggregate and demographic indicators. In 2022, lending compared unfavorably to the percentage of owner-occupied housing units. While somewhat mixed, overall performance is generally adequate.

## Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different sizes and retail customers of different income levels. This conclusion is supported by adequate small business and home mortgage lending performance.

### *Small Business*

| <b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> |                        |                                     |              |              |                 |              |
|--|------------------------|-------------------------------------|--------------|--------------|-----------------|--------------|
| <b>Assessment Area: Puget Sound</b>  |                        |                                     |              |              |                 |              |
| <b>Gross Revenue Level</b>   | <b>% of Businesses</b> | <b>Aggregate Performance % of #</b> | <b>#</b>     | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>&lt;=\$1,000,000</b>  |                        |                                     |              |              |                 |              |
| 2020   | 90.1                   | 40.3                                | 246          | 7.2          | 56,169          | 10.2         |
| 2021   | 89.8                   | 48.9                                | 221          | 10.7         | 66,972          | 16.7         |
| 2022   | 92.1                   | --                                  | 125          | 35.1         | 40,974          | 35.2         |
| <b>&gt;\$1,000,000</b>   |                        |                                     |              |              |                 |              |
| 2020   | 3.3                    | --                                  | 496          | 14.5         | 152,582         | 27.6         |
| 2021   | 3.3                    | --                                  | 440          | 21.4         | 155,312         | 38.7         |
| 2022   | 2.4                    | --                                  | 219          | 61.5         | 71,214          | 61.2         |
| <b>Revenue Not Available</b>   |                        |                                     |              |              |                 |              |
| 2020   | 6.6                    | --                                  | 2,680        | 78.3         | 344,274         | 62.3         |
| 2021   | 6.9                    | --                                  | 1,398        | 67.9         | 178,980         | 44.6         |
| 2022   | 5.5                    | --                                  | 12           | 3.4          | 4,206           | 3.6          |
| <b>Totals</b>  |                        |                                     |              |              |                 |              |
| <b>2020</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>3,422</b> | <b>100.0</b> | <b>553,025</b>  | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>2,059</b> | <b>100.0</b> | <b>401,264</b>  | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>           | <b>--</b>                           | <b>356</b>   | <b>100.0</b> | <b>116,394</b>  | <b>100.0</b> |

*Source: 2020 – 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

HB's ratio of loans made to small businesses appears to compare unfavorably to demographic and peer indicators in both 2020 and 2021; however, the institution's lending percentage is skewed by the high number of loans for which income information was not available and the significant majority of these 'Revenue NA' loans are PPP loans. Calculation of an adjusted ratio of loans made to businesses with GARs of \$1 million or less in 2020 and 2021 was 33.2 percent and 33.4 percent, respectively. The institution's participation in the PPP receives very favorable consideration, as the PPP was specifically meant to assist smaller businesses with payroll costs during the COVID-19 pandemic. As the preceding table demonstrates, thousands of such businesses were positively impacted by the institution's PPP lending.

Lending to small businesses in 2022 is well below demographic indicators; however, this year contributes less weight to conclusions. Further, demographic data includes very small businesses and start-ups, which may not be credit-seeking or credit-worthy; as such, actual opportunity for lending to small businesses in the AA is likely well below demographic indicators. Considering all factors, overall performance is adequate.

*Home Mortgage*

| <b>Distribution of Home Mortgage Loans by Borrower Income Level</b> |                      |                                     |            |              |                 |              |
|---|----------------------|-------------------------------------|------------|--------------|-----------------|--------------|
| <b>Assessment Area: Puget Sound</b>                                 |                      |                                     |            |              |                 |              |
| <b>Borrower Income Level</b>  | <b>% of Families</b> | <b>Aggregate Performance % of #</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>Low</b>  |                      |                                     |            |              |                 |              |
| 2020  | 20.9                 | 4.0                                 | 14         | 3.5          | 2,620           | 1.4          |
| 2021  | 20.9                 | 4.6                                 | 16         | 4.5          | 2,470           | 1.5          |
| 2022  | 20.0                 | --                                  | 33         | 4.9          | 5,838           | 1.8          |
| <b>Moderate</b>   |                      |                                     |            |              |                 |              |
| 2020  | 17.6                 | 15.1                                | 39         | 9.8          | 9,696           | 5.0          |
| 2021  | 17.6                 | 15.1                                | 51         | 14.4         | 11,063          | 6.6          |
| 2022  | 17.8                 | --                                  | 87         | 12.8         | 13,811          | 4.2          |
| <b>Middle</b>   |                      |                                     |            |              |                 |              |
| 2020  | 21.0                 | 23.8                                | 85         | 21.3         | 24,225          | 12.5         |
| 2021  | 21.0                 | 23.0                                | 66         | 18.7         | 18,719          | 11.2         |
| 2022  | 21.9                 | --                                  | 108        | 15.9         | 24,388          | 7.4          |
| <b>Upper</b>  |                      |                                     |            |              |                 |              |
| 2020  | 40.5                 | 43.5                                | 177        | 44.3         | 82,572          | 42.6         |
| 2021  | 40.5                 | 42.6                                | 164        | 46.5         | 89,536          | 53.5         |
| 2022  | 40.2                 | --                                  | 286        | 42.2         | 118,862         | 35.8         |
| <b>Not Available</b>  |                      |                                     |            |              |                 |              |
| 2020  | 0.0                  | 13.7                                | 85         | 21.3         | 74,601          | 38.5         |
| 2021  | 0.0                  | 14.8                                | 56         | 15.9         | 45,559          | 27.2         |
| 2022  | 0.0                  | --                                  | 164        | 24.2         | 168,663         | 50.9         |
| <b>Totals</b>   |                      |                                     |            |              |                 |              |
| <b>2020</b>   | <b>100.0</b>         | <b>100.0</b>                        | <b>400</b> | <b>100.0</b> | <b>193,714</b>  | <b>100.0</b> |
| <b>2021</b>   | <b>100.0</b>         | <b>100.0</b>                        | <b>353</b> | <b>100.0</b> | <b>167,348</b>  | <b>100.0</b> |
| <b>2022</b>   | <b>100.0</b>         | <b>--</b>                           | <b>678</b> | <b>100.0</b> | <b>331,563</b>  | <b>100.0</b> |

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

HB's ratio of lending to low-income borrowers was generally in line with aggregate in both 2020 and 2021. In all years, lending compares unfavorably to demographic indicators; however, the

percentage of low-income families represents only the potential opportunity in the AA and includes borrowers that would not qualify for credit.

Lending to moderate-income borrowers was below aggregate and demographic indicators in 2020. However, performance improved somewhat in 2021, coming in line with aggregate. In 2022, lending was below demographic indicators; however, this year contributes less weight to conclusions as aggregate data, which would be a better indicator of actual lending opportunity, is not yet available.

**Community Development Loans**

HB is a leader in making CD loans in the Puget Sound AA. CD lending by dollar significantly increased from the prior evaluation, where HB originated 84 CD loans amounting to \$196.1 million. As the below table demonstrates, CD loans primarily supported affordable housing initiatives in the AA, which is a need identified by the community contact.

| <b>Community Development Lending in Puget Sound AA</b> |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |
|--|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| <b>Activity Year</b>                                   | <b>Affordable Housing</b> |                 | <b>Community Services</b> |                 | <b>Economic Development</b> |                 | <b>Revitalize or Stabilize</b> |                 | <b>Totals</b> |                 |
|  | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                    | <b>\$(000s)</b> | <b>#</b>                       | <b>\$(000s)</b> | <b>#</b>      | <b>\$(000s)</b> |
| 2020 (Partial)   | 4                         | 7,758           | 5                         | 21,000          | 2                           | 2,892           | -                              | -               | <b>11</b>     | <b>31,650</b>   |
| 2021   | 9                         | 94,982          | 9                         | 38,616          | -                           | -               | 6                              | 25,474          | <b>24</b>     | <b>159,072</b>  |
| 2022   | 14                        | 108,548         | 5                         | 7,550           | -                           | -               | 9                              | 43,122          | <b>28</b>     | <b>159,220</b>  |
| YTD 2023   | 5                         | 66,600          | 1                         | 750             | -                           | -               | -                              | -               | <b>6</b>      | <b>67,350</b>   |
| <b>Total</b>   | <b>32</b>                 | <b>277,888</b>  | <b>20</b>                 | <b>67,916</b>   | <b>2</b>                    | <b>2,892</b>    | <b>15</b>                      | <b>68,596</b>   | <b>69</b>     | <b>417,292</b>  |
| <i>Source: Bank Data</i>                               |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |

The following are notable examples of CD loans in the Puget Sound AA.

- In 2022, HB originated a \$17.9 million loan to a low-income housing focused organization for a multifamily affordable housing LIHTC project in the AA with all 85 units set aside for LMI renters.
- In 2021, HB originated a \$31.1 million loan to a community services organization for a 119-unit affordable housing project benefitting LMI renters in the AA.
- In 2020, HB originated a \$20.0 million loan to a large affordable housing organization in the AA providing rental housing and rental assistance programs specifically for LMI renters in the Seattle.

## INVESTMENT TEST

Investment test performance in the AA is good.

### Investment and Grant Activity

The institution has a significant level of qualified CD investments, grants, and donations, particularly those not routinely provided by private investors, occasionally in a leadership position. While total CD investment dollars declined slightly from the prior evaluation, where investments and donations totaled \$103.4 million, the institution compares favorably to similarly-situated institutions operating in the AA. Additionally, the majority of investment dollars are current period and the majority of HB's investments focused on the provision of affordable housing, a primary CD need identified in the AA.

| Qualified Investments in Puget Sound AA |                    |               |                    |              |                      |           |                         |           |            |               |
|---|--------------------|---------------|--------------------|--------------|----------------------|-----------|-------------------------|-----------|------------|---------------|
| Activity Year                           | Affordable Housing |               | Community Services |              | Economic Development |           | Revitalize or Stabilize |           | Totals     |               |
|   | #                  | \$(000s)      | #                  | \$(000s)     | #                    | \$(000s)  | #                       | \$(000s)  | #          | \$(000s)      |
| Prior Period                            | 14                 | 25,464        | 1                  | 544          | -                    | -         | -                       | -         | 15         | 26,008        |
| 2020 (Partial)                          | 3                  | 5,588         | 2                  | 2,999        | -                    | -         | -                       | -         | 5          | 8,587         |
| 2021                                    | 1                  | 1,544         | -                  | -            | -                    | -         | -                       | -         | 1          | 1,544         |
| 2022                                    | 3                  | 54,140        | -                  | -            | -                    | -         | -                       | -         | 3          | 54,140        |
| YTD 2023                                | -                  | -             | -                  | -            | -                    | -         | -                       | -         | -          | -             |
| <b>Subtotal</b>                         | <b>21</b>          | <b>86,736</b> | <b>3</b>           | <b>3,543</b> | <b>-</b>             | <b>-</b>  | <b>-</b>                | <b>-</b>  | <b>24</b>  | <b>90,279</b> |
| Qualified Grants & Donations            | 20                 | 372           | 51                 | 252          | 1                    | 25        | 11                      | 80        | 83         | 729           |
| <b>Total</b>                            | <b>41</b>          | <b>87,108</b> | <b>54</b>          | <b>3,795</b> | <b>1</b>             | <b>25</b> | <b>11</b>               | <b>80</b> | <b>107</b> | <b>91,008</b> |

*Source: Bank Data*

The following are notable examples of investments and donations made in the Puget Sound AA.

- In 2022, HB invested in a \$10.0 million LIHTC to transition two historic hotel properties into 107 units of affordable housing in the Seattle area.
- In 2022, HB invested in a \$21.2 million LIHTC to construct 84 units of affordable housing targeted to LMI individuals in the AA. The project receives additional funding in the form of grants and subsidies.
- In 2022, the bank invested in a \$22.8 million LIHTC for the construction of 95 units of affordable housing for chronically homeless individuals.

**Responsiveness to Credit and Community Development Needs**

HB exhibits good responsiveness to credit and CD needs. The institution demonstrated responsiveness to the AA through its focus on funding investments targeting the identified community need of affordable housing. Refer to the preceding table for specific details.

**Community Development Initiatives**

HB makes significant use of innovative and complex investments in the AA to support CD initiatives. Three of the investments, totaling \$54.1 billion were LIHTCs, which are considered complex. Refer to bankwide conclusions for additional detail.

**SERVICE TEST**

Service Test performance in the AA is adequate.

**Accessibility of Delivery Systems**

Delivery systems are accessible to essentially all portions of the institution’s Puget Sound AA. As demonstrated in the below table, HB’s branch distribution in LMI areas compares favorably to demographic indicators.

| <b>Branch and ATM Distribution by Geography Income Level – Puget Sound AA</b> |                      |              |                   |              |                 |              |             |              |
|---|----------------------|--------------|-------------------|--------------|-----------------|--------------|-------------|--------------|
| <b>Tract Income Level</b>   | <b>Census Tracts</b> |              | <b>Population</b> |              | <b>Branches</b> |              | <b>ATMs</b> |              |
|   | <b>#</b>             | <b>%</b>     | <b>#</b>          | <b>%</b>     | <b>#</b>        | <b>%</b>     | <b>#</b>    | <b>%</b>     |
| Low   | 42                   | 4.2          | 197,414           | 4.3          | 3               | 8.6          | 3           | 9.7          |
| Moderate  | 216                  | 21.4         | 1,004,199         | 21.9         | 9               | 25.7         | 8           | 25.8         |
| Middle  | 439                  | 43.5         | 1,984,292         | 43.2         | 13              | 37.1         | 13          | 41.9         |
| Upper   | 293                  | 29.0         | 1,361,484         | 29.6         | 10              | 28.6         | 7           | 22.6         |
| NA  | 20                   | 2.0          | 48,272            | 1.1          | -               | -            | -           | -            |
| <b>Total</b>  | <b>1,010</b>         | <b>100.0</b> | <b>4,595,661</b>  | <b>100.0</b> | <b>35</b>       | <b>100.0</b> | <b>31</b>   | <b>100.0</b> |

*Source: 2020 U.S. Census Data; Bank Data*

HB’s branch distribution in low-income tracts compares favorably to the 6.1 percent of branches operated by other institutions in the same CTs. HB’s distribution in moderate-income areas is in line with the 25.2 percent of branches operated by other institutions within the same CTs.

Alternative delivery systems are discussed under bankwide conclusions.

**Changes in Branch Locations**

To the extent changes have been made, the institution’s record of opening and closing of branches in the Puget Sound AA has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. During the evaluation period, HB closed eight branches in the Puget Sound AA: two in low-income CTs, one in a moderate-income CT, four

in middle-income CTs, and one in an upper-income CT. While three branches in LMI tracts closed during the evaluation period, HB operates existing branches in close proximity to the closed branches. Therefore, the closures did not significantly affect the accessibility of delivery systems in those areas.

**Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and individuals. Products and services offered in the Puget Sound AA are consistent with the institution overall, and banking hours do not differ throughout the AA. Drive-up service is available at 29 branch locations. Refer to bankwide conclusions for additional detail.

**Community Development Services**

The institution provides an adequate level of CD services in the Puget Sound AA. CD service activity decreased somewhat from the previous evaluation, where the bank had provided 1,642 hours of CD services. However, as previously discussed, the decline is primarily attributable to the limitations presented by the COVID-19 pandemic. Additionally, the institution’s level of services is generally in line with that of similarly-situated institutions and the majority of hours targeted community service initiatives, an identified AA CD need.

| <b>Community Development Services in Puget Sound AA</b> |                           |                           |                             |                                |               |
|---|---------------------------|---------------------------|-----------------------------|--------------------------------|---------------|
| <b>Activity Year</b>                                    | <b>Affordable Housing</b> | <b>Community Services</b> | <b>Economic Development</b> | <b>Revitalize or Stabilize</b> | <b>Totals</b> |
|   | <b>#</b>                  | <b>#</b>                  | <b>#</b>                    | <b>#</b>                       | <b>#</b>      |
| 2020 (Partial)  | -                         | 134                       | -                           | -                              | <b>134</b>    |
| 2021  | 60                        | 142                       | 12                          | 473                            | <b>687</b>    |
| 2022  | 40                        | 356                       | 35                          | -                              | <b>431</b>    |
| YTD 2023  | -                         | 13                        | -                           | -                              | <b>13</b>     |
| <b>Total</b>  | <b>100</b>                | <b>645</b>                | <b>47</b>                   | <b>473</b>                     | <b>1,265</b>  |
| <i>Source: Bank Data</i>                                |                           |                           |                             |                                |               |

The following are notable examples of CD services benefitting the AA.

- In 2021, an HB employee provided 60 hours of CD service as a Board member for an organization that gives emergency food assistance to homeless individuals in the AA.
- In 2022, an HB officer provided 120 hours serving on the Board of a community services organization that facilitates basic services for disadvantaged LMI individuals in the AA.
- In 2021, an HB officer provided 46 hours serving on the Board of a non-profit organization in the AA that combats homelessness through providing shelter, meals, support networks, and other services to LMI individuals.

## WA NON-MSA AA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN WA NON-MSA AA

The WA Non-MSA AA consists of Kittitas County, in central Washington, and San Juan County, in northern coastal Washington. While not contiguous, performance between the counties was generally consistent; therefore, they are presented together. No changes have been made to the AA since the previous evaluation.

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

As of the 2010 U.S. Census data, the AA contained one moderate-, eight middle-, and three-upper-income CTs, as well one CT with no income designation. Due to population growth and updates to CT designations, the AA now consists of 1 moderate-, 9 middle-, and 11 upper-income CTs, as well as 2 CTs without an income designation. Five of the middle-income CTs, all located in San Juan County, are designated as underserved by the FFIEC. The below table summarizes key demographics of the AA.

| <b>Demographic Information of the Assessment Area</b> |          |                       |                              |                          |                         |                       |
|---|----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| <b>Assessment Area: WA Non-MSA</b>                    |          |                       |                              |                          |                         |                       |
| <b>Demographic Characteristics</b>                    | <b>#</b> | <b>Low<br/>% of #</b> | <b>Moderate<br/>% of #</b>   | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
| Geographies (Census Tracts)                           | 23       | 0.0                   | 4.3                          | 39.1                     | 47.8                    | 8.7                   |
| Population by Geography                               | 62,125   | 0.0                   | 2.2                          | 49.2                     | 46.7                    | 1.9                   |
| Housing Units by Geography                            | 38,478   | 0.0                   | 2.3                          | 47.6                     | 48.4                    | 1.7                   |
| Owner-Occupied Units by Geography                     | 17,755   | 0.0                   | 2.6                          | 45.5                     | 49.3                    | 2.5                   |
| Occupied Rental Units by Geography                    | 9,866    | 0.0                   | 3.5                          | 59.5                     | 35.4                    | 1.6                   |
| Vacant Units by Geography                             | 10,857   | 0.0                   | 0.7                          | 40.2                     | 58.8                    | 0.3                   |
| Businesses by Geography                               | 9,454    | 0.0                   | 5.0                          | 54.1                     | 39.8                    | 1.0                   |
| Farms by Geography                                    | 625      | 0.0                   | 1.3                          | 45.6                     | 52.3                    | 0.8                   |
| Family Distribution by Income Level                   | 15,950   | 14.8                  | 15.3                         | 21.2                     | 48.8                    | 0.0                   |
| Household Distribution by Income Level                | 27,621   | 22.4                  | 15.1                         | 16.8                     | 45.8                    | 0.0                   |
| Median Family Income Non-MSAs - WA                    |          | \$70,452              | Median Housing Value         |                          |                         | \$401,803             |
|   |          |                       | Median Gross Rent            |                          |                         | \$1,092               |
|   |          |                       | Families Below Poverty Level |                          |                         | 7.4%                  |

Source: 2020 U.S. Census and 2022 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* ) The NA category consists of geographies that have not been assigned an income classification.

The above D&B demographics demonstrate that housing affordability is low, yet a relatively large percentage, 28.2 percent, of housing units in the AA are vacant. This may be due to the less active migration flows of the areas, particularly San Juan County.

The following table lists the unemployment rates for Kittitas and San Juan Counties alongside the state and national averages during the evaluation period.

| <b>Unemployment Rates in WA Non-MSA AA</b> |             |             |             |
|--|-------------|-------------|-------------|
| <b>Area</b>                                | <b>2020</b> | <b>2021</b> | <b>2022</b> |
|  | <b>%</b>    | <b>%</b>    | <b>%</b>    |
| Kittitas                                   | 8.9         | 6.5         | 5.8         |
| San Juan                                   | 8.0         | 5.1         | 3.9         |
| State                                      | 8.5         | 5.2         | 4.2         |
| National Average                           | 8.1         | 5.3         | 3.6         |
| <i>Source: Bureau of Labor Statistics</i>  |             |             |             |

**Kittitas County**

The county seat and largest city is Ellensburg, which contains Central Washington University. As such, the student population is a key driver of the local economy. According to U.S. Census data compiled by DataUSA, the top employment industries in Kittitas County are educational services, accommodation and food services, and health care and social assistance. While unemployment in the county has exceeded the state and national rates throughout the review period, the rate has trended downwards each year indicating stabilization.

**San Juan County**

San Juan County is comprised primarily of the San Juan Islands with limited access. The local population relies on the state ferry system for travel. According to U.S. Census data compiled by DataUSA, the top employment industries in San Juan County are construction, accommodation and food services, and retail trade. The county unemployment rate trended in-line with the national average throughout the review period while consistently holding under the state average.

**Competition**

As of the June 30, 2022, Deposit Market Share Report, HB ranked 9<sup>th</sup> out of 12 FDIC-insured institutions competing in the AA, with 4.9 percent of the deposit market share. According to the same data, HB operates 2 of the only 21 branches located in the AA. Although some large, national banks are present in the AA, regional and local institutions own the majority of the deposit market share.

**Community Contact**

Examiners contacted a local housing organization that provides housing services and education for LMI individuals and seniors in Kittitas County. The contact relayed how challenging finding housing for LMI borrowers can be when a large portion of available housing goes to the student population. In addition, the contact detailed how the limited supply of housing, especially affordable housing, in the market continues to present difficulties. Furthermore, the contact stated that a large need in the area is to increase the supply of affordable housing through LIHTC projects.

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

Considering the community contact information, key economic and demographic figures, and market share reports, examiners determined that affordable housing continues to be the primary credit need for the WA Non-MSA AA. In addition, the community contact conveyed the need for more LIHTC projects.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN WA NON-MSA AA**

#### **LENDING TEST**

Lending Test performance in the AA is adequate.

#### **Lending Activity**

HB's lending levels reflect adequate responsiveness to the AA credit needs, taking into account the number and amount of small business and home mortgage loans. During the evaluation period, HB originated 188 small business loans totaling \$19.8 million and 43 home mortgage loans totaling \$17.1 million within the WA Non-MSA AA. The institution originated a notable increase in small business lending and a marginal increase in home mortgage lending since the prior evaluation where HB originated 95 small business loans totaling \$14.1 million and 31 home mortgage loans totaling \$11.2 million. As previously discussed, small business lending increased due to PPP lending while home mortgage lending increased due to the HMDA requirement that HB begin reporting open-end credit as of 2022.

HB ranks 11<sup>th</sup> out of 63 commercial lenders within the AA, retaining 3.2 and 8.1 percent of the small business market share by number and dollar, respectively, in 2021. According to aggregate data for home mortgage lending in 2021, HB ranks 71<sup>st</sup> out of 300 home mortgage lenders retaining 0.2 percent of the market share by both number and dollar volume.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the WA Non-MSA AA. Adequate performance in both small business and home mortgage lending supports this conclusion. With no low-income CTs in the AA, conclusions derive from the institution's performance in moderate-income CTs.

*Small Business*

| <b>Geographic Distribution of Small Business Loans</b> |                        |                                     |            |              |                 |              |
|--|------------------------|-------------------------------------|------------|--------------|-----------------|--------------|
| <b>Assessment Area: WA Non-MSA</b>                     |                        |                                     |            |              |                 |              |
| <b>Tract Income Level</b>                              | <b>% of Businesses</b> | <b>Aggregate Performance % of #</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| Moderate   |                        |                                     |            |              |                 |              |
| 2020   | 9.6                    | 10.6                                | 12         | 11.5         | 2,243           | 22.6         |
| 2021   | 9.6                    | 9.4                                 | 7          | 10.3         | 341             | 4.8          |
| 2022   | 5.0                    | --                                  | 0          | 0.0          | 0               | 0.0          |
| Middle   |                        |                                     |            |              |                 |              |
| 2020   | 65.4                   | 67.2                                | 55         | 52.9         | 4,971           | 50.1         |
| 2021   | 65.5                   | 67.9                                | 38         | 55.9         | 4,604           | 64.2         |
| 2022   | 54.1                   | --                                  | 7          | 43.8         | 2,114           | 78.7         |
| Upper  |                        |                                     |            |              |                 |              |
| 2020   | 25.0                   | 22.2                                | 37         | 35.6         | 2,704           | 27.3         |
| 2021   | 24.9                   | 22.7                                | 23         | 33.8         | 2,227           | 31.1         |
| 2022   | 39.8                   | --                                  | 9          | 56.2         | 573             | 21.3         |
| Not Available  |                        |                                     |            |              |                 |              |
| 2020   | 0.0                    | 0.0                                 | 0          | 0.0          | 0               | 0.0          |
| 2021   | 0.0                    | 0.0                                 | 0          | 0.0          | 0               | 0.0          |
| 2022   | 1.0                    | --                                  | 0          | 0.0          | 0               | 0.0          |
| <b>Totals</b>  |                        |                                     |            |              |                 |              |
| <b>2020</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>104</b> | <b>100.0</b> | <b>9,918</b>    | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>68</b>  | <b>100.0</b> | <b>7,172</b>    | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>           | <b>--</b>                           | <b>16</b>  | <b>100.0</b> | <b>2,687</b>    | <b>100.0</b> |

*Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The geographic distribution of small business loans reflects adequate penetration throughout the WA Non-MSA AA. Penetration to moderate-income geographies was generally in line with aggregate and demographic indicators in both 2020 and 2021. The bank did not make any small business loans to moderate-income geographies in 2022; however, the origination volume in 2022 was significantly below prior years and this year carries less weight due to the unavailability of aggregate data for the year. Therefore, overall performance is adequate.

*Home Mortgage*

Although HB did not originate any home mortgage loans in LMI CTs in the AA during the review period, the total volume of home mortgage lending in 2020 and 2021 was insufficient to draw meaningful conclusions and aggregate data is not yet available for 2022. See the table on the following page.

| Geographic Distribution of Home Mortgage Loans |                                   |                              |           |              |              |              |
|--|-----------------------------------|------------------------------|-----------|--------------|--------------|--------------|
| Assessment Area: WA Non-MSA                    |                                   |                              |           |              |              |              |
| Tract Income Level                             | % of Owner-Occupied Housing Units | Aggregate Performance % of # | #         | %            | \$(000s)     | %            |
| Moderate                                       |                                   |                              |           |              |              |              |
| 2020   | 1.9                               | 1.7                          | 0         | 0.0          | 0            | 0.0          |
| 2021   | 1.9                               | 1.7                          | 0         | 0.0          | 0            | 0.0          |
| 2022   | 2.6                               | --                           | 0         | 0.0          | 0            | 0.0          |
| Middle   |                                   |                              |           |              |              |              |
| 2020   | 66.9                              | 70.4                         | 5         | 38.5         | 1,600        | 32.8         |
| 2021   | 66.9                              | 70.6                         | 7         | 77.8         | 2,852        | 57.3         |
| 2022   | 45.5                              | --                           | 7         | 33.3         | 2,722        | 37.3         |
| Upper  |                                   |                              |           |              |              |              |
| 2020   | 31.3                              | 27.9                         | 8         | 61.5         | 3,273        | 67.2         |
| 2021   | 31.3                              | 27.7                         | 2         | 22.2         | 2,124        | 42.7         |
| 2022   | 49.3                              | --                           | 13        | 61.9         | 4,512        | 61.8         |
| Not Available                                  |                                   |                              |           |              |              |              |
| 2020   | 0.0                               | 0.0                          | 0         | 0.0          | 0            | 0.0          |
| 2021   | 0.0                               | 0.0                          | 0         | 0.0          | 0            | 0.0          |
| 2022   | 2.5                               | --                           | 1         | 4.8          | 65           | 0.9          |
| <b>Totals</b>                                  |                                   |                              |           |              |              |              |
| <b>2020</b>                                    | <b>100.0</b>                      | <b>100.0</b>                 | <b>13</b> | <b>100.0</b> | <b>4,873</b> | <b>100.0</b> |
| <b>2021</b>                                    | <b>100.0</b>                      | <b>100.0</b>                 | <b>9</b>  | <b>100.0</b> | <b>4,976</b> | <b>100.0</b> |
| <b>2022</b>                                    | <b>100.0</b>                      | <b>--</b>                    | <b>21</b> | <b>100.0</b> | <b>7,299</b> | <b>100.0</b> |

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

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels. This conclusion is supported by good small business and adequate home mortgage lending performance.

*Small Business*

| <b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>                                     |                        |                                     |            |              |                 |              |
|--|------------------------|-------------------------------------|------------|--------------|-----------------|--------------|
| <b>Assessment Area: WA Non-MSA</b>   |                        |                                     |            |              |                 |              |
| <b>Gross Revenue Level</b>   | <b>% of Businesses</b> | <b>Aggregate Performance % of #</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>&lt;=\$1,000,000</b>  |                        |                                     |            |              |                 |              |
| 2020   | 91.1                   | 35.7                                | 12         | 11.5         | 1,848           | 18.6         |
| 2021   | 90.9                   | 48.0                                | 9          | 13.2         | 2,399           | 33.5         |
| 2022   | 92.8                   | --                                  | 10         | 62.5         | 2,145           | 79.8         |
| <b>&gt;\$1,000,000</b>   |                        |                                     |            |              |                 |              |
| 2020   | 2.6                    | --                                  | 12         | 11.5         | 2,837           | 28.6         |
| 2021   | 2.5                    | --                                  | 6          | 8.8          | 1,020           | 14.2         |
| 2022   | 1.9                    | --                                  | 6          | 37.5         | 542             | 20.2         |
| <b>Revenue Not Available</b>   |                        |                                     |            |              |                 |              |
| 2020   | 6.3                    | --                                  | 80         | 76.9         | 5,233           | 52.8         |
| 2021   | 6.7                    | --                                  | 53         | 77.9         | 3,753           | 52.3         |
| 2022   | 5.3                    | --                                  | 0          | 0.0          | 0               | 0.0          |
| <b>Totals</b>  |                        |                                     |            |              |                 |              |
| <b>2020</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>104</b> | <b>100.0</b> | <b>9,918</b>    | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>68</b>  | <b>100.0</b> | <b>7,172</b>    | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>           | <b>--</b>                           | <b>16</b>  | <b>100.0</b> | <b>2,687</b>    | <b>100.0</b> |
| <i>Source: 2020 – 2022 D&amp;B Data; Bank Data; 2020 &amp; 2021 CRA Aggregate Data; "--" data not available.</i> |                        |                                     |            |              |                 |              |
| <i>Due to rounding, totals may not equal 100.0%</i>  |                        |                                     |            |              |                 |              |

HB’s ratio of loans made to small businesses appears to compare unfavorably to demographic and peer indicators; however, the institution’s lending percentage is skewed by the high number of loans for which income information was not available. The significant majority of these ‘Revenue NA’ loans are PPP loans. Calculation of an adjusted ratio of loans made to businesses with GARs of \$1 million or less in 2020 and 2021 was 50.0 percent and 60.0 percent, respectively. Further, the PPP was specifically meant to assist smaller businesses with payroll costs during the COVID-19 pandemic and these loans were particularly impactful to the AA; this provides positive qualitative consideration to the conclusions.

Lending to small businesses in 2022 is below demographic indicators; however, this year contributes less weight to conclusions as aggregate data, which would be a better indicator of actual opportunity for lending to small businesses, is not yet available. Further, demographic data includes very small businesses and start-ups, which may not be credit-seeking or credit-worthy; as such, actual opportunity for lending to small businesses in the AA is likely well below demographic indicators. Considering all factors, overall performance is good.

## Home Mortgage

Although HB originated only one home mortgage loan to LMI borrowers in the AA during the review period, the total volume of home mortgage lending in 2020 and 2021 was insufficient to draw meaningful conclusions and aggregate data is not yet available for 2022. See the following table.

| <b>Distribution of Home Mortgage Loans by Borrower Income Level</b> |                      |                                     |           |              |                 |              |
|---|----------------------|-------------------------------------|-----------|--------------|-----------------|--------------|
| <b>Assessment Area: WA Non-MSA</b>                                  |                      |                                     |           |              |                 |              |
| <b>Borrower Income Level</b>  | <b>% of Families</b> | <b>Aggregate Performance % of #</b> | <b>#</b>  | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>Low</b>  |                      |                                     |           |              |                 |              |
| 2020  | 16.9                 | 1.5                                 | 0         | 0.0          | 0               | 0.0          |
| 2021  | 16.9                 | 1.4                                 | 0         | 0.0          | 0               | 0.0          |
| 2022  | 14.8                 | --                                  | 0         | 0.0          | 0               | 0.0          |
| <b>Moderate</b>   |                      |                                     |           |              |                 |              |
| 2020  | 14.9                 | 6.6                                 | 1         | 7.7          | 127             | 2.6          |
| 2021  | 14.9                 | 6.2                                 | 0         | 0.0          | 0               | 0.0          |
| 2022  | 15.3                 | --                                  | 0         | 0.0          | 0               | 0.0          |
| <b>Middle</b>   |                      |                                     |           |              |                 |              |
| 2020  | 22.0                 | 14.9                                | 2         | 15.4         | 500             | 10.3         |
| 2021  | 22.0                 | 15.5                                | 2         | 22.2         | 1,125           | 22.6         |
| 2022  | 21.2                 | --                                  | 4         | 19.0         | 1,041           | 14.3         |
| <b>Upper</b>  |                      |                                     |           |              |                 |              |
| 2020  | 46.1                 | 67.1                                | 9         | 69.2         | 3,853           | 79.1         |
| 2021  | 46.1                 | 65.6                                | 6         | 66.7         | 3,653           | 73.4         |
| 2022  | 48.8                 | --                                  | 11        | 52.4         | 1,891           | 25.9         |
| <b>Not Available</b>  |                      |                                     |           |              |                 |              |
| 2020  | 0.0                  | 10.0                                | 1         | 7.7          | 394             | 8.1          |
| 2021  | 0.0                  | 11.3                                | 1         | 11.1         | 198             | 4.0          |
| 2022  | 0.0                  | --                                  | 6         | 28.6         | 4,367           | 59.8         |
| <b>Totals</b>   |                      |                                     |           |              |                 |              |
| <b>2020</b>   | <b>100.0</b>         | <b>100.0</b>                        | <b>13</b> | <b>100.0</b> | <b>4,873</b>    | <b>100.0</b> |
| <b>2021</b>   | <b>100.0</b>         | <b>100.0</b>                        | <b>9</b>  | <b>100.0</b> | <b>4,976</b>    | <b>100.0</b> |
| <b>2022</b>   | <b>100.0</b>         | <b>--</b>                           | <b>21</b> | <b>100.0</b> | <b>7,299</b>    | <b>100.0</b> |

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

### **Community Development Loans**

HB did not originate any CD loans in the AA during the review period. This performance is unchanged from that at the previous examination, where HB also did not originate any CD loans to the AA. Despite the institution's minimal operations in the AA, this performance is poor.

### **INVESTMENT TEST**

Investment Test performance is poor.

### **Investment and Grant Activity**

HB has a poor level of qualified CD investments and grants, particularly those not routinely provided by private investors. In 2021, the institution made one donation totaling \$10,000 to an organization that builds affordable homes for LMI first-time homebuyers in the AA. This level represents a marginal increase in investment and grant activity specifically directed to the AA compared with the prior evaluation, in which activity included only two donations totaling \$5,000. Despite the institution's limited operations in the AA, this performance is poor.

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

HB exhibits poor responsiveness to credit and CD needs. While all direct activity benefited affordable housing initiatives, which demonstrates a degree of responsiveness, the overall activity level in the AA is too low to be considered responsive to overall AA needs.

### **Community Development Initiatives**

HB does not use innovative and/or complex investments to support CD initiatives in the AA.

### **SERVICE TEST**

Service Test performance is poor.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution's WA Non-MSA AA. HB operates two full-service branches in the AA, both of which are located in middle-income CTs. However, the AA does not contain any low-income CTs and branching opportunities in the only moderate-income tract of the AA is limited, as evidenced by the relatively low 2.2 percent of population living in this tract and 9.5 percent of branch penetration to this area achieved by peer branching structures.

Alternative delivery systems are discussed under bankwide conclusions.

### **Changes in Branch Locations**

During the evaluation period, HB did not open or close any branches in the AA; therefore, this criterion did not impact AA-level conclusions.

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

Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and/or individuals. Performance in the AA is consistent with the discussion at the institution level; refer to overall conclusions for detail.

### **Community Development Services**

The institution did not provide any CD services in the AA during the review period. This performance is similar to that at the prior evaluation, where only five hours of service targeted the AA. Despite the impact of COVID-19 and PPP lending on CD service hour volume, as discussed under the bankwide section, this performance is poor.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

The following table summarizes performance in each limited-scope AA as compared to the performance in the Puget Sound AA and WA Non-MSA AA in which full-scope procedures were conducted. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. The conclusions from areas reviewed using limited-scope procedures did not impact or alter the bank’s overall performance rating.

| Assessment Area | Lending Test | Investment Test | Service Test |
|-----------------|--------------|-----------------|--------------|
| Bellingham MSA  | Consistent   | Above           | Above        |
| Yakima MSA      | Consistent   | Above           | Consistent   |
| Longview MSA    | Consistent   | Below           | Above        |

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

#### Bellingham MSA

HB operates two full-service branches in the AA: one in a low-income CT and one in a moderate-income CT. Branch locations did not change in the AA during the review period.

| Activity                    | #   | \$      |
|-----------------------------|-----|---------|
| Small Business Loans        | 475 | 64,445  |
| Home Mortgage Loans         | 227 | 115,548 |
| Community Development Loans | 3   | 16,750  |
| Investments (New)           | 1   | 17,288  |
| Investments (Prior Period)  | 1   | 416     |
| Donations                   | 6   | 14,050  |
| CD Services                 | 39  | -       |

*Source: Bank Data*

#### Yakima MSA

HB operates three full-service branches in the AA: one in a low-income CT and two in middle-income CTs. The institution closed one branch located in a moderate-income CT in the Yakima MSA during the review period.

| <b>Activity</b>             | <b>#</b> | <b>\$</b> |
|-----------------------------|----------|-----------|
| Small Business Loans        | 514      | 70,965    |
| Home Mortgage Loans         | 48       | 13,006    |
| Community Development Loans | 3        | 27,100    |
| Investments (New)           | 1        | 18,035    |
| Investments (Prior Period)  | 1        | 810       |
| Donations                   | 2        | 10,000    |
| CD Services                 | 32       | -         |
| <i>Source: Bank Data</i>    |          |           |

### **Longview MSA**

HB operates one full-service branch in the AA located in a middle-income CT. The institution closed one branch located in a moderate-income CT in the Longview MSA during the review period.

| <b>Activity</b>             | <b>#</b> | <b>\$</b> |
|-----------------------------|----------|-----------|
| Small Business Loans        | 182      | 28,535    |
| Home Mortgage Loans         | 28       | 6,960     |
| Community Development Loans | 4        | 1,212     |
| Investments (New)           | -        | -         |
| Investments (Prior Period)  | -        | -         |
| Donations                   | 3        | 5,300     |
| CD Services                 | 123      | -         |
| <i>Source: Bank Data</i>    |          |           |

### **Geographic Distribution and Borrower Profile**

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

## **PORTLAND-VANCOUVER-HILLSBORO MULTISTATE MSA**

**CRA RATING FOR PVH: SATISFACTORY**

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

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: Low Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN PVH MSA**

The PVH MSA is located in and around the Portland, Oregon area and is comprised of Multnomah and Washington Counties in Oregon and Clark County in Washington. Yamhill County was also included in the AA until January 2021, when HB closed the sole branch maintained in the county; thus, Yamhill County is excluded from the PVH analysis after 2020.

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

As of the 2010 U.S. Census data, the PVH MSA contained 10 low-, 97 moderate-, 169 middle-, and 101 upper-income CTs, as well as 2 CTs with no income designation. Due to population growth and updates to CT designations, the AA now consists of 11 low-, 108 moderate-, 195 middle-, and 129 upper-income CTs as well as 3 CTs without designation. The table on the following page provides additional demographic information.

| <b>Demographic Information of the Assessment Area</b>  |           |                       |                              |                          |                         |                       |
|--|-----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| <b>Assessment Area: PVH MSA</b>  |           |                       |                              |                          |                         |                       |
| <b>Demographic Characteristics</b>   | <b>#</b>  | <b>Low<br/>% of #</b> | <b>Moderate<br/>% of #</b>   | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
| Geographies (Census Tracts)  | 446       | 2.5                   | 24.2                         | 43.7                     | 28.9                    | 0.7                   |
| Population by Geography  | 1,919,111 | 2.5                   | 25.3                         | 44.5                     | 27.5                    | 0.2                   |
| Housing Units by Geography   | 772,084   | 2.5                   | 24.5                         | 44.6                     | 28.1                    | 0.3                   |
| Owner-Occupied Units by Geography  | 438,504   | 1.4                   | 19.9                         | 46.2                     | 32.3                    | 0.1                   |
| Occupied Rental Units by Geography   | 297,863   | 4.0                   | 31.5                         | 42.2                     | 21.8                    | 0.5                   |
| Vacant Units by Geography  | 35,717    | 3.1                   | 22.4                         | 45.3                     | 28.8                    | 0.4                   |
| Businesses by Geography  | 275,773   | 2.0                   | 22.8                         | 41.1                     | 33.1                    | 1.0                   |
| Farms by Geography   | 5,701     | 1.7                   | 19.0                         | 48.0                     | 31.0                    | 0.4                   |
| Family Distribution by Income Level  | 452,611   | 20.6                  | 18.3                         | 20.9                     | 40.1                    | 0.0                   |
| Household Distribution by Income Level   | 736,367   | 23.3                  | 16.7                         | 18.2                     | 41.8                    | 0.0                   |
| Median Family Income MSA - 38900<br>Portland-Vancouver-Hillsboro, OR-<br>WA MSA                          |           | \$94,727              | Median Housing Value         |                          |                         | \$413,666             |
|  |           |                       | Median Gross Rent            |                          |                         | \$1,367               |
|  |           |                       | Families Below Poverty Level |                          |                         | 6.7%                  |
| <i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i>  |           |                       |                              |                          |                         |                       |
| <i>Due to rounding, totals may not equal 100.0%</i>  |           |                       |                              |                          |                         |                       |
| <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |           |                       |                              |                          |                         |                       |

According to Moody's Analytics, the PVH MSA continued its economic growth in rebounding post pandemic. However, the AA presents a high cost of living and a lack of housing affordability to accompany its growth. High tech, logistics, and manufacturing are the primary drivers of the local economy. The largest employers in the AA are Intel Corp., Providence Health Systems, Oregon Health & Science University, and Nike Inc. Unemployment levels in the AA trail behind the state and national averages but have shown improvement each year of the review period, as demonstrated in the following table.

| <b>Unemployment Rates in PVH MSA</b>      |             |             |             |
|---|-------------|-------------|-------------|
| <b>Area</b>                               | <b>2020</b> | <b>2021</b> | <b>2022</b> |
|   | <b>%</b>    | <b>%</b>    | <b>%</b>    |
| PVH MSA                                   | 8.9         | 6.5         | 5.8         |
| Oregon                                    | 7.6         | 5.2         | 4.2         |
| Washington                                | 8.5         | 5.2         | 4.2         |
| National Average                          | 8.1         | 5.3         | 3.6         |
| <i>Source: Bureau of Labor Statistics</i> |             |             |             |

## **Competition**

According to the June 30, 2022 Deposit Market Share Report, HB ranked 11<sup>th</sup> out of 26 FDIC-insured institutions competing in the AA, with 1.1 percent of the deposit market share. According to the same data, the top five institutions consist of large, national banks that account for 75.8 percent of the deposit market share. In addition, HB operates 26 out of the 305 total branches operated by all institutions in the AA. As a result of these factors, competition for deposits in the AA appears highly competitive.

## **Community Contact**

Examiners contacted a local economic development CDFI that provides small businesses with funding, education, and support services in the PVH MSA. The contact detailed how tech firms moving to Portland created growth for not only the tech sector but also for small businesses in supporting industries, such as the food and beverage industry. The contact further expanded that the growth has created upwards pressure on prices in the AA. Additionally, the contact stated that banks in the area could do better at supporting small businesses in the AA through providing capital funding, training, and general resources. The contact hopes that banks can support CDFIs in the AA even if they are not lending to a small business through referring customers, assisting with underwriting, or hosting events.

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

Considering the community contact information, key economic and demographic figures, and market share reports, examiners determined that affordable housing continues to be a primary credit need along with services, resources, and funding for small businesses in the PVH MSA. In addition, the community contact conveyed the need for more small business services and interaction with CDFIs.

## **SCOPE OF EVALUATION – PVH MSA**

The scope of evaluation in the PVH MSA is consistent with the overall Scope of Evaluation.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PVH MSA**

### **LENDING TEST**

Lending Test performance is good.

### **Lending Activity**

HB's lending levels reflect good responsiveness to the AA credit needs. During the evaluation period, HB originated 1,311 small business loans totaling \$293.2 million and 150 home mortgage loans totaling \$136.4 million within the PVH MSA. The institution originated a notable increase in small business lending and a marginal increase in home mortgage lending since the prior evaluation where

HB originated 309 small business loans totaling \$98.7 million and 105 home mortgage loans totaling \$33.8 million. As previously discussed, small business lending increased due to PPP lending and home mortgage lending increased due to the HMDA requirement that HB begin reporting open-end credit as of 2022.

HB ranks 18<sup>th</sup> out of 183 commercial lenders within the AA, retaining 0.9 and 4.8 percent of the small business market share by number and dollar, respectively, in 2021. According to aggregate data for home mortgage lending in 2021, HB ranks 226<sup>th</sup> out of 652 home mortgage lenders retaining less than 0.1 percent of the market share by both number and 0.1 percent by dollar volume.

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the PVH MSA. Good performance in small business lending primarily support this conclusion along with adequate performance in home mortgage lending.

Small Business

| Geographic Distribution of Small Business Loans  |                 |                              |            |              |                |              |
|--|-----------------|------------------------------|------------|--------------|----------------|--------------|
| Assessment Area: PVH MSA   |                 |                              |            |              |                |              |
| Tract Income Level   | % of Businesses | Aggregate Performance % of # | #          | %            | \$(000s)       | %            |
| Low  |                 |                              |            |              |                |              |
| 2020   | 2.9             | 3.3                          | 57         | 7.7          | 11,438         | 8.1          |
| 2021   | 2.9             | 3.1                          | 37         | 7.8          | 9,272          | 8.4          |
| 2022   | 2.0             | --                           | 8          | 8.0          | 3,061          | 7.4          |
| Moderate   |                 |                              |            |              |                |              |
| 2020   | 23.7            | 23.8                         | 194        | 26.3         | 35,189         | 24.8         |
| 2021   | 23.6            | 23.5                         | 104        | 21.9         | 28,421         | 25.9         |
| 2022   | 22.8            | --                           | 13         | 13.0         | 6,063          | 14.6         |
| Middle   |                 |                              |            |              |                |              |
| 2020   | 40.5            | 40.0                         | 292        | 39.6         | 56,168         | 39.6         |
| 2021   | 40.1            | 41.4                         | 187        | 39.5         | 39,326         | 35.8         |
| 2022   | 41.1            | --                           | 52         | 52.0         | 22,370         | 53.8         |
| Upper  |                 |                              |            |              |                |              |
| 2020   | 30.2            | 30.4                         | 170        | 23.1         | 34,161         | 24.1         |
| 2021   | 30.7            | 30.0                         | 131        | 27.6         | 30,827         | 28.0         |
| 2022   | 33.1            | --                           | 25         | 25.0         | 8,761          | 21.1         |
| Not Available  |                 |                              |            |              |                |              |
| 2020   | 2.7             | 2.6                          | 24         | 3.3          | 4,762          | 3.4          |
| 2021   | 2.7             | 2.0                          | 15         | 3.2          | 2,080          | 1.9          |
| 2022   | 1.0             | --                           | 2          | 2.0          | 1,350          | 3.2          |
| <b>Totals</b>  |                 |                              |            |              |                |              |
| <b>2020</b>  | <b>100.0</b>    | <b>100.0</b>                 | <b>737</b> | <b>100.0</b> | <b>141,718</b> | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>    | <b>100.0</b>                 | <b>474</b> | <b>100.0</b> | <b>109,926</b> | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>    | <b>--</b>                    | <b>100</b> | <b>100.0</b> | <b>41,605</b>  | <b>100.0</b> |
| Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available.<br>Due to rounding, totals may not equal 100.0% |                 |                              |            |              |                |              |

In 2020 and 2021, the institution’s small business lending in low-income CTs was more than double both aggregate and demographic data indicators. In 2022, performance was above demographics.

In 2020, the institution’s lending in moderate-income CTs was slightly above peer and demographics. Lending declined marginally in 2021, coming in line with aggregate and demographic data. In 2022, the bank was below the demographic indicator. Overall, this performance is good.

Home Mortgage

| Geographic Distribution of Home Mortgage Loans   |                                   |                              |           |              |               |              |
|--|-----------------------------------|------------------------------|-----------|--------------|---------------|--------------|
| Assessment Area: PVH MSA   |                                   |                              |           |              |               |              |
| Tract Income Level   | % of Owner-Occupied Housing Units | Aggregate Performance % of # | #         | %            | \$(000s)      | %            |
| Low  |                                   |                              |           |              |               |              |
| 2020   | 0.9                               | 0.8                          | 0         | 0.0          | 0             | 0.0          |
| 2021   | 1.0                               | 0.9                          | 1         | 3.4          | 22,500        | 45.9         |
| 2022   | 1.4                               | --                           | 0         | 0.0          | 0             | 0.0          |
| Moderate   |                                   |                              |           |              |               |              |
| 2020   | 20.9                              | 19.6                         | 8         | 13.3         | 6,788         | 24.7         |
| 2021   | 20.7                              | 20.7                         | 6         | 20.7         | 6,719         | 13.7         |
| 2022   | 19.9                              | --                           | 11        | 18.0         | 24,013        | 40.0         |
| Middle   |                                   |                              |           |              |               |              |
| 2020   | 47.9                              | 47.9                         | 36        | 60.0         | 13,939        | 50.8         |
| 2021   | 47.6                              | 47.5                         | 15        | 51.7         | 16,873        | 34.4         |
| 2022   | 46.2                              | --                           | 27        | 44.3         | 11,506        | 19.2         |
| Upper  |                                   |                              |           |              |               |              |
| 2020   | 30.2                              | 31.7                         | 16        | 26.7         | 6,701         | 24.4         |
| 2021   | 30.6                              | 30.9                         | 7         | 24.1         | 2,952         | 6.0          |
| 2022   | 32.3                              | --                           | 21        | 34.4         | 23,749        | 39.6         |
| Not Available  |                                   |                              |           |              |               |              |
| 2020   | 0.0                               | 0.0                          | 0         | 0.0          | 0             | 0.0          |
| 2021   | 0.0                               | 0.0                          | 0         | 0.0          | 0             | 0.0          |
| 2022   | 0.1                               | --                           | 2         | 3.3          | 700           | 1.2          |
| <b>Totals</b>  |                                   |                              |           |              |               |              |
| <b>2020</b>  | <b>100.0</b>                      | <b>100.0</b>                 | <b>60</b> | <b>100.0</b> | <b>27,428</b> | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>                      | <b>100.0</b>                 | <b>29</b> | <b>100.0</b> | <b>49,044</b> | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>                      | <b>--</b>                    | <b>61</b> | <b>100.0</b> | <b>59,968</b> | <b>100.0</b> |
| Source: 2015 ACS & 2020 U.S. Census; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.<br>Due to rounding, totals may not equal 100.0% |                                   |                              |           |              |               |              |

HB only made one home mortgage loan in a low-income tract in the AA during the review period. However, opportunity for lending to these CTs was very low, as indicated by demographic and aggregate data of approximately one percent in both 2020 and 2021.

In 2020, home mortgage lending in moderate-income CTs was below aggregate. However, in 2021, home mortgage lending improved, matching the aggregate performance and the percentage of owner-occupied housing units. In 2022, HB's lending only marginally trailed the percentage of

owner-occupied housing units. Although performance varied throughout the review period, HB's overall home mortgage distribution reflects adequate penetration.

### **Borrower Profile**

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different sizes and poor penetration to retail customers of different income levels.

#### *Small Business*

| <b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> |                        |                                     |            |              |                 |              |
|--|------------------------|-------------------------------------|------------|--------------|-----------------|--------------|
| <b>Assessment Area: PVH MSA</b>  |                        |                                     |            |              |                 |              |
| <b>Gross Revenue Level</b>   | <b>% of Businesses</b> | <b>Aggregate Performance % of #</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>&lt;=\$1,000,000</b>  |                        |                                     |            |              |                 |              |
| 2020   | 89.8                   | 43.6                                | 37         | 5.0          | 8,218           | 5.8          |
| 2021   | 90.6                   | 50.2                                | 30         | 6.3          | 8,105           | 7.4          |
| 2022   | 91.9                   | --                                  | 28         | 28.0         | 12,983          | 31.2         |
| <b>&gt;\$1,000,000</b>   |                        |                                     |            |              |                 |              |
| 2020   | 3.5                    | --                                  | 125        | 17.0         | 45,078          | 31.8         |
| 2021   | 3.1                    | --                                  | 155        | 32.7         | 56,245          | 51.2         |
| 2022   | 2.6                    | --                                  | 72         | 72.0         | 28,622          | 68.8         |
| <b>Revenue Not Available</b>   |                        |                                     |            |              |                 |              |
| 2020   | 6.7                    | --                                  | 575        | 78.0         | 88,422          | 62.4         |
| 2021   | 6.3                    | --                                  | 289        | 61.0         | 45,576          | 41.5         |
| 2022   | 5.5                    | --                                  | 0          | 0.0          | 0               | 0.0          |
| <b>Totals</b>  |                        |                                     |            |              |                 |              |
| <b>2020</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>737</b> | <b>100.0</b> | <b>141,718</b>  | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>           | <b>100.0</b>                        | <b>474</b> | <b>100.0</b> | <b>109,926</b>  | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>           | <b>--</b>                           | <b>100</b> | <b>100.0</b> | <b>41,605</b>   | <b>100.0</b> |

*Source: 2020 – 2022 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

HB's ratio of loans made to small businesses appears to compare unfavorably to demographic and peer indicators in both 2020 and 2021; however, the institution's lending percentage is skewed by the high number of loans for which income information was not available, the significant majority of which are PPP loans. Calculation of an adjusted ratio of loans made to businesses with GARs of \$1 million or less in 2020 and 2021 was 22.8 percent and 16.2 percent, respectively. While this is still well below aggregate, the PPP was specifically meant to assist smaller businesses with payroll costs during the COVID-19 pandemic and these loans were particularly impactful to the AA, and the bank's participation in the program receives very favorable consideration.

Lending to small businesses in 2022 is well below demographic indicators; however, this year contributes less weight to conclusions. Further, D&B data includes very small businesses and start-ups, which may not be credit-seeking or credit-worthy. Considering all factors, overall performance is adequate.

*Home Mortgage*

| <b>Distribution of Home Mortgage Loans by Borrower Income Level</b>  |                      |                                     |           |              |                 |              |
|--|----------------------|-------------------------------------|-----------|--------------|-----------------|--------------|
| <b>Assessment Area: PVH MSA</b>  |                      |                                     |           |              |                 |              |
| <b>Borrower Income Level</b>   | <b>% of Families</b> | <b>Aggregate Performance % of #</b> | <b>#</b>  | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>Low</b>   |                      |                                     |           |              |                 |              |
| 2020   | 22.0                 | 4.3                                 | 1         | 1.7          | 77              | 0.3          |
| 2021   | 21.9                 | 5.7                                 | 1         | 3.4          | 81              | 0.2          |
| 2022   | 20.6                 | --                                  | 3         | 4.9          | 931             | 1.6          |
| <b>Moderate</b>  |                      |                                     |           |              |                 |              |
| 2020   | 17.5                 | 16.7                                | 9         | 15.0         | 1,956           | 7.1          |
| 2021   | 17.4                 | 17.8                                | 3         | 10.3         | 930             | 1.9          |
| 2022   | 18.3                 | --                                  | 5         | 8.2          | 786             | 1.3          |
| <b>Middle</b>  |                      |                                     |           |              |                 |              |
| 2020   | 20.1                 | 25.3                                | 10        | 16.7         | 2,955           | 10.8         |
| 2021   | 20.2                 | 24.3                                | 6         | 20.7         | 1,607           | 3.3          |
| 2022   | 20.9                 | --                                  | 7         | 11.5         | 1,726           | 2.9          |
| <b>Upper</b>   |                      |                                     |           |              |                 |              |
| 2020   | 40.4                 | 41.1                                | 22        | 36.7         | 9,846           | 35.9         |
| 2021   | 40.5                 | 38.2                                | 7         | 24.1         | 2,721           | 5.5          |
| 2022   | 40.1                 | --                                  | 24        | 39.3         | 13,173          | 22.0         |
| <b>Not Available</b>   |                      |                                     |           |              |                 |              |
| 2020   | 0.0                  | 12.6                                | 18        | 30.0         | 12,594          | 45.9         |
| 2021   | 0.0                  | 14.0                                | 12        | 41.4         | 43,705          | 89.1         |
| 2022   | 0.0                  | --                                  | 22        | 36.1         | 43,351          | 72.3         |
| <b>Totals</b>  |                      |                                     |           |              |                 |              |
| <b>2020</b>  | <b>100.0</b>         | <b>100.0</b>                        | <b>60</b> | <b>100.0</b> | <b>27,428</b>   | <b>100.0</b> |
| <b>2021</b>  | <b>100.0</b>         | <b>100.0</b>                        | <b>29</b> | <b>100.0</b> | <b>49,044</b>   | <b>100.0</b> |
| <b>2022</b>  | <b>100.0</b>         | <b>--</b>                           | <b>61</b> | <b>100.0</b> | <b>59,968</b>   | <b>100.0</b> |
| <i>Source: 2015 ACS &amp; 2020 U.S. Census; Bank Data, 2020 HMDA Aggregate Data, "--" data not available.<br/>Due to rounding, totals may not equal 100.0%</i> |                      |                                     |           |              |                 |              |

With only one home mortgage loan to low-income borrowers in each of 2020 and 2021, the institution trailed below aggregate performance in the AA in both years. In 2022, although the institution increased to three loans to low-income borrowers, performance still compared

unfavorably against the percentage of families. This performance indicates poor penetration even though the percentage of families includes borrowers that would not qualify for credit.

In 2020, the institution’s home mortgage lending to moderate-income families performed similarly to aggregate lending. However, lending penetration to moderate-income families declined in 2021 while aggregate lending improved in that timeframe. In 2022, HB’s lending also compared unfavorably to the percentage of moderate-income families. Overall, this performance is poor.

**Community Development Loans**

HB is a leader in making CD loans in the PVH MSA. Performance represents a substantial increase in dollar volume from the previous evaluation where HB originated 84 CD loans amounting to \$70.2 million. HB also displays excellent responsiveness to the affordable housing needs within the AA, which is a credit need identified by examiners’ review of economic and demographic figures.

| <b>Community Development Lending in PVH MSA</b> |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |
|---|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| <b>Activity Year</b>                            | <b>Affordable Housing</b> |                 | <b>Community Services</b> |                 | <b>Economic Development</b> |                 | <b>Revitalize or Stabilize</b> |                 | <b>Totals</b> |                 |
|   | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                    | <b>\$(000s)</b> | <b>#</b>                       | <b>\$(000s)</b> | <b>#</b>      | <b>\$(000s)</b> |
| 2020 (Partial)                                  | 3                         | 5,530           | 4                         | 3,550           | -                           | -               | -                              | -               | 7             | 9,080           |
| 2021  | 4                         | 41,300          | 6                         | 3,431           | -                           | -               | 1                              | 1,034           | 11            | 45,765          |
| 2022  | 3                         | 15,525          | 7                         | 4,022           | -                           | -               | 3                              | 21,358          | 13            | 40,905          |
| YTD 2023  | -                         | -               | 4                         | 2,478           | -                           | -               | -                              | -               | 4             | 2,478           |
| <b>Total</b>                                    | <b>10</b>                 | <b>62,355</b>   | <b>21</b>                 | <b>13,481</b>   | <b>-</b>                    | <b>-</b>        | <b>4</b>                       | <b>22,392</b>   | <b>35</b>     | <b>98,228</b>   |

*Source: Bank Data*

Notable examples of CD loans in the PVH MSA include the following:

- In 2021, HB originated a \$13.4 million loan for the construction of a 41-unit affordable housing project in the PVH MSA that provides rent at below market rates for LMI renters.
- In 2020, HB originated a \$5.0 million loan to a non-profit organization in the PVH MSA that provides affordable housing programs and services to LMI individuals in need.

**INVESTMENT TEST**

Investment Test in the PVH MSA is good.

**Investment and Grant Activity**

The institution has a significant level of qualified CD investments, grants, and donations, particularly those not routinely provided by private investors, often in a leadership position in the PVH MSA. Although investment activity declined from the prior evaluation, when HB’s qualified investments and donations totaled \$48.2 million, the institution’s performance compares very favorably to similarly-situated institutions over a similar review period.

| <b>Qualified Investments in PVH MSA</b> |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |
|---|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| <b>Activity Year</b>                    | <b>Affordable Housing</b> |                 | <b>Community Services</b> |                 | <b>Economic Development</b> |                 | <b>Revitalize or Stabilize</b> |                 | <b>Totals</b> |                 |
|   | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                    | <b>\$(000s)</b> | <b>#</b>                       | <b>\$(000s)</b> | <b>#</b>      | <b>\$(000s)</b> |
| Prior Period                            | 8                         | 12,597          | -                         | -               | -                           | -               | -                              | -               | 8             | 12,597          |
| 2020 (Partial)                          | -                         | -               | -                         | -               | -                           | -               | -                              | -               | -             | -               |
| 2021                                    | 1                         | 12,133          | -                         | -               | -                           | -               | -                              | -               | 1             | 12,133          |
| 2022                                    | 1                         | 10,558          | -                         | -               | -                           | -               | -                              | -               | 1             | 10,558          |
| YTD 2023                                | -                         | -               | -                         | -               | -                           | -               | -                              | -               | -             | -               |
| <b>Subtotal</b>                         | <b>10</b>                 | <b>35,288</b>   | <b>-</b>                  | <b>-</b>        | <b>-</b>                    | <b>-</b>        | <b>-</b>                       | <b>-</b>        | <b>10</b>     | <b>35,288</b>   |
| Qualified Grants & Donations            | 2                         | 20              | 18                        | 112             | 2                           | 40              | 1                              | 5               | 23            | 177             |
| <b>Total</b>                            | <b>12</b>                 | <b>35,308</b>   | <b>18</b>                 | <b>112</b>      | <b>2</b>                    | <b>40</b>       | <b>1</b>                       | <b>5</b>        | <b>33</b>     | <b>35,465</b>   |
| <i>Source: Bank Data</i>                |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |

The following are notable examples of investments and donations made in the PVH MSA AA.

- In 2021, HB invested in a \$12.1 million LIHTC to construct 41 units of affordable housing for families and individuals.
- In 2022, HB made a \$10.5 million investment that funded 132 units of multifamily housing for LMI persons.
- In 2021, the bank provided a \$20 thousand donation to a community service organization that provides services targeted to LMI persons including free meals, job training programs, academic support, and health and wellness programs.

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

HB exhibits good responsiveness to credit and CD needs. The institution's investments targeted affordable housing initiatives illustrates responsiveness to a critical need for additional affordable housing in the AA.

### **Community Development Initiatives**

The institution makes occasional use of innovative and/or complex investments to support CD initiatives. HB's investment in a \$12.1 million LIHTC to provide newly constructed affordable housing units is an example of an instrument that displays a degree of complexity.

## SERVICE TEST

Service Test performance in the PVH Multistate is adequate.

### Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the PVH MSA. The following table details HB's distribution of branches and deposit-taking ATMs in the PVH MSA by CT income level.

| Branch and ATM Distribution by Geography Income Level – PVH MSA |               |              |                  |              |          |              |      |   |
|---|---------------|--------------|------------------|--------------|----------|--------------|------|---|
| Tract Income Level  | Census Tracts |              | Population       |              | Branches |              | ATMs |   |
|   | #             | %            | #                | %            | #        | %            | #    | % |
| Low   | 11            | 2.5          | 48,515           | 2.5          | -        | -            | -    | - |
| Moderate  | 108           | 24.2         | 485,453          | 25.3         | 1        | 16.7         | -    | - |
| Middle  | 195           | 43.7         | 854,029          | 44.5         | 1        | 16.7         | -    | - |
| Upper   | 129           | 28.9         | 527,417          | 27.5         | 3        | 50.0         | -    | - |
| NA  | 3             | 0.7          | 3,697            | 0.2          | 1        | 16.6         | -    | - |
| <b>Total</b>  | <b>446</b>    | <b>100.0</b> | <b>1,919,111</b> | <b>100.0</b> | <b>6</b> | <b>100.0</b> | -    | - |

*Source: 2020 U.S. Census Data; Bank Data*

Although the bank has no branches in low-income CTs, branching opportunities in low-income CTs are limited as demonstrated by the above population demographics and that only 1.9 percent of all institutions' branches are located in these CTs. HB's one branch in a moderate-income CT compares unfavorably to census and population indicators and is below the 31.0 percent of branches operated by other institutions in the AA according to 2022 peer branch and deposit data. However, the five branches in the AA not located in LMI CTs operate in close proximity to one or more LMI CTs. Therefore, these branches also reasonably serve these LMI geographies.

Alternative delivery systems are discussed under bankwide conclusions.

### Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing of branches in the PVH MSA has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and to LMI individuals. During the evaluation period, HB closed three branches in the PVH MSA: two in middle-income CTs and one in an upper-income CT.

### Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and individuals. Products and services offered in the PVH MSA are consistent with the institution overall, and banking hours do not differ throughout the AA. Four locations offer drive-up service.

## Community Development Services

The institution provides an adequate level of CD services in the PVH MSA. The level of CD activity represents a decrease from the previous evaluation where the institution provided 1,566 hours. As previously discussed, some of the lack of activity can be attributed to the limitations presented by the COVID-19 pandemic. However, the bank's performance is generally in line with similarly-situated institutions.

| <b>Community Development Services in PVH MSA</b> |                           |                           |                             |                                |               |
|--|---------------------------|---------------------------|-----------------------------|--------------------------------|---------------|
| <b>Activity Year</b>                             | <b>Affordable Housing</b> | <b>Community Services</b> | <b>Economic Development</b> | <b>Revitalize or Stabilize</b> | <b>Totals</b> |
|  | <b>#</b>                  | <b>#</b>                  | <b>#</b>                    | <b>#</b>                       | <b>#</b>      |
| 2020 (Partial)                                   | -                         | 11                        | -                           | -                              | <b>11</b>     |
| 2021   | 60                        | 85                        | -                           | -                              | <b>145</b>    |
| 2022   | 299                       | 226                       | 41                          | -                              | <b>566</b>    |
| YTD 2023   | 116                       | 40                        | -                           | -                              | <b>156</b>    |
| <b>Total</b>                                     | <b>475</b>                | <b>362</b>                | <b>41</b>                   | <b>-</b>                       | <b>878</b>    |
| <i>Source: Bank Data</i>                         |                           |                           |                             |                                |               |

The following are notable examples of CD services benefitting the AA:

- In 2022 and 2023, an employee provided 242 hours as a Board member of a CD organization that preserves, creates, and acquires affordable housing projects for LMI individuals in the AA.
- In 2022, one HB officer provided 44 hours serving on the Board of a non-profit organization that facilitates basic services and programs to at-risk and vulnerable LMI populations in the AA.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

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

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

#### **Investment Test**

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

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

## Service Test

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

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

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

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

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

## SCOPE OF EVALUATION

| <b>Heritage Bank</b>   |                       |
|--|-----------------------|
| <b>Scope of Examination:</b><br>Full scope reviews were performed on the following assessment areas within the noted rated areas:<br>State of Washington:<br>Puget Sound Assessment Area<br>WA Non-MSA Assessment Area<br>Portland-Vancouver-Hillsboro Multi-State MSA Assessment Area |                       |
| <b>Time Period Reviewed:</b>   | 6/30/2020 to 7/5/2023 |
| <b>Products Reviewed:</b><br>Home Mortgage: 1/1/2020 – 12/31/2022<br>Small Business: 1/1/2020 – 12/31/2022   |                       |

| <b>List of Assessment Areas and Type of Evaluation</b> |                           |                         |                          |
|--|---------------------------|-------------------------|--------------------------|
| <b>Rated Area/<br/>Assessment Area</b>                 | <b>Type of Evaluation</b> | <b>Branches Visited</b> | <b>Other Information</b> |
| Washington:  |                           |                         |                          |
| Puget Sound AA   | Full-scope                | None                    | None                     |
| WA Non-MSA AA  | Full-scope                | None                    | None                     |
| Bellingham MSA   | Limited-scope             | None                    | None                     |
| Yakima MSA   | Limited-scope             | None                    | None                     |
| Longview MSA   | Limited-scope             | None                    | None                     |
| PVH Multistate MSA:                                    | Full-scope                | None                    | None                     |

## SUMMARY OF RATINGS FOR RATED AREAS

| <b>Rated Area</b>  | <b>Lending Test</b> | <b>Investment Test</b> | <b>Service Test</b> | <b>Rating</b> |
|--------------------|---------------------|------------------------|---------------------|---------------|
| Washington         | High Satisfactory   | High Satisfactory      | Low Satisfactory    | Satisfactory  |
| PVH Multistate MSA | High Satisfactory   | High Satisfactory      | Low Satisfactory    | Satisfactory  |

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### WASHINGTON

#### Bellingham MSA

The Bellingham MSA consists of Whatcom County, which is seated in the northwestern portion of Washington State. As of the 2010 U.S. Census data, the Bellingham MSA AA contained 1 low-, 2 moderate-, 25 middle-, and 5 upper-income CTs, as well as one CT with no income designation. Due to population growth and updates to CT designations, the AA now consists of 1 low-, 12 moderate-, 26 middle-, and 14 upper-income CTs. In addition, there is one CT that does not have an income designation within the AA.

| <b>Demographic Information of the Assessment Area</b>  |          |                       |                              |                          |                         |                       |
|--|----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| <b>Assessment Area: Bellingham MSA</b>   |          |                       |                              |                          |                         |                       |
| <b>Demographic Characteristics</b>   | <b>#</b> | <b>Low<br/>% of #</b> | <b>Moderate<br/>% of #</b>   | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
| Geographies (Census Tracts)  | 54       | 1.9                   | 22.2                         | 48.1                     | 25.9                    | 1.9                   |
| Population by Geography  | 226,847  | 0.9                   | 21.5                         | 52.8                     | 23.0                    | 1.9                   |
| Housing Units by Geography   | 98,000   | 1.4                   | 20.8                         | 50.2                     | 25.7                    | 2.0                   |
| Owner-Occupied Units by Geography  | 55,361   | 0.1                   | 14.6                         | 54.9                     | 29.2                    | 1.2                   |
| Occupied Rental Units by Geography   | 33,617   | 3.6                   | 28.6                         | 47.3                     | 17.0                    | 3.6                   |
| Vacant Units by Geography  | 9,022    | 0.3                   | 30.4                         | 32.0                     | 36.4                    | 0.9                   |
| Businesses by Geography  | 31,465   | 5.2                   | 14.5                         | 52.7                     | 25.3                    | 2.3                   |
| Farms by Geography   | 1,331    | 0.5                   | 10.1                         | 60.2                     | 27.7                    | 1.6                   |
| Family Distribution by Income Level  | 53,699   | 19.0                  | 18.9                         | 23.2                     | 38.9                    | 0.0                   |
| Household Distribution by Income Level   | 88,978   | 23.9                  | 15.7                         | 18.7                     | 41.7                    | 0.0                   |
| Median Family Income MSA - 13380<br>Bellingham, WA MSA   |          | \$83,751              | Median Housing Value         |                          |                         | \$364,713             |
|  |          |                       | Median Gross Rent            |                          |                         | \$1,124               |
|  |          |                       | Families Below Poverty Level |                          |                         | 7.3%                  |
| <i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |          |                       |                              |                          |                         |                       |

According to the June 30, 2022 Deposit Market Share Report, HB ranks 9<sup>th</sup> out of 14 FDIC-insured depository institutions holding a 4.1 percent market share with \$241.8 million in deposits. As of the same data, HB operates 2 out of the 49 total branches within the Bellingham MSA.

From the 2021 small business aggregate data, HB ranks 11<sup>th</sup> out of 71 lenders while holding a 2.9 and 8.1 percent of the small business lending market share by number and dollar volume, respectively. From the 2021 home mortgage aggregate data, HB ranks 32<sup>nd</sup> out of 361 lenders

while holding 0.6 and 1.0 percent of the home mortgage lending market share by number and dollar volume, respectively.

### Yakima MSA

The Yakima MSA consists of Yakima County, which is seated in the southcentral portion of Washington State. As of the 2010 U.S. Census data, the AA contained 13 moderate-, 19 middle-, and 13 upper-income CTs. Due to population growth and updates to CT designations, the AA now consists of 1 low-, 15 moderate-, 22 middle-, and 19 upper-income CTs.

| Demographic Information of the Assessment Area   |         |            |                              |               |              |            |
|--|---------|------------|------------------------------|---------------|--------------|------------|
| Assessment Area: Yakima MSA  |         |            |                              |               |              |            |
| Demographic Characteristics  | #       | Low % of # | Moderate % of #              | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts)  | 57      | 1.8        | 26.3                         | 38.6          | 33.3         | 0.0        |
| Population by Geography  | 256,728 | 1.0        | 24.9                         | 36.8          | 37.2         | 0.0        |
| Housing Units by Geography   | 89,354  | 1.0        | 23.0                         | 34.9          | 41.0         | 0.0        |
| Owner-Occupied Units by Geography  | 52,222  | 0.2        | 16.2                         | 35.5          | 48.1         | 0.0        |
| Occupied Rental Units by Geography   | 31,543  | 2.5        | 34.3                         | 34.9          | 28.3         | 0.0        |
| Vacant Units by Geography  | 5,589   | 0.9        | 23.2                         | 29.5          | 46.4         | 0.0        |
| Businesses by Geography  | 18,265  | 6.2        | 21.5                         | 30.4          | 41.9         | 0.0        |
| Farms by Geography   | 1,517   | 1.2        | 14.2                         | 42.3          | 42.3         | 0.0        |
| Family Distribution by Income Level  | 60,339  | 20.3       | 18.5                         | 21.6          | 39.6         | 0.0        |
| Household Distribution by Income Level   | 83,765  | 21.5       | 17.5                         | 20.1          | 40.9         | 0.0        |
| Median Family Income MSA - 49420<br>Yakima, WA MSA   |         | \$62,783   | Median Housing Value         |               |              | \$190,433  |
|  |         |            | Median Gross Rent            |               |              | \$878      |
|  |         |            | Families Below Poverty Level |               |              | 12.8%      |
| <i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |         |            |                              |               |              |            |

According to the June 30, 2022 Deposit Market Share Report, HB ranks 8<sup>th</sup> out of 15 FDIC-insured depository institutions holding a 5.6 percent market share with \$265.9 million in deposits. Of the same data, HB operated 3 out of the 43 total branches within the Yakima MSA.

From the 2021 small business aggregate data, HB ranks 8<sup>th</sup> out of 67 lenders while holding a 5.0 and 12.0 percent of the small business lending market share by number and dollar volume, respectively. From the 2021 home mortgage aggregate data, HB ranks 72<sup>nd</sup> out of 308 lenders while holding 0.1 and 0.2 percent of the home mortgage lending market share by number and dollar volume, respectively.

## Longview MSA

The Longview MSA consists of Cowlitz County, which is seated in the southwestern portion of Washington State. As of the 2010 U.S. Census data, the AA contained 4 low-, 3 moderate-, 12 middle-, and 5 upper-income CTs. Due to population growth and updates to CT designations, the AA now consists of 2 low-, 5 moderate-, 14 middle-, and 8 upper-income CTs. In addition, there is one CT that does not have an income designation within the AA.

| Demographic Information of the Assessment Area   |         |               |                              |                  |                 |               |
|--|---------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: Longview MSA  |         |               |                              |                  |                 |               |
| Demographic Characteristics  | #       | Low<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |
| Geographies (Census Tracts)  | 30      | 6.7           | 16.7                         | 46.7             | 26.7            | 3.3           |
| Population by Geography  | 110,730 | 5.0           | 19.9                         | 45.1             | 28.9            | 1.2           |
| Housing Units by Geography   | 44,970  | 4.7           | 21.0                         | 46.6             | 26.2            | 1.4           |
| Owner-Occupied Units by Geography  | 27,982  | 2.6           | 15.0                         | 49.8             | 32.1            | 0.5           |
| Occupied Rental Units by Geography   | 14,372  | 8.8           | 33.5                         | 39.5             | 15.2            | 3.0           |
| Vacant Units by Geography  | 2,616   | 5.4           | 15.9                         | 51.9             | 24.5            | 2.2           |
| Businesses by Geography  | 8,579   | 5.9           | 14.2                         | 51.3             | 25.3            | 3.3           |
| Farms by Geography   | 298     | 7.4           | 10.7                         | 54.0             | 25.5            | 2.3           |
| Family Distribution by Income Level  | 28,007  | 19.5          | 18.1                         | 22.5             | 39.9            | 0.0           |
| Household Distribution by Income Level   | 42,354  | 24.7          | 15.9                         | 18.3             | 41.1            | 0.0           |
| Median Family Income MSA - 31020<br>Longview, WA MSA   |         | \$72,234      | Median Housing Value         |                  |                 | \$235,088     |
|  |         |               | Median Gross Rent            |                  |                 | \$862         |
|  |         |               | Families Below Poverty Level |                  |                 | 8.8%          |
| <i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |         |               |                              |                  |                 |               |

According to the June 30, 2022 Deposit Market Share Report, HB ranks 3<sup>rd</sup> out of 7 FDIC-insured depository institutions holding a 17.0 percent market share with \$171.3 million in deposits. Of the same data, HB operated only one out of the nine total branches within the Longview MSA.

From the 2021 small business aggregate data, HB ranks 8<sup>th</sup> out of 59 lenders while holding a 3.9 and 12.3 percent of the small business lending market share by number and dollar volume, respectively. From the 2021 home mortgage aggregate data, HB ranks 118<sup>th</sup> out of 303 lenders while holding 0.1 percent of the home mortgage lending market share by both number and dollar volume.

## GEOGRAPHIC DISTRIBUTION AND BORROWER PROFILE TABLES-LIMITED SCOPE ASSESSMENT AREAS

| Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography |                                 |        |                |                   |              |           |                        |              |           |                      |              |           |                     |              |           |                             |              |           | 2020 |
|---|---------------------------------|--------|----------------|-------------------|--------------|-----------|------------------------|--------------|-----------|----------------------|--------------|-----------|---------------------|--------------|-----------|-----------------------------|--------------|-----------|------|
| Assessment Area:  | Total Loans to Small Businesses |        |                | Low-Income Tracts |              |           | Moderate-Income Tracts |              |           | Middle-Income Tracts |              |           | Upper-Income Tracts |              |           | Not Available-Income Tracts |              |           |      |
|   | #                               | \$     | Overall Market | % Businesses      | % Bank Loans | Aggregate | % Businesses           | % Bank Loans | Aggregate | % Businesses         | % Bank Loans | Aggregate | % Businesses        | % Bank Loans | Aggregate | % Businesses                | % Bank Loans | Aggregate |      |
| Bellingham MSA  | 262                             | 33,221 | 5,548          | 1.7               | 0.8          | 1.5       | 5.3                    | 6.9          | 5.3       | 72.3                 | 73.3         | 74.7      | 15.2                | 12.2         | 12.9      | 5.5                         | 6.9          | 5.5       |      |
| Longview MSA  | 106                             | 16,955 | 1,305          | 26.9              | 43.4         | 26.9      | 7.9                    | 18.9         | 11.0      | 42.2                 | 26.4         | 42.8      | 23.0                | 11.3         | 19.3      | 0.0                         | 0.0          | 0.0       |      |
| Yakima MSA  | 281                             | 33,814 | 3,779          | 0.0               | 0.0          | 0.0       | 26.7                   | 31.0         | 28.1      | 39.7                 | 47.3         | 40.6      | 33.5                | 21.7         | 31.3      | 0.0                         | 0.0          | 0.0       |      |

Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography |                                 |        |                |                   |              |           |                        |              |           |                      |              |           |                     |              |           |                             |              |           | 2021 |
|---|---------------------------------|--------|----------------|-------------------|--------------|-----------|------------------------|--------------|-----------|----------------------|--------------|-----------|---------------------|--------------|-----------|-----------------------------|--------------|-----------|------|
| Assessment Area:  | Total Loans to Small Businesses |        |                | Low-Income Tracts |              |           | Moderate-Income Tracts |              |           | Middle-Income Tracts |              |           | Upper-Income Tracts |              |           | Not Available-Income Tracts |              |           |      |
|   | #                               | \$     | Overall Market | % Businesses      | % Bank Loans | Aggregate | % Businesses           | % Bank Loans | Aggregate | % Businesses         | % Bank Loans | Aggregate | % Businesses        | % Bank Loans | Aggregate | % Businesses                | % Bank Loans | Aggregate |      |
| Bellingham MSA  | 179                             | 22,105 | 6,187          | 1.7               | 1.7          | 1.3       | 5.3                    | 5.6          | 5.7       | 72.3                 | 74.9         | 74.2      | 15.3                | 10.6         | 13.8      | 5.4                         | 7.3          | 5.0       |      |
| Longview MSA  | 61                              | 9,092  | 1,550          | 26.6              | 45.9         | 23.2      | 7.8                    | 14.8         | 9.8       | 42.7                 | 27.9         | 45.0      | 22.9                | 11.5         | 22.0      | 0.0                         | 0.0          | 0.0       |      |
| Yakima MSA  | 200                             | 24,955 | 3,974          | 0.0               | 0.0          | 0.0       | 27.0                   | 28.0         | 25.5      | 39.4                 | 45.0         | 41.3      | 33.6                | 27.0         | 33.2      | 0.0                         | 0.0          | 0.0       |      |

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography |                                 |        |                   |              |                        |              |                      |              |                     |              |                             | 2022         |  |
|---|---------------------------------|--------|-------------------|--------------|------------------------|--------------|----------------------|--------------|---------------------|--------------|-----------------------------|--------------|--|
| Assessment Area:  | Total Loans to Small Businesses |        | Low-Income Tracts |              | Moderate-Income Tracts |              | Middle-Income Tracts |              | Upper-Income Tracts |              | Not Available-Income Tracts |              |  |
|   | #                               | \$     | % Businesses      | % Bank Loans | % Businesses           | % Bank Loans | % Businesses         | % Bank Loans | % Businesses        | % Bank Loans | % Businesses                | % Bank Loans |  |
| Bellingham MSA  | 34                              | 9,119  | 5.2               | 2.9          | 14.5                   | 17.6         | 52.7                 | 61.8         | 25.3                | 11.8         | 2.3                         | 5.9          |  |
| Longview MSA  | 15                              | 2,488  | 5.9               | 6.7          | 14.2                   | 20.0         | 51.3                 | 33.3         | 25.3                | 26.7         | 3.3                         | 13.3         |  |
| Yakima MSA  | 33                              | 12,196 | 6.2               | 3.0          | 21.5                   | 21.2         | 30.4                 | 42.4         | 41.9                | 33.3         | 0.0                         | 0.0          |  |

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography |                           |        |                |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              | 2020      |  |
|---|---------------------------|--------|----------------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|--|
| Assessment Area:  | Total Home Mortgage Loans |        |                | Low-Income Tracts                 |              |           | Moderate-Income Tracts            |              |           | Middle-Income Tracts              |              |           | Upper-Income Tracts               |              |           | Not Available-Income Tracts       |              |           |  |
|   | #                         | \$     | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |  |
| Bellingham MSA  | 75                        | 26,075 | 15,292         | 1.0                               | 2.7          | 1.0       | 4.1                               | 5.3          | 4.2       | 77.8                              | 74.7         | 79.6      | 17.0                              | 16.0         | 15.0      | 0.1                               | 1.3          | 0.1       |  |
| Longview MSA  | 6                         | 1,415  | 8,954          | 4.3                               | 0.0          | 5.0       | 9.0                               | 16.7         | 9.7       | 50.3                              | 66.7         | 53.0      | 36.3                              | 16.7         | 32.3      | 0.0                               | 0.0          | 0.0       |  |
| Yakima MSA  | 15                        | 4,394  | 9,359          | 0.0                               | 0.0          | 0.0       | 17.6                              | 13.3         | 10.8      | 41.2                              | 73.3         | 38.8      | 41.3                              | 13.3         | 50.4      | 0.0                               | 0.0          | 0.0       |  |

Source: 2015 ACS; 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography |                           |        |                |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              | 2021      |
|---|---------------------------|--------|----------------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|
| Assessment Area:  | Total Home Mortgage Loans |        |                | Low-Income Tracts                 |              |           | Moderate-Income Tracts            |              |           | Middle-Income Tracts              |              |           | Upper-Income Tracts               |              |           | Not Available-Income Tracts       |              |           |
|   | #                         | \$     | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |
| Bellingham MSA  | 84                        | 51,901 | 14,900         | 1.0                               | 1.2          | 1.2       | 4.1                               | 4.8          | 4.5       | 77.8                              | 73.8         | 80.3      | 17.0                              | 20.2         | 13.9      | 0.1                               | 0.0          | 0.2       |
| Longview MSA  | 6                         | 2,701  | 8,475          | 4.3                               | 0.0          | 5.3       | 9.0                               | 0.0          | 10.5      | 50.3                              | 66.7         | 51.4      | 36.3                              | 33.3         | 32.8      | 0.0                               | 0.0          | 0.0       |
| Yakima MSA  | 14                        | 4,146  | 9,982          | 0.0                               | 0.0          | 0.0       | 17.6                              | 35.7         | 12.7      | 41.2                              | 28.6         | 40.2      | 41.3                              | 35.7         | 47.1      | 0.0                               | 0.0          | 0.0       |

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography |                           |        |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              |           |                                   |              |           | 2022 |
|---|---------------------------|--------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|-----------------------------------|--------------|-----------|------|
| Assessment Area:  | Total Home Mortgage Loans |        | Low-Income Tracts                 |              |           | Moderate-Income Tracts            |              |           | Middle-Income Tracts              |              |           | Upper-Income Tracts               |              |           | Not Available-Income Tracts       |              |           |      |
|   | #                         | \$     | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |      |
| Bellingham MSA  | 68                        | 37,572 | 0.1                               | 0.0          | --        | 14.6                              | 11.8         | --        | 54.9                              | 45.6         | --        | 29.2                              | 39.7         | --        | 1.2                               | 2.9          | --        |      |
| Longview MSA  | 16                        | 2,844  | 2.6                               | 0.0          | --        | 15.0                              | 0.0          | --        | 49.8                              | 50.0         | --        | 32.1                              | 50.0         | --        | 0.5                               | 0.0          | --        |      |
| Yakima MSA  | 19                        | 4,466  | 0.2                               | 0.0          | --        | 16.2                              | 10.5         | --        | 35.5                              | 21.1         | --        | 48.1                              | 68.4         | --        | 0.0                               | 0.0          | --        |      |

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues |                                 |        |                |                                 |              |           |                                |              |  |              | 2020 |
|--|---------------------------------|--------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|--|--------------|------|
| Assessment Area:   | Total Loans to Small Businesses |        |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |      |
|  | #                               | \$     | Overall Market | % Businesses                    | % Bank Loans | Aggregate | % Businesses                   | % Bank Loans | % Businesses                           | % Bank Loans |      |
| Bellingham MSA   | 262                             | 33,221 | 5,548          | 90.5                            | 10.7         | 32.9      | 3.5                            | 13.0         | 6.0                                    | 76.3         |      |
| Longview MSA   | 106                             | 16,955 | 1,305          | 85.6                            | 0.9          | 34.4      | 4.4                            | 17.9         | 10.0                                   | 81.1         |      |
| Yakima MSA   | 281                             | 33,814 | 3,779          | 84.5                            | 10.0         | 33.0      | 4.6                            | 13.2         | 10.8                                   | 76.9         |      |

Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues |                                 |        |                |                                 |              |           |                                |              |  |              | 2021 |
|--|---------------------------------|--------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|--|--------------|------|
| Assessment Area:   | Total Loans to Small Businesses |        |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |      |
|  | #                               | \$     | Overall Market | % Businesses                    | % Bank Loans | Aggregate | % Businesses                   | % Bank Loans | % Businesses                           | % Bank Loans |      |
| Bellingham MSA   | 179                             | 22,105 | 6,187          | 90.1                            | 8.4          | 45.0      | 3.5                            | 19.6         | 6.4                                    | 72.1         |      |
| Longview MSA   | 61                              | 9,092  | 1,550          | 85.5                            | 8.2          | 44.1      | 4.4                            | 24.6         | 10.1                                   | 67.2         |      |
| Yakima MSA   | 200                             | 24,955 | 3,974          | 84.1                            | 16.5         | 51.7      | 4.6                            | 16.5         | 11.3                                   | 67.0         |      |

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

| Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues |                                 |        |                |                                 |              |           |                                |              |  |              | 2022 |
|--|---------------------------------|--------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|--|--------------|------|
| Assessment Area:   | Total Loans to Small Businesses |        |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |      |
|  | #                               | \$     | Overall Market | % Businesses                    | % Bank Loans | Aggregate | % Businesses                   | % Bank Loans | % Businesses                           | % Bank Loans |      |
| Bellingham MSA   | 34                              | 9,119  | --             | 92.0                            | 50.0         | --        | 2.7                            | 50.0         | 5.3                                    | 0.0          |      |
| Longview MSA   | 15                              | 2,488  | --             | 88.2                            | 26.7         | --        | 3.5                            | 73.3         | 8.3                                    | 0.0          |      |
| Yakima MSA   | 33                              | 12,196 | --             | 87.0                            | 42.4         | --        | 3.6                            | 54.5         | 9.4                                    | 3.0          |      |

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

| <b>Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b> |                           |        |                |                      |              |           |                           |              |           |                         |              |           |                        |              |           |                                |              | <b>2020</b> |
|---|---------------------------|--------|----------------|----------------------|--------------|-----------|---------------------------|--------------|-----------|-------------------------|--------------|-----------|------------------------|--------------|-----------|--------------------------------|--------------|-------------|
| Assessment Area:  | Total Home Mortgage Loans |        |                | Low-Income Borrowers |              |           | Moderate-Income Borrowers |              |           | Middle-Income Borrowers |              |           | Upper-Income Borrowers |              |           | Not Available-Income Borrowers |              |             |
|   | #                         | \$     | Overall Market | % Families           | % Bank Loans | Aggregate | % Families                | % Bank Loans | Aggregate | % Families              | % Bank Loans | Aggregate | % Families             | % Bank Loans | Aggregate | % Families                     | % Bank Loans | Aggregate   |
| Bellingham MSA  | 75                        | 26,075 | 15,292         | 20.8                 | 5.3          | 4.2       | 17.1                      | 24.0         | 16.5      | 22.5                    | 20.0         | 25.6      | 39.6                   | 36.0         | 40.8      | 0.0                            | 14.7         | 12.9        |
| Longview MSA  | 6                         | 1,415  | 8,954          | 20.6                 | 0.0          | 2.9       | 18.1                      | 16.7         | 14.0      | 21.7                    | 33.3         | 25.5      | 39.6                   | 33.3         | 41.3      | 0.0                            | 16.7         | 16.2        |
| Yakima MSA  | 15                        | 4,394  | 9,359          | 20.2                 | 0.0          | 2.3       | 18.1                      | 6.7          | 10.3      | 20.6                    | 0.0          | 20.9      | 41.1                   | 80.0         | 52.9      | 0.0                            | 13.3         | 13.7        |

*Source: 2015 ACS ; 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

| <b>Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b> |                           |        |                |                      |              |           |                           |              |           |                         |              |           |                        |              |           |                                |              | <b>2021</b> |
|---|---------------------------|--------|----------------|----------------------|--------------|-----------|---------------------------|--------------|-----------|-------------------------|--------------|-----------|------------------------|--------------|-----------|--------------------------------|--------------|-------------|
| Assessment Area:  | Total Home Mortgage Loans |        |                | Low-Income Borrowers |              |           | Moderate-Income Borrowers |              |           | Middle-Income Borrowers |              |           | Upper-Income Borrowers |              |           | Not Available-Income Borrowers |              |             |
|   | #                         | \$     | Overall Market | % Families           | % Bank Loans | Aggregate | % Families                | % Bank Loans | Aggregate | % Families              | % Bank Loans | Aggregate | % Families             | % Bank Loans | Aggregate | % Families                     | % Bank Loans | Aggregate   |
| Bellingham MSA  | 84                        | 51,901 | 14,900         | 20.8                 | 2.4          | 3.2       | 17.1                      | 8.3          | 13.3      | 22.5                    | 26.2         | 22.9      | 39.6                   | 47.6         | 47.8      | 0.0                            | 15.5         | 12.7        |
| Longview MSA  | 6                         | 2,701  | 8,475          | 20.6                 | 0.0          | 3.6       | 18.1                      | 0.0          | 15.9      | 21.7                    | 16.7         | 25.7      | 39.6                   | 50.0         | 37.1      | 0.0                            | 33.3         | 17.7        |
| Yakima MSA  | 14                        | 4,146  | 9,982          | 20.2                 | 0.0          | 3.0       | 18.1                      | 0.0          | 12.7      | 20.6                    | 21.4         | 23.2      | 41.1                   | 64.3         | 46.1      | 0.0                            | 14.3         | 15.0        |

*Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022**

| Assessment Area: | Total Home Mortgage Loans |        | Low-Income Borrowers |              |           | Moderate-Income Borrowers |              |           | Middle-Income Borrowers |              |           | Upper-Income Borrowers |              |           | Not Available-Income Borrowers |              |           |
|------------------|---------------------------|--------|----------------------|--------------|-----------|---------------------------|--------------|-----------|-------------------------|--------------|-----------|------------------------|--------------|-----------|--------------------------------|--------------|-----------|
|                  | #                         | \$     | % Families           | % Bank Loans | Aggregate | % Families                | % Bank Loans | Aggregate | % Families              | % Bank Loans | Aggregate | % Families             | % Bank Loans | Aggregate | % Families                     | % Bank Loans | Aggregate |
| Bellingham MSA   | 68                        | 37,572 | 19.0                 | 1.5          | --        | 18.9                      | 4.4          | --        | 23.2                    | 17.6         | --        | 38.9                   | 58.8         | --        | 0.0                            | 17.6         | --        |
| Longview MSA     | 16                        | 2,844  | 19.5                 | 0.0          | --        | 18.1                      | 0.0          | --        | 22.5                    | 25.0         | --        | 39.9                   | 75.0         | --        | 0.0                            | 0.0          | --        |
| Yakima MSA       | 19                        | 4,466  | 20.3                 | 10.5         | --        | 18.5                      | 10.5         | --        | 21.6                    | 5.3          | --        | 39.6                   | 52.6         | --        | 0.0                            | 21.1         | --        |

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

**Community Development Loan:** A loan that:

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

**Community Development Service:** A service that:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Heritage Bank Branches as of 4-1-2025

| UNINUM | Branch Number | Branch Name                        | Street Address               | City          | County     | State | Zip   | Service Type                    | Hours         | Drive Up (Y-N) | Safe Deposit Boxes (Y-N) | Night Drop (Y-N) | ATM (Y-N) | ATM Takes Deposits (Y-N) | Tract Code | Tract Income | Established | Acquired  |
|--------|---------------|------------------------------------|------------------------------|---------------|------------|-------|-------|---------------------------------|---------------|----------------|--------------------------|------------------|-----------|--------------------------|------------|--------------|-------------|-----------|
| 57174  | 120           | Allenmore                          | 1722 S Union Avenue          | Tacoma        | Pierce     | WA    | 98405 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0611.00    | Middle       | 12/8/1997   | 11/5/2010 |
| 245352 | 150           | Anacortes                          | 2202 Commercial Avenue       | Anacortes     | Skagit     | WA    | 98221 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 9405.00    | Middle       | 3/30/1998   | 5/1/2014  |
| 61976  | 140           | Auburn North                       | 1001 D Street NE             | Auburn        | King       | WA    | 98002 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | N         |                          | 0305.01    | Low          | 1/11/1999   | 7/15/2013 |
| 432602 | 180           | Bellevue Commercial Banking Center | 10500 NE 8th Street          | Bellevue      | King       | WA    | 98004 | Full Service - Brick and Mortar | 9am-5pm M-F   | N              | N                        | N                | N         |                          | 0238.05    | Upper        | 4/11/2005   | 1/16/2018 |
| 245351 | 149           | Bellingham                         | 265 York Street              | Bellingham    | Whatcom    | WA    | 98225 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0006.00    | Low          | 3/3/1997    | 5/1/2014  |
| 654914 | 191           | Boise                              | 250 S 5th Street             | Boise         | Ada        | ID    | 83702 | Full Service - Brick and Mortar | By Appt. Only | N              | N                        | N                | N         |                          | 0001.02    | Upper        | 1/10/2023   |           |
| 245350 | 148           | Burlington                         | 1800 S Burlington Blvd       | Burlington    | Skagit     | WA    | 98233 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 9518.00    | Middle       | 1/19/1994   | 5/1/2014  |
| 245346 | 145           | Camano Island                      | 165 E McElroy Drive          | Camano Island | Island     | WA    | 98282 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 9715.00    | Upper        | 12/1/1975   | 5/1/2014  |
| 252509 | 138           | Canyon Road                        | 12803 Canyon Road E          | Puyallup      | Pierce     | WA    | 98373 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0713.10    | Upper        | 10/2/1995   | 7/15/2013 |
| 12318  | 142           | Coupeville                         | 401 N Main                   | Coupeville    | Island     | WA    | 98239 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 9710.00    | Upper        | 7/1/1961    | 5/1/2014  |
| 663389 | 194           | Eugene                             | 3011 N Delta Highway         | Eugene        | Lane       | OR    | 97408 | Full Service - Brick and Mortar | 9am-5pm M-F   | N              | N                        | N                | N         |                          | 0022.01    | Upper        | 3/4/2024    |           |
| 655180 | 192           | Everett                            | 2831 Colby Ave               | Everett       | Snohomish  | WA    | 98201 | Full Service - Brick and Mortar | 9am-5pm M-F   | N              | Y                        | Y                | Y         | Y                        | 0408.00    | Middle       | 2/13/2023   |           |
| 47809  | 110           | Federal Way                        | 32303 Pacific Highway S      | Federal Way   | King       | WA    | 98003 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | N         |                          | 0303.14    | Low          | 10/1/1992   | 6/1/2006  |
| 245356 | 152           | Freeland                           | 5590 S Harbor Avenue         | Freeland      | Island     | WA    | 98249 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 9718.00    | Upper        | 10/1/1998   | 5/1/2014  |
| 433916 | 157           | Friday Harbor                      | 535 Market Street            | Friday Harbor | San Juan   | WA    | 98250 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 9604.00    | Middle       | 1/5/2005    | 5/1/2014  |
| 521981 | 123           | Gig Harbor                         | 5119 Olympic Drive           | Gig Harbor    | Pierce     | WA    | 98335 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | N         |                          | 0724.08    | Upper        | 2/17/2011   |           |
| 41846  | 0             | Heritage Bank (Main Office)        | 201 5th Avenue SW            | Olympia       | Thurston   | WA    | 98501 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0101.00    | Middle       | 1/1/1927    |           |
| 73837  | 182           | Hillsboro                          | 314 E Main Street            | Hillsboro     | Washington | OR    | 97123 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | N                        | Y                | N         |                          | 0326.04    | Middle       | 4/12/1999   | 7/2/2018  |
| 361529 | 124           | Kent                               | 415 W James Street           | Kent          | King       | WA    | 98032 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0292.03    | Moderate     | 4/16/2001   | 5/27/2011 |
| 272318 | 2             | Lacey                              | 4400 Pacific Avenue SE       | Lacey         | Thurston   | WA    | 98503 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0112.00    | Moderate     | 1/1/1927    |           |
| 272323 | 103           | Lakewood                           | 10318 Gravelly Lake Drive SW | Lakewood      | Pierce     | WA    | 98499 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0719.02    | Upper        | 1/16/1996   |           |
| 245349 | 147           | Langley                            | 105 1st Street               | Langley       | Island     | WA    | 98260 | Full Service - Brick and Mortar | 9am-5pm M-F   | N              | Y                        | Y                | Y         | Y                        | 9720.00    | Upper        | 2/22/1993   | 5/1/2014  |
| 594813 | 187           | Lloyd                              | 1201 NE Lloyd Boulevard      | Portland      | Multnomah  | OR    | 97232 | Full Service - Brick and Mortar | 9am-5pm M-F   | N              | N                        | N                | N         |                          | 0024.02    | Upper        | 2/5/2018    | 7/2/2018  |
| 15798  | 111           | Longview                           | 927 Commerce Avenue          | Longview      | Cowlitz    | WA    | 98632 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0021.00    | Middle       | 5/1/1978    | 7/30/2010 |
| 252992 | 164           | Lynnwood                           | 19510 58th Avenue W          | Lynnwood      | Snohomish  | WA    | 98036 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0517.01    | Moderate     | 2/4/1980    | 5/1/2014  |
| 419398 | 169           | Marysville                         | 1031 State Avenue            | Marysville    | Snohomish  | WA    | 98270 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | N                        | Y                | Y         | Y                        | 0529.03    | Low          | 7/1/2002    | 5/1/2014  |
| 252998 | 167           | Mill Creek                         | 1504 132nd Street SE         | Mill Creek    | Snohomish  | WA    | 98012 | Full Service - Brick and Mortar | 9am-5pm M-F   | Y              | Y                        | Y                | Y         | Y                        | 0417.04    | Middle       | 11/4/1991   | 5/1/2014  |

Heritage Bank Branches as of 4-1-2025

| UNINUM | Branch Number | Branch Name                   | Street Address              | City         | County     | State | Zip   | Service Type                      | Hours       | Drive Up (Y-N) | Safe Deposit Boxes (Y-N) | Night Drop (Y-N) | ATM (Y-N) | ATM Takes Deposits (Y-N) | Tract Code | Tract Income | Established | Acquired   |
|--------|---------------|-------------------------------|-----------------------------|--------------|------------|-------|-------|-----------------------------------|-------------|----------------|--------------------------|------------------|-----------|--------------------------|------------|--------------|-------------|------------|
| 442531 | 108           | Mobile Branch                 | 201 5th Avenue SW           | Olympia      | Thurston   | WA    | 98501 | Limited Service - Mobile/Seasonal | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0101.00    | Middle       | 8/1/2005    |            |
| 357005 | 154           | Mount Vernon                  | 1700 Urban Avenue           | Mount Vernon | Skagit     | WA    | 98273 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 9522.00    | Moderate     | 1/24/2000   | 5/1/2014   |
| 252999 | 168           | Mukilteo                      | 11832 Mukilteo Speedway     | Mukilteo     | Snohomish  | WA    | 98275 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0420.06    | Moderate     | 4/6/1992    | 5/1/2014   |
| 456861 | 159           | Northwest Avenue - Bellingham | 920 W Bakerview Road        | Bellingham   | Whatcom    | WA    | 98226 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0002.03    | Moderate     | 10/23/2006  | 5/1/2014   |
| 245344 | 143           | Oak Harbor                    | 450 SW Bayshore Drive       | Oak Harbor   | Island     | WA    | 98277 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 9707.00    | Middle       | 2/26/1968   | 5/1/2014   |
| 55113  | 116           | Portland                      | 1000 SW Broadway            | Portland     | Multnomah  | OR    | 97205 | Full Service - Brick and Mortar   | 9am-5pm M-F | N              | Y                        | N                | N         |                          | 0106.02    | Upper        | 9/23/1994   | 7/30/2010  |
| 14683  | 133           | Puyallup East Main            | 1307 E Main Avenue          | Puyallup     | Pierce     | WA    | 98372 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0734.06    | Upper        | 10/1/1973   | 7/15/2013  |
| 521570 | 121           | Puyallup South Hill           | 4627 S Meridian             | Puyallup     | Pierce     | WA    | 98373 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0712.11    | Middle       | 9/9/2010    |            |
| 570716 | 178           | Seattle                       | 1420 5th Avenue             | Seattle      | King       | WA    | 98101 | Full Service - Brick and Mortar   | 9am-5pm M-F | N              | N                        | Y                | N         |                          | 0082.00    | Upper        | 8/3/2015    |            |
| 272317 | 1             | Shelton                       | 301 E Wallace Kneeland Blvd | Shelton      | Mason      | WA    | 98584 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 9606.00    | Middle       | 1/1/1927    |            |
| 11452  | 162           | Shoreline                     | 20333 Ballinger Way NE      | Shoreline    | King       | WA    | 98155 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0204.01    | Middle       | 7/9/1955    | 5/1/2014   |
| 492447 | 160           | Smokey Point - Arlington      | 4220 172nd Street NE        | Arlington    | Snohomish  | WA    | 98223 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0528.03    | Middle       | 1/5/2009    | 5/1/2014   |
| 419852 | 155           | Stanwood                      | 26317 72nd Avenue NW        | Stanwood     | Snohomish  | WA    | 98292 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0533.01    | Moderate     | 8/5/2002    | 5/1/2014   |
| 450624 | 109           | Sumner                        | 1005 Wood Avenue            | Sumner       | Pierce     | WA    | 98390 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0733.01    | Middle       | 2/15/2006   |            |
| 272324 | 104           | Tacoma Downtown               | 909 A Street                | Tacoma       | Pierce     | WA    | 98402 | Full Service - Brick and Mortar   | 9am-5pm M-F | N              | N                        | N                | N         |                          | 0616.01    | Moderate     | 4/21/1997   |            |
| 603999 | 189           | Tacoma Mall Blvd              | 5801 Tacoma Mall Blvd       | Tacoma       | Pierce     | WA    | 98409 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | N                        | Y                | N         |                          | 0630.00    | Moderate     | 8/27/2018   |            |
| 365499 | 184           | Tanasbourne                   | 9515 NE Windsor Street      | Beaverton    | Washington | OR    | 97006 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | N         |                          | 0316.26    | Moderate     | 9/30/2002   | 7/2/2018   |
| 662240 | 193           | Tigard                        | 10300 SW Greenburg Road     | Portland     | Multnomah  | OR    | 97223 | Full Service - Brick and Mortar   | 9am-5pm M-F | N              | N                        | Y                | N         |                          | 0309.00    | Moderate     | 1/29/2024   | 12/21/1999 |
| 12501  | 127           | Toppenish                     | 537 West 2nd Avenue         | Toppenish    | Yakima     | WA    | 98948 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 9400.05    | Middle       | 11/1/1962   | 6/20/2013  |
| 272319 | 3             | Tumwater                      | 850 Trosper Road SW         | Tumwater     | Thurston   | WA    | 98512 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0109.20    | Middle       | 1/1/1927    |            |
| 245883 | 129           | Union Gap                     | 2205 S First Street         | Yakima       | Yakima     | WA    | 98903 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0014.00    | Middle       | 3/15/1994   | 6/20/2013  |
| 452965 | 119           | Vancouver                     | 700 Washington Street       | Vancouver    | Clark      | WA    | 98660 | Full Service - Brick and Mortar   | 9am-5pm M-F | N              | N                        | N                | N         |                          | 0424.00    | Unknown      | 3/1/2006    | 7/30/2010  |
| 272321 | 101           | West Olympia                  | 900 Cooper Point Road SW    | Olympia      | Thurston   | WA    | 98502 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | Y         | Y                        | 0105.10    | Moderate     | 9/8/1994    |            |
| 245884 | 130           | Yakima Downtown               | 301 W Yakima Avenue         | Yakima       | Yakima     | WA    | 98902 | Full Service - Brick and Mortar   | 9am-5pm M-F | Y              | Y                        | Y                | N         |                          | 0001.00    | Low          | 5/20/1996   | 6/20/2013  |

2025 Branch Openings and Closings - Last 2 years

| UNINUM | Branch Number | Name       | Address               | City       | County     | State | Zip   | Service Type | MSA                          | MSA Code | Tract Code | Tract Income | Closed    | Opened    | Relocation (Y/N) |
|--------|---------------|------------|-----------------------|------------|------------|-------|-------|--------------|------------------------------|----------|------------|--------------|-----------|-----------|------------------|
| 654914 | 191           | Boise      | 999 W Main St         | Boise      | Ada        | ID    | 83702 | Full Service | Boise City                   | 14260    | 0001.02    | Upper        |           | 1/10/2023 | N                |
| 252994 | 165           | Everett    | 5615 Evergreen Way    | Everett    | Snohomish  | WA    | 98203 | Full Service | Seattle-Bellevue-Kent        | 42644    | 0411.00    | Moderate     | 2/10/2023 |           | N                |
| 655180 | 192           | Everett    | 2831 Colby Ave        | Everett    | Snohomish  | WA    | 98201 | Full Service | Seattle-Bellevue-Kent        | 42644    | 0408.00    | Middle       |           | 2/13/2023 | N                |
| 654914 | 191           | Boise      | 999 W Main St         | Boise      | Ada        | ID    | 83702 | Full Service | Boise City                   | 14260    | 0001.02    | Upper        | 3/31/2023 |           | Y                |
| 654914 | 191           | Boise      | 250 S 5th St          | Boise      | Ada        | ID    | 83702 | Full Service | Boise City                   | 14260    | 0001.02    | Upper        |           | 4/3/2023  | Y                |
| 452965 | 119           | Vancouver  | 700 Washington St     | Vancouver  | Clark      | WA    | 98660 | Full Service | Portland-Vancouver-Hillsboro | 38900    | 0424.00    | Unknown      | 5/5/2023  |           | Y                |
| 452965 | 119           | Vancouver  | 700 Washington St     | Vancouver  | Clark      | WA    | 98660 | Full Service | Portland-Vancouver-Hillsboro | 38900    | 0424.00    | Unknown      |           | 5/8/2023  | Y                |
| 357091 | 132           | Ellensburg | 100 N Main St         | Ellensburg | Kittitas   | WA    | 98926 | Full Service | Washington State Non-MSA     | NA       | 9756.00    | Middle       | 9/8/2023  |           | N                |
| 433589 | 185           | Durham     | 7632 SW Durham Rd     | Tigard     | Washington | OR    | 97224 | Full Service | Portland-Vancouver-Hillsboro | 38900    | 0308.06    | Upper        | 1/26/2024 |           | N                |
| 662240 | 193           | Tigard     | 10300 SW Greenburg Rd | Portland   | Washington | OR    | 97223 | Full Service | Portland-Vancouver-Hillsboro | 38900    | 0309.00    | Moderate     |           | 1/29/2024 | N                |
| 650165 | 190           | Eugene     | 149 W 12th St         | Eugene     | Lane       | OR    | 97401 | Full Service | Eugene-Springfield           | 21660    | 0039.00    | Moderate     | 3/1/2024  |           | N                |
| 663389 | 194           | Eugene     | 3011 N Delta Hwy      | Eugene     | Lane       | OR    | 97408 | Full Service | Eugene-Springfield           | 21660    | 0022.01    | Upper        |           | 3/4/2024  | N                |



Effective June 1, 2025. All fees and service charges are subject to change.

The following is our schedule of fees for banking services. These are for elective services and may be assessed against your account should you use these services.

### Fee Schedule

|  |  |
|--|--|
| Account Closed within 90 days .....                            | \$25.00                                      |
| Account Research/Reconciliation (per hour).....                | \$30.00                                      |
| Debit Card and ATM Fees  |  |
| Heritage Bank ATM <sup>1</sup> .....                           | no charge                                    |
| ATM Transaction Fee (Non-Heritage Bank ATM <sup>1</sup> )..... | \$2.50                                       |
| Debit Card Cash Advance Fee .....                              | \$2.50                                       |
| Foreign Exchange Fee <sup>2</sup> .....                        | Up to 1% of transaction amount in US Dollars |
| ATM/Debit Card Replacement .....                               | \$10.00                                      |
| Bank Check (official/cashier's check).....                     | \$9.00 each                                  |
| Collection Item—Outgoing/Incoming.....                         | \$25.00                                      |
| Copy of Canceled Check.....                                    | \$2.50 each                                  |
| Counter Checks (per sheet of 4).....                           | \$2.00 each                                  |
| Dormant Account Fee (monthly).....                             | \$10.00                                      |
| Foreign Currency   |  |
| Sell .....   | \$10.00                                      |
| Purchase.....  | \$10.00                                      |
| Foreign Drafts .....   | \$30.00                                      |
| Garnishment/Levies.....  | \$100.00                                     |
| Health Savings Account Setup Fee .....                         | \$10.00                                      |
| ICS Sweep Maintenance Fee (monthly).....                       | \$100.00                                     |
| ICS Non-Sweep Maintenance Fee (monthly).....                   | \$25.00/account                              |
| IRA Transfer/Closure.....                                      | \$30.00                                      |
| Paper statement fee (monthly) <sup>3</sup> .....               | \$3.00                                       |
| Paper statement with check images (monthly) <sup>3</sup> ..... | \$5.00                                       |

|  |         |
|--|---------|
| Purchase Rolled Coin (each).....           | \$0.10  |
| Purchase Currency (per \$100).....         | \$1.00  |
| Returned Deposited Item .....              | \$12.00 |
| Special Statement cutoff or duplicate..... | \$4.00  |
| Stop Payment.....                          | \$34.00 |
| Undeliverable Mail Fee.....                | \$5.00  |
| Wire Transfer                              |         |
| Domestic                                   |         |
| Outgoing.....                              | \$30.00 |
| Incoming .....                             | \$15.00 |
| Foreign                                    |         |
| Outgoing.....                              | \$50.00 |
| Incoming .....                             | \$20.00 |

### Insufficient Funds & Overdrafts

|  |              |
|--|--------------|
| Insufficient funds/overdraft fee (each) <sup>4</sup> ..... | \$34.00 each |
|--|--------------|

- 1 Heritage Bank ATM includes transactions at MoneyPass network ATMs.
- 2 Visa charges an International Service Assessment (ISA) fee up to 1% of the total transaction to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. This is not a Heritage Bank fee.
- 3 Not applicable to all accounts; consult your Truth in Savings Disclosure.
- 4 There is a limit of 6 insufficient funds/overdraft fees per day. Overdrafts may be created by checks issued by you, in person, ATM, ACH, or other electronic withdrawals authorized by you or published fees or charges for bank products & services.



## SCHEDULE OF ANALYSIS FEES & SERVICE CHARGES

Effective June 1, 2025. All fees and service charges are subject to change.

### Business Analysis Checking

#### Account Services

|  |                       |
|--|-----------------------|
| Minimum Balance to Open.....               | \$100.00              |
| Account Maintenance (monthly).....         | \$20.00/account       |
| Analysis Statement – Mailed (monthly)..... | \$6.00                |
| No charge for online statements            |                       |
| Earnings Credit.....                       | Variable <sup>1</sup> |
| Deposit Premium.....                       | Variable <sup>2</sup> |
| Uncollected Funds Usage Rate.....          | WSJ Prime + 3%        |

#### Depository Services

|  |                               |
|--|-------------------------------|
| ACH Credits Received.....                        | \$0.16 each                   |
| ACH Debits Received.....                         | \$0.16 each                   |
| Cash Deposited Fee<br>(per statement cycle)..... | \$0.0010 per \$1.00 deposited |
| Checks Paid.....                                 | \$0.20 each                   |
| Deposited Checks.....                            | \$0.15 each                   |
| Deposits.....                                    | \$0.45 each                   |
| Purchased Currency (per \$100).....              | \$0.10                        |
| Purchased Rolled Coin.....                       | \$0.10 each                   |
| Returned Deposited Items.....                    | \$12.00 each                  |
| Stop Payment Fee.....                            | \$34.00 each                  |

#### ACH Origination Services

|  |                 |
|--|-----------------|
| ACH Setup Fee.....                                 | \$50.00         |
| ACH Origination Maintenance (monthly).....         | \$35.00/profile |
| ACH Online Batch Fee.....                          | \$5.00 each     |
| ACH Returned Items.....                            | \$5.00 each     |
| ACH Originated Credits.....                        | \$0.15 each     |
| ACH Originated Debits.....                         | \$0.15 each     |
| Same Day ACH Originated Credits.....               | \$1.50 each     |
| Same Day ACH Originated Debits.....                | \$1.50 each     |
| ACH Direct Transmission Setup.....                 | \$350.00        |
| ACH Direct Transmission Maintenance (monthly)..... | \$200.00        |

#### Reporting Services

|   |                 |
|---|-----------------|
| Fed EDI Reporting Service<br>Maintenance (monthly)..... | \$20.00/profile |
|---|-----------------|

#### Fraud Prevention Services

|  |  |
|--|--|
| ACH Block Maintenance (monthly).....                             | \$10.00/account  |
| ACH Filter Maintenance (monthly).....                            | \$15.00/account  |
| ACH Positive Pay Maintenance (monthly).....                      | \$20.00/account  |
| Check Positive Pay Maintenance<br>(monthly – first account)..... | \$50.00/account  |
| Each Additional Check Positive Pay<br>Account (monthly).....     | \$15.00/account  |
| Payee Positive Pay Maintenance (monthly).....                    | \$10.00/account<br>(in addition to Check Positive Pay) |

#### Debtor in Possession

|   |                  |
|---|------------------|
| Debtor in Possession Setup Fee.....             | \$100.00/account |
| Debtor in Possession Maintenance (monthly)..... | \$95.00/account  |

#### International Services

|                     |              |
|---------------------|--------------|
| Foreign Drafts..... | \$30.00 each |
|---------------------|--------------|

#### Lockbox Services

|              |                       |
|--------------|-----------------------|
| Lockbox..... | Variable <sup>3</sup> |
|--------------|-----------------------|

#### Online Banking Services

|  |                 |
|--|-----------------|
| Heritage Direct SMB Maintenance (monthly).....       | No charge       |
| Heritage Direct Corporate Maintenance (monthly)..... | \$35.00/profile |
| Online Stop Payment Fee.....                         | \$30.00         |

#### Bill Pay Services

|   |                 |
|---|-----------------|
| Business Bill Pay (monthly).....              | \$7.50/profile  |
| Business Bill Pay with Payroll (monthly)..... | \$12.50/profile |

#### Remote Deposit Capture (RDC) Services

|  |                 |
|--|-----------------|
| RDC Setup Fee.....                             | \$100.00        |
| RDC Maintenance (monthly – first scanner)..... | \$50.00/profile |
| Each Additional Scanner (monthly).....         | \$25.00/scanner |
| RDC Deposited Items.....                       | \$0.10 each     |

Continued on back >

All pricing is subject to change without notice, except as otherwise provided by applicable law. Not all fees and charges are eligible for offset through your earnings credit. Some fees and charges may be directly charged to your analyzed account.

Effective June 1, 2025. All fees and service charges are subject to change.

**Wire Services**

|  |                 |
|--|-----------------|
| Online Wire Maintenance (monthly) .....          | \$25.00/profile |
| Online – Originated Domestic Wire.....           | \$15.00/wire    |
| Online – Originated Foreign Wire (USD).....      | \$30.00/wire    |
| Online – Originated Foreign Wire (FX) .....      | \$30.00/wire    |
| In Branch – Originated Domestic Wire.....        | \$30.00/wire    |
| In Branch – Originated Foreign Wire (USD).....   | \$50.00/wire    |
| In Branch – Originated Foreign Wire (FX) .....   | \$50.00/wire    |
| Phone/Email – Originated Domestic Wire.....      | \$50.00/wire    |
| Phone/Email – Originated Foreign Wire (USD)..... | \$80.00/wire    |
| Phone/Email – Originated Foreign Wire (FX).....  | \$80.00/wire    |
| Incoming Domestic Wire .....                     | \$15.00/wire    |
| Incoming Foreign Wire .....                      | \$20.00/wire    |

**Funds Management Services**

|   |                 |
|---|-----------------|
| Business Sweep Maintenance (monthly).....             | \$75.00         |
| Line of Credit (LOC) Sweep Maintenance (monthly)..... | \$150.00        |
| LOC and Business Sweep Maintenance (monthly).....     | \$175.00        |
| ICS Sweep Maintenance Fee (monthly).....              | \$100.00        |
| ICS Non-Sweep Maintenance Fee (monthly).....          | \$25.00/account |
| ZBA Parent Account Maintenance (monthly) .....        | \$30.00/account |
| ZBA Subsidiary Account Maintenance (monthly)...       | \$15.00/account |

**Other Fees & Services**

|  |  |
|--|--|
| Account Closed within 90 days .....                            | \$25.00                                      |
| Account Research/Reconciliation (per hour).....                | \$30.00                                      |
| <b>Debit Card and ATM Fees</b>                                 |  |
| Heritage Bank ATM <sup>4</sup> .....                           | No charge                                    |
| ATM Transaction Fee (Non-Heritage Bank ATM <sup>4</sup> )..... | \$2.50                                       |
| Debit Card Cash Advance Fee .....                              | \$2.50                                       |
| Foreign Exchange Fee <sup>5</sup> .....                        | Up to 1% of transaction amount in US Dollars |
| ATM/Debit Card Replacement .....                               | \$10.00                                      |
| Bank Check (official/cashier’s check).....                     | \$9.00                                       |
| Collection Item—Outgoing/Incoming.....                         | \$25.00                                      |
| Copy of Paid Check .....                                       | \$2.50 each                                  |
| Counter Checks (per sheet of 4) .....                          | \$2.00 each                                  |

|                                    |          |
|------------------------------------|----------|
| Dormant Account Fee (monthly)..... | \$10.00  |
| Duplicate Bank Statement .....     | \$4.00   |
| <b>Foreign Currency:</b>           |          |
| Sell .....                         | \$10.00  |
| Purchase.....                      | \$10.00  |
| Garnishment/Levies.....            | \$100.00 |
| Undeliverable Mail Fee.....        | \$5.00   |

**Insufficient Funds & Overdrafts**

|  |         |
|--|---------|
| Insufficient Funds & Overdraft Fee (each) <sup>6</sup> ..... | \$34.00 |
|--|---------|

**Health Savings Accounts for Employees**

|                       |                |
|-----------------------|----------------|
| <25 Employees.....    | \$25.00/month  |
| Set Up Fee.....       | \$50.00        |
| 25-50 Employees ..... | \$50.00/month  |
| Set Up Fee.....       | \$100.00       |
| 50-75 Employees ..... | \$75.00/month  |
| Set Up fee .....      | \$150.00       |
| >75 Employees.....    | \$100.00/month |
| Set Up Fee.....       | \$150.00       |

- The rate is periodically set based on current market conditions and is subject to change without notice. Analyzed account service charges may be offset by collected balances and some may be subject to direct charges. The Earnings Credit amount is calculated by multiplying the Balance Available to Support Services by the Earnings Credit Rate for the analysis period times the number of calendar days in the analysis period, divided by the number of calendar days in the current year. The Earnings Credit Amount will be applied against the Current Period Analyzed Charges to determine the Total Charges Due. For more information please contact your treasury management relationship officer.
- Deposit Premium is a fee based on the average monthly adjusted ledger balance of your analyzed account, which is based in part on what the bank is assessed and charged for deposit insurance. This premium may vary from the assessment as it is not wholly tied to the same assessment base and may not reflect rebates, credits or exceptions. This fee is subject to change without notice.
- Contact your relationship manager, treasury management relationship officer or local branch for more information.
- Heritage Bank ATM includes transactions at MoneyPass network ATMs.
- Visa charges an International Service Assessment (ISA) fee up to 1% of the total transaction to purchase goods or services in a foreign currency or in U.S. dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. This is not a Heritage Bank fee.
- Overdrafts may be created by checks issued by you, in person, ATM, ACH, or other electronic withdrawals authorized by you or published fees or charges for bank products & services.

All pricing is subject to change without notice, except as otherwise provided by applicable law. Not all fees and charges are eligible for offset through your earnings credit. Some fees and charges may be directly charged to your analyzed account.



Effective June 1, 2025. All fees and service charges are subject to change.

**Business Checking Accounts**

**Small Business Checking**

|   |                |
|---|----------------|
| Minimum Balance to Open.....  | \$100.00       |
| Maintenance Fee (monthly).....  | \$8.00/account |
| Maintenance fee will not be charged if a \$1,500 minimum daily balance is maintained or with 5 or more debit card transactions per cycle. |                |
| Combined Transactions <sup>1</sup> (more than 200).....   | \$0.35 each    |
| Paper Statement Fee (monthly).....  | \$5.00/account |
| No charge for online statements   |                |

**Nonprofit Interest Checking**

|   |                |
|---|----------------|
| Minimum Balance to Open.....  | \$100.00       |
| Maintenance Fee (monthly).....  | \$6.00/account |
| Maintenance fee will not be charged if a \$100 minimum daily balance is maintained or with 5 or more debit card transactions per cycle. |                |
| Minimum Balance to Earn Interest.....   | All balances   |
| Combined Transactions <sup>1</sup> (more than 200).....   | \$0.35 each    |
| Paper Statement Fee (monthly).....  | \$5.00/account |
| No charge for online statements   |                |

**Nonprofit Interest Plus Checking**

|   |                 |
|---|-----------------|
| Minimum Balance to Open.....  | \$500.00        |
| \$50,000 in combined deposit and outstanding commercial loan balances required to open.   |                 |
| Maintenance Fee (monthly).....  | \$30.00/account |
| Maintenance fee will not be charged with combined monthly average balance of \$50,000 or more in deposit accounts and outstanding commercial loan balances. |                 |
| Minimum Balance to Earn Interest.....   | All balances    |
| Combined Transactions <sup>1</sup> (more than 400).....   | \$0.35 each     |
| Paper Statement Fee (monthly).....  | \$5.00/account  |
| No charge for online statements   |                 |

**Business Interest/Public Now Checking**

|   |                 |
|---|-----------------|
| Minimum Balance to Open.....  | \$100.00        |
| Maintenance Fee (monthly).....  | \$12.00/account |
| Maintenance fee will not be charged if a \$2,500 minimum daily balance is maintained or with 5 or more debit card transactions per cycle. |                 |
| Minimum Balance to Earn Interest.....   | \$2,500         |
| Combined Transactions <sup>1</sup> (more than 200).....   | \$0.35 each     |
| Paper Statement Fee (monthly).....  | \$5.00/account  |
| No charge for online statements   |                 |

**Business Savings & Money Market Accounts**

**Business Savings**

|   |                |
|---|----------------|
| Minimum Balance to Open.....  | \$500.00       |
| Maintenance Fee (monthly).....  | \$8.00/account |
| Maintenance fee will not be charged if a \$500 minimum daily balance is maintained. |                |
| Minimum Balance to Earn Interest.....   | All balances   |

**Business Money Market/Public Money Market**

|   |                 |
|---|-----------------|
| Minimum Balance to Open.....  | \$1,000.00      |
| Maintenance Fee (monthly).....  | \$12.00/account |
| Maintenance fee will not be charged if a \$2,500 minimum daily balance is maintained. |                 |
| Minimum Balance to Earn Interest.....   | All balances    |
| Excess Debit Transaction Fee (more than 10 per statement cycle) <sup>5</sup> .....    | \$6.50 each     |

**Public Savings**

|   |                |
|---|----------------|
| Minimum Balance to Open.....  | \$5,000.00     |
| Maintenance Fee (monthly).....  | \$8.00/account |
| Maintenance fee will not be charged if a \$5,000 minimum daily balance is maintained. |                |
| Minimum Balance to Earn Interest.....   | \$100.00       |

**Treasury Management Solutions**

**Online Banking Services**

|   |                 |
|---|-----------------|
| Heritage Direct SMB Maintenance (monthly).....      | No charge       |
| Heritage Direct Corporate Maintenance (monthly).... | \$35.00/profile |

**Bill Pay Services**

|   |                  |
|---|------------------|
| Business Bill Pay (monthly).....              | \$7.50/customer  |
| Business Bill Pay with Payroll (monthly)..... | \$12.50/customer |

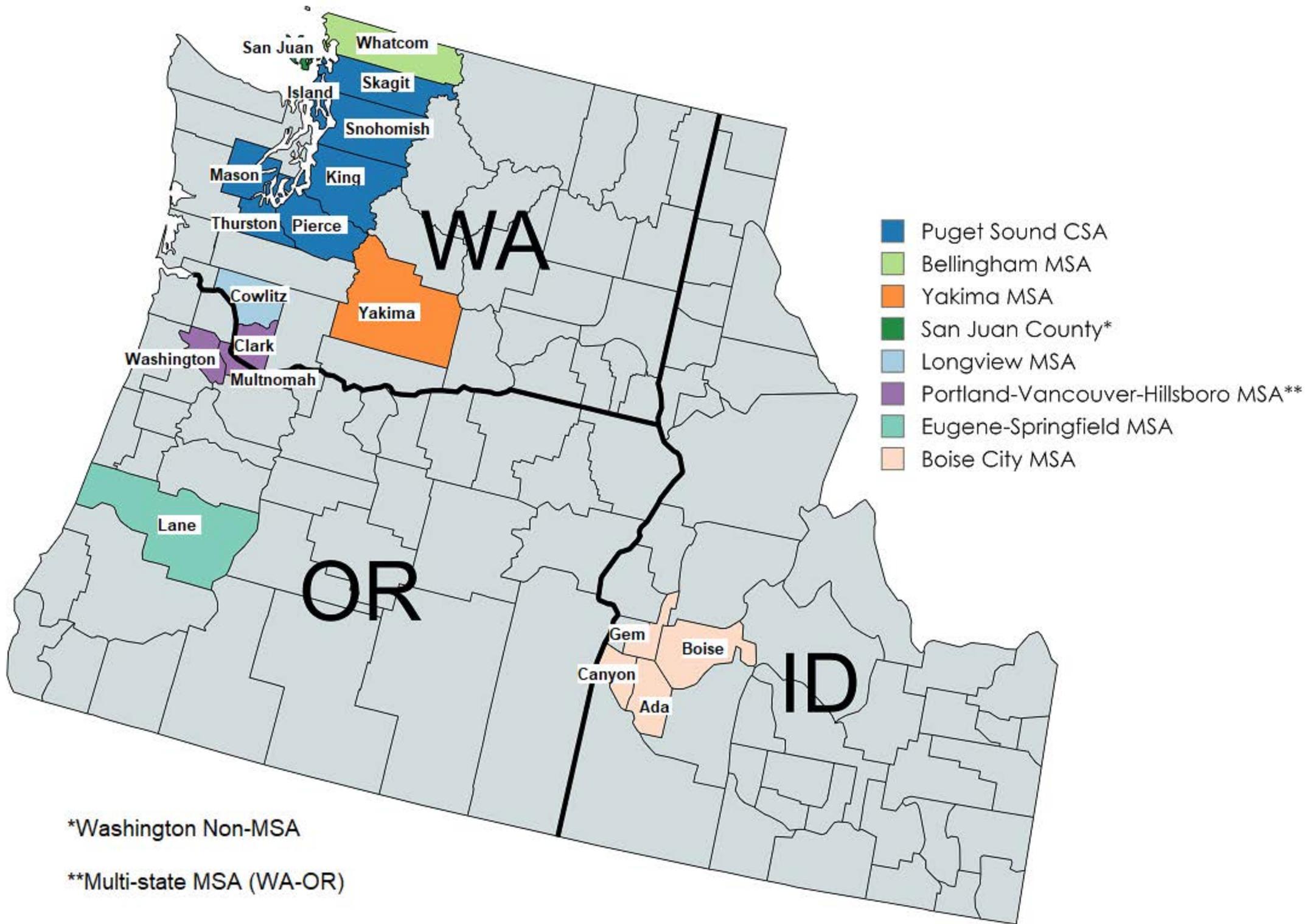
**ACH Origination Services**

|  |                 |
|--|-----------------|
| ACH Setup Fee.....                                 | \$50.00         |
| ACH Origination Maintenance (monthly).....         | \$35.00/profile |
| ACH Direct Transmission Setup.....                 | \$350.00        |
| ACH Direct Transmission Maintenance (monthly)..... | \$200.00        |

Continued on back >

The above outlined fees may not be applicable to all customers. Depending on your type of account, fees may vary.





\*Washington Non-MSA

\*\*Multi-state MSA (WA-OR)

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: ALASKA (02)

| Area Income Characteristics              | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>JUNEAU CITY AND BOROUGH (110), AK</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                            |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                            | 0                                      | 0             | 1   | 186           | 0                                     | 0             | 1   | 186           | 0                              | 0             |
| Upper Income                             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                             | 0                                      | 0             | 1   | 186           | 0                                     | 0             | 1   | 186           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE                | 0                                      | 0             | 1   | 186           | 0                                     | 0             | 1   | 186           | 0                              | 0             |
| STATE TOTAL                              | 0                                      | 0             | 1   | 186           | 0                                     | 0             | 1   | 186           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: ARIZONA (04)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>MARICOPA COUNTY (013), AZ</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 38060</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%    | 2                                      | 150           | 0   | 0             | 0                                     | 0             | 2   | 150           | 0                              | 0             |
| Median Family Income 110-120%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%     | 0                                      | 0             | 0   | 0             | 2                                     | 1,635         | 1   | 635           | 0                              | 0             |
| Median Family Income Not Known   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 2                                      | 150           | 0   | 0             | 2                                     | 1,635         | 3   | 785           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 2                                      | 150           | 0   | 0             | 2                                     | 1,635         | 3   | 785           | 0                              | 0             |
| STATE TOTAL                      | 2                                      | 150           | 0   | 0             | 2                                     | 1,635         | 3   | 785           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: CALIFORNIA (06)

| Area Income Characteristics       | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                   | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>SAN DIEGO COUNTY (073), CA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 41740</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%      | 1                                      | 29            | 0   | 0             | 0                                     | 0             | 1   | 29            | 0                              | 0             |
| Median Family Income Not Known    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 1                                      | 29            | 0   | 0             | 0                                     | 0             | 1   | 29            | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: CALIFORNIA (06)

| Area Income Characteristics         | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-------------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                     | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>SANTA CLARA COUNTY (085), CA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 41940</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>      |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%        | 1                                      | 19            | 0   | 0             | 0                                     | 0             | 1   | 19            | 0                              | 0             |
| Median Family Income Not Known      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                        | 1                                      | 19            | 0   | 0             | 0                                     | 0             | 1   | 19            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE           | 2                                      | 48            | 0   | 0             | 0                                     | 0             | 2   | 48            | 0                              | 0             |
| STATE TOTAL                         | 2                                      | 48            | 0   | 0             | 0                                     | 0             | 2   | 48            | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: HAWAII (15)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>MAUI COUNTY (009), HI</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 27980</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 2                                     | 820           | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 2                                     | 820           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 0   | 0             | 2                                     | 820           | 0   | 0             | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 0   | 0             | 2                                     | 820           | 0   | 0             | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: IDAHO (16)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>ADA COUNTY (001), ID</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 14260</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0007</b>          |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 1                                     | 323           | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 323           | 0   | 0             | 0                              | 0             |
| <b>CANYON COUNTY (027), ID</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 14260</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0007</b>          |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 7                                      | 276           | 3   | 433           | 5                                     | 2,003         | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 7                                      | 276           | 3   | 433           | 5                                     | 2,003         | 0   | 0             | 0                              | 0             |
| <b>JEROME COUNTY (053), ID</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 46300</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 1                                     | 350           | 0   | 0             | 0                              | 0             |
| Upper Income                   | 2                                      | 143           | 1   | 170           | 2                                     | 562           | 1   | 284           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 2                                      | 143           | 1   | 170           | 3                                     | 912           | 1   | 284           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: IDAHO (16)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>KOOTENAI COUNTY (055), ID</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 17660</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 1                                     | 675           | 0   | 0             | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 0                                      | 0             | 0   | 0             | 1                                     | 675           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 7                                      | 276           | 3   | 433           | 6                                     | 2,326         | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 2                                      | 143           | 1   | 170           | 4                                     | 1,587         | 1   | 284           | 0                              | 0             |
| STATE TOTAL                      | 9                                      | 419           | 4   | 603           | 10                                    | 3,913         | 1   | 284           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: MONTANA (30)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>GALLATIN COUNTY (031), MT</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 1   | 177           | 0                                     | 0             | 1   | 177           | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 0                                      | 0             | 1   | 177           | 0                                     | 0             | 1   | 177           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 0                                      | 0             | 1   | 177           | 0                                     | 0             | 1   | 177           | 0                              | 0             |
| STATE TOTAL                      | 0                                      | 0             | 1   | 177           | 0                                     | 0             | 1   | 177           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: OREGON (41)

| Area Income Characteristics       | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                   | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>CLACKAMAS COUNTY (005), OR</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 38900</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Middle Income                     | 3                                      | 198           | 1   | 237           | 4                                     | 2,278         | 2   | 985           | 0                              | 0             |
| Upper Income                      | 1                                      | 30            | 2   | 261           | 2                                     | 800           | 1   | 300           | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 5                                      | 278           | 3   | 498           | 6                                     | 3,078         | 4   | 1,335         | 0                              | 0             |
| <b>COLUMBIA COUNTY (009), OR</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 38900</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 1                                      | 100           | 2   | 373           | 1                                     | 500           | 0   | 0             | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 1                                      | 100           | 2   | 373           | 1                                     | 500           | 0   | 0             | 0                              | 0             |
| <b>DESCHUTES COUNTY (017), OR</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 13460</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 2                                      | 164           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 3                                      | 214           | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: OREGON (41)

| Area Income Characteristics     | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                 | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>JACKSON COUNTY (029), OR</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 32780</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 1                                      | 26            | 0   | 0             | 0                                     | 0             | 1   | 26            | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 26            | 0   | 0             | 0                                     | 0             | 1   | 26            | 0                              | 0             |
| <b>LANE COUNTY (039), OR</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 21660</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0006</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 1                                      | 50            | 0   | 0             | 2                                     | 1,403         | 2   | 732           | 0                              | 0             |
| Middle Income                   | 6                                      | 357           | 2   | 326           | 8                                     | 4,808         | 1   | 775           | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 1                                     | 300           | 1   | 300           | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 7                                      | 407           | 2   | 326           | 11                                    | 6,511         | 4   | 1,807         | 0                              | 0             |
| <b>MARION COUNTY (047), OR</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 41420</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 1                                      | 71            | 0   | 0             | 1                                     | 700           | 1   | 700           | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 71            | 0   | 0             | 1                                     | 700           | 1   | 700           | 0                              | 0             |



Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: OREGON (41)

| Area Income Characteristics        | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|------------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                    | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>WASHINGTON COUNTY (067), OR</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 38900</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0005</b>              |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%        | 3                                      | 195           | 0   | 0             | 1                                     | 400           | 2   | 120           | 0                              | 0             |
| Median Family Income 60-70%        | 1                                      | 80            | 0   | 0             | 3                                     | 1,759         | 1   | 778           | 0                              | 0             |
| Median Family Income 70-80%        | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%        | 1                                      | 70            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%       | 1                                      | 100           | 1   | 200           | 2                                     | 1,130         | 2   | 1,130         | 0                              | 0             |
| Median Family Income 100-110%      | 3                                      | 188           | 3   | 634           | 3                                     | 936           | 1   | 48            | 0                              | 0             |
| Median Family Income 110-120%      | 0                                      | 0             | 0   | 0             | 1                                     | 470           | 1   | 470           | 0                              | 0             |
| Median Family Income >= 120%       | 9                                      | 422           | 5   | 1,095         | 6                                     | 2,600         | 5   | 575           | 0                              | 0             |
| Median Family Income Not Known     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 19                                     | 1,155         | 9   | 1,929         | 16                                    | 7,295         | 12  | 3,121         | 0                              | 0             |
| <b>YAMHILL COUNTY (071), OR</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 38900</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 0   | 0             | 1                                     | 400           | 1   | 400           | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 0                                      | 0             | 1   | 200           | 1                                     | 400           | 1   | 400           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 30                                     | 1,872         | 18  | 3,680         | 35                                    | 19,871        | 20  | 5,994         | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 13                                     | 793           | 6   | 1,071         | 9                                     | 4,678         | 8   | 2,511         | 0                              | 0             |
| STATE TOTAL                        | 43                                     | 2,665         | 24  | 4,751         | 44                                    | 24,549        | 28  | 8,505         | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>BENTON COUNTY (005), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 28420</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 1                                      | 65            | 0   | 0             | 0                                     | 0             | 1   | 65            | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 65            | 0   | 0             | 0                                     | 0             | 1   | 65            | 0                              | 0             |
| <b>CHELAN COUNTY (007), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 48300</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 1                                     | 639           | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 639           | 0   | 0             | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics     | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                 | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>CLARK COUNTY (011), WA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 38900</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0005</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%     | 0                                      | 0             | 0   | 0             | 1                                     | 500           | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%     | 1                                      | 90            | 0   | 0             | 0                                     | 0             | 1   | 90            | 0                              | 0             |
| Median Family Income 80-90%     | 0                                      | 0             | 0   | 0             | 1                                     | 500           | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%   | 0                                      | 0             | 0   | 0             | 1                                     | 390           | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%   | 0                                      | 0             | 0   | 0             | 3                                     | 1,597         | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%    | 0                                      | 0             | 0   | 0             | 2                                     | 975           | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 90            | 0   | 0             | 8                                     | 3,962         | 1   | 90            | 0                              | 0             |
| <b>COWLITZ COUNTY (015), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 31020</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0008</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 1   | 240           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 3                                      | 178           | 1   | 150           | 2                                     | 677           | 1   | 82            | 0                              | 0             |
| Middle Income                   | 3                                      | 182           | 0   | 0             | 2                                     | 800           | 0   | 0             | 0                              | 0             |
| Upper Income                    | 1                                      | 87            | 0   | 0             | 0                                     | 0             | 1   | 87            | 0                              | 0             |
| Income Not Known                | 1                                      | 30            | 0   | 0             | 0                                     | 0             | 1   | 30            | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 8                                      | 477           | 2   | 390           | 4                                     | 1,477         | 3   | 199           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>GRANT COUNTY (025), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 1                                     | 337           | 1   | 337           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 337           | 1   | 337           | 0                              | 0             |
| <b>ISLAND COUNTY (029), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>          |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 3                                      | 172           | 5   | 997           | 7                                     | 3,219         | 7   | 2,610         | 0                              | 0             |
| Upper Income                   | 5                                      | 199           | 3   | 510           | 1                                     | 342           | 9   | 1,051         | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 8                                      | 371           | 8   | 1,507         | 8                                     | 3,561         | 16  | 3,661         | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>KING COUNTY (033), WA</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 42644</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%      | 1                                      | 48            | 3   | 578           | 2                                     | 1,175         | 1   | 275           | 0                              | 0             |
| Median Family Income 40-50%      | 1                                      | 75            | 3   | 691           | 2                                     | 700           | 3   | 841           | 0                              | 0             |
| Median Family Income 50-60%      | 0                                      | 0             | 3   | 473           | 1                                     | 750           | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%      | 2                                      | 82            | 0   | 0             | 3                                     | 1,996         | 3   | 1,314         | 0                              | 0             |
| Median Family Income 70-80%      | 2                                      | 99            | 0   | 0             | 5                                     | 2,915         | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%      | 1                                      | 50            | 0   | 0             | 7                                     | 5,366         | 4   | 3,366         | 0                              | 0             |
| Median Family Income 90-100%     | 6                                      | 238           | 1   | 250           | 4                                     | 2,522         | 4   | 1,571         | 0                              | 0             |
| Median Family Income 100-110%    | 5                                      | 452           | 2   | 297           | 5                                     | 4,417         | 2   | 1,667         | 0                              | 0             |
| Median Family Income 110-120%    | 2                                      | 131           | 2   | 322           | 3                                     | 2,158         | 3   | 830           | 0                              | 0             |
| Median Family Income >= 120%     | 16                                     | 1,089         | 5   | 843           | 18                                    | 11,070        | 6   | 3,407         | 0                              | 0             |
| Median Family Income Not Known   | 0                                      | 0             | 1   | 200           | 1                                     | 516           | 2   | 716           | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 36                                     | 2,264         | 20  | 3,654         | 51                                    | 33,585        | 28  | 13,987        | 0                              | 0             |
| <b>KITTITAS COUNTY (037), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0004</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 4                                      | 246           | 1   | 150           | 1                                     | 500           | 2   | 130           | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 2   | 327           | 0                                     | 0             | 1   | 127           | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 4                                      | 246           | 3   | 477           | 1                                     | 500           | 3   | 257           | 0                              | 0             |



Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>PIERCE COUNTY (053), WA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 45104</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%      | 0                                      | 0             | 0   | 0             | 3                                     | 1,899         | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%      | 3                                      | 167           | 1   | 250           | 4                                     | 2,800         | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%      | 5                                      | 321           | 3   | 577           | 3                                     | 1,706         | 1   | 656           | 0                              | 0             |
| Median Family Income 70-80%      | 1                                      | 15            | 0   | 0             | 5                                     | 2,750         | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%      | 3                                      | 150           | 2   | 231           | 5                                     | 1,963         | 1   | 47            | 0                              | 0             |
| Median Family Income 90-100%     | 2                                      | 179           | 2   | 306           | 2                                     | 1,100         | 2   | 950           | 0                              | 0             |
| Median Family Income 100-110%    | 6                                      | 380           | 1   | 200           | 0                                     | 0             | 2   | 80            | 0                              | 0             |
| Median Family Income 110-120%    | 1                                      | 70            | 0   | 0             | 2                                     | 1,670         | 2   | 1,670         | 0                              | 0             |
| Median Family Income >= 120%     | 10                                     | 646           | 5   | 830           | 20                                    | 12,200        | 11  | 3,741         | 0                              | 0             |
| Median Family Income Not Known   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 31                                     | 1,928         | 14  | 2,394         | 44                                    | 26,088        | 19  | 7,144         | 0                              | 0             |
| <b>SAN JUAN COUNTY (055), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0004</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 3                                      | 203           | 3   | 440           | 2                                     | 998           | 4   | 599           | 0                              | 0             |
| Upper Income                     | 2                                      | 135           | 1   | 250           | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 5                                      | 338           | 4   | 690           | 2                                     | 998           | 5   | 659           | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics       | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                   | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>SKAGIT COUNTY (057), WA</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 34580</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 1   | 150           | 0                              | 0             |
| Middle Income                     | 11                                     | 459           | 9   | 1,509         | 12                                    | 6,174         | 9   | 2,107         | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 1   | 188           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 11                                     | 459           | 11  | 1,847         | 12                                    | 6,174         | 10  | 2,257         | 0                              | 0             |
| <b>SNOHOMISH COUNTY (061), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 42644</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 0                                      | 0             | 0   | 0             | 1                                     | 261           | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%       | 1                                      | 50            | 2   | 357           | 5                                     | 3,204         | 2   | 716           | 0                              | 0             |
| Median Family Income 60-70%       | 0                                      | 0             | 4   | 808           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%       | 2                                      | 117           | 0   | 0             | 3                                     | 1,797         | 2   | 966           | 0                              | 0             |
| Median Family Income 80-90%       | 4                                      | 214           | 5   | 836           | 7                                     | 5,695         | 2   | 1,594         | 0                              | 0             |
| Median Family Income 90-100%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%     | 0                                      | 0             | 1   | 236           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%     | 0                                      | 0             | 2   | 365           | 1                                     | 800           | 1   | 115           | 0                              | 0             |
| Median Family Income >= 120%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 7                                      | 381           | 14  | 2,602         | 17                                    | 11,757        | 7   | 3,391         | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics       | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                   | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>THURSTON COUNTY (067), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 36500</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 5                                      | 335           | 6   | 957           | 4                                     | 2,535         | 4   | 1,738         | 0                              | 0             |
| Middle Income                     | 10                                     | 618           | 6   | 1,019         | 4                                     | 2,427         | 9   | 2,126         | 0                              | 0             |
| Upper Income                      | 2                                      | 100           | 1   | 125           | 1                                     | 577           | 2   | 627           | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 17                                     | 1,053         | 13  | 2,101         | 9                                     | 5,539         | 15  | 4,491         | 0                              | 0             |
| <b>WAHKIAKUM COUNTY (069), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 0                                      | 0             | 1   | 240           | 1                                     | 400           | 2   | 640           | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 0                                      | 0             | 1   | 240           | 1                                     | 400           | 2   | 640           | 0                              | 0             |
| <b>WHATCOM COUNTY (073), WA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 13380</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0002</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 1   | 110           | 0                                     | 0             | 1   | 110           | 0                              | 0             |
| Moderate Income                   | 2                                      | 71            | 1   | 121           | 4                                     | 3,286         | 5   | 2,947         | 0                              | 0             |
| Middle Income                     | 9                                      | 586           | 6   | 1,063         | 7                                     | 3,612         | 10  | 1,791         | 0                              | 0             |
| Upper Income                      | 1                                      | 65            | 0   | 0             | 5                                     | 2,260         | 1   | 300           | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 12                                     | 722           | 8   | 1,294         | 16                                    | 9,158         | 17  | 5,148         | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>YAKIMA COUNTY (077), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 49420</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0003</b>          |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 1                                      | 40            | 2   | 362           | 3                                     | 1,172         | 5   | 1,074         | 0                              | 0             |
| Middle Income                  | 3                                      | 280           | 11  | 1,896         | 3                                     | 2,436         | 0   | 0             | 0                              | 0             |
| Upper Income                   | 4                                      | 257           | 6   | 946           | 4                                     | 2,140         | 8   | 1,965         | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 9                                      | 677           | 19  | 3,204         | 10                                    | 5,748         | 13  | 3,039         | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 150                                    | 9,106         | 116   | 20,160        | 182                                   | 108,547       | 137   | 44,323        | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 2                                      | 165           | 2   | 360           | 5                                     | 2,325         | 8   | 2,211         | 0                              | 0             |
| STATE TOTAL                    | 152                                    | 9,271         | 118   | 20,520        | 187                                   | 110,872       | 145   | 46,534        | 0                              | 0             |
| TOTAL ACROSS ALL STATES        |  |               |   |               |                                       |               |   |               |                                |               |
| TOTAL INSIDE AA                | 187                                    | 11,254        | 137   | 24,273        | 223                                   | 130,744       | 157   | 50,317        | 0                              | 0             |
| TOTAL OUTSIDE AA               | 21                                     | 1,299         | 11  | 1,964         | 22                                    | 11,045        | 24  | 6,202         | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE         | 208                                    | 12,553        | 148   | 26,237        | 245                                   | 141,789       | 181   | 56,519        | 0                              | 0             |

Loans by County

Respondent ID: 0000029012

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Heritage Bank

State: WASHINGTON (53)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Farms with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|--|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans   | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>KITTITAS COUNTY (037), WA</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0004</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1  | 60            | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1  | 60            | 0                              | 0             |
| <b>LEWIS COUNTY (041), WA</b>    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 1                                     | 310           | 1  | 310           | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 0                                      | 0             | 1   | 200           | 1                                     | 310           | 1  | 310           | 0                              | 0             |
| <b>SKAGIT COUNTY (057), WA</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 34580</b>                 |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 1   | 164           | 1                                     | 325           | 0  | 0             | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 1                                      | 100           | 1   | 164           | 1                                     | 325           | 0  | 0             | 0                              | 0             |

Loans by County  
 Small Farm Loans - Originations  
 Institution: Heritage Bank

Respondent ID: 0000029012  
 Agency: FDIC - 3  
 State: WASHINGTON (53)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Farms with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|--|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans   | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>THURSTON COUNTY (067), WA</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 36500</b>                 |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 2                                      | 185           | 0   | 0             | 0                                     | 0             | 2  | 185           | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 2                                      | 185           | 0   | 0             | 0                                     | 0             | 2  | 185           | 0                              | 0             |
| <b>YAKIMA COUNTY (077), WA</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 49420</b>                 |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0003</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 3                                      | 145           | 3   | 479           | 0                                     | 0             | 4  | 371           | 0                              | 0             |
| Upper Income                     | 2                                      | 178           | 1   | 219           | 4                                     | 1,402         | 6  | 1,580         | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 5                                      | 323           | 4   | 698           | 4                                     | 1,402         | 10   | 1,951         | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 9                                      | 668           | 5   | 862           | 5                                     | 1,727         | 13   | 2,196         | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 0                                      | 0             | 1   | 200           | 1                                     | 310           | 1  | 310           | 0                              | 0             |
| STATE TOTAL                      | 9                                      | 668           | 6   | 1,062         | 6                                     | 2,037         | 14   | 2,506         | 0                              | 0             |
| TOTAL ACROSS ALL STATES          |  |               |   |               |                                       |               |  |               |                                |               |
| TOTAL INSIDE AA                  | 9                                      | 668           | 5   | 862           | 5                                     | 1,727         | 13   | 2,196         | 0                              | 0             |
| TOTAL OUTSIDE AA                 | 0                                      | 0             | 1   | 200           | 1                                     | 310           | 1  | 310           | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE           | 9                                      | 668           | 6   | 1,062         | 6                                     | 2,037         | 14   | 2,506         | 0                              | 0             |

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Heritage Bank**

**Respondent ID: 0000029012**  
**Agency: FDIC - 3**

| ASSESSMENT AREA LOANS                    | Originations |               | Originations to Businesses with <= \$1 million revenue |               | Purchases    |               |
|--|--------------|---------------|--|---------------|--------------|---------------|
|  | Num of Loans | Amount (000s) | Num of Loans   | Amount (000s) | Num of Loans | Amount (000s) |
| WA - ISLAND COUNTY (029) - MSA NA        | 24           | 5,439         | 16   | 3,661         | 0            | 0             |
| WA - KING COUNTY (033) - MSA 42644       | 107          | 39,503        | 28   | 13,987        | 0            | 0             |
| WA - MASON COUNTY (045) - MSA NA         | 1            | 100           | 0  | 0             | 0            | 0             |
| WA - PIERCE COUNTY (053) - MSA 45104     | 89           | 30,410        | 19   | 7,144         | 0            | 0             |
| WA - SKAGIT COUNTY (057) - MSA 34580     | 34           | 8,480         | 10   | 2,257         | 0            | 0             |
| WA - SNOHOMISH COUNTY (061) - MSA 42644  | 38           | 14,740        | 7  | 3,391         | 0            | 0             |
| WA - THURSTON COUNTY (067) - MSA 36500   | 39           | 8,693         | 15   | 4,491         | 0            | 0             |
| WA - WHATCOM COUNTY (073) - MSA 13380    | 36           | 11,174        | 17   | 5,148         | 0            | 0             |
| WA - YAKIMA COUNTY (077) - MSA 49420     | 38           | 9,629         | 13   | 3,039         | 0            | 0             |
| WA - KITTITAS COUNTY (037) - MSA NA      | 8            | 1,223         | 3  | 257           | 0            | 0             |
| WA - SAN JUAN COUNTY (055) - MSA NA      | 11           | 2,026         | 5  | 659           | 0            | 0             |
| OR - MULTNOMAH COUNTY (051) - MSA 38900  | 19           | 7,800         | 4  | 1,066         | 0            | 0             |
| OR - WASHINGTON COUNTY (067) - MSA 38900 | 44           | 10,379        | 12   | 3,121         | 0            | 0             |
| WA - CLARK COUNTY (011) - MSA 38900      | 9            | 4,052         | 1  | 90            | 0            | 0             |
| OR - LANE COUNTY (039) - MSA 21660       | 20           | 7,244         | 4  | 1,807         | 0            | 0             |
| ID - ADA COUNTY (001) - MSA 14260        | 1            | 323           | 0  | 0             | 0            | 0             |
| ID - CANYON COUNTY (027) - MSA 14260     | 15           | 2,712         | 0  | 0             | 0            | 0             |
| WA - COWLITZ COUNTY (015) - MSA 31020    | 14           | 2,344         | 3  | 199           | 0            | 0             |

**2023 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Heritage Bank**

**Respondent ID: 0000029012**  
**Agency: FDIC - 3**

| ASSESSMENT AREA LOANS                  | Originations    |                  | Originations to Farms with<br>≤ \$1 million revenue |                  | Purchases       |                  |
|--|-----------------|------------------|---|------------------|-----------------|------------------|
|  | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans                                     | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| WA - SKAGIT COUNTY (057) - MSA 34580   | 3               | 589              | 0   | 0                | 0               | 0                |
| WA - THURSTON COUNTY (067) - MSA 36500 | 2               | 185              | 2   | 185              | 0               | 0                |
| WA - YAKIMA COUNTY (077) - MSA 49420   | 13              | 2,423            | 10  | 1,951            | 0               | 0                |
| WA - KITTITAS COUNTY (037) - MSA NA    | 1               | 60               | 1   | 60               | 0               | 0                |

**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Heritage Bank**

PAGE: 1 OF 1

**Respondent ID: 0000029012**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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|   | <b>Num of Loans</b> | <b>Amount (000s)</b> | <b>Num of Loans</b> | <b>Amount (000s)</b> |
|---|---------------------|----------------------|---------------------|----------------------|
| Community Development Loans             |                     |                      |                     |                      |
| Originated                              | 26                  | 141,563              | 0                   | 0                    |
| Purchased                               | 0                   | 0                    | 0                   | 0                    |
| Total                                   | 26                  | 141,563              | 0                   | 0                    |
| Consortium/Third Party Loans (optional) |                     |                      |                     |                      |
| Originated                              | 14                  | 20,719               |                     |                      |
| Purchased                               | 0                   | 0                    |                     |                      |
| Total                                   | 14                  | 20,719               |                     |                      |

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

**ASSESSMENT AREA - 0001**

**ISLAND COUNTY (029), WA**

**MSA: NA**

**Moderate Income**

9702.00\* 9709.00\*

**Middle Income**

9701.00\* 9703.00\* 9704.01\* 9704.02 9705.00 9706.01\* 9706.02\* 9707.00 9708.00 9711.00\*

**Upper Income**

9710.00 9713.01\* 9713.02 9714.00 9715.00 9716.00 9717.00 9718.00\* 9719.00\* 9720.00 9721.00\*

**Income Not Known**

9922.01\*

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income 30-40%**

0075.03 0091.00\* 0092.00\* 0290.04\* 0295.06\* 0300.07\* 0305.01

**Median Family Income 40-50%**

0001.01\* 0004.04\* 0107.02\* 0110.02\* 0112.00\* 0118.02\* 0253.02\* 0264.00\* 0265.00\* 0268.01\* 0271.00\*  
0282.00\* 0292.06 0294.07\* 0303.13 0303.14 0308.01\*

**Median Family Income 50-60%**

0012.01\* 0043.02\* 0090.00\* 0254.01\* 0260.03\* 0280.00\* 0284.02\* 0284.03\* 0288.02\* 0289.02\* 0290.03  
0292.08\* 0295.04 0295.05\* 0296.04\* 0297.01\* 0297.02\* 0300.06\* 0300.08\* 0302.03\* 0305.04 0309.02\*  
0311.02\*

**Median Family Income 60-70%**

0006.01\* 0100.01\* 0100.02\* 0110.01\* 0117.00 0232.02\* 0254.02\* 0255.00\* 0256.01\* 0257.03\* 0258.03\*  
0261.02\* 0263.00\* 0268.02\* 0273.00\* 0275.00\* 0281.00\* 0292.03\* 0292.05\* 0293.09\* 0294.08\* 0298.03\*  
0300.03\* 0302.01\* 0302.04\* 0303.04\* 0303.05\* 0303.08\* 0303.12\* 0304.07\* 0305.03 0306.00 0307.00  
0308.02\* 0309.01\* 0311.01\* 0313.02\*

**Median Family Income 70-80%**

0007.00 0094.00\* 0104.01\* 0108.00\* 0111.01\* 0114.01 0114.02\* 0203.01\* 0207.00\* 0220.05\* 0228.04\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

0258.04\* 0258.05\* 0258.06\* 0261.01\* 0262.00 0267.00\* 0270.00\* 0272.00\* 0274.00\* 0285.00\* 0288.01\*  
0291.01\* 0291.02\* 0294.03\* 0299.01\* 0300.05\* 0301.01\* 0303.09\* 0303.11\* 0304.06\* 0312.02 0312.06\*  
0312.08\* 0317.08\* 0319.08\*

**Median Family Income 80-90%**

0002.01\* 0004.03\* 0006.02 0012.02\* 0013.00\* 0017.01\* 0052.02 0053.06\* 0099.00 0101.01\* 0104.02\*  
0118.01\* 0119.02\* 0213.00\* 0218.04\* 0219.05\* 0232.01\* 0253.03\* 0257.02\* 0257.04\* 0276.00\* 0279.02\*  
0289.01\* 0290.01 0293.04\* 0293.05 0294.05\* 0295.07\* 0296.03\* 0298.04\* 0298.05 0298.06\* 0304.05\*  
0312.07\* 0316.04\* 0317.04\* 0319.10\* 0320.05\* 0321.03 0327.06\*

**Median Family Income 90-100%**

0002.02\* 0003.00\* 0036.01\* 0047.01 0054.02\* 0083.00\* 0103.01\* 0103.02\* 0107.01\* 0113.00\* 0202.00\*  
0203.02\* 0204.01 0210.00\* 0211.00\* 0219.04\* 0226.05\* 0236.04\* 0238.01\* 0251.01 0251.03\* 0252.01\*  
0252.02\* 0260.01\* 0260.04\* 0266.00 0277.02\* 0279.01\* 0283.00\* 0287.00\* 0293.06\* 0293.07\* 0293.08\*  
0294.06\* 0295.08\* 0301.02\* 0303.06\* 0304.03 0304.04\* 0312.04\* 0313.01 0314.00 0315.01\* 0317.09\*  
0317.10\* 0319.09\* 0319.11\* 0319.12\* 0320.02\* 0320.06\*

**Median Family Income 100-110%**

0004.02 0008.00\* 0011.00\* 0017.02\* 0018.00\* 0036.02\* 0067.03\* 0073.03\* 0085.00\* 0086.00 0089.00\*  
0093.00 0115.00\* 0119.01\* 0204.02 0205.00\* 0206.00\* 0209.00\* 0217.02 0218.02\* 0219.03\* 0219.06\*  
0220.03\* 0222.04\* 0222.05\* 0244.00\* 0247.01\* 0278.00\* 0286.00\* 0292.07\* 0303.10\* 0315.02\* 0316.01\*  
0316.03\* 0317.05\* 0319.06\* 0320.08\* 0320.11 0322.22\* 0323.19\* 0323.25\* 0326.01\* 0327.03 0327.05\*  
0328.00\*

**Median Family Income 110-120%**

0001.02\* 0010.00\* 0014.00\* 0050.00\* 0058.01\* 0058.04\* 0071.02 0073.01\* 0074.03\* 0076.00\* 0077.00  
0079.01\* 0080.03\* 0081.02 0098.02\* 0101.02\* 0105.01\* 0105.02\* 0106.01\* 0109.00 0116.02\* 0216.00  
0218.03\* 0222.01\* 0227.03\* 0233.00\* 0234.01 0236.03\* 0238.06\* 0238.08\* 0243.01 0248.00\* 0253.04\*  
0277.01\* 0310.00\* 0316.05\* 0318.00\* 0319.04\* 0320.07\* 0320.10\* 0323.27\*

**Median Family Income >= 120%**

0005.00\* 0009.00\* 0015.00\* 0016.00\* 0019.00 0020.00\* 0021.00\* 0022.00\* 0024.00\* 0025.00\* 0026.00\*  
0027.00\* 0028.00 0029.00\* 0030.00\* 0031.00\* 0032.02\* 0033.01\* 0033.02\* 0034.00 0035.00\* 0038.00\*  
0039.00\* 0040.00\* 0041.01\* 0041.02\* 0042.01\* 0042.02\* 0043.01\* 0044.01\* 0045.00\* 0046.00\* 0047.02\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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0047.03 0048.00\* 0049.01\* 0049.02\* 0051.00\* 0054.01\* 0056.00\* 0057.00\* 0058.03 0059.01\* 0059.02\*  
0060.00 0061.00 0062.00\* 0063.00\* 0064.00 0065.00\* 0066.00\* 0067.01\* 0067.02\* 0068.00\* 0069.00\*  
0070.01\* 0070.02\* 0072.01\* 0072.02 0072.03\* 0073.02\* 0074.04\* 0074.06\* 0075.01\* 0078.00 0080.02\*  
0080.04\* 0081.01 0082.00 0087.00\* 0088.00\* 0095.00\* 0096.00\* 0097.01\* 0097.02\* 0098.01\* 0102.00  
0106.02\* 0111.02\* 0116.01\* 0120.00\* 0121.00\* 0201.00\* 0208.00 0214.00\* 0215.00\* 0217.01\* 0220.01  
0220.06\* 0221.01\* 0221.02\* 0222.03\* 0223.00\* 0224.01 0224.02\* 0225.01\* 0225.02\* 0226.03\* 0226.04\*  
0226.06\* 0227.01\* 0227.02\* 0228.02\* 0228.03\* 0228.05\* 0229.01\* 0229.02\* 0230.00\* 0231.00\* 0234.03\*  
0234.04\* 0235.00\* 0236.01\* 0237.01 0237.02\* 0238.05\* 0238.07\* 0239.01\* 0239.02\* 0240.01 0240.02\*  
0241.00\* 0242.00 0243.02\* 0245.00\* 0246.01\* 0246.02\* 0247.03\* 0247.04\* 0249.01\* 0249.02\* 0249.04\*  
0249.05\* 0250.01\* 0250.05\* 0250.06\* 0250.07\* 0250.08\* 0251.04\* 0256.02\* 0296.02 0299.02 0317.07  
0319.13\* 0320.03\* 0321.02\* 0321.04 0322.07\* 0322.11\* 0322.13\* 0322.15\* 0322.16\* 0322.17\* 0322.18\*  
0322.19\* 0322.20\* 0322.21 0322.23\* 0322.24\* 0322.25\* 0323.07\* 0323.11\* 0323.13\* 0323.15\* 0323.16\*  
0323.17\* 0323.18\* 0323.20\* 0323.21 0323.22\* 0323.23\* 0323.24\* 0323.26\* 0323.28\* 0323.30 0323.31\*  
0323.32\* 0323.33\* 0324.01\* 0324.02\* 0325.00\* 0326.03\* 0326.04\* 0326.05\* 0327.04\*

**Median Family Income Not Known**

0032.01\* 0044.02\* 0052.01\* 0053.03\* 0053.04\* 0053.05\* 0053.07\* 0071.01\* 0074.05\* 0075.02\* 0079.02\*  
0084.01\* 0084.02 9901.00\*

**MASON COUNTY (045), WA**

**MSA: NA**

**Moderate Income**

9400.00\* 9602.01\* 9607.00\* 9608.00\* 9609.00\*

**Middle Income**

9601.00\* 9602.02\* 9603.02\* 9604.01\* 9604.02\* 9604.03\* 9606.00\* 9611.01\* 9611.02\* 9613.00

**Upper Income**

9603.01\* 9605.00\* 9610.00\* 9612.00\*

**PIERCE COUNTY (053), WA**

**MSA: 45104**

**Median Family Income 30-40%**

0614.00\* 9400.06\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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**Median Family Income 40-50%**

0628.01 0633.02\* 0717.04\* 0718.06 0718.08\* 0720.00\* 0729.07\* 0729.08\*

**Median Family Income 50-60%**

0613.00\* 0634.02\* 0716.04 0717.03\* 0718.05 0718.07 0729.01\* 0729.03

**Median Family Income 60-70%**

0615.01 0619.00\* 0625.02\* 0626.00 0634.01 0635.02\* 0715.03\* 0715.04\* 0716.03 0717.05\* 0717.06\*  
0718.03 0734.07

**Median Family Income 70-80%**

0616.01 0616.02 0620.00 0624.00\* 0630.00\* 0631.00\* 0632.00\* 0633.01\* 0712.12\* 0714.09\* 0714.16\*  
0716.01\* 0717.07\* 0719.01 0721.06\* 0730.05\* 0734.05\* 9400.07\*

**Median Family Income 80-90%**

0609.04\* 0618.00\* 0623.00\* 0625.01\* 0628.02\* 0629.01\* 0629.02\* 0713.05 0714.03\* 0721.08\* 0723.11  
0726.02\* 0726.03\* 0731.14\* 0731.28 0733.01 9400.12

**Median Family Income 90-100%**

0610.02\* 0612.00\* 0617.00\* 0635.01 0702.05\* 0702.09\* 0704.01\* 0704.03\* 0711.00 0712.11\* 0713.04\*  
0713.09\* 0714.08\* 0714.11\* 0714.12\* 0721.12\* 0723.07\* 0723.12\* 0730.01\* 0731.11\* 0731.18\* 0732.00\*  
0733.02\* 9400.02\* 9400.05 9400.10

**Median Family Income 100-110%**

0609.03\* 0609.07\* 0611.00 0615.02 0703.08\* 0704.04\* 0712.07\* 0713.06\* 0714.14\* 0714.17\* 0715.05\*  
0715.06\* 0723.05 0723.10\* 0723.14\* 0725.08\* 0728.02\* 0730.06\* 0731.17\* 0731.19\* 0731.20 0731.21\*  
0731.24 0731.26\* 0731.27\* 0731.31\* 0731.33\* 0734.04

**Median Family Income 110-120%**

0603.00\* 0609.06\* 0701.00\* 0702.06\* 0702.07 0703.10\* 0707.03\* 0721.05\* 0721.07\* 0721.09\* 0723.09\*  
0725.07\* 0731.22\* 0731.29\* 0731.30 0734.08 9400.13\*

**Median Family Income >= 120%**

0602.00 0604.00\* 0605.00\* 0606.00\* 0607.00\* 0608.00\* 0609.08\* 0610.01 0702.04\* 0702.08\* 0703.07  
0703.09\* 0703.11\* 0703.12\* 0703.13 0703.14 0703.15 0703.16 0712.05 0712.06\* 0712.09\* 0712.10  
0713.07 0713.10 0714.13 0714.15\* 0719.02\* 0721.11\* 0723.13 0723.15\* 0724.05 0724.06\* 0724.07\*  
0724.08 0724.09\* 0724.10\* 0725.03\* 0725.04\* 0725.06\* 0725.09\* 0726.01\* 0728.01\* 0731.10\* 0731.15\*  
0731.16\* 0731.23 0731.32 0734.06 0735.01\* 0735.02 9400.01\* 9400.04 9400.08\* 9400.09 9400.11\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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**Median Family Income Not Known**

0729.09\*

**SKAGIT COUNTY (057), WA**

**MSA: 34580**

**Moderate Income**

9511.01\* 9511.02\* 9514.00\* 9515.01 9522.00\* 9523.01\* 9524.04\* 9525.00

**Middle Income**

9402.01\* 9404.02\* 9405.00 9406.00 9407.00\* 9408.01\* 9408.02\* 9501.00 9508.02\* 9508.03 9509.00\*

9510.00\* 9513.00\* 9515.02\* 9515.03\* 9516.00 9517.00\* 9518.00 9519.00 9521.00\* 9523.03\* 9524.01

9524.03\* 9524.05\* 9526.00 9527.00

**Upper Income**

9403.01\* 9403.02\* 9404.01\* 9404.03\* 9508.01\* 9512.00 9523.04\*

**Income Not Known**

9901.00\*

**SNOHOMISH COUNTY (061), WA**

**MSA: 42644**

**Median Family Income 30-40%**

0418.14\* 0419.06\*

**Median Family Income 40-50%**

0402.00\* 0407.00\* 0418.09\* 0419.04\* 0419.07\* 0529.03

**Median Family Income 50-60%**

0418.08\* 0418.10\* 0514.01\* 0514.02 0515.00 0518.03\* 0522.08\* 0529.05 0535.09

**Median Family Income 60-70%**

0404.00\* 0405.00\* 0412.02\* 0415.00\* 0416.06\* 0418.13\* 0418.15\* 0419.01 0501.02\* 0513.02\* 0517.01\*

0524.01 0529.06\* 0531.02\* 0535.11 0537.00\* 0538.02\* 0538.03\*

**Median Family Income 70-80%**

0411.00\* 0412.01\* 0413.03\* 0414.00\* 0417.01\* 0418.05\* 0418.12\* 0419.05\* 0420.06 0510.00\* 0513.01\*

0516.02\* 0517.02\* 0519.28\* 0519.36\* 0522.11\* 0525.06\* 0528.07\* 0529.04\* 0531.01\* 0532.01\* 0533.01

0535.06\* 0535.10 9400.02

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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**Median Family Income 80-90%**

0408.00\* 0410.00\* 0504.04\* 0505.01\* 0509.00\* 0511.00 0512.00\* 0516.01\* 0518.04\* 0519.29\* 0519.30\*  
0522.04 0522.10\* 0524.02 0526.04\* 0526.05 0527.09\* 0527.10\* 0527.11 0528.03 0528.05\* 0528.08\*  
0533.02 0534.00\* 0535.05\* 0536.04\* 0538.01\* 9400.01\*

**Median Family Income 90-100%**

0403.00\* 0409.00\* 0416.05\* 0416.09\* 0420.04\* 0504.02\* 0508.00\* 0518.02\* 0519.21\* 0519.35\* 0521.04\*  
0525.04\* 0525.05\* 0526.06\* 0526.07\* 0527.01\* 0527.06\* 0527.07\* 0527.08\* 0528.09\* 0528.10\* 0535.08\*  
0536.05\* 0536.06\*

**Median Family Income 100-110%**

0401.00\* 0416.01\* 0417.03\* 0417.04\* 0418.16\* 0420.01 0501.01\* 0502.00\* 0505.02\* 0507.00\* 0519.14\*  
0519.34\* 0519.38\* 0521.21\* 0521.22\* 0522.07\* 0523.01\* 0525.02\* 0532.02\* 0535.07\* 0536.03\*

**Median Family Income 110-120%**

0413.01 0416.10\* 0504.03\* 0519.12 0519.13\* 0519.17\* 0519.27\* 0519.33 0520.06\* 0520.07\* 0520.10\*  
0521.05\* 0521.20\* 0522.03\* 0523.02\* 0526.03\*

**Median Family Income >= 120%**

0413.04\* 0416.07\* 0420.03\* 0420.05\* 0503.00\* 0506.00\* 0519.16\* 0519.18\* 0519.22\* 0519.26\* 0519.31\*  
0519.32\* 0519.37\* 0520.04\* 0520.05\* 0520.08\* 0520.09\* 0521.07\* 0521.08\* 0521.12\* 0521.13\* 0521.14\*  
0521.19\* 0522.06\*

**Median Family Income Not Known**

9900.02\* 9901.00\*

**THURSTON COUNTY (067), WA**

**MSA: 36500**

**Moderate Income**

0103.00 0105.10\* 0105.20 0108.01 0112.00 0113.00\* 0114.10 0116.25\* 0118.21 0122.23 0123.30  
0124.22\* 0126.20 0127.20\*

**Middle Income**

0101.00 0102.00\* 0106.00 0107.00\* 0108.02\* 0109.10 0109.20 0110.00 0111.00\* 0114.21\* 0114.22\*  
0115.00\* 0116.22\* 0116.23\* 0116.24\* 0116.26 0116.27\* 0116.28 0117.20\* 0117.21\* 0117.22\* 0118.22\*  
0119.01 0120.01 0122.11\* 0122.21\* 0122.24\* 0122.25 0122.26 0123.20\* 0123.31\* 0123.32\* 0124.12\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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0124.20\* 0124.21\* 0125.10\* 0125.30\* 0125.32\* 0127.10\* 0127.30\*

**Upper Income**

0104.00 0118.10\* 0119.02\* 0120.02\* 0121.00\* 0125.31\* 0126.10

**Income Not Known**

9901.00\*

**ASSESSMENT AREA - 0002**

**WHATCOM COUNTY (073), WA**

**MSA: 13380**

**Low Income**

0006.00

**Moderate Income**

0002.03 0003.02\* 0007.00 0009.03 0010.00\* 0012.03 0101.02\* 0101.03\* 0104.11\* 0105.04\* 9400.01\*

9400.02\*

**Middle Income**

0001.01\* 0001.02 0002.02\* 0003.01 0004.01\* 0005.01 0005.02\* 0008.03 0008.04 0008.05\* 0008.09\*

0101.01 0102.01 0102.02\* 0103.01 0103.02\* 0103.03\* 0104.05\* 0104.06\* 0104.08\* 0104.09 0104.10\*

0105.03\* 0105.05 0105.06\* 0107.02\*

**Upper Income**

0004.02 0008.07 0008.08\* 0009.02\* 0009.04\* 0011.01 0011.02\* 0012.02 0012.04\* 0104.07\* 0106.00\*

0107.01\* 0109.00\* 0110.00\*

**Income Not Known**

0002.01\*

**ASSESSMENT AREA - 0003**

**YAKIMA COUNTY (077), WA**

**MSA: 49420**

**Low Income**

0001.00

**Moderate Income**

0002.00 0003.01\* 0006.00\* 0007.00 0012.01\* 0015.02 0015.03\* 0015.04\* 0019.02\* 0020.03\* 0020.05\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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0021.03\* 0027.01\* 9400.07\* 9400.08\*

**Middle Income**

0003.02\* 0005.00 0009.02\* 0009.03 0012.02\* 0013.00 0014.00 0016.01\* 0017.01\* 0018.01\* 0018.02\*

0019.01\* 0020.04\* 0020.06\* 0021.04\* 0028.04\* 0029.00 9400.01 9400.02 9400.03 9400.05 9400.06\*

**Upper Income**

0004.01\* 0004.02 0008.00 0009.04\* 0010.00 0011.00\* 0016.02 0017.02 0021.01\* 0022.01 0022.02

0028.01 0028.03\* 0030.02 0030.03\* 0030.04\* 0031.00\* 0032.00 0034.00

**ASSESSMENT AREA - 0004**

**KITTITAS COUNTY (037), WA**

**MSA: NA**

**Moderate Income**

9751.03\*

**Middle Income**

9754.02\* 9755.00\* 9756.00 9757.00

**Upper Income**

9751.01\* 9751.04\* 9752.01\* 9752.02 9752.03 9753.00\* 9754.03\* 9754.04\*

**Income Not Known**

9751.02\*

**SAN JUAN COUNTY (055), WA**

**MSA: NA**

**Middle Income**

9601.01\* 9601.03\* 9604.00 9605.01\* 9605.02

**Upper Income**

9601.02\* 9603.01 9603.02

**Income Not Known**

9901.00\*

**ASSESSMENT AREA - 0005**

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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**Median Family Income 30-40%**

0041.04\* 0049.02\* 0082.04\* 0090.02\*

**Median Family Income 40-50%**

0097.04\* 0098.01\* 0100.01 0104.08\* 0104.10\*

**Median Family Income 50-60%**

0040.03\* 0074.00\* 0081.00 0082.03\* 0083.01\* 0084.00\* 0090.01\* 0091.01\* 0092.02\* 0092.03\* 0093.01\*

0096.04\* 0096.06\* 0097.01\* 0097.03\* 0098.03\* 0104.11\*

**Median Family Income 60-70%**

0006.01\* 0033.01\* 0056.02\* 0076.00\* 0083.02\* 0086.00\* 0088.00\* 0089.04\* 0096.03\* 0096.05\* 0103.04\*

0104.05\*

**Median Family Income 70-80%**

0006.02\* 0012.04\* 0016.02\* 0017.03\* 0020.01\* 0021.02\* 0077.00\* 0079.00\* 0080.01\* 0085.00\* 0092.04\*

0093.02\* 0094.00\* 0095.01\* 0095.02\* 0098.04\* 0101.01\*

**Median Family Income 80-90%**

0005.02\* 0007.02\* 0017.04\* 0027.02\* 0029.03\* 0033.02\* 0034.01 0037.01\* 0041.02\* 0041.03\* 0048.00\*

0073.00 0075.00\* 0087.00\* 0089.02\* 0099.04\* 0099.05\* 0100.02\* 0103.03\*

**Median Family Income 90-100%**

0004.01\* 0004.02\* 0008.02\* 0009.02\* 0012.03\* 0017.02\* 0018.02\* 0020.02\* 0029.02\* 0035.01\* 0036.01\*

0036.03\* 0039.03\* 0039.04\* 0071.00\* 0078.00\* 0080.02\* 0082.01\* 0091.02\* 0099.07\* 0102.00\* 0103.05\*

0103.06\* 0104.07\* 0104.13\*

**Median Family Income 100-110%**

0003.01\* 0005.01\* 0007.01\* 0010.00 0011.01\* 0023.03 0025.02\* 0029.01\* 0051.03\* 0052.02 0055.00\*

0057.02 0064.03\* 0067.02\* 0072.02 0101.02\* 0105.00\*

**Median Family Income 110-120%**

0002.02\* 0016.01\* 0022.03\* 0035.02\* 0038.01\* 0038.03\* 0039.02\* 0040.02\* 0042.00\* 0056.01\* 0066.02\*

0072.01\* 0089.03\* 0099.03\* 0104.02\* 0104.12\*

**Median Family Income >= 120%**

0001.01\* 0001.02\* 0002.01\* 0003.02\* 0008.01\* 0009.01\* 0011.02\* 0012.02\* 0013.01\* 0013.02\* 0014.00\*

0015.00\* 0018.01\* 0019.00\* 0021.01\* 0024.01\* 0024.02\* 0025.01\* 0026.00\* 0027.01\* 0028.01\* 0028.02\*

0030.00\* 0031.00\* 0032.00\* 0034.02\* 0036.02\* 0037.02\* 0038.02\* 0043.00\* 0045.00\* 0046.01\* 0046.02\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

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0047.00\* 0049.01 0050.01\* 0050.02 0051.01\* 0051.02\* 0052.01\* 0057.01 0058.00\* 0059.01\* 0059.02\*  
0059.03\* 0060.01\* 0060.02\* 0061.00\* 0062.00\* 0063.00\* 0064.02\* 0064.04\* 0065.01\* 0065.02\* 0066.01\*  
0067.01\* 0068.01 0068.02\* 0069.00\* 0070.01\* 0070.02\* 0099.06\* 0106.02

**Median Family Income Not Known**

0106.01 9800.00\*

**WASHINGTON COUNTY (067), OR**

**MSA: 38900**

**Median Family Income 40-50%**

0324.09\*

**Median Family Income 50-60%**

0320.03 0320.05\* 0325.01 0332.01\*

**Median Family Income 60-70%**

0307.00 0309.00 0310.05\* 0310.11\* 0311.00\* 0312.01\* 0316.26\* 0317.03\* 0317.05\* 0317.08\* 0329.03\*  
0329.04\*

**Median Family Income 70-80%**

0312.02\* 0314.02\* 0316.06\* 0316.12\* 0316.15\* 0316.17\* 0317.06\* 0319.14\* 0326.06 0332.02\*

**Median Family Income 80-90%**

0301.05\* 0313.01\* 0316.16\* 0316.19\* 0316.20\* 0316.25\* 0319.13\* 0324.04\* 0324.10\* 0324.12\* 0329.01  
0333.01\*

**Median Family Income 90-100%**

0304.01\* 0308.01\* 0308.03 0310.12\* 0313.02 0314.03\* 0315.04\* 0316.22\* 0316.23\* 0316.24\* 0317.07\*  
0318.06\* 0318.16\* 0318.18\* 0326.04 0331.01\* 0331.02\*

**Median Family Income 100-110%**

0308.05\* 0310.08\* 0314.04\* 0319.11\* 0320.01 0320.04\* 0321.10 0324.07\* 0324.11\* 0324.13\* 0325.02\*  
0325.03 0326.10\* 0330.00 0334.00\*

**Median Family Income 110-120%**

0301.03\* 0305.01 0306.00\* 0315.06\* 0315.17\* 0316.14\* 0316.18\* 0318.07\* 0318.19\* 0321.12\* 0323.01\*  
0323.02\* 0326.03\* 0335.00\* 0336.00\*

**Median Family Income >= 120%**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

0301.04 0301.06\* 0302.00\* 0303.00\* 0304.02\* 0305.02\* 0308.06 0310.07\* 0310.09\* 0310.10\* 0315.07\*  
0315.09\* 0315.11 0315.14 0315.15\* 0315.16 0315.18\* 0315.19\* 0315.20\* 0316.21 0318.04 0318.13  
0318.14\* 0318.17\* 0318.20\* 0318.21\* 0319.04\* 0319.09\* 0319.12\* 0319.15\* 0319.16\* 0319.17\* 0319.18\*  
0321.04 0321.07 0321.08\* 0321.09\* 0321.11\* 0322.01 0322.02\* 0324.14\* 0326.08\* 0326.09\* 0326.11\*  
0326.12\* 0327.00 0328.00\* 0333.02\*

**CLARK COUNTY (011), WA**

**MSA: 38900**

**Median Family Income 40-50%**

0411.11\*

**Median Family Income 50-60%**

0407.06\* 0410.05\* 0410.10\* 0411.13\* 0413.23 0416.00\* 0417.00\* 0427.00\*

**Median Family Income 60-70%**

0405.07\* 0407.14\* 0409.04\* 0411.04\* 0411.14\* 0412.06\* 0412.07\* 0413.13\* 0413.20\* 0413.22\* 0413.36\*  
0418.00\* 0425.00\* 0426.02\*

**Median Family Income 70-80%**

0407.03\* 0408.08\* 0408.09\* 0410.07\* 0410.09\* 0410.11 0412.03\* 0412.05\* 0413.12\* 0413.17\* 0413.31\*  
0413.37\* 0415.00\* 0426.01\*

**Median Family Income 80-90%**

0401.02 0404.07\* 0404.11\* 0404.13\* 0404.15\* 0407.07\* 0407.11\* 0411.12\* 0413.26\* 0413.30\* 0413.33\*  
0423.00\* 0430.00\*

**Median Family Income 90-100%**

0401.01\* 0402.02\* 0403.05\* 0404.14\* 0405.09\* 0406.04\* 0407.12\* 0410.03\* 0411.05\* 0411.10\* 0413.09\*  
0413.10\* 0413.21\* 0421.00\* 0429.00\*

**Median Family Income 100-110%**

0402.03\* 0404.03\* 0404.16\* 0405.04\* 0407.09\* 0407.15\* 0408.03\* 0408.06\* 0412.08\* 0413.19\* 0413.28  
0413.29\* 0414.00\* 0419.00\* 0420.00\* 0431.00\*

**Median Family Income 110-120%**

0403.03\* 0404.08 0404.09\* 0405.12\* 0405.13\* 0408.11\* 0408.12 0409.05\* 0409.09\* 0410.08\* 0411.07\*  
0413.25\* 0413.32\* 0413.34\* 0413.35\*

**Median Family Income >= 120%**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

0402.01\* 0403.01\* 0403.04\* 0404.12\* 0405.05\* 0405.10\* 0405.11\* 0406.03\* 0406.05\* 0406.08\* 0406.09\*  
0406.10\* 0407.13\* 0408.10\* 0409.07\* 0409.08\* 0409.10 0428.00\*

**Median Family Income Not Known**

0424.00\*

**ASSESSMENT AREA - 0006**

**LANE COUNTY (039), OR**

**MSA: 21660**

**Moderate Income**

0005.00\* 0007.05\* 0009.03 0012.02\* 0013.01\* 0015.00\* 0019.02\* 0021.03\* 0021.04\* 0025.04\* 0026.00\*  
0031.04\* 0032.01\* 0033.01\* 0033.02\* 0034.00\* 0039.00\* 0040.00\* 0042.00 0044.03\* 0044.07 0048.00\*  
0051.00\*

**Middle Income**

0001.00\* 0003.00 0004.02\* 0004.03\* 0004.04\* 0007.02\* 0007.06\* 0007.07\* 0007.08\* 0009.02\* 0009.04\*  
0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.01\* 0013.02 0014.00\* 0016.00\* 0018.01\* 0018.03 0019.03\*  
0019.04\* 0020.02\* 0021.01\* 0023.01\* 0023.02\* 0024.03 0024.04\* 0025.01\* 0025.05\* 0027.00\* 0028.00\*  
0029.02\* 0030.00\* 0032.02\* 0035.00\* 0037.00\* 0041.00\* 0043.00 0044.04 0044.06\* 0045.01\* 0046.00\*

**Upper Income**

0002.00\* 0008.00\* 0017.00\* 0018.04\* 0020.01\* 0022.01\* 0022.03\* 0022.04\* 0024.01\* 0025.06\* 0029.03\*  
0029.04 0031.01\* 0031.03\* 0036.00\* 0038.02\* 0044.05\* 0047.00\* 0049.00\* 0050.00\* 0052.00\* 0053.00\*  
0054.00\*

**Income Not Known**

0038.01\* 0045.02\* 9900.00\*

**ASSESSMENT AREA - 0007**

**ADA COUNTY (001), ID**

**MSA: 14260**

**Low Income**

0009.02\* 0020.00\*

**Moderate Income**

0004.01\* 0008.07\* 0010.03\* 0011.00\* 0012.04\* 0014.01\* 0014.02\* 0017.01\* 0017.02\* 0023.17\* 0023.19\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

0103.51\* 0103.67\* 0103.68\* 0104.05\*

**Middle Income**

0001.01\* 0003.02\* 0003.03\* 0003.05\* 0005.01\* 0008.06\* 0008.10\* 0009.01\* 0012.01\* 0012.03\* 0015.00\*  
0016.00\* 0018.00\* 0019.00\* 0021.00\* 0022.25\* 0022.26\* 0022.28\* 0022.29\* 0022.31\* 0023.13\* 0023.14\*  
0023.15\* 0023.16\* 0023.18\* 0024.12\* 0024.14\* 0024.15\* 0024.16\* 0024.17\* 0024.18\* 0024.19\* 0102.26\*  
0102.27\* 0102.28\* 0102.29\* 0102.34\* 0102.35\* 0102.36\* 0102.37\* 0103.38\* 0103.40\* 0103.45\* 0103.46\*  
0103.47\* 0103.48\* 0103.50\* 0103.52\* 0103.54\* 0103.61\* 0103.64\* 0103.65\* 0103.66\* 0103.71\* 0104.04\*  
0104.06 0104.07\* 0104.09\* 0104.10\* 0104.11\*

**Upper Income**

0001.02\* 0002.01\* 0002.02\* 0003.06\* 0004.02\* 0005.02\* 0006.01\* 0006.02\* 0007.01\* 0007.03\* 0007.04\*  
0008.03\* 0008.05\* 0008.08\* 0008.09\* 0010.01\* 0022.23\* 0022.27\* 0022.30\* 0101.01\* 0101.02\* 0102.24\*  
0102.30\* 0102.31\* 0102.32\* 0102.33\* 0103.36\* 0103.37\* 0103.39\* 0103.41\* 0103.42\* 0103.43\* 0103.44\*  
0103.49\* 0103.53\* 0103.55\* 0103.56\* 0103.57\* 0103.58\* 0103.59\* 0103.60\* 0103.62\* 0103.63\* 0103.69\*  
0103.70\* 0104.03\* 0104.08\* 0105.01\* 0105.03\* 0105.05\* 0105.06\*

**Income Not Known**

0010.02\*

**BOISE COUNTY (015), ID**

**MSA: 14260**

**Moderate Income**

9502.02\* 9502.03\*

**Upper Income**

9502.01\*

**CANYON COUNTY (027), ID**

**MSA: 14260**

**Low Income**

0204.05\* 0205.06\*

**Moderate Income**

0201.00\* 0202.00\* 0203.00\* 0204.04\* 0205.01\* 0205.05\* 0210.07\* 0211.01 0211.03\* 0212.02\* 0213.00  
0215.00\* 0216.00\* 0217.01\* 0217.02\* 0219.01\* 0219.04\* 0221.00\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

**Middle Income**

0204.03\* 0204.06\* 0205.03\* 0206.01\* 0206.03\* 0206.04\* 0207.00\* 0209.03\* 0209.04\* 0209.05\* 0209.06\*  
0209.08\* 0209.09\* 0209.10\* 0210.03\* 0210.04\* 0210.05\* 0210.06\* 0210.08\* 0211.02\* 0211.04\* 0211.05\*  
0212.01\* 0218.01\* 0218.02\* 0219.05\* 0222.00\* 0223.01\*

**Upper Income**

0209.07\* 0219.06\* 0219.07\* 0223.02\* 0223.03\* 0224.00\*

**GEM COUNTY (045), ID**

**MSA: 14260**

**Moderate Income**

9602.00\* 9603.02\*

**Middle Income**

9601.00\* 9603.01\*

**ASSESSMENT AREA - 0008**

**COWLITZ COUNTY (015), WA**

**MSA: 31020**

**Low Income**

0005.02\* 9800.00

**Moderate Income**

0004.00\* 0006.01\* 0007.05\* 0011.00 0013.00\*

**Middle Income**

0005.01\* 0006.02 0007.02\* 0007.03\* 0007.06\* 0008.02\* 0012.00\* 0015.01\* 0015.04\* 0017.00\* 0018.00\*  
0020.01\* 0020.03\* 0021.00

**Upper Income**

0008.01\* 0009.01\* 0009.02\* 0015.03\* 0016.01\* 0016.02 0019.00\* 0020.04\*

**Income Not Known**

0010.00

**OUTSIDE ASSESSMENT AREA**

**JUNEAU CITY AND BOROUGH (110), AK**

**MSA: NA**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

**Middle Income**

0004.00

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 100-110%**

0405.16

**Median Family Income >= 120%**

2168.29 2168.43

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income >= 120%**

0170.61

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income >= 120%**

5024.00

**MAUI COUNTY (009), HI**

**MSA: 27980**

**Middle Income**

0304.03

**JEROME COUNTY (053), ID**

**MSA: 46300**

**Middle Income**

9704.00

**Upper Income**

9705.02

**KOOTENAI COUNTY (055), ID**

**MSA: 17660**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

**Middle Income**

0004.02

**GALLATIN COUNTY (031), MT**

**MSA: NA**

**Upper Income**

0011.02

**CLACKAMAS COUNTY (005), OR**

**MSA: 38900**

**Moderate Income**

0229.07

**Middle Income**

0221.05 0221.08 0221.09 0223.01 0226.06

**Upper Income**

0203.04 0204.01 0204.04

**COLUMBIA COUNTY (009), OR**

**MSA: 38900**

**Middle Income**

9703.00 9706.00 9708.00

**DESCHUTES COUNTY (017), OR**

**MSA: 13460**

**Middle Income**

0008.00

**Upper Income**

0013.01

**JACKSON COUNTY (029), OR**

**MSA: 32780**

**Upper Income**

0020.00

**MARION COUNTY (047), OR**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

**MSA: 41420**

**Middle Income**

0011.00 0012.00

**UNION COUNTY (061), OR**

**MSA: NA**

**Middle Income**

9708.00

**YAMHILL COUNTY (071), OR**

**MSA: 38900**

**Moderate Income**

0302.02

**Middle Income**

0305.01

**BENTON COUNTY (005), WA**

**MSA: 28420**

**Upper Income**

0108.14

**CHELAN COUNTY (007), WA**

**MSA: 48300**

**Moderate Income**

9610.02

**GRANT COUNTY (025), WA**

**MSA: NA**

**Middle Income**

0110.01

**LEWIS COUNTY (041), WA**

**MSA: NA**

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000029012**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Heritage Bank**

---

9710.00 9717.00 9718.00

**Upper Income**

9711.00

**WAHKIAKUM COUNTY (069), WA**

**MSA: NA**

**Middle Income**

9501.00

**2023 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000029012**

**Institution: Heritage Bank**

**Agency: FDIC - 3**

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| <b>Record Identifier: <sup>11</sup></b> | <b>Total Composite<br/>Records on File</b> | <b>Total Composite<br/>Records Without<br/>Errors</b> | <b>Total Validity<sup>10</sup><br/>Errors</b> | <b>Percentage of<br/>Validity Errors</b> |
|---|--|---|---|--|
| Transmittal Sheet                       | 1  | 1   | 0   | 0.00%                                    |
| Small Business Loans                    | 346  | 346   | 0   | 0.00%                                    |
| Small Farm Loans                        | 14   | 14  | 0   | 0.00%                                    |
| Community Development Loans             | 1  | 1   | 0   | 0.00%                                    |
| Consortium/Third Party Loans (Optional) | 1  | 1   | 0   | 0.00%                                    |
| Assessment Area                         | 20   | 20  | 0   | 0.00%                                    |
| Total                                   | 383  | 383   | 0   | 0.00%                                    |

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



Heritage  
BANK

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## HOME MORTGAGE DISCLOSURE ACT NOTICE

Home Mortgage Disclosure Act Notice **The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.**





# CRA PUBLIC FILE

2025

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## WRITTEN COMMENTS & RESPONSES

No public comments about the Community Reinvestment Act have been received.

## **PUBLIC DISCLOSURE**

December 19, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION+**

Kitsap Bank  
Certificate Number: 6161

619 Bay Street  
Port Orchard, Washington 98366

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

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

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

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## INSTITUTION RATING

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

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

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A majority of loan originations are within the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects a reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution has not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

The institution demonstrated adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

## DESCRIPTION OF INSTITUTION

Kitsap Bank (Kitsap) is a community bank headquartered in Port Orchard, Washington, and is a wholly-owned subsidiary of Olympia Bancorp Holding Company, a one-bank holding company also located in Port Orchard. The bank operates in Northwest Washington in Kitsap, Pierce, Mason, Jefferson, and Clallam Counties. Kitsap received a “Satisfactory” CRA Rating at its previous FDIC Performance Evaluation dated September 3, 2019, based on Interagency Intermediate Small Institution Examination Procedures.

Kitsap operates 15 full-service branches throughout its assessment areas. In addition to the branch offices, Kitsap operates a loan servicing and origination department in Bremerton. Kitsap also operates loan production offices in Bellevue and Federal Way.

The institution primarily focuses on commercial lending and offers loan products targeted towards businesses including commercial real estate loans, commercial loans and lines of credit, and SBA loans. Consumer loan products include home equity lines of credit, unsecured term loans, cash secured loans, vehicle loans, RV loans, boat loans, and motorcycle loans. Kitsap also provides a variety of deposit products including checking, savings, and health savings accounts to businesses and consumers.

Alternative banking services include online and mobile banking, online bill pay, and mobile deposit. Kitsap also operates 21 Interactive Teller Machines (ITMs) at 15 branch locations, 3 standalone ITMs and 1 standalone ATM. ITMs provide video access to a live staff member during operating hours 8:00 am to 7:00 pm Monday through Friday, and can be used as a regular ATM 24/7. Kitsap also participates in the Allpoint ATM network, which allows customers to access cash surcharge-free.

Kitsap closed four branches (three in Pierce County and one in Jefferson County) and relocated one branch (in Kitsap County) during the review period. The branching network changes did not impact low- and moderate-income geographies or change the assessment areas. There were no branch opening, merger, or acquisition activities since the previous evaluation.

### **Ability and Capacity**

Assets totaled approximately \$1.7 billion as of September 30, 2022, and included total loans of \$772.3 million and securities totaling \$665.2 million. The following table depicts the institution’s loan portfolio.

| Loan Portfolio Distribution as of 9/30/2022               |                |              |
|---|----------------|--------------|
| Loan Category   | \$(000s)       | %            |
| Construction and Land Development                         | 54,896         | 7.1          |
| Secured by Farmland                                       | 0              | 0.0          |
| Secured by 1-4 Family Residential Properties              | 68,089         | 8.8          |
| Secured by Multifamily (5 or more) Residential Properties | 33,470         | 4.3          |
| Secured by Nonfarm Nonresidential Properties              | 481,883        | 62.2         |
| <b>Total Real Estate Loans</b>                            | <b>638,338</b> | <b>82.4</b>  |
| Commercial and Industrial Loans                           | 133,057        | 17.2         |
| Agricultural Loans  | 87             | 0.0          |
| Consumer Loans  | 2,385          | 0.3          |
| Other Loans   | 438            | 0.1          |
| <b>Total Loans</b>  | <b>774,305</b> | <b>100.0</b> |
| <i>Source: Reports of Condition and Income</i>            |                |              |

### DESCRIPTION OF ASSESSMENT AREAS

Kitsap delineated two assessment areas. The first assessment area is the Seattle-Tacoma CSA assessment area, which consists of all census tracts in Kitsap and Pierce Counties and two census tracts in Mason County. Kitsap County is in the Bremerton-Silverdale WA, MSA, Pierce County is in the Tacoma-Lakewood, WA MD, and Mason County is in the Shelton, WA Micropolitan Statistical Area. These three contiguous counties are a portion of the Seattle-Tacoma CSA. The second assessment area is the WA Non-MSA assessment area, which consists of selected census tracts in each of Clallam and Jefferson Counties. Kitsap has not made any changes to the assessment areas since the previous evaluation.

The table below depicts Kitsap's two assessment areas with the respective counties, state, number of census tracts, and branches.

| Description of Assessment Areas                                   |   |               |          |
|---|---|---------------|----------|
| Assessment Area   | Counties  | Census Tracts | Branches |
| Seattle-Tacoma CSA  | Kitsap County<br>Pierce County<br>Mason County* | 229           | 11       |
| Washington Non-MSA  | Clallam County*<br>Jefferson County*            | 22            | 4        |
| <i>Source: Bank Records</i><br><i>*Partial County Delineation</i> |   |               |          |

Management established the boundaries of the bank's overall assessment areas based on branch locations, lending opportunities, and market competition. The assessment areas' borders do not reflect illegal discrimination and do not arbitrarily exclude any low- and moderate-income areas.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated September 3, 2019, to the current evaluation. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the bank’s CRA performance. These procedures include two tests: a Lending Test and a Community Development Test.

Examiners performed a full-scope review of Kitsap’s two assessment areas. Examiners analyzed performance by each MSA in the Seattle-Tacoma CSA assessment area and found performance was relatively consistent, which allowed examiners to present and analyze data at the Seattle-Tacoma CSA combined level within this evaluation. The performance in the Seattle-Tacoma CSA assessment area contributed more weight to the overall conclusions, as that area accounts for the greatest percentage of loans and deposits, as detailed in the table below.

| <b>Assessment Area Breakdown of Loans, Deposits, and Branches</b> |                 |              |                  |              |                 |              |
|---|-----------------|--------------|------------------|--------------|-----------------|--------------|
| <b>Assessment Area</b>  | <b>Loans</b>    |              | <b>Deposits</b>  |              | <b>Branches</b> |              |
|   | <b>\$(000s)</b> | <b>%</b>     | <b>\$(000s)</b>  | <b>%</b>     | <b>#</b>        | <b>%</b>     |
| Seattle-Tacoma CSA  | 356,196         | 85.1         | 1,230,282        | 80.9         | 11              | 73.3         |
| WA Non-MSA  | 62,547          | 14.9         | 291,285          | 19.1         | 4               | 26.7         |
| <b>Total</b>  | <b>418,743</b>  | <b>100.0</b> | <b>1,521,567</b> | <b>100.0</b> | <b>15</b>       | <b>100.0</b> |

*Source: Bank Records; FDIC Summary of Deposits (06/30/22)*

### Activities Reviewed

Examiners determined that the major product lines are small business and home mortgage loans. This conclusion considered Kitsap’s business strategy and the number and dollar volume of loans originated during the evaluation period. The small business loan volume exceeded that of home mortgage business loans during the review period. Therefore, small business lending received more weight in the overall conclusions. There was no small farm lending, and no other loan types, such as consumer loans, represent a major product line.

As an intermediate small institution, Kitsap is not required to collect or report small business loans pursuant to CRA. However, the bank collects sufficient information including gross annual revenues (GARs) for analysis. Therefore, examiners analyzed and presented all small business loans originated in 2019, 2020 and 2021 to reflect the impact of Paycheck Protection Program (PPP) loans originated during the pandemic. During the evaluation period, Kitsap originated 293 small business loans for \$82.4 million in 2019, 1,065 small business loans for \$132.3 million in 2020, and 726 small business loans for \$118.7 million in 2021. The PPP was a federal loan program created to assist businesses in keeping their workforce employed during the COVID-19 pandemic (pandemic). In 2020, Kitsap originated 753 small business PPP loans totaling approximately \$70.7 million within its assessment areas. In 2021, Kitsap originated 433 small business PPP loans totaling approximately \$37.5 million within its assessment areas. Examiners compared small business loan data to D&B business demographic data as opposed to aggregate data reported by other lenders in the assessment areas because Kitsap did not report small business loans.

This evaluation also considered home mortgage loans reported on the 2019, 2020 and 2021 HMDA loan application registers. During the evaluation period, Kitsap made 150 home mortgage loans for \$51.5 million in 2019, 319 home mortgage loans for \$82.2 million in 2020, and 266 home mortgage loans for \$73.2 million in 2021. Examiners compared the institution’s 2019, 2020 and 2021 home mortgage lending data to the 2019, 2020 and 2021 aggregate data, respectively. Examiners also considered the 2015 ACS demographic data to provide additional standards of comparison for Kitsap’s home mortgage lending. With the exception of the Assessment Area Concentration table, examiners presented 2021 home mortgage lending data, the most recent year with aggregate data, in the Geographic Distribution and Borrower Profile tables as performance conclusions did not differ significantly from year to year.

Although examiners reviewed the number and dollar volume of small business and home mortgage loans, examiners placed greater emphasis on the number of loans, as it is a better indicator of the number of individuals and businesses served. For the Community Development Test, management provided data on community development loans, qualified investments, and community development services since September 3, 2019 through the current evaluation date. Examiners also consider qualified prior period investments that were still outstanding as of the evaluation date.

### CONCLUSIONS ON PERFORMANCE CRITERIA

#### LENDING TEST

Kitsap is rated “Satisfactory” for the Lending Test. The overall performance demonstrates a reasonable record of helping to meet the credit needs of the assessment area, including low- and moderate-income individuals and neighborhoods, in a manner consistent with its resources and capabilities. The performance is consistent between both assessment areas.

#### Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The LTD ratio averaged 51.3 percent over the 13 calendar quarters from June 30, 2019, to September 30, 2022. The ratio ranged from a high of 75.8 percent as of December 31, 2019, to a low of 44.0 percent as of March 30, 2022.

Examiners compared the bank’s average net LTD ratio to two similarly situated institutions selected based on asset size, geographic location and lending focus. As shown in the following table, Kitsap maintained a net LTD ratio comparable to similarly situated institutions.

| Loan-to-Deposit Ratio Comparison   |                          |                              |
|--|--------------------------|------------------------------|
| Institution  | Total Assets<br>\$(000s) | Average Net LTD<br>Ratio (%) |
| <b>Kitsap Bank</b>   | <b>1,627,935</b>         | <b>51.3</b>                  |
| Similarly Situated Institution #2  | 1,374,504                | 48.8                         |
| Similarly Situated Institution #3  | 1,858,452                | 69.4                         |
| <i>Source: Reports of Income and Condition 9/31/2019 through 9/30/2022</i> |                          |                              |

### Assessment Area Concentration

Kitsap originated a majority of small business and home mortgage loans in the assessment areas. As noted in the following table, a majority of both small business and home mortgage loans were originated within the assessment areas by both number and dollar volume throughout the entire review period. Small business lending experienced significant increased activities in 2020 and 2021, primarily due to PPP lending. Home mortgage lending increased from 2019 to 2020 and decreased in 2021, primarily due to noted industry-wide increased refinancing activity.

| Lending Inside and Outside of the Assessment Area                         |                 |             |            |             |              |                                 |             |                |             |                   |
|---|-----------------|-------------|------------|-------------|--------------|---------------------------------|-------------|----------------|-------------|-------------------|
| Loan Category   | Number of Loans |             |            |             | Total<br>#   | Dollar Amount of Loans \$(000s) |             |                |             | Total<br>\$(000s) |
|   | Inside          |             | Outside    |             |              | Inside                          |             | Outside        |             |                   |
|   | #               | %           | #          | %           |              | \$                              | %           | \$             | %           |                   |
| Small Business  |                 |             |            |             |              |                                 |             |                |             |                   |
| 2019  | 200             | 68.3        | 93         | 31.7        | 293          | 48,265                          | 58.6        | 34,164         | 41.4        | 82,429            |
| 2020  | 888             | 83.4        | 177        | 16.6        | 1,065        | 99,230                          | 75.0        | 33,027         | 25.0        | 132,257           |
| 2021  | 562             | 77.4        | 164        | 22.6        | 726          | 74,994                          | 63.2        | 43,699         | 36.8        | 118,693           |
| <b>Subtotal</b>   | <b>1,650</b>    | <b>79.2</b> | <b>434</b> | <b>20.8</b> | <b>2,084</b> | <b>222,489</b>                  | <b>66.7</b> | <b>110,890</b> | <b>33.3</b> | <b>333,379</b>    |
| Home Mortgage   |                 |             |            |             |              |                                 |             |                |             |                   |
| 2019  | 136             | 90.7        | 14         | 9.3         | 150          | 32,965                          | 64.1        | 18,501         | 35.9        | 51,466            |
| 2020  | 289             | 90.6        | 30         | 9.4         | 319          | 70,292                          | 85.5        | 11,883         | 14.5        | 82,175            |
| 2021  | 241             | 90.6        | 25         | 9.4         | 266          | 57,028                          | 77.9        | 16,140         | 22.1        | 73,168            |
| <b>Subtotal</b>   | <b>666</b>      | <b>90.6</b> | <b>69</b>  | <b>9.4</b>  | <b>735</b>   | <b>160,285</b>                  | <b>77.5</b> | <b>46,524</b>  | <b>22.5</b> | <b>206,809</b>    |
| <b>Total</b>  | <b>2,316</b>    | <b>82.2</b> | <b>503</b> | <b>17.8</b> | <b>2,819</b> | <b>382,774</b>                  | <b>70.9</b> | <b>157,414</b> | <b>29.1</b> | <b>540,188</b>    |
| <i>Source: Bank Data<br/>Due to rounding, totals may not equal 100.0%</i> |                 |             |            |             |              |                                 |             |                |             |                   |

### Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Geographic distribution performance is inconsistent throughout assessment areas. While the performance in the Seattle-Tacoma CSA assessment area is reasonable, the performance in the WA Non-MSA assessment area is poor. Refer to each respective area's analysis for further details.

### Borrower Profile

Overall, the distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among businesses of different sizes and individuals of different income levels in the assessment areas. The borrower profile performance is consistent throughout both assessment areas. Refer to each respective area's analysis for details.

### Response to Complaints

Kitsap has not received any CRA-related complaints since the previous CRA evaluation; therefore, this criterion did not affect the Lending Test rating.

**COMMUNITY DEVELOPMENT TEST**

Kitsap demonstrated adequate responsiveness to the overall assessment area’s community development needs through community development loans, qualified donations, and community development services considering the institution’s capacity and the need and availability of such opportunities for community development.

**Community Development Loans**

The community development lending decreased by volume but increased by dollar since the prior evaluation, when there were 41 community development loans totaling approximately \$24.7 million. The current performance level represents a 7.3 percent decrease by number of community development loans and 9.0 percent increase by dollar volume. This performance level represents 1.8 percent of average total assets and 3.6 percent of average total loans. Kitsap’s performance is below the performance levels of similarly situated institutions that demonstrated excellent responsiveness.

Kitsap originated 20 community development loans totaling approximately \$16.9 million during the review period that were PPP-related. In 2020, there were 16 PPP-related community development loans totaling approximately \$15.8 million. In 2021, there were four PPP-related community development loans totaling \$1.1 million.

Since Kitsap met the community development credit needs of its assessment areas, the following table also includes two community development loans totaling \$6.3 million originated in the broader regional area of King County, Washington. One of these broader regional area loans was a PPP-related community development loan for \$5.5 million and made in 2020 that supported community services. The other broader regional area loan was a \$773,000 loan made in 2021 that supported affordable housing.

| Community Development Lending Institution Level |                    |            |                    |               |                      |           |                         |              |           |               |
|---|--------------------|------------|--------------------|---------------|----------------------|-----------|-------------------------|--------------|-----------|---------------|
| Activity Year                                   | Affordable Housing |            | Community Services |               | Economic Development |           | Revitalize or Stabilize |              | Totals    |               |
|   | #                  | \$(000s)   | #                  | \$(000s)      | #                    | \$(000s)  | #                       | \$(000s)     | #         | \$(000s)      |
| Partial 2019                                    | -                  | -          | -                  | -             | -                    | -         | -                       | -            | -         | -             |
| 2020  | 1                  | 117        | 15                 | 16,389        | -                    | -         | 2                       | 894          | 18        | 17,400        |
| 2021  | 1                  | 773        | 8                  | 6,984         | 1                    | 50        | 1                       | 1,025        | 11        | 8,832         |
| YTD 2022  | -                  | -          | 9                  | 721           | 1                    | 3         | -                       | -            | 10        | 724           |
| <b>Total</b>                                    | <b>2</b>           | <b>890</b> | <b>32</b>          | <b>24,094</b> | <b>2</b>             | <b>53</b> | <b>3</b>                | <b>1,919</b> | <b>39</b> | <b>26,956</b> |

*Source: Bank Data*

**Qualified Investments**

The current qualified investment and donations activity represents 1.6 percent of average total assets and 4.8 percent of average total investments. This performance level represents a 19.4 percent increase by number of qualified investments and donations and a significant increase of 192.3 percent by dollar volume since the previous evaluation, when there were 103 community development loans totaling approximately \$8.2 million. The overall performance level is lower than similarly situated that recorded an excellent level of community development activity.

Management primarily invested in affordable housing projects, which demonstrates excellent responsiveness to an identified community development need. The total in the following table includes two investments that benefitted the State of Washington, including the bank’s assessment areas: one prior period investment for \$1.0 million and one current investment totaling approximately \$1.8 million. There was also a \$200,000 Washington Community Reinvestment Association investment.

In addition, the table also includes qualified investments and donations that benefitted the broader regional area. This includes a prior period investment totaling \$90,000 that supports affordable housing for low-income families in King County; three donations totaling \$22,500 toward affordable housing and economic development purposes in 2020; and two donations totaling \$5,000 relating to affordable housing in 2021.

| Qualified Investments Institution Level |                    |               |                    |            |                      |              |                         |              |            |               |
|---|--------------------|---------------|--------------------|------------|----------------------|--------------|-------------------------|--------------|------------|---------------|
| Activity Year                           | Affordable Housing |               | Community Services |            | Economic Development |              | Revitalize or Stabilize |              | Totals     |               |
|   | #                  | \$(000s)      | #                  | \$(000s)   | #                    | \$(000s)     | #                       | \$(000s)     | #          | \$(000s)      |
| Prior Period                            | 7                  | 3,150         | -                  | -          | -                    | -            | 3                       | 640          | 10         | 3,790         |
| Partial 2019                            | -                  | -             | -                  | -          | -                    | -            | 1                       | 7,565        | 1          | 7,565         |
| 2020                                    | 2                  | 3,297         | -                  | -          | -                    | -            | -                       | -            | 2          | 3,297         |
| 2021                                    | 1                  | 1,750         | -                  | -          | 1                    | 1,000        | -                       | -            | 2          | 2,750         |
| YTD 2022                                | 1                  | 2,977         | -                  | -          | -                    | -            | 1                       | 651          | 2          | 3,628         |
| <b>Subtotal</b>                         | <b>11</b>          | <b>11,174</b> | <b>-</b>           | <b>-</b>   | <b>1</b>             | <b>1,000</b> | <b>5</b>                | <b>8,856</b> | <b>17</b>  | <b>21,030</b> |
| Qualified Grants & Donations            | 29                 | 2,623         | 58                 | 267        | 18                   | 118          | 1                       | 10           | 106        | 3,018         |
| <b>Total</b>                            | <b>40</b>          | <b>13,797</b> | <b>58</b>          | <b>267</b> | <b>19</b>            | <b>1,118</b> | <b>6</b>                | <b>8,866</b> | <b>123</b> | <b>24,294</b> |
| <i>Source: Bank Data</i>                |                    |               |                    |            |                      |              |                         |              |            |               |

### Community Development Services

Community development services decreased by 55.6 percent since the previous evaluation’s volume of 2,869 hours. The significant decline in community development services in 2020 and 2021 is attributable to pandemic stay-at-home mandates, which curtailed opportunities for community development services. To further illustrate the impact of the pandemic, at the prior exam in 2017 and 2018, Kitsap provided 1,076 and 721 service hours, respectively. Although the significant performance level reduction aligns with similarly situated institutions, the current level is lower than similar situated institutions that demonstrated excellent responsiveness. Executive officers, senior management, and employees continued to provide a substantial majority of community development services in the Seattle-Tacoma CSA assessment area. The following table includes 139 community development service hours provided to qualified organizations in the broader regional area.

| Community Development Services Institution Level |                    |                    |                      |                         |              |
|--|--------------------|--------------------|----------------------|-------------------------|--------------|
| Activity Year                                    | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals       |
|  | Hours              | #                  | #                    | #                       | #            |
| Partial 2019                                     | 84                 | 64                 | 5                    | -                       | <b>153</b>   |
| 2020   | 101                | 176                | 51                   | -                       | <b>328</b>   |
| 2021   | 120                | 175                | 24                   | -                       | <b>319</b>   |
| YTD 2022   | 120                | 291                | 62                   | -                       | <b>473</b>   |
| <b>Total</b>                                     | <b>425</b>         | <b>706</b>         | <b>142</b>           | <b>-</b>                | <b>1,273</b> |
| <i>Source: Bank Data</i>                         |                    |                    |                      |                         |              |

### DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

**SEATTLE-TACOMA CSA ASSESSMENT AREA – Full-Scope Review**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN SEATTLE-TACOMA  
CSA ASSESSMENT AREA**

Refer to the operations portion under the Description of Institution for a full discussion regarding operations and product offerings.

**Economic and Demographic Data**

The Seattle-Tacoma CSA assessment area consists of 10 low-income tracts, 50 moderate-income tracts, 114 middle-income tracts, 53 upper-income tracts, and 2 tracts with no income designation.

| Demographic Information of the Assessment Area  |           |            |                 |                              |              |            |
|---|-----------|------------|-----------------|------------------------------|--------------|------------|
| Assessment Area: Seattle-Tacoma CSA   |           |            |                 |                              |              |            |
| Demographic Characteristics   | #         | Low % of # | Moderate % of # | Middle % of #                | Upper % of # | NA* % of # |
| Geographies (Census Tracts)   | 229       | 4.4        | 21.8            | 49.8                         | 23.1         | 0.9        |
| Population by Geography   | 1,091,841 | 3.5        | 22.1            | 51.7                         | 22.5         | 0.1        |
| Housing Units by Geography  | 448,819   | 4.1        | 21.8            | 52.2                         | 21.9         | 0.0        |
| Owner-Occupied Units by Geography   | 255,377   | 1.2        | 15.8            | 55.3                         | 27.7         | 0.0        |
| Occupied Rental Units by Geography  | 151,514   | 8.6        | 31.2            | 47.0                         | 13.2         | 0.0        |
| Vacant Units by Geography   | 41,928    | 5.4        | 24.7            | 52.2                         | 17.6         | 0.1        |
| Businesses by Geography   | 91,860    | 4.7        | 18.0            | 49.7                         | 27.6         | 0.0        |
| Farms by Geography  | 2,299     | 2.0        | 15.4            | 55.7                         | 26.9         | 0.0        |
| Family Distribution by Income Level   | 271,982   | 20.0       | 18.1            | 21.6                         | 40.3         | 0.0        |
| Household Distribution by Income Level  | 406,891   | 22.3       | 16.7            | 19.9                         | 41.1         | 0.0        |
| Median Family Income MSA - 14740<br>Bremerton-Silverdale-Port Orchard, WA<br>MSA  |           | \$75,652   |                 | Median Housing Value         |              | \$240,976  |
| Median Family Income MSA - 45104<br>Tacoma-Lakewood, WA   |           | \$71,304   |                 | Median Gross Rent            |              | \$1,051    |
| Median Family Income Non-MSAs - WA  |           | \$58,240   |                 | Families Below Poverty Level |              | 8.5%       |
| <i>Source: 2015 ACS and 2021 D&amp;B Data<br/>Due to rounding, totals may not equal 100.0%<br/>(* The NA category consists of geographies that have not been assigned an income classification.</i> |           |            |                 |                              |              |            |

According to 2021 D&B data, service industries represented the largest portion of businesses at 39.3 percent; followed by non-classifiable establishments at 19.7 percent; retail trade at 10.7 percent; and construction at 8.4 percent. D&B data also indicates the majority of business are very small. By number, 65.0 percent of businesses employ four or fewer employees and 92.5 percent operate from a single location.

Bremerton-Silverdale-Port Orchard MSA

According to Moody’s Analytics, the Naval Base Kitsap anchors the local economy, but it will not be the growth source as it once was. Although the new defense budget allocates \$4 billion to revitalize the Puget Sound Naval Shipyard over the next decade, the revitalization will create temporary construction positions rather than permanent jobs. The economy will be among the weakest performers in Washington as the defense budget offers little in way of job additions. Lack of dynamic drivers in the area will leave the area behind the state average. Top five employers in the area are Naval Base Kitsap, St. Michael Medical Center, Olympic College, Port Madison Enterprises, and YMCA. Business operation cost is lower than the U.S. national cost, and housing affordability is lower than the U.S. national affordability.

Tacoma-Lakewood MD

According to Moody’s Analytics, the area’s economy is decelerating. The job addition pace is slowing as firms are facing worker shortages. The tighter labor market is creating robust pay raises, and fast-growing wages are attracting more potential workers to the labor force than nationally. House price appreciation has slowed as higher costs undermine affordability and erode demand. Top five employers in the area are Joint Base Lewis-McChord, Multicare Health System, Franciscan Health System, Tacoma Public Utilities, and Safeway Store. Business operation cost is lower than the U.S. national cost, and housing affordability is lower than the U.S. national affordability.

Shelton, WA Micropolitan Statistical Area

According to Washington Employment Security Department (ESD), nonfarm industry employment in Mason County has been consistent over the last several years, with most industries remaining steady. However, nonfarm employment total continue to trail. The largest industries in the Mason County economy during 2021 were government and trade, transportation, and utilities. The only two census tracts in Mason County within the assessment area are considered distressed due to high levels of unemployment for 2019 and 2020.

Unemployment rates varied among counties within the assessment area during the review period. The following table depicts the unemployment averages by county, state, and country by year.

| Area             | Unemployment Rates |      |      |
|------------------|--------------------|------|------|
|                  | 2019               | 2020 | 2021 |
|                  | %                  | %    | %    |
| Kitsap County    | 4.7                | 7.7  | 5.1  |
| Pierce County    | 5.2                | 9.5  | 6.1  |
| Mason County     | 6.4                | 9.8  | 7.0  |
| Washington State | 4.3                | 8.5  | 5.2  |
| National Average | 3.7                | 8.1  | 5.3  |

*Source: Bureau of Labor Statistics*

Competition

According to the June 30, 2022 FDIC Deposit Market Share Data, 28 financial institutions operate 196 full-service branches within the Seattle-Tacoma CSA assessment area. Of these, Kitsap ranked 8th, with a 5.3 percent deposit market share. The top five institutions consist of large, national and regional banks that account for 69.2 percent of the total market share.

There is a very high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2021, 598 lenders reported 96,071 residential mortgage loans originated or purchased. Kitsap ranked 81<sup>st</sup> out of this group of lenders, with a market share of 0.2 percent. Top lenders are non-depository mortgage lenders and credit unions.

### **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community needs. The information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners contacted a representative of a community action organization that represents and promotes local businesses in the Seattle-Tacoma CSA assessment area. The contact indicated that there is a need for more affordable housing and assistance in applying for small business loans within the assessment area.

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

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business loans represent a primary credit need for the assessment area. The significant percentage of businesses with GARs of \$1 million or less and the large percentage of businesses with four or fewer employees in the assessment area support this conclusion. In addition, as indicated by the community contact, the assessment area has significant affordable housing needs.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SEATTLE-TACOMA CSA ASSESSMENT AREA**

### **LENDING TEST**

The Lending Test performance in the Seattle-Tacoma CSA assessment area is reasonable. The reasonable geographic distribution and borrower profile performance support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable small business and home mortgage performance support this conclusion.

### ***Small Business Loans***

The bank's small business lending to low-income census tracts trailed business demographic data in 2019 and 2020. However, the bank's lending to low-income areas trended upward over the review period, and in 2021, the bank's lending in low-income areas was comparable with the percentage of businesses reported in those geographies.

The bank's small business lending to moderate-income census tracts also trended upward over the review period. While the bank's distribution of loans in moderate-income census tracts was slightly below demographic data, it was not to a significant degree. Therefore, the bank's geographic distribution of small business loans is reasonable.

| Geographic Distribution of Small Business Loans  |                 |     |       |          |       |
|--|-----------------|-----|-------|----------|-------|
| Assessment Area: Seattle-Tacoma CSA  |                 |     |       |          |       |
| Tract Income Level   | % of Businesses | #   | %     | \$(000s) | %     |
| <b>Low</b>   |                 |     |       |          |       |
| 2019   | 4.6             | 4   | 2.4   | 1,244    | 3.1   |
| 2020   | 4.7             | 20  | 2.8   | 2,727    | 3.3   |
| 2021   | 4.7             | 20  | 4.5   | 2,176    | 3.3   |
| <b>Moderate</b>  |                 |     |       |          |       |
| 2019   | 18.8            | 27  | 16.5  | 4,908    | 12.1  |
| 2020   | 18.0            | 116 | 16.5  | 13,084   | 15.9  |
| 2021   | 18.0            | 77  | 17.2  | 13,528   | 20.8  |
| <b>Middle</b>  |                 |     |       |          |       |
| 2019   | 50.0            | 91  | 55.5  | 24,105   | 59.6  |
| 2020   | 49.7            | 419 | 59.4  | 50,276   | 61.0  |
| 2021   | 49.7            | 268 | 60.0  | 38,171   | 58.6  |
| <b>Upper</b>   |                 |     |       |          |       |
| 2019   | 26.6            | 42  | 25.6  | 10,171   | 25.2  |
| 2020   | 27.5            | 150 | 21.3  | 16,398   | 19.9  |
| 2021   | 27.6            | 82  | 18.3  | 11,209   | 17.2  |
| <b>Not Available</b>   |                 |     |       |          |       |
| 2019   | 0.0             | 0   | 0.0   | 0        | 0.0   |
| 2020   | 0.0             | 0   | 0.0   | 0        | 0.0   |
| 2021   | 0.0             | 0   | 0.0   | 0        | 0.0   |
| <b>Totals</b>  |                 |     |       |          |       |
| 2019   | 100.0           | 164 | 100.0 | 40,428   | 100.0 |
| 2020   | 100.0           | 705 | 100.0 | 82,485   | 100.0 |
| 2021   | 100.0           | 447 | 100.0 | 65,084   | 100.0 |
| Source: 2019, 2020 & 2021 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0% |                 |     |       |          |       |

### Home Mortgage Loans

Home mortgage loans originated in low- and moderate-income tracts trailed demographics and aggregate during the review period. However, demographic and aggregate data for low-income census tracts indicate that there is little opportunity and demand for home mortgage credit in those areas. Additionally, a change in the bank's business strategy offers some performance context for the bank's lending performance. Kitsap partially exited the consumer real estate lending market in 2017 and re-entered in 2019. Kitsap's relatively new mortgage program had yet to season in comparison to peer lenders. Examiners determined that the Kitsap's geographic distribution of home mortgage loans is reasonable.

| Geographic Distribution of Home Mortgage Loans |                                   |                              |            |              |               |              |
|--|-----------------------------------|------------------------------|------------|--------------|---------------|--------------|
| Assessment Area: Seattle-Tacoma CSA            |                                   |                              |            |              |               |              |
| Tract Income Level                             | % of Owner-Occupied Housing Units | Aggregate Performance % of # | #          | %            | \$(000s)      | %            |
| Low  |                                   |                              |            |              |               |              |
| 2021   | 1.2                               | 1.1                          | 1          | 0.5          | 150           | 0.3          |
| Moderate                                       |                                   |                              |            |              |               |              |
| 2021   | 15.8                              | 16.5                         | 27         | 12.9         | 5,707         | 11.3         |
| Middle   |                                   |                              |            |              |               |              |
| 2021   | 55.3                              | 54.3                         | 117        | 55.7         | 26,264        | 51.9         |
| Upper  |                                   |                              |            |              |               |              |
| 2021   | 27.7                              | 28.1                         | 65         | 31.0         | 18,438        | 36.5         |
| Not Available                                  |                                   |                              |            |              |               |              |
| 2021   | 0.0                               | 0.0                          | 0          | 0.0          | 0             | 0.0          |
| <b>Totals</b>                                  |                                   |                              |            |              |               |              |
| <b>2021</b>                                    | <b>100.0</b>                      | <b>100.0</b>                 | <b>210</b> | <b>100.0</b> | <b>50,558</b> | <b>100.0</b> |

Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%

### Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes and individuals of different income levels. Reasonable small business and excellent home mortgage performance support this conclusion.

### *Small Business Loans*

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Seattle-Tacoma CSA assessment area. As shown in the following table, the lending to business with GARs of \$1 million or less significantly trailed demographic data. However, it is important to note, the small business loan data for 2020 and 2021 include PPP loans originated in response to the needs of businesses during the pandemic. Banks originated these loans under federal programs and were not required to collect the revenue information of borrowers; as such, a significant majority of the small business loans are categorized as Revenue Not Available. Considering only the small business loans with revenues collected, the distribution of small business loans to business with GARs of \$1 million or less equaled 57.3 percent in 2020, and 54.5 percent in 2021.

| Distribution of Small Business Loans by Gross Annual Revenue Category   |                 |     |       |          |       |
|---|-----------------|-----|-------|----------|-------|
| Assessment Area: Seattle-Tacoma CSA   |                 |     |       |          |       |
| Gross Revenue Level   | % of Businesses | #   | %     | \$(000s) | %     |
| <b>&lt;=\$1,000,000</b>   |                 |     |       |          |       |
| 2019  | 87.3            | 85  | 51.8  | 20,674   | 51.1  |
| 2020  | 90.1            | 59  | 8.4   | 12,506   | 15.2  |
| 2021  | 89.8            | 60  | 13.4  | 16,561   | 25.4  |
| <b>&gt;\$1,000,000</b>  |                 |     |       |          |       |
| 2019  | 3.9             | 79  | 48.2  | 19,754   | 48.9  |
| 2020  | 2.8             | 44  | 6.2   | 11,440   | 13.9  |
| 2021  | 2.8             | 50  | 11.2  | 17,972   | 27.6  |
| <b>Revenue Not Available</b>  |                 |     |       |          |       |
| 2019  | 8.8             | 0   | 0.0   | 0        | 0.0   |
| 2020  | 7.0             | 602 | 85.4  | 58,539   | 71.0  |
| 2021  | 7.3             | 337 | 75.4  | 30,551   | 46.9  |
| <b>Totals</b>   |                 |     |       |          |       |
| 2019  | 100.0           | 164 | 100.0 | 40,428   | 100.0 |
| 2020  | 100.0           | 705 | 100.0 | 82,485   | 100.0 |
| 2021  | 100.0           | 447 | 100.0 | 65,084   | 100.0 |
| Source: 2019, 2020 & 2021 D&B Data; Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0% |                 |     |       |          |       |

Examiners also evaluated Kitsap’s 2020 and 2021 PPP loans using loan size as a proxy. A majority of the 2020 and 2021 PPP loans, by number, had loan sizes of \$100,000 or less, indicating that the bank is helping to serve the needs of small businesses in the assessment area. Refer to the following Distribution of PPP Loans by Loan Size tables. Refer to the following two tables. Based on this additional analysis, Kitsap’s small business borrower profile performance is reasonable.

| Distribution of PPP Loans by Loan Size (2020) |     |       |          |       |
|---|-----|-------|----------|-------|
| Assessment Area: Seattle-Tacoma CSA           |     |       |          |       |
| Loan Size                                     | #   | %     | \$(000s) | %     |
| <\$100,000                                    | 445 | 73.9  | 16,520   | 28.2  |
| \$100,000 - \$249,999                         | 98  | 16.3  | 15,323   | 26.2  |
| \$250,000 - \$1,000,000                       | 59  | 9.8   | 26,696   | 45.6  |
| Total   | 602 | 100.0 | 58,539   | 100.0 |
| Source: 1/1/2020 - 12/31/2020 Bank Data       |     |       |          |       |

| Distribution of PPP Loans by Loan Size (2021) |     |       |          |       |
|---|-----|-------|----------|-------|
| Assessment Area: Seattle-Tacoma CSA           |     |       |          |       |
| Loan Size                                     | #   | %     | \$(000s) | %     |
| <\$100,000                                    | 247 | 73.3  | 8,269    | 27.1  |
| \$100,000 - \$249,999                         | 54  | 16.0  | 8,294    | 27.1  |
| \$250,000 - \$1,000,000                       | 36  | 9.8   | 13,988   | 45.8  |
| Total   | 337 | 100.0 | 30,551   | 100.0 |

Source: 1/1/2021 - 12/31/2021 Bank Data

### Home Mortgage Loans

The home mortgage distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels. Lending to low-income borrowers exceeded aggregate data and trailed demographics, while lending to moderate-income borrowers exceeded well above aggregate and demographics. Thus, the overall performance level is excellent. Refer to the following table.

| Distribution of Home Mortgage Loans by Borrower Income Level |               |                              |     |       |          |       |
|--|---------------|------------------------------|-----|-------|----------|-------|
| Assessment Area: Seattle-Tacoma CSA                          |               |                              |     |       |          |       |
| Borrower Income Level  | % of Families | Aggregate Performance % of # | #   | %     | \$(000s) | %     |
| Low  |               |                              |     |       |          |       |
| 2021   | 20.0          | 3.9                          | 23  | 11.0  | 3,198    | 6.3   |
| Moderate   |               |                              |     |       |          |       |
| 2021   | 18.1          | 15.4                         | 48  | 22.9  | 10,002   | 19.8  |
| Middle   |               |                              |     |       |          |       |
| 2021   | 21.6          | 25.3                         | 53  | 25.2  | 12,531   | 24.8  |
| Upper  |               |                              |     |       |          |       |
| 2021   | 40.3          | 35.2                         | 81  | 38.6  | 23,663   | 46.8  |
| Not Available  |               |                              |     |       |          |       |
| 2021   | 0.0           | 20.1                         | 5   | 2.4   | 1,165    | 2.3   |
| <b>Totals</b>  |               |                              |     |       |          |       |
| 2021   | 100.0         | 100.0                        | 210 | 100.0 | 50,559   | 100.0 |

Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%

### COMMUNITY DEVELOPMENT TEST

The overall community development performance in the Seattle-Tacoma CSA assessment area demonstrates adequate responsiveness to community development needs through community development loans, qualified investments, and community development services, considering the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

### Community Development Loans

The community development lending increased since the prior evaluation when there were 26 community development loans totaling approximately \$15.3 million. During the review period, the community development lending increased 15.4 percent by loan count and 2.4 percent by dollar volume. Kitsap originated a majority of the community development loans in Kitsap County with 28 community development loans totaling approximately \$17.0 million in Kitsap County, 1 community development loan for \$222,000 in Pierce County in 2020, and 1 community development loan for \$23,000 in Mason County in 2022.

In addition, 17 of 30 community development loans originated were PPP-related totaling approximately \$10.6 million. In 2020, Kitsap originated 13 PPP-related community development loans totaling approximately \$9.4 million; of which 12 PPP-related community development loans totaling approximately \$9.2 million, which benefitted Kitsap County and one \$222,000 PPP-related community development loan, which benefitted Pierce County. In 2021, Kitsap originated four PPP-related community development loans totaling approximately \$1.2 million, which benefitted Kitsap County.

| Community Development Lending Seattle-Tacoma CSA Assessment Area |                    |            |                    |               |                      |           |                         |           |           |               |
|--|--------------------|------------|--------------------|---------------|----------------------|-----------|-------------------------|-----------|-----------|---------------|
| Activity Year  | Affordable Housing |            | Community Services |               | Economic Development |           | Revitalize or Stabilize |           | Totals    |               |
|  | #                  | \$(000s)   | #                  | \$(000s)      | #                    | \$(000s)  | #                       | \$(000s)  | #         | \$(000s)      |
| Partial 2019   | -                  | -          | -                  | -             | -                    | -         | -                       | -         | -         | -             |
| 2020   | 1                  | 117        | 13                 | 10,830        | -                    | -         | 1                       | 92        | 15        | 11,039        |
| 2021   | -                  | -          | 7                  | 5,964         | 1                    | 50        | -                       | -         | 8         | 6,014         |
| YTD 2022   | -                  | -          | 6                  | 191           | 1                    | 3         | -                       | -         | 7         | 194           |
| <b>Total</b>   | <b>1</b>           | <b>117</b> | <b>26</b>          | <b>16,985</b> | <b>2</b>             | <b>53</b> | <b>1</b>                | <b>92</b> | <b>30</b> | <b>17,247</b> |
| <i>Source: Bank Data</i>   |                    |            |                    |               |                      |           |                         |           |           |               |

The following are notable examples of community development loans benefitting the assessment area over the evaluation period:

- In 2021, the bank originated a \$3.0 million line of credit to an organization that provides affordable medical services primarily to low- and moderate-income individuals.
- In 2022, the bank made four loans totaling \$165,000 to an organization that provides assistance to low- and moderate-income youths struggling with abuse, homelessness, depression, and addiction.

### Qualified Investments

Kitsap provides qualified investments and donations within the assessment area. The performance level significantly increased since the prior exam, when there were 4 investments totaling approximately \$1.3 million and 59 donations totaling approximately \$305,000. The total qualified investments increased by 14.0 percent by number and 523.0 percent.

| Qualified Investments<br>Seattle-Tacoma CSA Assessment Area |                    |              |                    |            |                      |           |                         |              |           |               |
|---|--------------------|--------------|--------------------|------------|----------------------|-----------|-------------------------|--------------|-----------|---------------|
| Activity Year   | Affordable Housing |              | Community Services |            | Economic Development |           | Revitalize or Stabilize |              | Totals    |               |
|   | #                  | \$(000s)     | #                  | \$(000s)   | #                    | \$(000s)  | #                       | \$(000s)     | #         | \$(000s)      |
| Prior Period  | 2                  | 382          | -                  | -          | -                    | -         | 2                       | 565          | 4         | 947           |
| Partial 2019  | -                  | -            | -                  | -          | -                    | -         | -                       | -            | -         | -             |
| 2020  | 1                  | 3,097        | -                  | -          | -                    | -         | -                       | -            | 1         | 3,097         |
| 2021  | -                  | -            | -                  | -          | -                    | -         | -                       | -            | -         | -             |
| YTD 2022  | 1                  | 2,977        | -                  | -          | -                    | -         | 1                       | 651          | 2         | 3,628         |
| <b>Subtotal</b>   | <b>4</b>           | <b>6,456</b> | <b>-</b>           | <b>-</b>   | <b>-</b>             | <b>-</b>  | <b>3</b>                | <b>1,216</b> | <b>7</b>  | <b>7,672</b>  |
| Qualified Grants & Donations                                | 16                 | 2,076        | 39                 | 215        | 10                   | 74        | -                       | -            | 65        | 2,365         |
| <b>Total</b>  | <b>20</b>          | <b>8,532</b> | <b>39</b>          | <b>215</b> | <b>10</b>            | <b>74</b> | <b>3</b>                | <b>1,216</b> | <b>72</b> | <b>10,037</b> |
| <i>Source: Bank Data</i>                                    |                    |              |                    |            |                      |           |                         |              |           |               |

Below are notable examples of qualified investments and grants and donations.

- In 2020, Kitsap invested in a CRA bond investment totaling \$3.1 million to construct an apartment complex providing housing for low-income seniors in Kitsap County.
- In 2021, Kitsap awarded a \$1.0 million grant to a qualified organization providing mental health housing for the homeless and low-income residents in Bremerton, Kitsap County.
- In 2022, Kitsap invested in a North Mason School District bond totaling \$650,882 where 58.0 percent of students are low-income.
- In 2022, Kitsap awarded a \$1.0 million grant for an affordable housing project housing Port Gamble S'Kallam tribal members.

### Community Development Services

The performance level of community development service decreased 61.5 percent by hours and 16.0 percent by organizations compared to the previous evaluation, when manager and staff provided 2,590 hours to 25 qualified organizations. The significant reduction in performance level is due to the pandemic when opportunities were limited. At the prior evaluation, in 2017 and 2018, Kitsap provided 509 and 929 services hours, respectively. However, as stay-at-home mandates lifted within the assessment area, the service level increased in 2022 as depicted in the following table.

| Community Development Services Seattle-Tacoma CSA Assessment Area |                    |                    |                      |                         |            |
|---|--------------------|--------------------|----------------------|-------------------------|------------|
| Activity Year   | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals     |
|   | Hours              | #                  | #                    | #                       | #          |
| Partial 2019  | 73                 | 45                 | 5                    | -                       | <b>123</b> |
| 2020  | 101                | 96                 | 26                   | -                       | <b>223</b> |
| 2021  | 120                | 81                 | 24                   | -                       | <b>225</b> |
| YTD 2022  | 75                 | 291                | 60                   | -                       | <b>426</b> |
| <b>Total</b>  | <b>369</b>         | <b>513</b>         | <b>115</b>           | -                       | <b>997</b> |
| <i>Source: Bank Data</i>  |                    |                    |                      |                         |            |

The following are notable examples of community development services provided to organizations benefitting the assessment area during the evaluation period:

- From 2019 to 2021, a bank officer served on the Board of an organization that supports affordable housing for low- and moderate-income individuals. The officer provided 141 qualified community development service hours.
- From 2020 to 2022, a bank officer provided 55 hours of qualified community development service hours to an organization that works to address food insecurity in the assessment area.

### WA NON-MSA ASSESSMENT AREA – Full-Scope Review

#### DESCRIPTION OF INSTITUTION’S OPERATIONS IN WA NON-MSA ASSESSMENT AREA

Refer to the operations portion under the Description of Institution for a full discussion regarding operations and product offerings.

#### Economic and Demographic Data

The WA Non-MSA assessment area consists of 0 low-income tract, 1 moderate-income tract, 18 middle-income tracts, and 3 upper-income tracts.

| Demographic Information of the Assessment Area   |        |            |                 |                              |              |            |
|--|--------|------------|-----------------|------------------------------|--------------|------------|
| Assessment Area: WA Non-MSA  |        |            |                 |                              |              |            |
| Demographic Characteristics  | #      | Low % of # | Moderate % of # | Middle % of #                | Upper % of # | NA* % of # |
| Geographies (Census Tracts)  | 22     | 0.0        | 4.5             | 81.8                         | 13.6         | 0.0        |
| Population by Geography  | 87,971 | 0.0        | 4.1             | 76.9                         | 19.0         | 0.0        |
| Housing Units by Geography   | 45,718 | 0.0        | 3.9             | 75.3                         | 20.8         | 0.0        |
| Owner-Occupied Units by Geography  | 27,853 | 0.0        | 2.8             | 75.1                         | 22.1         | 0.0        |
| Occupied Rental Units by Geography   | 11,158 | 0.0        | 6.8             | 76.8                         | 16.4         | 0.0        |
| Vacant Units by Geography  | 6,707  | 0.0        | 3.5             | 73.7                         | 22.8         | 0.0        |
| Businesses by Geography  | 9,529  | 0.0        | 7.4             | 75.4                         | 17.2         | 0.0        |
| Farms by Geography   | 441    | 0.0        | 2.5             | 76.4                         | 21.1         | 0.0        |
| Family Distribution by Income Level  | 23,054 | 14.4       | 18.3            | 23.4                         | 43.8         | 0.0        |
| Household Distribution by Income Level   | 39,011 | 22.2       | 16.5            | 18.0                         | 43.2         | 0.0        |
| Median Family Income Non-MSAs - WA   |        | \$58,240   |                 | Median Housing Value         |              | \$251,934  |
|  |        |            |                 | Median Gross Rent            |              | \$857      |
|  |        |            |                 | Families Below Poverty Level |              | 7.0%       |
| <i>Source: 2015 ACS and 2021 D&amp;B Data</i><br><i>Due to rounding, totals may not equal 100.0%</i><br><i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> |        |            |                 |                              |              |            |

According to 2021 D&B data, service industries represented the largest portion of businesses at 40.3 percent; followed by non-classifiable establishments at 16.4 percent; retail trade at 11.8 percent; and construction at 8.4 percent. D&B data also indicates the majority of business are very small. By number, 68.2 percent of businesses employ four or fewer employees and 93.2 percent operate from a single location.

### Clallam County

According to ESD, the economy has experienced slow but steady growth. The economic growth has been shaped by a vibrant port district in the county's major coast city of Port Angeles. The city Forks continues to be a tourist attraction after the Twilight movies put it on the map. In 2020, the pandemic hit and the economy slipped into reverse as the Canadian border closure through 2021 significantly impacted the economy negatively. However, the local economy continues to improve as border restrictions eased in April 2022. The county houses two prisons, a hospital and school district, which are the top employers.

### Jefferson County

According to ESD, the city of Port Townsend is the economic center of the county providing new shops, new investments, and tourism. About 60.0 percent of the county comprises the Olympic National Park and Olympic National Forest. The county is still in the recovery stage battling back from the pandemic.

There were five distressed census tracts Jefferson County due to high unemployment in 2020. Similarly, most of the census tracts in Clallam County were distressed due to high unemployment in 2019 and 2020. The unemployment averages in the assessment area during the review period were consistently higher than of the state and national averages as depicted in the following table, which reflects the area’s distressed condition.

| Area             | Unemployment Rates |      |      |
|------------------|--------------------|------|------|
|                  | 2019               | 2020 | 2021 |
|                  | %                  | %    | %    |
| Clallam County   | 6.7                | 10.2 | 6.5  |
| Jefferson County | 5.8                | 9.5  | 6.2  |
| Washington State | 4.3                | 8.5  | 5.2  |
| National Average | 3.7                | 8.1  | 5.3  |

*Source: Bureau of Labor Statistics*

**Competition**

According to the June 30, 2022 FDIC Deposit Market Share Data, 10 financial institutions operate 34 full-service branches within the WA Non-MSA assessment area. Of these, Kitsap ranked 5<sup>th</sup>, with an 8.1 percent deposit market share. The top four institutions consist of large banks that account for 70.6 percent of the total market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2021, 292 lenders reported 5,887 residential mortgage loans originated or purchased. Kitsap ranked 36<sup>th</sup> out of this group of lenders, with a market share of 0.5 percent. Top three lenders are non-depository mortgage lenders followed by First Fed Bank and Sound Community Bank. Top five lenders have a combined market share of 33.0 percent.

**Community Contacts**

Examiners contacted an economic development organization that provides consulting and technical assistance to businesses in the Washington Non-MSA assessment area. The contact indicated that economic conditions deteriorated during the pandemic, primarily due to many small business closures for lack of enough employees to substantiate payroll. When alternative funds were available, many businesses had already closed. The contact also stated that the area is rural with a distinct east and west side with a mountain separating the two sides and the population consists of either affluent older individuals or those that do not have adequate finances. In addition, the local business community contains many unbanked or under-banked businesses, and financial education for small businesses and the population as a whole is lacking. Many small businesses have been in place for several years; however, business owners do not have adequate operating strategies or financial expertise and may be hesitant to ask for assistance.

The contact identified financial literacy as a community development need. Furthermore, the contact stated that financial institutions could fund financial education, provide support to small business, and assist economic development organization with grant writing. Overall, the contact indicated there are opportunities for financial institutions to be more responsive to credit and community development needs.

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

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business loans and financial literacy represent a primary credit need and community development need for the assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN WA NON-MSA ASSESSMENT AREA**

### **LENDING TEST**

The Lending Test performance in the WA Non-MSA assessment area is reasonable. This conclusion is supported by poor geographic distribution and reasonable borrower profile performance.

### **Geographic Distribution**

The geographic distribution of loans reflects poor dispersion throughout the assessment area. The poor small business and reasonable home mortgage performance support this conclusion

#### *Small Business Loans*

The assessment area contains no low-income census tracts, and therefore this analysis focuses on the bank's lending to businesses in moderate-income census tracts. The bank made no small business loans to moderate-income census tracts in 2019, as Kitsap did not have designated commercial lenders in the assessment area. Examiners noted a slight positive trend in 2021; however, the overall geographic distribution reflects poor dispersion during the review period. Refer to the following table.

| Geographic Distribution of Small Business Loans   |             |                 |            |              |               |              |
|---|-------------|-----------------|------------|--------------|---------------|--------------|
| Assessment Area: WA Non-MSA   |             |                 |            |              |               |              |
| Tract Income Level  |             | % of Businesses | #          | %            | \$(000s)      | %            |
| Low   |             |                 |            |              |               |              |
|   | 2019        | 0.0             | 0          | 0.0          | 0             | 0.0          |
|   | 2020        | 0.0             | 0          | 0.0          | 0             | 0.0          |
|   | 2021        | 0.0             | 0          | 0.0          | 0             | 0.0          |
| Moderate  |             |                 |            |              |               |              |
|   | 2019        | 7.8             | 0          | 0.0          | 0             | 0.0          |
|   | 2020        | 7.5             | 4          | 2.2          | 339           | 2.0          |
|   | 2021        | 7.4             | 4          | 3.5          | 547           | 5.5          |
| Middle  |             |                 |            |              |               |              |
|   | 2019        | 75.5            | 28         | 77.8         | 5,560         | 70.9         |
|   | 2020        | 75.4            | 158        | 86.3         | 14,426        | 86.2         |
|   | 2021        | 75.4            | 96         | 83.5         | 7,909         | 79.8         |
| Upper   |             |                 |            |              |               |              |
|   | 2019        | 16.7            | 8          | 22.2         | 2,277         | 29.1         |
|   | 2020        | 17.1            | 21         | 11.5         | 1,980         | 11.8         |
|   | 2021        | 17.2            | 15         | 13.0         | 1,454         | 14.7         |
| Not Available   |             |                 |            |              |               |              |
|   | 2019        | 0.0             | 0          | 0.0          | 0             | 0.0          |
|   | 2020        | 0.0             | 0          | 0.0          | 0             | 0.0          |
|   | 2021        | 0.0             | 0          | 0.0          | 0             | 0.0          |
| <b>Totals</b>   |             |                 |            |              |               |              |
|   | <b>2019</b> | <b>100.0</b>    | <b>36</b>  | <b>100.0</b> | <b>7,837</b>  | <b>100.0</b> |
|   | <b>2020</b> | <b>100.0</b>    | <b>183</b> | <b>100.0</b> | <b>16,745</b> | <b>100.0</b> |
|   | <b>2021</b> | <b>100.0</b>    | <b>115</b> | <b>100.0</b> | <b>9,910</b>  | <b>100.0</b> |
| Source: 2019, 2020 & 2021 D&B Data; Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0% |             |                 |            |              |               |              |

### Home Mortgage Loans

In 2020, Kitsap originated three home mortgage loans in moderate-income geographies. This lending level exceeded aggregate by 3.4 percentage points and demographics by 3.1 percentage points. Kitsap made no home mortgage loans in moderate-income tracts in 2019 and 2021. However, the bank's primary focus is commercial lending, and in 2020 and 2021 Kitsap shifted its lending focus to PPP loans. Additionally, as mentioned earlier, Kitsap had just reentered the consumer residential market with a new product in 2019, which had yet to season in comparison to peer lenders. Furthermore, lending opportunities are limited as shown by the percentage of owner-occupied housing units and aggregate data. Overall, examiners consider the bank's geographic distribution of home mortgage loans in moderate-income census tracts to be reasonable. Refer to the following table.

| Geographic Distribution of Home Mortgage Loans |                                   |                              |           |              |              |              |
|--|-----------------------------------|------------------------------|-----------|--------------|--------------|--------------|
| Assessment Area: WA Non-MSA                    |                                   |                              |           |              |              |              |
| Tract Income Level                             | % of Owner-Occupied Housing Units | Aggregate Performance % of # | #         | %            | \$(000s)     | %            |
| Low  |                                   |                              |           |              |              |              |
| 2021   | 0.0                               | 0.0                          | 0         | 0.0          | 0            | 0.0          |
| Moderate                                       |                                   |                              |           |              |              |              |
| 2021   | 2.8                               | 2.7                          | 0         | 0.0          | 0            | 0.0          |
| Middle   |                                   |                              |           |              |              |              |
| 2021   | 75.1                              | 72.3                         | 18        | 58.1         | 3,992        | 61.7         |
| Upper  |                                   |                              |           |              |              |              |
| 2021   | 22.1                              | 25.0                         | 13        | 41.9         | 2,478        | 38.3         |
| Not Available                                  |                                   |                              |           |              |              |              |
| 2021   | 0.0                               | 0.0                          | 0         | 0.0          | 0            | 0.0          |
| <b>Totals</b>                                  |                                   |                              |           |              |              |              |
| <b>2021</b>                                    | <b>100.0</b>                      | <b>100.0</b>                 | <b>31</b> | <b>100.0</b> | <b>6,470</b> | <b>100.0</b> |

Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes and individuals of different income levels. Reasonable small business and excellent home mortgage performance support this conclusion.

#### *Small Business Loans*

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the WA Non-MSA assessment area. As shown in the following table, the lending to business with GARs of \$1 million or less significantly trailed demographic data. However, it is important to note that the small business loan data for 2020 and 2021 include PPP loans originated in response to the needs of businesses during the pandemic. A significant majority of the small business loans in those years are categorized as Revenue Not Available. In 2020 and 2021, excluding the loans in the Revenue Not Available category, the bank originated 59.4 percent, and 78.9 percent, respectively of small business loans to businesses with GARs of \$1 million or less. Refer to the following table.

| Distribution of Small Business Loans by Gross Annual Revenue Category   |                 |     |       |          |       |
|---|-----------------|-----|-------|----------|-------|
| Assessment Area: WA Non-MSA   |                 |     |       |          |       |
| Gross Revenue Level   | % of Businesses | #   | %     | \$(000s) | %     |
| <b>&lt;=\$1,000,000</b>   |                 |     |       |          |       |
| 2019  | 89.4            | 21  | 58.3  | 3,995    | 51.0  |
| 2020  | 91.0            | 19  | 10.4  | 2,829    | 16.9  |
| 2021  | 91.0            | 15  | 13.0  | 2,059    | 20.8  |
| <b>&gt;\$1,000,000</b>  |                 |     |       |          |       |
| 2019  | 3.1             | 15  | 41.7  | 3,842    | 49.0  |
| 2020  | 2.6             | 13  | 7.1   | 1,737    | 10.4  |
| 2021  | 2.5             | 4   | 3.5   | 940      | 9.5   |
| <b>Revenue Not Available</b>  |                 |     |       |          |       |
| 2019  | 7.5             | 0   | 0.0   | 0        | 0.0   |
| 2020  | 6.5             | 151 | 82.5  | 12,179   | 72.7  |
| 2021  | 6.5             | 96  | 83.5  | 6,911    | 69.7  |
| <b>Totals</b>   |                 |     |       |          |       |
| 2019  | 100.0           | 36  | 100.0 | 7,837    | 100.0 |
| 2020  | 100.0           | 183 | 100.0 | 16,745   | 100.0 |
| 2021  | 100.0           | 115 | 100.0 | 9,910    | 100.0 |
| Source: 2019, 2020 & 2021 D&B Data; Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0% |                 |     |       |          |       |

Examiners also evaluated PPP loans using loan size as a proxy for those small business loans with revenue not available. As depicted in the following two tables, Kitsap originated a majority of PPP loans by number with loan sizes of \$100,000 or less, indicating that the bank is helping to meet the needs of small businesses in the assessment area. Overall, Kitsap's borrower profile performance is reasonable. Refer to the following two tables.

| Distribution of PPP Loans by Loan Size (2020) |     |       |          |       |
|---|-----|-------|----------|-------|
| Assessment Area: WA Non-MSA                   |     |       |          |       |
| Loan Size                                     | #   | %     | \$(000s) | %     |
| <\$100,000                                    | 118 | 78.1  | 4,503    | 37.0  |
| \$100,000 - \$249,999                         | 21  | 13.9  | 3,194    | 26.2  |
| \$250,000 - \$1,000,000                       | 12  | 9.8   | 4,482    | 36.8  |
| Total   | 151 | 100.0 | 12,179   | 100.0 |
| Source: 1/1/2020 - 12/31/2020 Bank Data       |     |       |          |       |

| Distribution of PPP Loans by Loan Size (2021) |    |       |          |       |
|---|----|-------|----------|-------|
| Assessment Area: WA Non-MSA                   |    |       |          |       |
| Loan Size                                     | #  | %     | \$(000s) | %     |
| <\$100,000                                    | 74 | 77.1  | 2,098    | 30.4  |
| \$100,000 - \$249,999                         | 14 | 14.6  | 2,127    | 30.8  |
| \$250,000 - \$1,000,000                       | 8  | 8.3   | 2,686    | 38.9  |
| Total   | 96 | 100.0 | 6,911    | 100.0 |

Source: 1/1/2021 - 12/31/2021 Bank Data

### Home Mortgage Loans

The home mortgage distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels. Lending to low-income borrowers exceeded aggregate data and trailed demographics, while lending to moderate-income borrowers exceeded well above aggregate and demographics. The overall performance level is excellent.

| Distribution of Home Mortgage Loans by Borrower Income Level |               |                              |    |       |          |       |
|--|---------------|------------------------------|----|-------|----------|-------|
| Assessment Area: WA Non-MSA                                  |               |                              |    |       |          |       |
| Borrower Income Level  | % of Families | Aggregate Performance % of # | #  | %     | \$(000s) | %     |
| Low  |               |                              |    |       |          |       |
| 2021   | 14.4          | 3.9                          | 2  | 6.5   | 205      | 3.2   |
| Moderate   |               |                              |    |       |          |       |
| 2021   | 18.3          | 12.3                         | 7  | 22.6  | 1,063    | 16.4  |
| Middle   |               |                              |    |       |          |       |
| 2021   | 23.4          | 22.1                         | 9  | 29.0  | 2,324    | 35.9  |
| Upper  |               |                              |    |       |          |       |
| 2021   | 43.8          | 47.2                         | 12 | 38.7  | 2,618    | 40.5  |
| Not Available  |               |                              |    |       |          |       |
| 2021   | 0.0           | 14.5                         | 1  | 3.2   | 260      | 4.0   |
| <b>Totals</b>  |               |                              |    |       |          |       |
| 2021   | 100.0         | 100.0                        | 31 | 100.0 | 6,470    | 100.0 |

Source: 2015 ACS; Bank Data, 2019, 2020 & 2021 HMDA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%

### COMMUNITY DEVELOPMENT TEST

The overall community development performance in the WA Non-MSA demonstrates adequate responsiveness to community development needs through community development loans, qualified investments, and community development services.

### Community Development Loans

The community development lending decreased significantly compared to the prior evaluation when Kitsap reported 12 community development loans totaling approximately \$9.4 million. During the review period, the community development lending decreased 41.7 percent by loan count and 63.3

percent by dollar volume. Kitsap originated four community development loans totaling \$1.3 million in Jefferson County and three community development loans totaling \$2.1 million in Clallam County. Nonetheless, this performance level demonstrates adequate responsiveness as the institution’s community development loans were responsive to the community development needs within the assessment area. In response to the pandemic, Kitsap also originated two PPP-related community development loans totaling a\$874,000 in 2020: one PPP-related community development loan of \$72,000 benefitted Clallam County and the other PPP-related community development loan of \$802,000 benefitted Jefferson County.

| Community Development Lending WA<br>Non-MSA Assessment Area |                    |          |                    |          |                      |          |                         |          |        |          |
|---|--------------------|----------|--------------------|----------|----------------------|----------|-------------------------|----------|--------|----------|
| Activity Year   | Affordable Housing |          | Community Services |          | Economic Development |          | Revitalize or Stabilize |          | Totals |          |
|   | #                  | \$(000s) | #                  | \$(000s) | #                    | \$(000s) | #                       | \$(000s) | #      | \$(000s) |
| Partial 2019  | -                  | -        | -                  | -        | -                    | -        | -                       | -        | -      | -        |
| 2020  | -                  | -        | 1                  | 72       |                      |          | 1                       | 802      | 2      | 874      |
| 2021  | -                  | -        | 1                  | 1,020    | -                    | -        | 1                       | 1,025    | 2      | 2,045    |
| YTD 2022  | -                  | -        | 3                  | 530      | -                    | -        | -                       | -        | 3      | 530      |
| <b>Total</b>  | -                  | -        | 5                  | 1,622    | -                    | -        | 2                       | 1,827    | 7      | 3,449    |
| <i>Source: Bank Data</i>                                    |                    |          |                    |          |                      |          |                         |          |        |          |

Below are examples of notable community development loans made during the review period.

- In 2020, Kitsap made a \$802,000 loan to a qualified organization located in a moderate-income tract that revitalized a distressed area with high unemployment in Jefferson County.
- In 2020, Kitsap made a \$82,000 loan to a qualified organization that serves low-income seniors in Clallam County.
- In 2021, Kitsap made a \$1.0 million SBA 504 loan to an organization that will help create jobs in a distressed middle-income tract in Clallam County.

**Qualified Investments**

Kitsap provides qualified investments and donations within the assessment area. The performance level significantly increased since the prior exam, when there were 2 investments totaling approximately \$850,483 and 21 donations totaling approximately \$36,000. The total qualified investments increased 78.3 percent by number and 1,018.3 percent by amount. This performance level demonstrates adequate responsiveness to the assessment area.

| Qualified Investments<br>WA Non-MSA Assessment Area |                    |              |                    |           |                      |           |                         |              |           |              |
|---|--------------------|--------------|--------------------|-----------|----------------------|-----------|-------------------------|--------------|-----------|--------------|
| Activity Year                                       | Affordable Housing |              | Community Services |           | Economic Development |           | Revitalize or Stabilize |              | Totals    |              |
|   | #                  | \$(000s)     | #                  | \$(000s)  | #                    | \$(000s)  | #                       | \$(000s)     | #         | \$(000s)     |
| Prior Period  | 3                  | 1,678        | -                  | -         | -                    | -         | 1                       | 75           | 4         | 1,753        |
| Partial 2019  | -                  | -            | -                  | -         | -                    | -         | 1                       | 7,565        | 1         | 7,565        |
| 2020  | -                  | -            | -                  | -         | -                    | -         | -                       | -            | -         | -            |
| 2021  | -                  | -            | -                  | -         | -                    | -         | -                       | -            | -         | -            |
| YTD 2022  | -                  | -            | -                  | -         | -                    | -         | -                       | -            | -         | -            |
| <b>Subtotal</b>                                     | <b>3</b>           | <b>1,678</b> | <b>-</b>           | <b>-</b>  | <b>-</b>             | <b>-</b>  | <b>2</b>                | <b>7,640</b> | <b>5</b>  | <b>9,318</b> |
| Qualified Grants & Donations                        | 9                  | 529          | 19                 | 52        | 7                    | 34        | 1                       | 10           | 36        | 625          |
| <b>Total</b>  | <b>12</b>          | <b>2,207</b> | <b>19</b>          | <b>52</b> | <b>7</b>             | <b>34</b> | <b>3</b>                | <b>7,650</b> | <b>41</b> | <b>9,943</b> |
| <i>Source: Bank Data</i>                            |                    |              |                    |           |                      |           |                         |              |           |              |

Below is an example of a notable qualified investment made during the review period.

- In 2019, Kitsap invested in a \$7.5 million community pool project to revitalize a distressed area with high unemployment in Clallam County.

### Community Development Services

The performance level of community development services decreased 16.5 percent by hours and 40.0 percent by organizations compared to the prior evaluation, when manager and staff provided 164 hours to five qualified organizations. The moderate reduction in service hours provided to three organizations is due to the pandemic when opportunities are limited.

| Community Development Services WA<br>Non-MSA Assessment Area |                    |                    |                      |                         |            |
|--|--------------------|--------------------|----------------------|-------------------------|------------|
| Activity Year  | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals     |
|  | Hours              | #                  | #                    | #                       | #          |
| Partial 2019   | -                  | 4                  | -                    | -                       | 4          |
| 2020   | -                  | 50                 | -                    | -                       | 50         |
| 2021   | -                  | 36                 | -                    | -                       | 36         |
| YTD 2022   | 45                 | -                  | 2                    | -                       | 47         |
| <b>Total</b>   | <b>45</b>          | <b>90</b>          | <b>2</b>             | <b>-</b>                | <b>137</b> |
| <i>Source: Bank Data</i>                                     |                    |                    |                      |                         |            |

The following is a notable example of community development services provided during the review period.

- A Kitsap employee served as a Board and Committee member to a qualified non-profit organization that provide services to children in a moderate-income tract.

## APPENDICES

### INTERMEDIATE 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).

#### Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

**Community Development Loan:** A loan that:

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

**Community Development Service:** A service that:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Locations and Hours

| TYPE        | LOCATION                          | ADDRESS                        | PROPCITY          | PROP STATE | PROP ZIP | HOURS           | STATE ID | COUNTY ID | MSA   | CENSUS TRACT | COUNTY    | TRACT INCOME | DISTRESSED OR UNDERSERVED |
|-------------|-----------------------------------|--------------------------------|-------------------|------------|----------|-----------------|----------|-----------|-------|--------------|-----------|--------------|---------------------------|
| ITM/ATM     | Allyn Drive up ITM                | 18343 State Highway 3          | Allyn             | WA         | 98524    | M-F 9:00 - 7:00 | 53       | 45        | NA    | 9604.03      | Mason     | Middle       | Yes                       |
| BR - Branch | Bainbridge Island                 | 10140 High School Rd NE        | Bainbridge Island | WA         | 98110    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0909.02      | Kitsap    | Upper        | No                        |
| BR - Branch | Belfair                           | 24180 NE State Highway 3       | Belfair           | WA         | 98528    | M-F 9:00 - 5:00 | 53       | 45        | NA    | 9604.01      | Mason     | Middle       | Yes                       |
| BR - Branch | Bremerton                         | 1000 6th St                    | Bremerton         | WA         | 98337    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0805.00      | Kitsap    | Moderate     | No                        |
| BR - Branch | East Bremerton                    | 3425 Wheaton Way               | Bremerton         | WA         | 98310    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0801.02      | Kitsap    | Moderate     | No                        |
| ITM/ATM     | Fife ITM                          | 5209 Pacific Hwy E             | Fife              | WA         | 98424    | M-F 9:00 - 7:00 | 53       | 53        | 45104 | 9400.02      | Pierce    | Middle       | No                        |
| BR - Branch | Gig Harbor                        | 4714 Point Fosdick Dr NW       | Gig Harbor        | WA         | 98335    | M-F 9:00 - 5:00 | 53       | 53        | 45104 | 0724.08      | Pierce    | Upper        | No                        |
| BR - Branch | Kingston                          | 8190 NE State Highway 104      | Kingston          | WA         | 98346    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0901.02      | Kitsap    | Middle       | No                        |
| BR - Branch | Port Angeles                      | 716 E Front St                 | Port Angeles      | WA         | 98362    | M-F 9:00 - 5:00 | 53       | 9         | NA    | 0010.00      | Clallam   | Middle       | Yes                       |
| BR - Branch | Port Hadlock                      | 69 Oak Bay Road                | Port Hadlock      | WA         | 98339    | M-F 9:00 - 5:00 | 53       | 31        | NA    | 9504.00      | Jefferson | Middle       | Yes                       |
| ITM/ATM     | Port Ludlow ITM                   | 74 Breaker Ln                  | Port Ludlow       | WA         | 98365    | M-F 9:00 - 7:00 | 53       | 31        | NA    | 9503.01      | Jefferson | Upper        | No                        |
| BR - Branch | Port Orchard - Bethel & Lund      | 3324 Bethel Rd SE              | Port Orchard      | WA         | 98366    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0923.00      | Kitsap    | Moderate     | No                        |
| BR - Branch | Port Orchard - Main Branch        | 619 Bay St                     | Port Orchard      | WA         | 98366    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0922.00      | Kitsap    | Moderate     | No                        |
| ITM/ATM     | Port Orchard - ITM                | 625 Bay St                     | Port Orchard      | WA         | 98366    | M-F 9:00 - 7:00 | 53       | 35        | 14740 | 0922.00      | Kitsap    | Moderate     | No                        |
| BR - Branch | Port Orchard - South Park Village | 1700 Village Lane SE           | Port Orchard      | WA         | 98366    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0924.00      | Kitsap    | Middle       | No                        |
| BR - Branch | Port Townsend                     | 2313 East Sims Way             | Port Townsend     | WA         | 98368    | M-F 9:00 - 5:00 | 53       | 31        | NA    | 9506.03      | Jefferson | Moderate     | No                        |
| BR - Branch | Poulsbo                           | 19725 7th Avenue NE            | Poulsbo           | WA         | 98370    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0905.01      | Kitsap    | Moderate     | No                        |
| ITM/ATM     | Poulsbo Kiosk                     | 18882 Front Street NE          | Poulsbo           | WA         | 98370    | M-F 9:00 - 7:00 | 53       | 35        | 14740 | 0905.01      | Kitsap    | Moderate     | No                        |
| BR - Branch | Sequim                            | 1320 W Washington ST           | Sequim            | WA         | 98382    | M-F 9:00 - 5:00 | 53       | 9         | NA    | 0020.01      | Clallam   | Middle       | Yes                       |
| BR - Branch | Silverdale                        | 10488 Silverdale Way NW        | Silverdale        | WA         | 98383    | M-F 9:00 - 5:00 | 53       | 35        | 14740 | 0912.01      | Kitsap    | Middle       | No                        |
| BR - Branch | Tacoma                            | 1498 Pacific Avenue, Suite 100 | Tacoma            | WA         | 98402    | M-F 9:00 - 5:00 | 53       | 53        | 45104 | 0616.01      | Pierce    | Moderate     | No                        |
| PO - LPO    | Bellevue Commercial Loan Center   | 11711 SE 8th St #110           | Bellevue          | WA         | 98005    | M-F 9:00 - 5:00 | 53       | 33        | 42644 | 0238.01      | King      | Middle       | No                        |

3 YEAR BRANCH OPEN/CLOSE REPORT  
As of 3/31/2025

| Branch ID | Name          | Address   | Census Tract | Income Level | Branch Type      | Date Opened | Date Closed | Status |
|-----------|---------------|---|--------------|--------------|------------------|-------------|-------------|--------|
| 04        | Silverdale    | 10488 Silverdale Way NW<br>Silverdale, WA 98383 | 0912.01      | Middle       | WU ITM           | 4/14/2023   | 4/30/2024   | CLOSED |
| 14        | Poulsbo       | 19725 7th Ave NE<br>Poulsbo, WA 98370           | 0905.01      | Moderate     | DU ITM           | 9/7/2022    | -           | OPEN   |
| 31        | Sequim        | 1320 W Washington St<br>Sequim, WA 98382        | 0020.00      | Middle       | WU ITM           | 5/6/2022    | 3/28/2023   | CLOSED |
| 33        | Tacoma        | 1498 Pacific Ave, Suite 100<br>Tacoma WA 98402  | 0616.01      | Moderate     | BRANCH<br>2 ITMS | 12/4/2024   | -           | OPEN   |
| ITM       | Fife          | 5209 Pacific Hwy E<br>Fife, WA 98424            | 9400.02      | Middle       | DU ITM           | 4/26/2022   |             | OPEN   |
| ITM       | Poulsbo Kiosk | 18882 Front Street NE<br>Poulsbo WA 98370       | 0905.01      | Moderate     | WU ITM           | 2/18/2025   | -           | OPEN   |
| ATM       | R & H Market  | 3710 Kitsap Way<br>Bremerton, WA 98310          | 0807.00      | Middle       | ATM              | 4/18/1986   | 5/15/2023   | CLOSED |

WU = Walk up  
DU = Drive up

Rev. 03/25

## LIST OF SERVICES

*I. The following deposit services are available to ALL Kitsap Bank branches:*

|                                      |   |
|--------------------------------------|---|
| Business and Consumer Checking       | Visa Debit Card   |
| Business and Consumer Savings        | Cashier's Checks  |
| Time Certificates of Deposit         | Consumer and Business Online Banking and Bill Payment Services  |
| IRA's                                | Mobile Banking / Check Deposits   |
| Health Savings Accounts              | Remote Deposit Capture  |
| IOLTA / IRETA                        | Kitsap Bank ATM Services, and surcharge-free access to thousands of Allpoint ATM Network machines available worldwide |
| Insured Cash Sweep® (ICS) and CDARS® | Interactive Teller Machines with extended service hours   |
| Business Cash Management Services    | 24-hour Telephone Banking   |
| Merchant Bankcard Services           | Drive-up Banking  |
| Positive Pay for Checks / ACH        | Bank-by-Mail  |
| Lockbox and Electronic Safe Services | Incoming/Outgoing Collections   |
| ACH Services                         | Wire Transfers  |
| Safe Deposit Box Services*           | Night Drop  |

*\*Available at all Kitsap Bank branches except Bremerton, East Bremerton, Port Townsend and Tacoma*

*II. The following limited deposit services are available at ALL Kitsap Bank Interactive Teller Machines (ITMs):*

|                                     |   |
|-------------------------------------|---|
| Make Deposits/Withdrawals/Transfers | Make payments (loan, credit cards and safe box) |
| Cash Checks                         |   |

*III. The following consumer loan services are available at ALL Kitsap Bank branches:*

|   |  |
|---|--|
| Auto Loans - new and used                 | Home Equity Lines of Credit            |
| Recreational Vehicle Loans - new and used | Credit Cards                           |
| Boat Loans - new and used                 | Personal Loans - secured and unsecured |

*IV. Commercial lending services can be obtained at the following Kitsap Bank branches, or **any branch upon request** (SBA Loan Programs can be arranged at all branches):*

|                          |                                    |
|--------------------------|------------------------------------|
| Port Orchard Main Branch | Port Angeles                       |
| Bainbridge Island        | Gig Harbor                         |
| Poulsbo                  | Tacoma                             |
| Silverdale               | Bellevue Commercial Banking Center |

# Fee Schedule

|   |  |
|---|--|
| <b>Balance Watch Automatic Transfer</b> .....   | \$10.00  |
| Per daily transfer (subject to savings account transfer limitations)                  |  |
| <b>Cashier's Checks, customers only</b> .....   | \$7.50   |
| <b>Chargeback for deposited items</b>   |  |
| Returned.....   | \$12.00  |
| <b>Check Cashing Services</b>   |  |
| Non-Customer Check Cashing Fee.....   | \$5.00   |
| <b>Check Copy Charges</b>   |  |
| Without check safekeeping.....  | \$2.50   |
| <b>Check Images</b>   |  |
| Monthly.....  | \$5.00   |
| <b>Debit or ATM Card</b>  |  |
| Cash withdrawal from all account at Non-Kitsap Bank/Non-Allpoint Network Machine..... |  |
|   | \$2.00   |
| (owners of those machines may assess additional fees)                                 |  |
| Express Delivery – Card.....  | \$60.00  |
| Express Delivery – PIN.....   | \$60.00  |
| VISA International Service Assessments (ISA) exchange fee.....                        | 1%   |
| VISA International Transaction Fee....  | Based on Exchange Rate imposed at time of settlement |
| <b>Depository Bags</b>  |  |
| Zipper Vinyl Bags.....  | \$3.00   |
| Locking Bags.....   | \$25.00  |
| Disposable Tamper Resistant Bags (per 100).....                                       | \$25.00  |
| <b>Document Copying, per page</b> .....   | \$0.25   |
| <b>Dormant Account, monthly</b> .....   | \$10.00  |
| (No deposits or withdrawals for 18 months)  |  |
| <b>Early Account Closure, within 180 days</b> .....                                   | \$25.00  |
| <b>Fax Transmissions per page (domestic only)</b> .....                               | \$2.50   |
| <b>Foreign Drafts and Currency</b>  |  |
| Foreign Draft Purchase.....   | \$50.00  |
| Foreign Currency Purchase/Sell.....   | Actual Cost  |
| Non-Canadian Foreign Draft/Check Collection.....                                      | \$25.00  |
| Canadian Draft/Check Collection.....  | \$5.00   |
| <b>Inactive Account, monthly</b> .....  | \$5.00   |
| (No deposits or withdrawals for 12 months)  |  |
| <b>Incoming/Outgoing Domestic Collections</b> .....                                   | \$25.00  |
| (per item)  |  |
| <b>Legal Processing</b> .....   | \$100.00   |
| <b>Loan Amortization Schedule</b> .....   | \$10.00  |
| <b>Loan Payoff Request</b> .....  | \$10.00  |
| <b>Rejected Re-entry</b> .....  | \$2.00   |
| (for each rejected check not purchased through a Kitsap Bank approved vendor)         |  |

|  |                                      |
|--|--------------------------------------|
| <b>Night Depository Key, per key</b> .....   | \$5.00                               |
| <b>Non-sufficient Funds/Returned Item (NSF)</b> .....  | \$34.00                              |
| (Fee will be charged for each item and each time the item is presented for payment. Five NSF fees per day maximum for Consumer Accounts) |                                      |
| <b>Overdrafts</b>  |                                      |
| when created by check, in-person withdrawal, or other electronic means   |                                      |
| Paid Item, each item.....  | \$34.00                              |
| (Five overdraft fees per day maximum for Consumer Accounts)  |                                      |
| <b>Business Extended Overdraft Fee</b> .....   | \$10.00                              |
| (Business accounts charged an additional \$10.00 fee for every five calendar days that the account remains overdrawn)                    |                                      |
| <b>Research, including</b>   |                                      |
| Copies of Statements.....  | \$5.00                               |
| “Instant” Statements.....  | \$5.00                               |
| Special Statement Request.....   | \$5.00                               |
| Research Time (per hour).....  | \$50.00                              |
| <b>Return Mail</b> .....   | \$10.00                              |
| (invalid mailing address, fee per month per account)   |                                      |
| <b>Safe Box Annual Rent, per box size (subject to availability)</b>  |                                      |
| 2 x 5.....   | \$30.00                              |
| 3 x 5.....   | \$35.00                              |
| 5 x 5.....   | \$40.00                              |
| 3 x 10.....  | \$55.00                              |
| 4 x 10.....  | \$65.00                              |
| 5 x 10.....  | \$70.00                              |
| 10 x 10.....   | \$120.00                             |
| Refundable key deposit (2 keys).....   | \$20.00                              |
| Emergency drilling of box....  | \$175.00 (or actual cost if greater) |
| <b>Small Business Online Banking with Bill Pay</b>   |                                      |
| Up to 15 bills per cycle.....  | \$5.95                               |
| Fee for each bill paid over 15 per cycle.....  | \$0.40                               |
| <b>Stop Payment (expires in 6 months)</b> .....  | \$32.00                              |
| <b>Stop Payments, series of items</b> .....  | \$40.00                              |
| <b>Wire Transfers-Domestic</b>   |                                      |
| Outgoing.....  | \$25.00                              |
| Incoming.....  | \$14.00                              |
| <b>Wire Transfers-International for Business Only</b>  |                                      |
| Outgoing (foreign funds).....  | \$25.00                              |
| Outgoing (US funds).....   | \$40.00                              |
| Incoming.....  | \$14.00                              |
| <b>Wire Transfers-International for Consumers Only</b>   |                                      |
| Outgoing.....  | Contact your Kitsap Banker           |
| Incoming.....  | \$14.00                              |

# Census Tracts Contained within Bremerton - Silverdale - Port Orchard MSA

| State ID | State | County ID | County Name | MSA/M D | MSA/MD Name                           | Tract   | Tract Income Level | Minority Level | Minority Pct. | Black Minority Pct. | Hispanic Minority Pct. | Distrsd / Undersvd | Hispanic Black Minority Pct. | Hispanic Black Minority Level | Asian Minority Pct. | Asian Minority Level |
|----------|-------|-----------|-------------|---------|---------------------------------------|---------|--------------------|----------------|---------------|---------------------|------------------------|--------------------|------------------------------|-------------------------------|---------------------|----------------------|
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 9901.00 | 0:NA               | 0              | 0             | 0                   | 0                      | No                 | 0                            | 0                             | 0                   | 0                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 9401.00 | 3:Middle           | 3              | 27.51         | 0.65                | 7.2                    | No                 | 7.74                         | 1                             | 2.7                 | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 9400.00 | 3:Middle           | 2              | 19.46         | 0.63                | 5.68                   | No                 | 6.28                         | 1                             | 1.86                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0929.02 | 3:Middle           | 3              | 20.58         | 1.1                 | 6.21                   | No                 | 7.23                         | 1                             | 1.89                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0929.01 | 3:Middle           | 2              | 19.48         | 0.99                | 5.26                   | No                 | 6.25                         | 1                             | 1.87                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0928.03 | 3:Middle           | 2              | 17.64         | 0.39                | 6.02                   | No                 | 6.42                         | 1                             | 1.44                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0928.02 | 4:Upper            | 2              | 19.94         | 1.17                | 5.15                   | No                 | 6.32                         | 1                             | 2.32                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0928.01 | 2:Moderate         | 3              | 25.29         | 1.43                | 7.96                   | No                 | 9.34                         | 1                             | 3.83                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0927.04 | 4:Upper            | 2              | 18.88         | 0.73                | 5.42                   | No                 | 6.15                         | 1                             | 1.86                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0927.01 | 3:Middle           | 2              | 18.61         | 0.96                | 4.81                   | No                 | 5.77                         | 1                             | 2.42                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0926.00 | 3:Middle           | 3              | 21.02         | 1.58                | 6.54                   | No                 | 8.02                         | 1                             | 3.07                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0925.00 | 3:Middle           | 3              | 22.92         | 2.31                | 7                      | No                 | 9.17                         | 1                             | 3.45                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0924.00 | 3:Middle           | 3              | 28.72         | 3.11                | 10.27                  | No                 | 13.13                        | 2                             | 3.35                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0923.00 | 2:Moderate         | 3              | 31.42         | 2.95                | 9.32                   | No                 | 12.13                        | 2                             | 5.57                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0922.00 | 2:Moderate         | 3              | 33.03         | 3.75                | 9.75                   | No                 | 13.03                        | 2                             | 5.71                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0921.02 | 3:Middle           | 3              | 34.54         | 3.03                | 11.79                  | No                 | 14.67                        | 2                             | 7.95                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0921.01 | 3:Middle           | 3              | 23.43         | 2.03                | 7.26                   | No                 | 9.2                          | 1                             | 4.89                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0920.00 | 3:Middle           | 2              | 16.35         | 0.84                | 5.06                   | No                 | 5.84                         | 1                             | 1.62                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0919.00 | 3:Middle           | 3              | 39.34         | 3.79                | 11.39                  | No                 | 14.95                        | 2                             | 12.04               | 2                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0918.00 | 3:Middle           | 3              | 27.13         | 2.14                | 10.31                  | No                 | 12.08                        | 2                             | 5.17                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0917.02 | 3:Middle           | 3              | 38.6          | 4.9                 | 10.03                  | No                 | 14.57                        | 2                             | 8.79                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0917.01 | 3:Middle           | 3              | 33.34         | 2.8                 | 7.09                   | No                 | 9.84                         | 1                             | 9.87                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0916.00 | 3:Middle           | 3              | 40.95         | 4.01                | 11.9                   | No                 | 15.62                        | 2                             | 10.88               | 2                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0915.00 | 3:Middle           | 3              | 35.15         | 2.37                | 8.1                    | No                 | 10.33                        | 2                             | 9.02                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0914.00 | 3:Middle           | 3              | 27.06         | 2.88                | 7.62                   | No                 | 10.26                        | 2                             | 6.33                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0913.02 | 4:Upper            | 3              | 22            | 1.13                | 5.15                   | No                 | 6.23                         | 1                             | 5.93                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0913.01 | 3:Middle           | 2              | 19.2          | 0.91                | 5.61                   | No                 | 6.48                         | 1                             | 2.11                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0912.06 | 3:Middle           | 3              | 44.48         | 6.49                | 15.33                  | No                 | 21.03                        | 3                             | 9.94                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0912.05 | 3:Middle           | 3              | 42.35         | 2.56                | 8.5                    | No                 | 10.93                        | 2                             | 17.88               | 2                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0912.04 | 3:Middle           | 3              | 31.96         | 3.8                 | 8.56                   | No                 | 12.14                        | 2                             | 10.05               | 2                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0912.01 | 3:Middle           | 3              | 36.54         | 3.4                 | 10.64                  | No                 | 13.96                        | 2                             | 9.98                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0911.00 | 3:Middle           | 3              | 20.48         | 1.07                | 7.61                   | No                 | 8.64                         | 1                             | 3.16                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0910.02 | 4:Upper            | 2              | 13.27         | 0.62                | 4.14                   | No                 | 4.76                         | 1                             | 1.95                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0910.01 | 4:Upper            | 2              | 16.12         | 0.45                | 4.48                   | No                 | 4.85                         | 1                             | 3.5                 | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0909.02 | 4:Upper            | 2              | 15.62         | 0.43                | 4.13                   | No                 | 4.51                         | 1                             | 4.01                | 1                    |
| 53       | WA    | 035       | KITSAP      | 14740   | BREMERTON-SILVERDALE-PORT ORCHARD, WA | 0909.01 | 4:Upper            | 2              | 17.84         | 0.73                | 5.48                   | No                 | 6.18                         | 1                             | 4.15                | 1                    |

# Census Tracts Contained within Bremerton - Silverdale - Port Orchard MSA

|    |    |     |        |       |   |            |   |       |       |       |    |       |   |       |   |
|----|----|-----|--------|-------|---|------------|---|-------|-------|-------|----|-------|---|-------|---|
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0908.00 | 4:Upper    | 2 | 16.57 | 0.53  | 4.84  | No | 5.27  | 1 | 2.9   | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0907.00 | 4:Upper    | 2 | 15.37 | 0.59  | 4.45  | No | 4.91  | 1 | 3.36  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0905.02 | 3:Middle   | 3 | 26.71 | 1.12  | 12.23 | No | 13.33 | 2 | 4.83  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0905.01 | 2:Moderate | 3 | 21.64 | 1.2   | 7.95  | No | 9.15  | 1 | 4.04  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0904.00 | 3:Middle   | 3 | 22.28 | 0.99  | 8.32  | No | 9.25  | 1 | 4.26  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0903.00 | 2:Moderate | 3 | 40.44 | 9.52  | 18.28 | No | 27.29 | 3 | 3.79  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0902.02 | 3:Middle   | 3 | 21.17 | 0.85  | 7.53  | No | 8.33  | 1 | 4     | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0902.01 | 3:Middle   | 2 | 19.76 | 1.4   | 6.01  | No | 7.33  | 1 | 4.16  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0901.02 | 3:Middle   | 2 | 19.7  | 0.74  | 5.9   | No | 6.58  | 1 | 2.41  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0901.01 | 3:Middle   | 3 | 27.24 | 0.53  | 7.61  | No | 8.07  | 1 | 1.55  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0814.00 | 4:Upper    | 4 | 53.73 | 19.29 | 23.07 | No | 40.97 | 3 | 4.47  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0812.00 | 3:Middle   | 3 | 35.42 | 6.06  | 12.59 | No | 18.52 | 2 | 3.99  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0811.00 | 2:Moderate | 3 | 31.33 | 3.36  | 10.96 | No | 14.26 | 2 | 4.85  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0810.00 | 2:Moderate | 3 | 38.36 | 7.77  | 11.83 | No | 19.28 | 2 | 5.63  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0809.00 | 2:Moderate | 3 | 29.59 | 2.37  | 11.11 | No | 13.44 | 2 | 3.81  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0808.00 | 2:Moderate | 3 | 47.9  | 12.08 | 20.34 | No | 31.08 | 3 | 3.61  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0807.00 | 3:Middle   | 3 | 22.49 | 2.12  | 7.8   | No | 9.64  | 1 | 3.21  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0806.00 | 2:Moderate | 3 | 34.93 | 4.23  | 11.5  | No | 15.64 | 2 | 5.73  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0805.00 | 2:Moderate | 3 | 34.97 | 8.14  | 11.74 | No | 19.26 | 2 | 5.11  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0804.00 | 3:Middle   | 3 | 23.95 | 2.82  | 8.15  | No | 10.8  | 2 | 3.75  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0803.00 | 2:Moderate | 3 | 38.47 | 6.71  | 13.98 | No | 20.49 | 3 | 6.76  | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0802.00 | 2:Moderate | 3 | 35.49 | 4.88  | 9.92  | No | 14.57 | 2 | 7.8   | 1 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0801.02 | 2:Moderate | 3 | 43.76 | 6.35  | 14.27 | No | 20.02 | 3 | 11.15 | 2 |
| 53 | WA | 035 | KITSAP | 14740 | BREMERTON-SILVERDALE-PORT ORCHARD, WA 0801.01 | 2:Moderate | 3 | 35.95 | 3.93  | 9.5   | No | 13.4  | 2 | 9.72  | 1 |

# Census Tracts Contained within Tacoma - Lakewood MD

| State | County | County | MSA/M  |       |                     | Tract   | Tract      | Income | Minority |               | Black | Hispanic |           | Hispanic | Black    | Asian    | Asian |
|-------|--------|--------|--------|-------|---------------------|---------|------------|--------|----------|---------------|-------|----------|-----------|----------|----------|----------|-------|
| ID    | State  | ID     | Name   | D     | MSA/MD Name         | Tract   | Level      |        | Level    | Minority Pct. | Pct.  | Minority | Distrsd / | Black    | Minority | Minority | Level |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.13 | 3:Middle   |        | 4        | 62.68         | 11.45 | 10.74    | No        | 22.06    | 3        | 24.59    | 3     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.12 | 3:Middle   |        | 4        | 61.34         | 10.21 | 18.15    | No        | 27.91    | 3        | 10.1     | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.11 | 4:Upper    |        | 3        | 33.36         | 3.64  | 7.01     | No        | 10.63    | 2        | 12.95    | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.10 | 3:Middle   |        | 3        | 36.95         | 6.16  | 11.9     | No        | 17.61    | 2        | 6.3      | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.09 | 4:Upper    |        | 3        | 35.79         | 4.48  | 10.2     | No        | 14.43    | 2        | 9.38     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.08 | 4:Upper    |        | 3        | 43.02         | 7.66  | 10.51    | No        | 18.07    | 2        | 13.64    | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.07 | 2:Moderate |        | 4        | 66.69         | 10.47 | 21.81    | No        | 31.79    | 3        | 10.19    | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.06 | 1:Low      |        | 4        | 76.66         | 22.62 | 12.85    | No        | 34.05    | 3        | 23.14    | 3     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.05 | 3:Middle   |        | 4        | 50.77         | 8.22  | 15.14    | No        | 23.19    | 3        | 12.81    | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.04 | 4:Upper    |        | 3        | 26.31         | 1.95  | 8.94     | No        | 10.88    | 2        | 4.06     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.02 | 3:Middle   |        | 3        | 49.64         | 7.33  | 15.46    | No        | 22.63    | 3        | 11.12    | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 9400.01 | 4:Upper    |        | 3        | 26.78         | 3.17  | 5.57     | No        | 8.7      | 1        | 8.81     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0735.02 | 4:Upper    |        | 3        | 20.05         | 1.96  | 6.5      | No        | 8.44     | 1        | 3.05     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0735.01 | 4:Upper    |        | 3        | 26.6          | 2.55  | 7.35     | No        | 9.79     | 1        | 7.01     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0734.08 | 3:Middle   |        | 3        | 26.48         | 2.42  | 13       | No        | 15.24    | 2        | 2.58     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0734.07 | 2:Moderate |        | 3        | 27.96         | 2.42  | 10.52    | No        | 12.88    | 2        | 2.67     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0734.06 | 4:Upper    |        | 3        | 30.07         | 4.14  | 9.83     | No        | 13.78    | 2        | 5.28     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0734.05 | 2:Moderate |        | 3        | 33.45         | 4.98  | 10.27    | No        | 15.14    | 2        | 6.64     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0734.04 | 3:Middle   |        | 3        | 23.42         | 1.74  | 8.59     | No        | 10.26    | 2        | 3.75     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0733.02 | 3:Middle   |        | 3        | 24.98         | 1.73  | 10.18    | No        | 11.85    | 2        | 2.56     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0733.01 | 3:Middle   |        | 3        | 31.33         | 1.52  | 16.7     | No        | 18.22    | 2        | 3.37     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0732.00 | 3:Middle   |        | 2        | 16.13         | 0.75  | 5.41     | No        | 6.15     | 1        | 0.98     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.33 | 3:Middle   |        | 3        | 40.02         | 6.95  | 13.74    | No        | 20.49    | 3        | 4.18     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.32 | 4:Upper    |        | 3        | 40.03         | 6.18  | 12.65    | No        | 18.68    | 2        | 5.87     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.31 | 3:Middle   |        | 3        | 36.88         | 6.25  | 12.49    | No        | 18.59    | 2        | 5.62     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.30 | 3:Middle   |        | 3        | 23.58         | 2.85  | 9.48     | No        | 12.24    | 2        | 1.55     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.29 | 3:Middle   |        | 3        | 47.68         | 8.68  | 13.6     | No        | 21.96    | 3        | 9.28     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.28 | 3:Middle   |        | 3        | 45.7          | 9.47  | 14.97    | No        | 23.95    | 3        | 5.86     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.27 | 3:Middle   |        | 4        | 54.49         | 7.59  | 26.42    | No        | 33.53    | 3        | 7.71     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.26 | 3:Middle   |        | 4        | 52.59         | 11.95 | 12.93    | No        | 24.47    | 3        | 12.55    | 2     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.24 | 3:Middle   |        | 3        | 34.14         | 5.76  | 10.91    | No        | 16.19    | 2        | 5.48     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.23 | 4:Upper    |        | 3        | 32.32         | 4.96  | 8.32     | No        | 13.05    | 2        | 8.3      | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.22 | 3:Middle   |        | 3        | 39.22         | 6.26  | 14.1     | No        | 20.22    | 3        | 6.86     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.21 | 3:Middle   |        | 3        | 37.76         | 5.34  | 11.8     | No        | 16.74    | 2        | 7.22     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.20 | 3:Middle   |        | 3        | 42.92         | 6.08  | 13.14    | No        | 19.02    | 2        | 8.66     | 1     |
| 53    | WA     | 053    | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.19 | 3:Middle   |        | 2        | 16.89         | 0.7   | 5.95     | No        | 6.65     | 1        | 1.04     | 1     |

# Census Tracts Contained within Tacoma - Lakewood MD

|    |    |     |        |       |                     |         |            |   |       |       |       |    |       |   |       |   |
|----|----|-----|--------|-------|---------------------|---------|------------|---|-------|-------|-------|----|-------|---|-------|---|
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.18 | 3:Middle   | 2 | 19.57 | 0.83  | 7.58  | No | 8.37  | 1 | 2.21  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.17 | 3:Middle   | 2 | 17.43 | 0.86  | 5.62  | No | 6.47  | 1 | 1.44  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.16 | 4:Upper    | 3 | 25.41 | 2.56  | 9.22  | No | 11.68 | 2 | 2.19  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.15 | 4:Upper    | 3 | 25.52 | 2.06  | 11.19 | No | 13.16 | 2 | 2.29  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.14 | 3:Middle   | 3 | 29.68 | 4.06  | 9.72  | No | 13.71 | 2 | 2.83  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.11 | 3:Middle   | 3 | 31.27 | 3.55  | 12.72 | No | 16.16 | 2 | 3.44  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0731.10 | 4:Upper    | 3 | 23.64 | 2.93  | 7.7   | No | 10.37 | 2 | 3.4   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0730.06 | 3:Middle   | 2 | 19.48 | 0.7   | 6.53  | No | 7.14  | 1 | 1.71  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0730.05 | 2:Moderate | 2 | 18.86 | 0.95  | 5.73  | No | 6.65  | 1 | 1.53  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0730.01 | 3:Middle   | 3 | 21.14 | 1.51  | 7.87  | No | 9.23  | 1 | 1.59  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0729.09 | 0:NA       | 3 | 48.86 | 14.07 | 23.1  | No | 36.51 | 3 | 6.04  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0729.08 | 1:Low      | 4 | 50.13 | 13.37 | 23.07 | No | 35.23 | 3 | 5.02  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0729.07 | 1:Low      | 4 | 56.54 | 12.66 | 25.93 | No | 37.31 | 3 | 3.87  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0729.03 | 2:Moderate | 4 | 54.17 | 16.81 | 23.32 | No | 38.98 | 3 | 4.38  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0729.01 | 2:Moderate | 3 | 44.35 | 10.05 | 18.44 | No | 28.2  | 3 | 3.29  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0728.02 | 3:Middle   | 3 | 43.76 | 7.57  | 11.99 | No | 19.22 | 2 | 12.41 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0728.01 | 4:Upper    | 3 | 48.77 | 9.31  | 14.36 | No | 23.03 | 3 | 13.59 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0726.03 | 3:Middle   | 3 | 20.28 | 1.57  | 6.4   | No | 7.91  | 1 | 1.66  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0726.02 | 3:Middle   | 2 | 16.37 | 0.49  | 4.72  | No | 5.14  | 1 | 1.15  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0726.01 | 4:Upper    | 3 | 20.22 | 1.2   | 7.21  | No | 8.23  | 1 | 1.53  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0725.09 | 4:Upper    | 3 | 22.88 | 1.23  | 6.63  | No | 7.83  | 1 | 7.04  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0725.08 | 3:Middle   | 2 | 19.07 | 1.2   | 6.09  | No | 7.29  | 1 | 3.12  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0725.07 | 3:Middle   | 2 | 13.76 | 0.69  | 4.29  | No | 4.94  | 1 | 2.35  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0725.06 | 4:Upper    | 2 | 15.75 | 0.82  | 3.81  | No | 4.57  | 1 | 2.77  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0725.04 | 4:Upper    | 2 | 19.39 | 2.54  | 7.39  | No | 9.81  | 1 | 2     | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0725.03 | 4:Upper    | 2 | 18.68 | 0.52  | 5.63  | No | 6.15  | 1 | 2.33  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0724.10 | 4:Upper    | 2 | 14.92 | 0.59  | 5.33  | No | 5.87  | 1 | 1.91  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0724.09 | 4:Upper    | 2 | 15.44 | 0.44  | 5.52  | No | 5.95  | 1 | 2.18  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0724.08 | 4:Upper    | 2 | 17.89 | 1.32  | 5.85  | No | 6.98  | 1 | 3.48  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0724.07 | 4:Upper    | 3 | 22.44 | 1.64  | 7.45  | No | 9.07  | 1 | 4.16  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0724.06 | 4:Upper    | 3 | 20.51 | 0.7   | 8.06  | No | 8.75  | 1 | 3.51  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0724.05 | 4:Upper    | 2 | 16.43 | 0.8   | 5.77  | No | 6.53  | 1 | 2.35  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.15 | 4:Upper    | 3 | 33.64 | 4.94  | 8.7   | No | 13.32 | 2 | 8.97  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.14 | 3:Middle   | 3 | 44.11 | 9.92  | 10.69 | No | 20.19 | 3 | 12.78 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.13 | 4:Upper    | 3 | 41.99 | 7.62  | 7.29  | No | 14.44 | 2 | 17.03 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.12 | 3:Middle   | 4 | 53.73 | 14.27 | 11.64 | No | 25.4  | 3 | 15.31 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.11 | 3:Middle   | 3 | 41.93 | 13.68 | 9.64  | No | 22.54 | 3 | 7.35  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.10 | 3:Middle   | 3 | 35.04 | 6.84  | 10.14 | No | 16.88 | 2 | 6.2   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.09 | 3:Middle   | 3 | 33.5  | 7.51  | 9.15  | No | 16.2  | 2 | 6.93  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.07 | 3:Middle   | 3 | 40.72 | 10.08 | 9.41  | No | 18.73 | 2 | 9.16  | 1 |

# Census Tracts Contained within Tacoma - Lakewood MD

|    |    |     |        |       |                     |         |            |   |       |       |       |    |       |   |       |   |
|----|----|-----|--------|-------|---------------------|---------|------------|---|-------|-------|-------|----|-------|---|-------|---|
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0723.05 | 3:Middle   | 3 | 30.42 | 7.35  | 7.52  | No | 14.44 | 2 | 4.37  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.12 | 3:Middle   | 4 | 50.98 | 11.52 | 13.07 | No | 24.08 | 3 | 10.16 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.11 | 4:Upper    | 3 | 37.25 | 5.53  | 9.45  | No | 14.8  | 2 | 7.69  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.09 | 3:Middle   | 3 | 32.42 | 4.91  | 9.12  | No | 13.92 | 2 | 6.59  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.08 | 3:Middle   | 3 | 48.19 | 11.02 | 14.24 | No | 24.55 | 3 | 6.84  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.07 | 3:Middle   | 3 | 39.63 | 8.66  | 10.59 | No | 18.84 | 2 | 8.13  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.06 | 2:Moderate | 4 | 52.39 | 14.31 | 15.74 | No | 29.35 | 3 | 8.97  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0721.05 | 3:Middle   | 3 | 41.87 | 11.21 | 7.45  | No | 18.42 | 2 | 11.26 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0720.00 | 1:Low      | 4 | 54.21 | 12.33 | 22.89 | No | 34.72 | 3 | 4.57  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0719.02 | 4:Upper    | 3 | 32.03 | 5.64  | 8.3   | No | 13.75 | 2 | 6.6   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0719.01 | 2:Moderate | 3 | 49.72 | 11.99 | 12.84 | No | 24.5  | 3 | 10.47 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0718.08 | 1:Low      | 4 | 69.61 | 10.85 | 34.99 | No | 45.17 | 3 | 10.47 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0718.07 | 2:Moderate | 4 | 66.98 | 17.7  | 25.13 | No | 41.94 | 3 | 8.52  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0718.06 | 1:Low      | 4 | 73.53 | 19.1  | 31.51 | No | 49.65 | 3 | 4.14  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0718.05 | 2:Moderate | 4 | 73.39 | 14.67 | 28.55 | No | 42.57 | 3 | 15.42 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0718.03 | 2:Moderate | 4 | 64.09 | 20.47 | 16.81 | No | 36.6  | 3 | 12.48 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0717.07 | 2:Moderate | 4 | 51.02 | 9.8   | 16.83 | No | 26.18 | 3 | 6.9   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0717.06 | 2:Moderate | 4 | 57.9  | 15.44 | 17.24 | No | 31.91 | 3 | 5.46  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0717.05 | 2:Moderate | 4 | 54.75 | 10.96 | 21.2  | No | 31.44 | 3 | 8.35  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0717.04 | 1:Low      | 4 | 73.06 | 19.63 | 30.82 | No | 49.7  | 3 | 4.31  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0717.03 | 2:Moderate | 4 | 71.2  | 21.93 | 30.22 | No | 51.98 | 4 | 8.43  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0716.04 | 2:Moderate | 4 | 63.66 | 20    | 16.65 | No | 35.81 | 3 | 9.49  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0716.03 | 2:Moderate | 4 | 52.43 | 9.56  | 19.83 | No | 28.66 | 3 | 9.51  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0716.01 | 2:Moderate | 4 | 61.95 | 9.66  | 29.31 | No | 38.45 | 3 | 12.04 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0715.06 | 3:Middle   | 3 | 42.91 | 9.34  | 10.03 | No | 18.9  | 2 | 7.67  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0715.05 | 3:Middle   | 3 | 42.45 | 8.26  | 10.4  | No | 18.44 | 2 | 7.82  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0715.04 | 2:Moderate | 3 | 47.07 | 9.46  | 14.9  | No | 23.62 | 3 | 6.23  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0715.03 | 2:Moderate | 3 | 48.12 | 9.35  | 15.45 | No | 24.44 | 3 | 8.94  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.17 | 3:Middle   | 4 | 54.99 | 13.92 | 13.25 | No | 26.75 | 3 | 10.85 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.16 | 2:Moderate | 4 | 51.52 | 9.7   | 18.83 | No | 27.94 | 3 | 6.04  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.15 | 4:Upper    | 3 | 32.69 | 4.7   | 11.55 | No | 16.22 | 2 | 3.05  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.14 | 3:Middle   | 3 | 41.54 | 8.14  | 12.7  | No | 20.49 | 3 | 5.67  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.13 | 4:Upper    | 3 | 44.64 | 8.42  | 12.6  | No | 20.72 | 3 | 6.91  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.12 | 3:Middle   | 3 | 49.95 | 12.49 | 12.85 | No | 24.48 | 3 | 7.71  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.11 | 3:Middle   | 4 | 57.65 | 12.3  | 19.72 | No | 31.39 | 3 | 7.95  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.09 | 2:Moderate | 3 | 46.5  | 10.09 | 14.51 | No | 24.16 | 3 | 5.17  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.08 | 3:Middle   | 4 | 51.49 | 9.05  | 19.67 | No | 28.54 | 3 | 5.66  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0714.03 | 3:Middle   | 3 | 38.02 | 7.75  | 11.28 | No | 18.72 | 2 | 4.7   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0713.10 | 4:Upper    | 3 | 41.31 | 8.23  | 9.37  | No | 17.33 | 2 | 10.23 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0713.09 | 3:Middle   | 3 | 39.54 | 6.18  | 12.89 | No | 18.86 | 2 | 7.17  | 1 |

# Census Tracts Contained within Tacoma - Lakewood MD

|    |    |     |        |       |                     |         |            |   |       |       |       |    |       |   |       |   |
|----|----|-----|--------|-------|---------------------|---------|------------|---|-------|-------|-------|----|-------|---|-------|---|
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0713.07 | 4:Upper    | 3 | 32.15 | 4.54  | 10.42 | No | 14.77 | 2 | 4.91  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0713.06 | 3:Middle   | 3 | 35.32 | 6.5   | 10.48 | No | 16.86 | 2 | 5.66  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0713.05 | 3:Middle   | 3 | 38.65 | 4.95  | 16.84 | No | 21.54 | 3 | 5.93  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0713.04 | 3:Middle   | 3 | 38.47 | 6.79  | 12.2  | No | 18.71 | 2 | 6.64  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.12 | 2:Moderate | 3 | 39.96 | 5.92  | 12.42 | No | 18.16 | 2 | 8.4   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.11 | 3:Middle   | 3 | 32.47 | 5.15  | 11.78 | No | 16.64 | 2 | 3.97  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.10 | 4:Upper    | 3 | 27.36 | 2.05  | 9.46  | No | 11.37 | 2 | 6.88  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.09 | 4:Upper    | 3 | 25.01 | 2.64  | 8.69  | No | 11.31 | 2 | 3.62  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.07 | 3:Middle   | 3 | 36.19 | 5.47  | 13.4  | No | 18.62 | 2 | 5.97  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.06 | 4:Upper    | 3 | 32.76 | 4.45  | 10.8  | No | 15.14 | 2 | 5.72  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0712.05 | 4:Upper    | 3 | 24.71 | 2.87  | 7.43  | No | 10.26 | 2 | 4.58  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0711.00 | 3:Middle   | 3 | 28.89 | 2.35  | 12.03 | No | 14.23 | 2 | 4.47  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0707.03 | 3:Middle   | 3 | 31.82 | 3.69  | 11.39 | No | 14.98 | 2 | 5.66  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0704.04 | 3:Middle   | 3 | 24.25 | 2.37  | 8.5   | No | 10.75 | 2 | 2.61  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0704.03 | 3:Middle   | 3 | 21.79 | 1.92  | 8.42  | No | 10.28 | 2 | 2.25  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0704.01 | 3:Middle   | 3 | 25.08 | 1.03  | 11.87 | No | 12.81 | 2 | 3.13  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.16 | 4:Upper    | 3 | 45.74 | 7.83  | 10.63 | No | 18.12 | 2 | 16.35 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.15 | 4:Upper    | 3 | 36.08 | 4.03  | 8.41  | No | 12.36 | 2 | 14.15 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.14 | 4:Upper    | 3 | 23.22 | 1.28  | 5.86  | No | 7.11  | 1 | 6.35  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.13 | 4:Upper    | 2 | 19.89 | 1.02  | 6.89  | No | 7.84  | 1 | 1.85  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.12 | 4:Upper    | 3 | 25.57 | 2.87  | 8.06  | No | 10.86 | 2 | 4.42  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.11 | 4:Upper    | 3 | 22.9  | 1.26  | 10.82 | No | 12.02 | 2 | 1.48  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.10 | 3:Middle   | 3 | 24.65 | 1.52  | 9.89  | No | 11.34 | 2 | 2.81  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.09 | 4:Upper    | 3 | 22.24 | 1.07  | 8.21  | No | 9.28  | 1 | 2.56  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.08 | 3:Middle   | 3 | 27.34 | 3.03  | 8.34  | No | 11.26 | 2 | 2.34  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0703.07 | 4:Upper    | 2 | 15.28 | 0.53  | 5.04  | No | 5.57  | 1 | 2.43  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0702.09 | 3:Middle   | 3 | 23.53 | 1.52  | 8.62  | No | 10.11 | 2 | 2.06  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0702.08 | 4:Upper    | 3 | 25.44 | 2.14  | 7.94  | No | 10    | 2 | 4.69  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0702.07 | 3:Middle   | 2 | 15.55 | 0.68  | 5.48  | No | 6.15  | 1 | 1.11  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0702.06 | 3:Middle   | 2 | 13.53 | 0.28  | 4.19  | No | 4.47  | 1 | 0.68  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0702.05 | 3:Middle   | 2 | 18.68 | 0.43  | 8.49  | No | 8.86  | 1 | 0.74  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0702.04 | 4:Upper    | 3 | 21.91 | 1.1   | 9.96  | No | 10.98 | 2 | 1.63  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0701.00 | 3:Middle   | 2 | 16.1  | 0.49  | 6.67  | No | 7.13  | 1 | 0.92  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0635.02 | 2:Moderate | 4 | 70.05 | 14.35 | 15    | No | 28.96 | 3 | 25.54 | 3 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0635.01 | 3:Middle   | 4 | 63.98 | 15.91 | 17.61 | No | 32.63 | 3 | 14.78 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0634.02 | 2:Moderate | 4 | 55.51 | 10.64 | 16.43 | No | 26.87 | 3 | 12.75 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0634.01 | 2:Moderate | 4 | 55.05 | 11.77 | 17.29 | No | 28.45 | 3 | 12.07 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0633.02 | 1:Low      | 4 | 70.05 | 11.31 | 24.85 | No | 35.84 | 3 | 20.14 | 3 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0633.01 | 2:Moderate | 4 | 70.06 | 14.83 | 26.33 | No | 40.72 | 3 | 16.68 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0632.00 | 2:Moderate | 3 | 46.36 | 9.11  | 13.24 | No | 21.75 | 3 | 10.52 | 2 |

# Census Tracts Contained within Tacoma - Lakewood MD

|    |    |     |        |       |                     |         |            |   |       |       |       |    |       |   |       |   |
|----|----|-----|--------|-------|---------------------|---------|------------|---|-------|-------|-------|----|-------|---|-------|---|
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0631.00 | 2:Moderate | 3 | 47.61 | 9.76  | 12.12 | No | 21.49 | 3 | 11.32 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0630.00 | 2:Moderate | 4 | 53.79 | 12.73 | 18.42 | No | 30.08 | 3 | 6.73  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0629.02 | 3:Middle   | 3 | 45.22 | 8.37  | 13.65 | No | 21.54 | 3 | 9.86  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0629.01 | 3:Middle   | 4 | 60.89 | 18.75 | 17.51 | No | 35.53 | 3 | 9.64  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0628.02 | 3:Middle   | 4 | 50.99 | 13.58 | 13.14 | No | 26.28 | 3 | 10.29 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0628.01 | 1:Low      | 4 | 56    | 19.76 | 15.67 | No | 34.67 | 3 | 6.08  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0626.00 | 2:Moderate | 4 | 54.52 | 17.48 | 15.01 | No | 31.64 | 3 | 8.06  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0625.02 | 2:Moderate | 3 | 48.18 | 10.54 | 15.24 | No | 25.47 | 3 | 7.47  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0625.01 | 3:Middle   | 3 | 47.6  | 9.65  | 14.21 | No | 23.05 | 3 | 9.55  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0624.00 | 2:Moderate | 3 | 41.11 | 8.44  | 12.16 | No | 20.08 | 3 | 6.87  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0623.00 | 3:Middle   | 4 | 65.38 | 9.95  | 24.34 | No | 33.93 | 3 | 18.15 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0620.00 | 2:Moderate | 4 | 51.69 | 9.49  | 18.95 | No | 28.1  | 3 | 8.66  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0619.00 | 2:Moderate | 3 | 45.74 | 9.02  | 12.76 | No | 21.28 | 3 | 9.02  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0618.00 | 3:Middle   | 4 | 51.31 | 12.15 | 18.36 | No | 30.06 | 3 | 6.04  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0617.00 | 3:Middle   | 4 | 57.09 | 21.5  | 13.72 | No | 34.22 | 3 | 7.9   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0616.02 | 2:Moderate | 3 | 45.98 | 12.51 | 11.78 | No | 24.11 | 3 | 6.89  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0616.01 | 2:Moderate | 3 | 41.96 | 10.11 | 8.7   | No | 18.6  | 2 | 13.41 | 2 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0615.02 | 3:Middle   | 3 | 30.38 | 5.63  | 10.56 | No | 16.09 | 2 | 4.51  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0615.01 | 2:Moderate | 3 | 34.82 | 9.47  | 10.18 | No | 19.13 | 2 | 4.75  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0614.00 | 1:Low      | 4 | 53.62 | 20.3  | 13.93 | No | 33.47 | 3 | 5.31  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0613.00 | 2:Moderate | 3 | 47.59 | 17.9  | 10.87 | No | 28.05 | 3 | 4.32  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0612.00 | 3:Middle   | 3 | 34.34 | 8.2   | 10.78 | No | 18.75 | 2 | 3.16  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0611.00 | 3:Middle   | 3 | 33.72 | 7.43  | 8.33  | No | 15.49 | 2 | 6.79  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0610.02 | 3:Middle   | 3 | 39.89 | 11.2  | 9.36  | No | 19.67 | 2 | 7.67  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0610.01 | 4:Upper    | 3 | 28.12 | 4.52  | 7.05  | No | 11.45 | 2 | 8.15  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0609.08 | 4:Upper    | 3 | 29.03 | 6.41  | 6.7   | No | 12.75 | 2 | 7.84  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0609.07 | 3:Middle   | 3 | 32.07 | 10.44 | 8.15  | No | 18.11 | 2 | 4.47  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0609.06 | 3:Middle   | 3 | 24.99 | 5.71  | 5.2   | No | 10.82 | 2 | 4.97  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0609.04 | 3:Middle   | 3 | 30.27 | 4.77  | 8.88  | No | 13.33 | 2 | 4.23  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0609.03 | 3:Middle   | 3 | 23.56 | 6.23  | 4.74  | No | 10.97 | 2 | 5.5   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0608.00 | 4:Upper    | 3 | 20.73 | 1.79  | 6.29  | No | 7.88  | 1 | 2.98  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0607.00 | 4:Upper    | 3 | 25.25 | 3.51  | 7.27  | No | 10.49 | 2 | 5.39  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0606.00 | 4:Upper    | 3 | 23.93 | 3.47  | 7.46  | No | 10.75 | 2 | 3.69  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0605.00 | 4:Upper    | 2 | 18.54 | 1.26  | 4.83  | No | 5.97  | 1 | 3.4   | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0604.00 | 4:Upper    | 2 | 18.88 | 1.11  | 6.46  | No | 7.57  | 1 | 2.33  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0603.00 | 3:Middle   | 3 | 21.63 | 2.6   | 5.7   | No | 8.3   | 1 | 4.79  | 1 |
| 53 | WA | 053 | PIERCE | 45104 | TACOMA-LAKEWOOD, WA | 0602.00 | 4:Upper    | 4 | 52.69 | 5.79  | 30.53 | No | 36.09 | 3 | 8.9   | 1 |

# Census Tracts Contained within Mason County Non MSA

| State ID | State | County ID | County Name | MSA/MD | MSA/MD Name | Tract   | Tract Income Level | Minority Level | Minority Pct. | Black Minority Pct. | Hispanic Minority Pct. | Distrsd / Undersvd | Hispanic Black Minority Pct. | Hispanic Black Minority Level | Asian Minority Pct. | Asian Minority Level |
|----------|-------|-----------|-------------|--------|-------------|---------|--------------------|----------------|---------------|---------------------|------------------------|--------------------|------------------------------|-------------------------------|---------------------|----------------------|
| 53       | WA    | 045       | MASON       |        |             | 9612.00 | 4:Upper            | 2              | 16.14         | 1.19                | 6.12                   | No                 | 7.29                         | 1                             | 1.01                | 1                    |
| 53       | WA    | 045       | MASON       |        |             | 9605.00 | 4:Upper            | 2              | 15.74         | 0.59                | 5.91                   | No                 | 6.44                         | 1                             | 1.33                | 1                    |
| 53       | WA    | 045       | MASON       |        |             | 9604.03 | 3:Middle           | 2              | 16.32         | 0.52                | 6.97                   | Yes                | 7.45                         | 1                             | 0.97                | 1                    |
| 53       | WA    | 045       | MASON       |        |             | 9604.02 | 3:Middle           | 3              | 20.13         | 0.45                | 9.15                   | Yes                | 9.5                          | 1                             | 1.19                | 1                    |
| 53       | WA    | 045       | MASON       |        |             | 9604.01 | 3:Middle           | 3              | 20.58         | 0.91                | 9.55                   | Yes                | 10.34                        | 2                             | 1.72                | 1                    |
| 53       | WA    | 045       | MASON       |        |             | 9603.02 | 3:Middle           | 3              | 25.68         | 1.28                | 13.11                  | Yes                | 14.33                        | 2                             | 0.95                | 1                    |
| 53       | WA    | 045       | MASON       |        |             | 9603.01 | 4:Upper            | 2              | 16.72         | 0.13                | 4.34                   | No                 | 4.39                         | 1                             | 1.39                | 1                    |

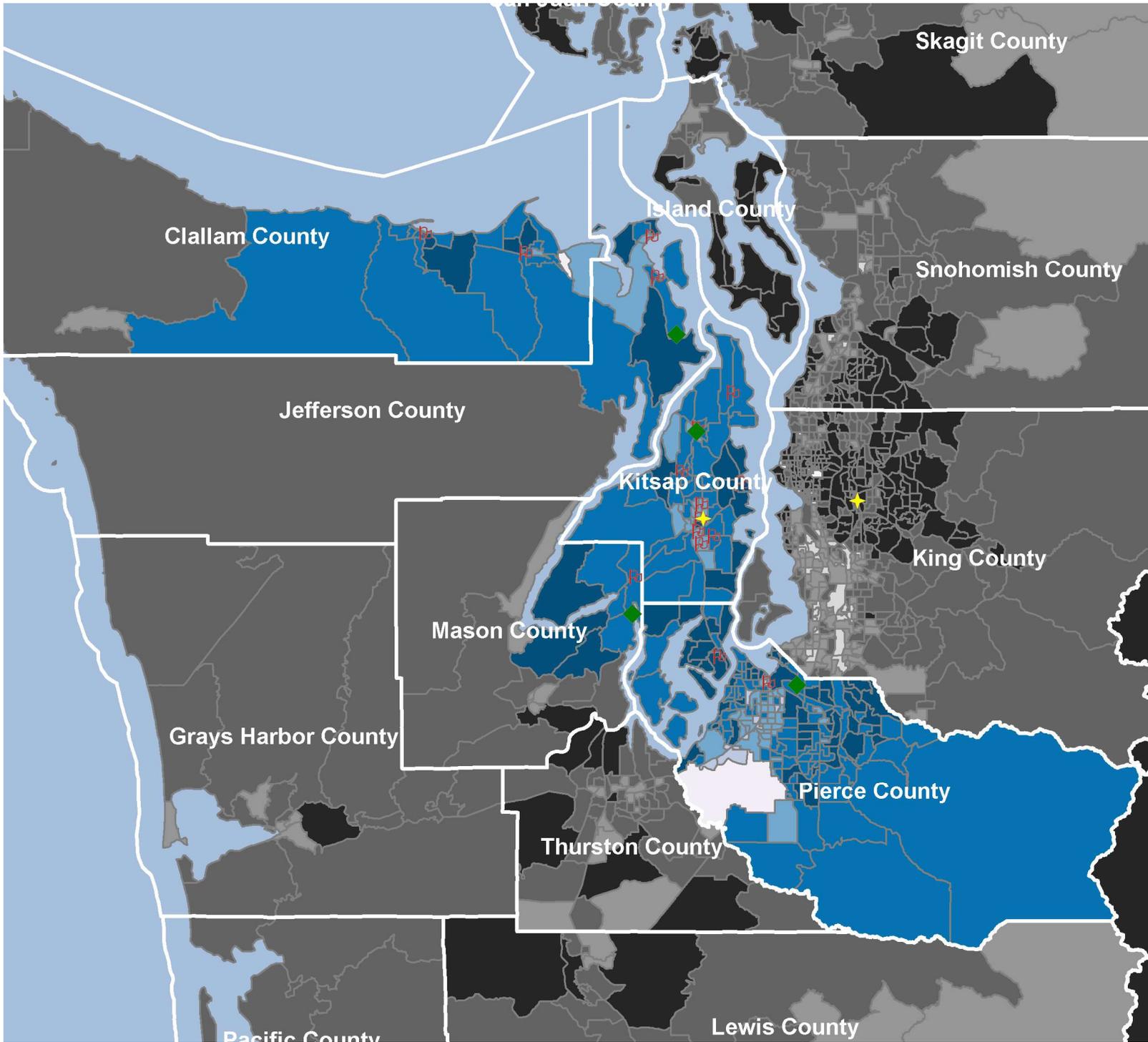
# Census Tracts Contained within Jefferson County Non MSA

| State ID | State | County ID | County Name | MSA/MD | MSA/MD Name | Tract   | Tract Income Level | Minority Level | Minority Pct. | Black Minority Pct. | Hispanic Minority Pct. | Distrsd / Undersvd | Hispanic Black Minority Pct. | Hispanic Black Minority Level | Asian Minority Pct. | Asian Minority Level |
|----------|-------|-----------|-------------|--------|-------------|---------|--------------------|----------------|---------------|---------------------|------------------------|--------------------|------------------------------|-------------------------------|---------------------|----------------------|
| 53       | WA    | 031       | JEFFERSON   |        |             | 9506.04 | 4:Upper            | 2              | 11.92         | 0.46                | 2.81                   | No                 | 3.27                         | 1                             | 2.3                 | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9506.03 | 2:Moderate         | 2              | 14.46         | 0.79                | 4.93                   | No                 | 5.72                         | 1                             | 1.45                | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9506.02 | 3:Middle           | 2              | 16.1          | 0.53                | 4.68                   | Yes                | 5.21                         | 1                             | 1.7                 | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9505.02 | 4:Upper            | 2              | 13.87         | 0.41                | 3.81                   | No                 | 4.22                         | 1                             | 1.47                | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9505.01 | 2:Moderate         | 2              | 13.51         | 0.55                | 3.94                   | No                 | 4.49                         | 1                             | 1.19                | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9504.00 | 3:Middle           | 2              | 14.4          | 0.3                 | 4.39                   | Yes                | 4.69                         | 1                             | 1.18                | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9503.02 | 3:Middle           | 2              | 12.18         | 0.33                | 3.87                   | Yes                | 4.2                          | 1                             | 1.53                | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9503.01 | 4:Upper            | 2              | 12.94         | 0.5                 | 3.69                   | No                 | 4.2                          | 1                             | 1.65                | 1                    |
| 53       | WA    | 031       | JEFFERSON   |        |             | 9502.02 | 3:Middle           | 2              | 12.24         | 0.31                | 2.27                   | Yes                | 2.58                         | 1                             | 1.39                | 1                    |

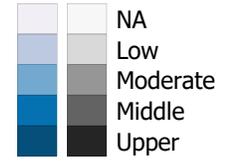
# Census Tracts Contained within Clallam County Non MSA

| State ID | State | County ID | County Name | MSA/MD | MSA/MD Name | Tract   | Tract Income Level | Minority Level | Minority Pct. | Black Minority Pct. | Hispanic Minority Pct. | Distrsd / Undersvd | Hispanic Black Minority Pct. | Hispanic Black Minority Level | Asian Minority Pct. | Asian Minority Level |
|----------|-------|-----------|-------------|--------|-------------|---------|--------------------|----------------|---------------|---------------------|------------------------|--------------------|------------------------------|-------------------------------|---------------------|----------------------|
| 53       | WA    | 009       | CLALLAM     |        |             | 9901.00 | 0:NA               | 0              | 0             | 0                   | 0                      | No                 | 0                            | 0                             | 0                   | 0                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0023.02 | 3:Middle           | 2              | 15.71         | 0.44                | 4.09                   | Yes                | 4.53                         | 1                             | 1.44                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0023.01 | 2:Moderate         | 2              | 14.69         | 0.61                | 3.55                   | No                 | 3.95                         | 1                             | 1.47                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0021.00 | 2:Moderate         | 3              | 21.44         | 0.77                | 8.16                   | No                 | 8.93                         | 1                             | 2.84                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0020.02 | 3:Middle           | 2              | 15.37         | 0.76                | 4.75                   | Yes                | 5.16                         | 1                             | 2.61                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0020.01 | 3:Middle           | 2              | 13.85         | 0.43                | 3.9                    | Yes                | 4.06                         | 1                             | 2.06                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0019.02 | 3:Middle           | 2              | 14.72         | 0.57                | 5.36                   | Yes                | 5.83                         | 1                             | 1.7                 | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0019.01 | 4:Upper            | 2              | 14.65         | 0.53                | 5.3                    | No                 | 5.83                         | 1                             | 1.88                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0018.00 | 3:Middle           | 2              | 13.32         | 0.12                | 4.21                   | Yes                | 4.33                         | 1                             | 1.24                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0017.02 | 3:Middle           | 2              | 14.93         | 0.58                | 5.01                   | Yes                | 5.6                          | 1                             | 1.79                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0017.01 | 4:Upper            | 2              | 16.8          | 0.57                | 5.06                   | No                 | 5.63                         | 1                             | 2.27                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0016.00 | 3:Middle           | 2              | 12.58         | 0.11                | 4.1                    | Yes                | 4.21                         | 1                             | 0.92                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0015.00 | 3:Middle           | 3              | 31.29         | 0.45                | 3.56                   | Yes                | 3.97                         | 1                             | 1.4                 | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0014.00 | 4:Upper            | 2              | 13.91         | 0.36                | 3.71                   | No                 | 4.01                         | 1                             | 1.14                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0013.00 | 3:Middle           | 2              | 15.71         | 0.75                | 5.05                   | Yes                | 5.8                          | 1                             | 0.69                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0012.00 | 4:Upper            | 2              | 18.42         | 0.59                | 5.99                   | No                 | 6.49                         | 1                             | 3.17                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0011.00 | 3:Middle           | 2              | 19.13         | 0.98                | 5.67                   | Yes                | 6.52                         | 1                             | 2.12                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0010.00 | 3:Middle           | 2              | 18.17         | 0.96                | 5.19                   | Yes                | 6.16                         | 1                             | 2.09                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0009.00 | 3:Middle           | 2              | 18.03         | 0.79                | 5.01                   | Yes                | 5.73                         | 1                             | 1.8                 | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0008.00 | 3:Middle           | 3              | 21.24         | 0.6                 | 5.76                   | Yes                | 6.35                         | 1                             | 1.41                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0007.00 | 3:Middle           | 2              | 19.67         | 1.25                | 5.27                   | Yes                | 6.45                         | 1                             | 1.55                | 1                    |
| 53       | WA    | 009       | CLALLAM     |        |             | 0006.00 | 3:Middle           | 2              | 18.26         | 0.12                | 3.48                   | Yes                | 3.59                         | 1                             | 0.61                | 1                    |

# Kitsap Bank - 2025 HMDA - ASSESSMENT AREA INCOME MAP

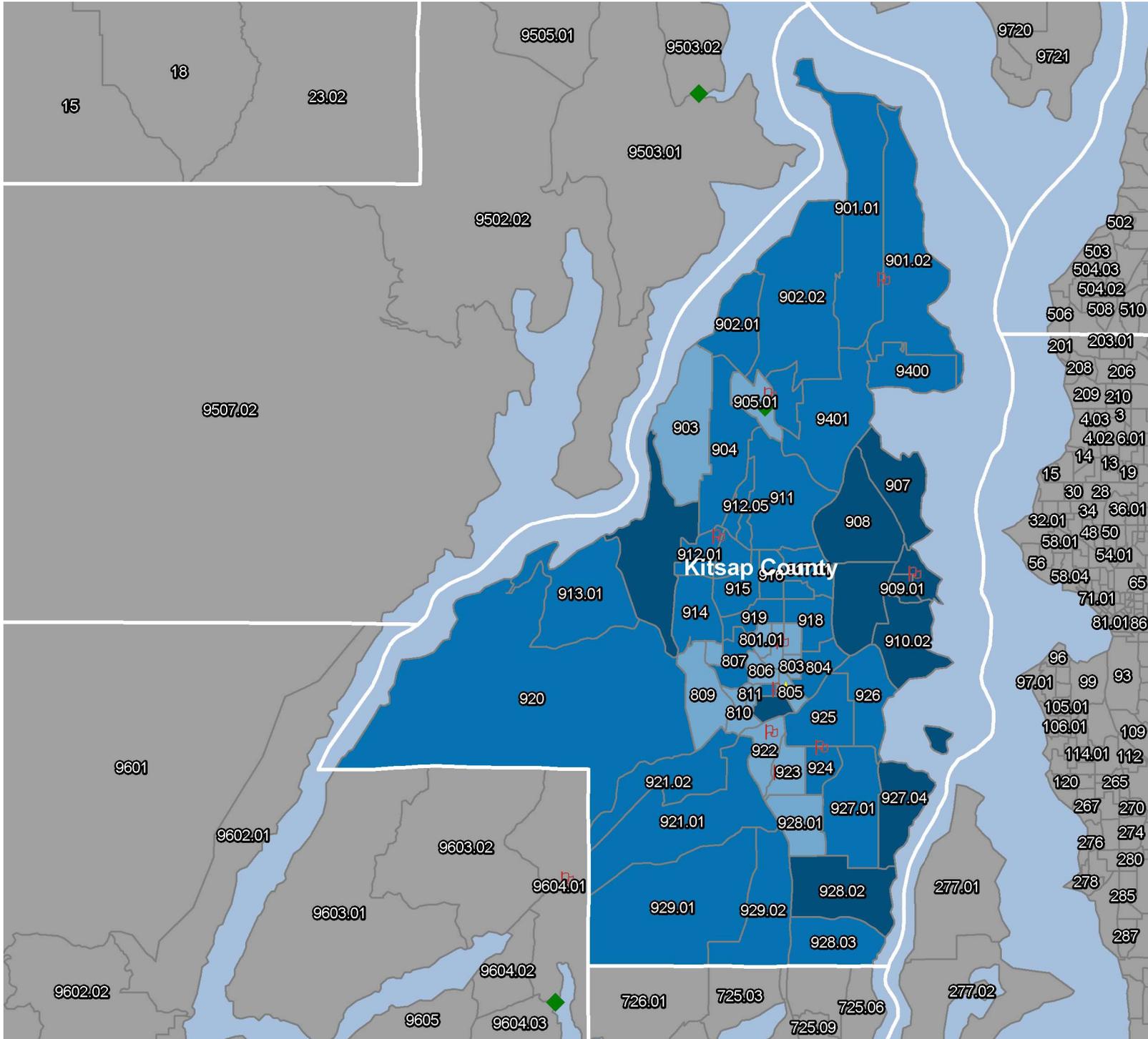


## Income Level

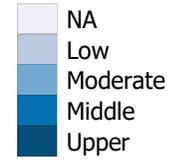


- Bank Branches
- ATM Locations
- LPO Locations

**Kitsap Bank - 2025 HMDA - ASSESSMENT AREA INCOME MAP**  
 KITSAP MSA\*



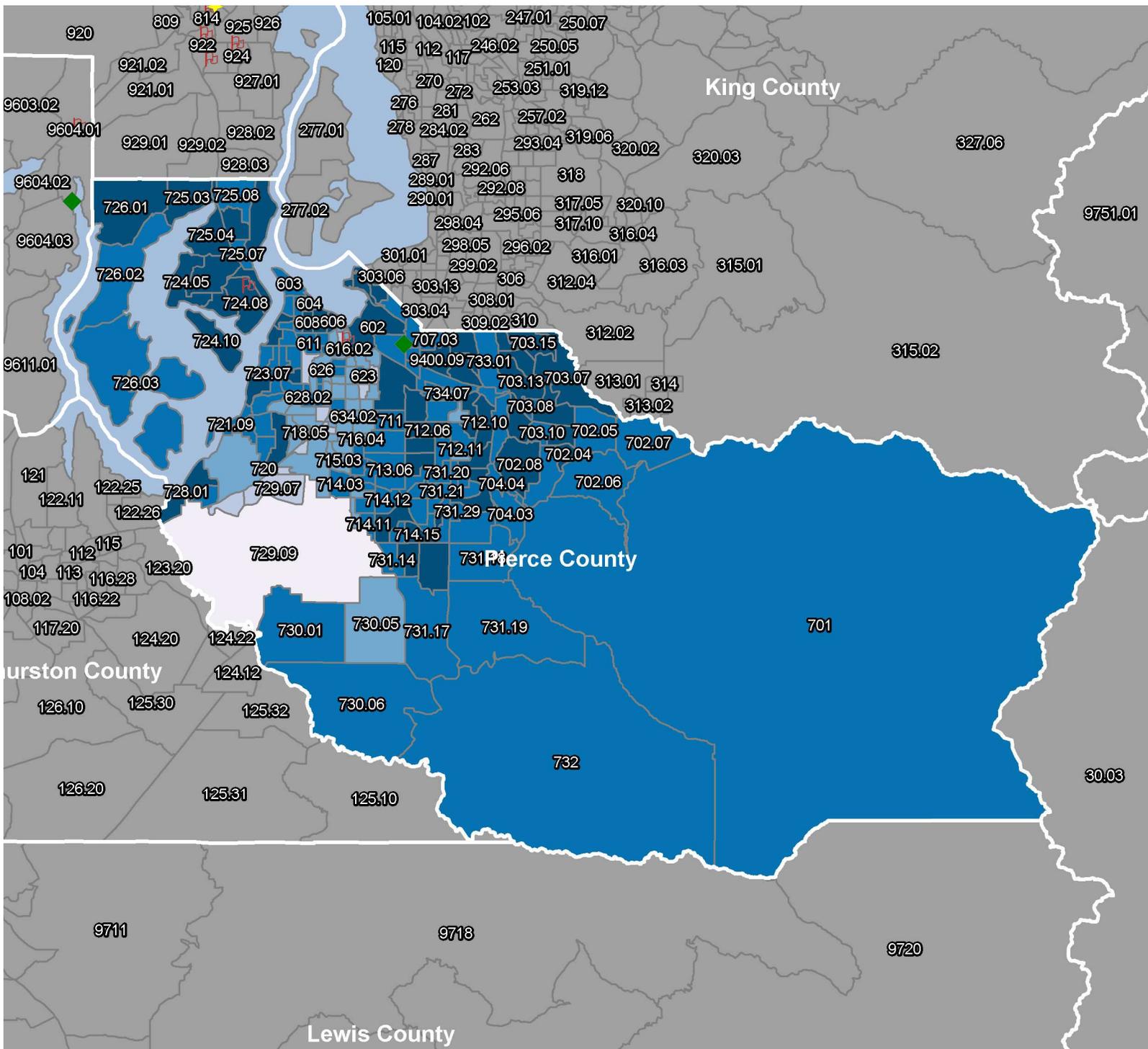
**Income Level**



- Bank Branches
- ATM Locations
- LPO Locations

# Kitsap Bank - 2025 HMDA - ASSESSMENT AREA INCOME MAP

Pierce MSA



## Income Level

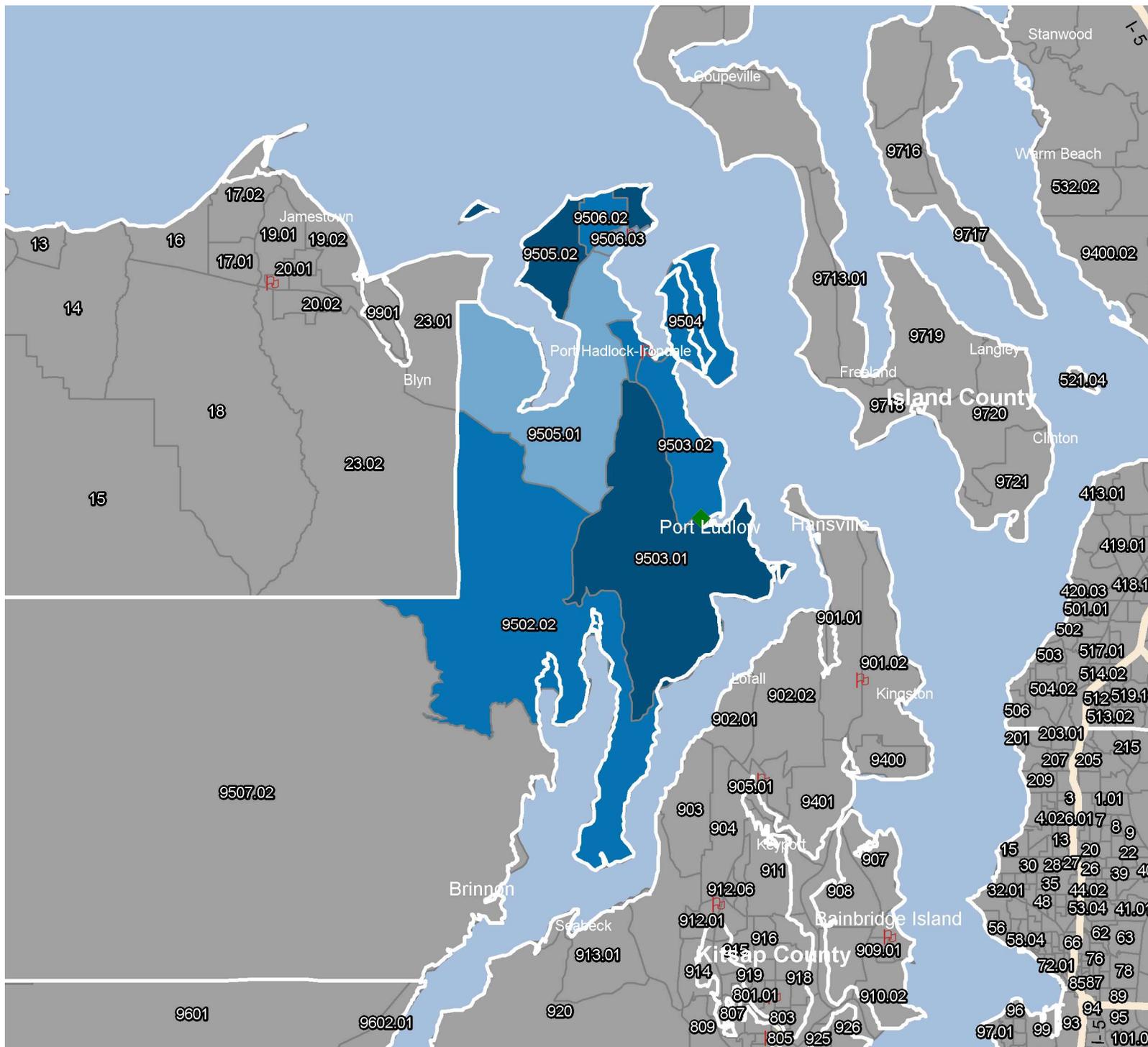
- NA
- Low
- Moderate
- Middle
- Upper

- Bank Branches
- ATM Locations
- LPO Locations



# KITSAP BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

Non MSA Jefferson



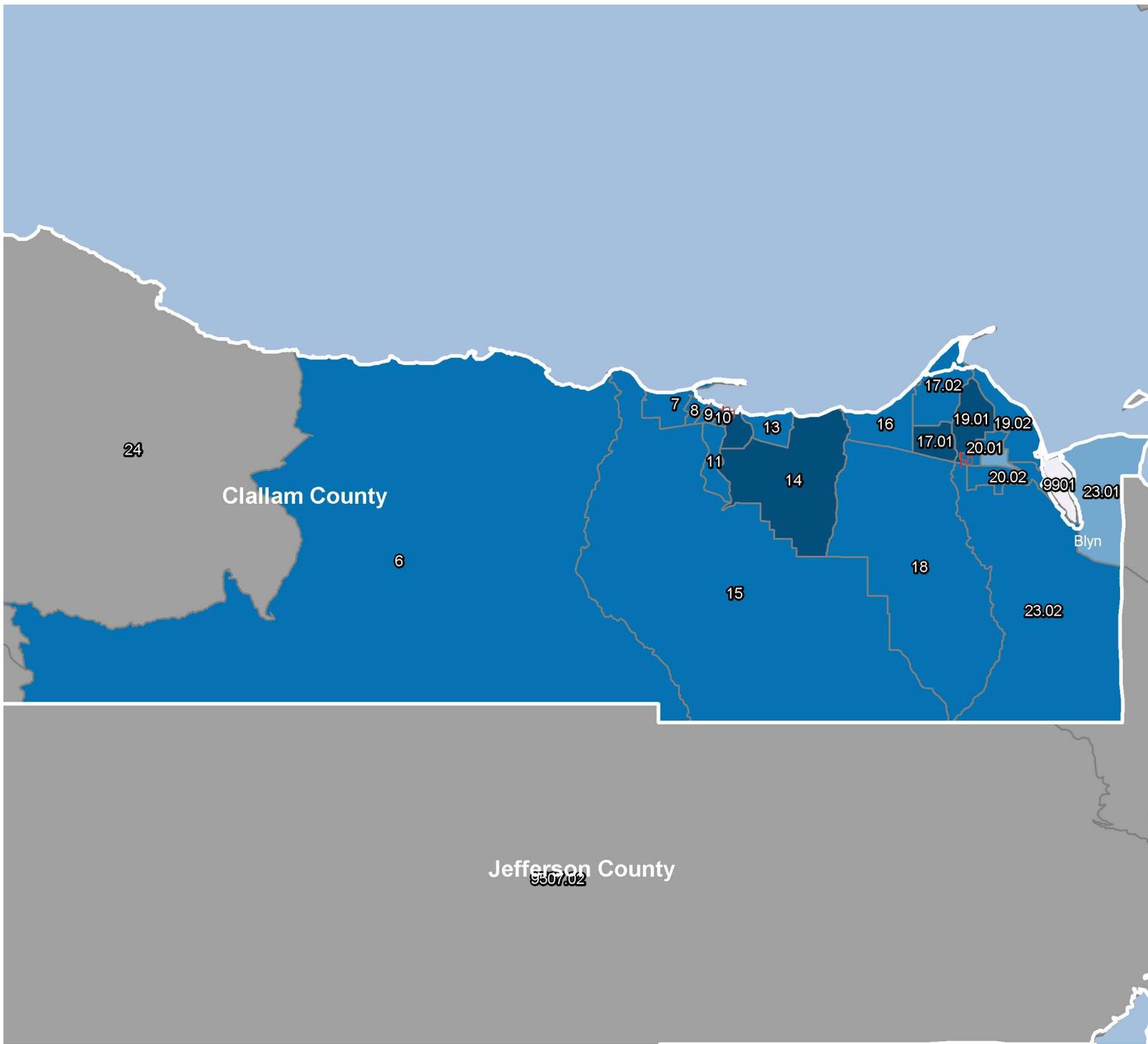
## Income Level

- NA
- Low
- Moderate
- Middle
- Upper

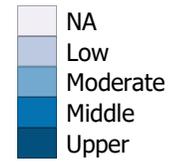
- Bank Branches
- ATM Locations
- LPO Locations

# KITSAP BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

Non MSA Clallam



## Income Level



Bank Branches

ATM Locations

LPO Locations

## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments.

If you would like to review information about our CRA performance in the communities served by us, the public file for our entire bank is available at Kitsap Bank, Administrative Office, 619 Bay Street, Port Orchard, WA 98366, or at any of the Kitsap Bank locations.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the 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 Mary Wilson, VP/Compliance & CRA Officer, Kitsap Bank, P. O. Box 9, Port Orchard, WA 98366 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

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 Olympic Bancorp, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105 an announcement of applications covered by the CRA filed by bank holding companies.

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| RIVERSIDE COUNTY (065), CA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 40140                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 1                                      | 35            | 0   | 0             | 0                                     | 0             | 1   | 35            | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 35            | 0   | 0             | 0                                     | 0             | 1   | 35            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 35            | 0   | 0             | 0                                     | 0             | 1   | 35            | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 35            | 0   | 0             | 0                                     | 0             | 1   | 35            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLALLAM COUNTY (009), WA 2/ |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0005              |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 1                                      | 16            | 0   | 0             | 3                                     | 1,452         | 0   | 0             | 0                              | 0             |
| Middle Income               | 3                                      | 132           | 1   | 101           | 2                                     | 900           | 3   | 183           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 1                                     | 300           | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 4                                      | 148           | 1   | 101           | 6                                     | 2,652         | 3   | 183           | 0                              | 0             |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 1                                      | 87            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 2                                      | 147           | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| Totals For County: (009) 2/ |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 2                                      | 103           | 0   | 0             | 3                                     | 1,452         | 0   | 0             | 0                              | 0             |
| Middle Income               | 4                                      | 192           | 1   | 101           | 2                                     | 900           | 4   | 243           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 1                                     | 300           | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 6                                      | 295           | 1   | 101           | 6                                     | 2,652         | 4   | 243           | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics   | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                               | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ISLAND COUNTY (029), WA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                        |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area       |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income               | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| Middle Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known              | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                  | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| JEFFERSON COUNTY (031), WA 2/ |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                        |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0004                |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income               | 2                                      | 12            | 1   | 114           | 0                                     | 0             | 2   | 124           | 0                              | 0             |
| Middle Income                 | 4                                      | 177           | 0   | 0             | 0                                     | 0             | 2   | 76            | 0                              | 0             |
| Upper Income                  | 3                                      | 46            | 0   | 0             | 3                                     | 1,245         | 3   | 533           | 0                              | 0             |
| Income Not Known              | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                  | 9                                      | 235           | 1   | 114           | 3                                     | 1,245         | 7   | 733           | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KING COUNTY (033), WA          |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42644                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 1   | 180           | 3                                     | 1,422         | 2   | 922           | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 5                                     | 2,801         | 2   | 850           | 0                              | 0             |
| Median Family Income 50-60%    | 1                                      | 50            | 0   | 0             | 2                                     | 1,798         | 2   | 848           | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 1                                      | 50            | 0   | 0             | 1                                     | 600           | 1   | 600           | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 2                                     | 1,039         | 1   | 439           | 0                              | 0             |
| Median Family Income 100-110%  | 2                                      | 105           | 0   | 0             | 2                                     | 1,340         | 4   | 1,445         | 0                              | 0             |
| Median Family Income 110-120%  | 4                                      | 205           | 0   | 0             | 0                                     | 0             | 2   | 155           | 0                              | 0             |
| Median Family Income >= 120%   | 8                                      | 418           | 2   | 438           | 2                                     | 909           | 7   | 1,380         | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 16                                     | 828           | 3   | 618           | 17                                    | 9,909         | 21  | 6,639         | 0                              | 0             |
| KITSAP COUNTY (035), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 14740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0001                 |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 19                                     | 261           | 0   | 0             | 6                                     | 2,852         | 11  | 2,214         | 0                              | 0             |
| Middle Income                  | 27                                     | 989           | 1   | 115           | 5                                     | 2,785         | 19  | 2,090         | 0                              | 0             |
| Upper Income                   | 8                                      | 264           | 4   | 770           | 5                                     | 3,274         | 9   | 2,944         | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 54                                     | 1,514         | 5   | 885           | 16                                    | 8,911         | 39  | 7,248         | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MASON COUNTY (045), WA 2/      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                         |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0003                 |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 8                                      | 282           | 1   | 200           | 4                                     | 2,309         | 4   | 1,529         | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 8                                      | 282           | 1   | 200           | 4                                     | 2,309         | 4   | 1,529         | 0                              | 0             |
| PIERCE COUNTY (053), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 45104                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0002                 |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 2                                      | 80            | 1   | 200           | 1                                     | 920           | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 3                                      | 172           | 1   | 132           | 3                                     | 1,989         | 1   | 825           | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 2   | 375           | 0                                     | 0             | 1   | 175           | 0                              | 0             |
| Median Family Income 80-90%    | 1                                      | 25            | 0   | 0             | 2                                     | 1,500         | 1   | 25            | 0                              | 0             |
| Median Family Income 90-100%   | 2                                      | 40            | 0   | 0             | 3                                     | 1,563         | 2   | 470           | 0                              | 0             |
| Median Family Income 100-110%  | 3                                      | 145           | 1   | 187           | 1                                     | 267           | 5   | 599           | 0                              | 0             |
| Median Family Income 110-120%  | 1                                      | 50            | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 7                                      | 376           | 2   | 367           | 11                                    | 6,402         | 9   | 2,253         | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 19                                     | 888           | 8   | 1,461         | 21                                    | 12,641        | 19  | 4,347         | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SNOHOMISH COUNTY (061), WA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42644                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 1                                      | 50            | 0   | 0             | 2                                     | 920           | 3   | 970           | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 1                                      | 25            | 0   | 0             | 2                                     | 1,463         | 3   | 1,488         | 0                              | 0             |
| Median Family Income 80-90%    | 1                                      | 25            | 1   | 243           | 0                                     | 0             | 2   | 268           | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 75            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 1   | 150           | 1                                     | 439           | 2   | 589           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 4                                      | 175           | 2   | 393           | 5                                     | 2,822         | 10  | 3,315         | 0                              | 0             |
| THURSTON COUNTY (067), WA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 36500                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 2                                      | 185           | 0   | 0             | 1                                     | 349           | 3   | 534           | 0                              | 0             |
| Middle Income                  | 1                                      | 53            | 1   | 250           | 0                                     | 0             | 1   | 53            | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 3                                      | 238           | 1   | 250           | 1                                     | 349           | 4   | 587           | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| WHATCOM COUNTY (073), WA    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 13380                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 2                                      | 80            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 2                                      | 80            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 94                                     | 3,067         | 16  | 2,761         | 50                                    | 27,758        | 72  | 14,040        | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 28                                     | 1,528         | 6   | 1,261         | 23                                    | 13,080        | 37  | 10,661        | 0                              | 0             |
| STATE TOTAL                 | 122                                    | 4,595         | 22  | 4,022         | 73                                    | 40,838        | 109   | 24,701        | 0                              | 0             |
| TOTAL ACROSS ALL STATES     |  |               |   |               |                                       |               |   |               |                                |               |
| TOTAL INSIDE AA             | 94                                     | 3,067         | 16  | 2,761         | 50                                    | 27,758        | 72  | 14,040        | 0                              | 0             |
| TOTAL OUTSIDE AA            | 29                                     | 1,563         | 6   | 1,261         | 23                                    | 13,080        | 38  | 10,696        | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE      | 123                                    | 4,630         | 22  | 4,022         | 73                                    | 40,838        | 110   | 24,736        | 0                              | 0             |

Footnote:

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

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: ARIZONA (04)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MARICOPA COUNTY (013), AZ      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 38060                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 163           | 0                                     | 0             | 1   | 163           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 163           | 0                                     | 0             | 1   | 163           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 1   | 163           | 0                                     | 0             | 1   | 163           | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 1   | 163           | 0                                     | 0             | 1   | 163           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: ARKANSAS (05)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| POPE COUNTY (115), AR       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 1   | 131           | 0                                     | 0             | 1   | 131           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 131           | 0                                     | 0             | 1   | 131           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 0                                      | 0             | 1   | 131           | 0                                     | 0             | 1   | 131           | 0                              | 0             |
| STATE TOTAL                 | 0                                      | 0             | 1   | 131           | 0                                     | 0             | 1   | 131           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ALAMEDA COUNTY (001), CA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 36084                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 1   | 102           | 0                                     | 0             | 1   | 102           | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 1   | 109           | 0                                     | 0             | 1   | 109           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 102           | 0                                     | 0             | 1   | 102           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 3   | 313           | 0                                     | 0             | 3   | 313           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| LOS ANGELES COUNTY (037), CA   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 31084                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 1                                      | 87            | 0   | 0             | 0                                     | 0             | 1   | 87            | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 1   | 157           | 0                                     | 0             | 1   | 157           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 3   | 563           | 0                                     | 0             | 3   | 563           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 87            | 4   | 720           | 0                                     | 0             | 5   | 807           | 0                              | 0             |
| MADERA COUNTY (039), CA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 31460                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 1                                     | 424           | 1   | 424           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 424           | 1   | 424           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MARIN COUNTY (041), CA         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42034                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 101           | 0                                     | 0             | 1   | 101           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 101           | 0                                     | 0             | 1   | 101           | 0                              | 0             |
| ORANGE COUNTY (059), CA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 11244                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 47            | 1   | 129           | 0                                     | 0             | 2   | 176           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 47            | 1   | 129           | 0                                     | 0             | 2   | 176           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| RIVERSIDE COUNTY (065), CA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 40140                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 1                                     | 265           | 1   | 265           | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 1   | 118           | 0                                     | 0             | 1   | 118           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 118           | 1                                     | 265           | 2   | 383           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SAN DIEGO COUNTY (073), CA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 41740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 121           | 0                                     | 0             | 1   | 121           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 121           | 0                                     | 0             | 1   | 121           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: CALIFORNIA (06)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SAN JOAQUIN COUNTY (077), CA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 44700                        |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area          |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%     | 1                                      | 52            | 0   | 0             | 0                                     | 0             | 1   | 52            | 0                              | 0             |
| Median Family Income Not Known   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 1                                      | 52            | 0   | 0             | 0                                     | 0             | 1   | 52            | 0                              | 0             |
| SAN LUIS OBISPO COUNTY (079), CA |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42020                        |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area          |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SANTA CLARA COUNTY (085), CA   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 41940                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 1                                      | 81            | 0   | 0             | 0                                     | 0             | 1   | 81            | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 81            | 0   | 0             | 0                                     | 0             | 1   | 81            | 0                              | 0             |
| SONOMA COUNTY (097), CA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42220                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 1                                     | 331           | 1   | 331           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 331           | 1   | 331           | 0                              | 0             |

Loans by County

Respondent ID: 000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: CALIFORNIA (06)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| TULARE COUNTY (107), CA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47300                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 1   | 108           | 0                                     | 0             | 1   | 108           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 108           | 0                                     | 0             | 1   | 108           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 5                                      | 352           | 12  | 1,610         | 3                                     | 1,020         | 20  | 2,982         | 0                              | 0             |
| STATE TOTAL                 | 5                                      | 352           | 12  | 1,610         | 3                                     | 1,020         | 20  | 2,982         | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: COLORADO (08)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| OTERO COUNTY (089), CO      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 69            | 0   | 0             | 0                                     | 0             | 1   | 69            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 69            | 0   | 0             | 0                                     | 0             | 1   | 69            | 0                              | 0             |
| WELD COUNTY (123), CO       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 24540                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 1   | 130           | 0                                     | 0             | 1   | 130           | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 130           | 0                                     | 0             | 1   | 130           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 69            | 1   | 130           | 0                                     | 0             | 2   | 199           | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 69            | 1   | 130           | 0                                     | 0             | 2   | 199           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: CONNECTICUT (09)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| HARTFORD COUNTY (003), CT      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 25540                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: DELAWARE (10)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KENT COUNTY (001), DE       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 20100                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| DISTRICT OF COLUMBIA (001), DC |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47894                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 234           | 0                                     | 0             | 1   | 234           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 234           | 0                                     | 0             | 1   | 234           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 1   | 234           | 0                                     | 0             | 1   | 234           | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 1   | 234           | 0                                     | 0             | 1   | 234           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: FLORIDA (12)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BROWARD COUNTY (011), FL       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 22744                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 1   | 162           | 0                                     | 0             | 1   | 162           | 0                              | 0             |
| Median Family Income 70-80%    | 1                                      | 89            | 0   | 0             | 0                                     | 0             | 1   | 89            | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 1                                     | 305           | 1   | 305           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 89            | 1   | 162           | 1                                     | 305           | 3   | 556           | 0                              | 0             |
| CHARLOTTE COUNTY (015), FL     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 39460                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 1                                      | 28            | 0   | 0             | 0                                     | 0             | 1   | 28            | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 28            | 0   | 0             | 0                                     | 0             | 1   | 28            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: FLORIDA (12)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| DUVAL COUNTY (031), FL         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 27260                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: FLORIDA (12)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| LEE COUNTY (071), FL           |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 15980                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 1   | 152           | 0                                     | 0             | 1   | 152           | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 1   | 193           | 0                                     | 0             | 1   | 193           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 2   | 345           | 0                                     | 0             | 2   | 345           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: FLORIDA (12)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MIAMI-DADE COUNTY (086), FL    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 33124                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 80            | 1   | 142           | 0                                     | 0             | 2   | 222           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 80            | 1   | 142           | 0                                     | 0             | 2   | 222           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: FLORIDA (12)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ORANGE COUNTY (095), FL        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 36740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 1                                     | 284           | 1   | 284           | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 4   | 736           | 0                                     | 0             | 3   | 590           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 4   | 736           | 1                                     | 284           | 4   | 874           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: FLORIDA (12)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| VOLUSIA COUNTY (127), FL       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19660                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 1                                      | 49            | 0   | 0             | 0                                     | 0             | 1   | 49            | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 49            | 0   | 0             | 0                                     | 0             | 1   | 49            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 5                                      | 331           | 8   | 1,385         | 2                                     | 589           | 14  | 2,159         | 0                              | 0             |
| STATE TOTAL                    | 5                                      | 331           | 8   | 1,385         | 2                                     | 589           | 14  | 2,159         | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: GEORGIA (13)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| GWINNETT COUNTY (135), GA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 12060                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 178           | 0                                     | 0             | 1   | 178           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 178           | 0                                     | 0             | 1   | 178           | 0                              | 0             |
| HOUSTON COUNTY (153), GA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47580                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 1   | 223           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 1   | 223           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 2   | 401           | 0                                     | 0             | 2   | 401           | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 2   | 401           | 0                                     | 0             | 2   | 401           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: HAWAII (15)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KAUAI COUNTY (007), HI      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: IDAHO (16)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ADA COUNTY (001), ID        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 14260                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 1   | 212           | 0                                     | 0             | 1   | 212           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 212           | 0                                     | 0             | 1   | 212           | 0                              | 0             |
| KOOTENAI COUNTY (055), ID   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 17660                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 43            | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 43            | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 43            | 1   | 212           | 0                                     | 0             | 2   | 255           | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 43            | 1   | 212           | 0                                     | 0             | 2   | 255           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: ILLINOIS (17)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| COOK COUNTY (031), IL          |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 16984                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 1   | 195           | 0                                     | 0             | 1   | 195           | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 87            | 0   | 0             | 0                                     | 0             | 1   | 87            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 2                                      | 163           | 1   | 195           | 0                                     | 0             | 3   | 358           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: ILLINOIS (17)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| DUPAGE COUNTY (043), IL        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 16984                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 1                                      | 58            | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 58            | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 3                                      | 221           | 1   | 195           | 0                                     | 0             | 4   | 416           | 0                              | 0             |
| STATE TOTAL                    | 3                                      | 221           | 1   | 195           | 0                                     | 0             | 4   | 416           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: INDIANA (18)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| HAMILTON COUNTY (057), IN   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 26900                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| LAKE COUNTY (089), IN       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 23844                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 87            | 0   | 0             | 0                                     | 0             | 1   | 87            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 87            | 0   | 0             | 0                                     | 0             | 1   | 87            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 87            | 1   | 112           | 0                                     | 0             | 2   | 199           | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 87            | 1   | 112           | 0                                     | 0             | 2   | 199           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: IOWA (19)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| LEE COUNTY (111), IA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 1   | 139           | 0                                     | 0             | 1   | 139           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 139           | 0                                     | 0             | 1   | 139           | 0                              | 0             |
| POLK COUNTY (153), IA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19780                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 1   | 221           | 0                                     | 0             | 1   | 221           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 221           | 0                                     | 0             | 1   | 221           | 0                              | 0             |
| SCOTT COUNTY (163), IA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19340                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: IOWA (19)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| STORY COUNTY (169), IA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 11180                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 2                                      | 106           | 2   | 360           | 0                                     | 0             | 4   | 466           | 0                              | 0             |
| STATE TOTAL                 | 2                                      | 106           | 2   | 360           | 0                                     | 0             | 4   | 466           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: KANSAS (20)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CRAWFORD COUNTY (037), KS      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                         |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 228           | 0                                     | 0             | 1   | 228           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 228           | 0                                     | 0             | 1   | 228           | 0                              | 0             |
| JOHNSON COUNTY (091), KS       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 28140                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 2                                      | 138           | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 2                                      | 138           | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: KANSAS (20)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SEDGWICK COUNTY (173), KS      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 48620                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 146           | 0                                     | 0             | 1   | 146           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 146           | 0                                     | 0             | 1   | 146           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 2                                      | 138           | 2   | 374           | 0                                     | 0             | 3   | 432           | 0                              | 0             |
| STATE TOTAL                    | 2                                      | 138           | 2   | 374           | 0                                     | 0             | 3   | 432           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: KENTUCKY (21)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MCCRACKEN COUNTY (145), KY  |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 1   | 134           | 0                                     | 0             | 1   | 134           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 134           | 0                                     | 0             | 1   | 134           | 0                              | 0             |
| WARREN COUNTY (227), KY     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 14540                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 45            | 1   | 134           | 0                                     | 0             | 2   | 179           | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 45            | 1   | 134           | 0                                     | 0             | 2   | 179           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: LOUISIANA (22)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BOSSIER PARISH (015), LA    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 43340                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 1                                     | 377           | 1   | 377           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 0   | 0             | 1                                     | 377           | 1   | 377           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 0                                      | 0             | 0   | 0             | 1                                     | 377           | 1   | 377           | 0                              | 0             |
| STATE TOTAL                 | 0                                      | 0             | 0   | 0             | 1                                     | 377           | 1   | 377           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MARYLAND (24)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BALTIMORE COUNTY (005), MD     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 12580                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| CARROLL COUNTY (013), MD       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 12580                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MARYLAND (24)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MONTGOMERY COUNTY (031), MD    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 23224                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 63            | 0   | 0             | 0                                     | 0             | 1   | 63            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 63            | 0   | 0             | 0                                     | 0             | 1   | 63            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: MARYLAND (24)

| Area Income Characteristics      | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| PRINCE GEORGE'S COUNTY (033), MD |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47894                        |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area          |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%     | 0                                      | 0             | 0   | 0             | 1                                     | 278           | 1   | 278           | 0                              | 0             |
| Median Family Income Not Known   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 0                                      | 0             | 0   | 0             | 1                                     | 278           | 1   | 278           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 2                                      | 123           | 1   | 112           | 1                                     | 278           | 4   | 513           | 0                              | 0             |
| STATE TOTAL                      | 2                                      | 123           | 1   | 112           | 1                                     | 278           | 4   | 513           | 0                              | 0             |

Loans by County  
 Small Business Loans - Purchases  
 Institution: KITSAP BANK

Respondent ID: 0000006161  
 Agency: FDIC - 3  
 State: MASSACHUSETTS (25)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MIDDLESEX COUNTY (017), MA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 15764                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 1   | 248           | 0                                     | 0             | 1   | 248           | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 248           | 0                                     | 0             | 1   | 248           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 1   | 248           | 0                                     | 0             | 1   | 248           | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 1   | 248           | 0                                     | 0             | 1   | 248           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MICHIGAN (26)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KENT COUNTY (081), MI          |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 24340                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 122           | 0                                     | 0             | 1   | 122           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 122           | 0                                     | 0             | 1   | 122           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MICHIGAN (26)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| OAKLAND COUNTY (125), MI       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47664                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 1   | 146           | 0                                     | 0             | 1   | 146           | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 146           | 0                                     | 0             | 1   | 146           | 0                              | 0             |

Loans by County  
 Small Business Loans - Purchases  
 Institution: KITSAP BANK

Respondent ID: 0000006161  
 Agency: FDIC - 3  
 State: MICHIGAN (26)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| WAYNE COUNTY (163), MI         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19804                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 1                                     | 614           | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 614           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 2   | 268           | 1                                     | 614           | 2   | 268           | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 2   | 268           | 1                                     | 614           | 2   | 268           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: MINNESOTA (27)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLAY COUNTY (027), MN          |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 22020                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 218           | 0                                     | 0             | 1   | 218           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 218           | 0                                     | 0             | 1   | 218           | 0                              | 0             |
| HENNEPIN COUNTY (053), MN      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 33460                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 46            | 0   | 0             | 0                                     | 0             | 1   | 46            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 46            | 0   | 0             | 0                                     | 0             | 1   | 46            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 46            | 1   | 218           | 0                                     | 0             | 2   | 264           | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 46            | 1   | 218           | 0                                     | 0             | 2   | 264           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MISSOURI (29)

| Area Income Characteristics     | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                 | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CAPE GIRARDEAU COUNTY (031), MO |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 16020                       |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area         |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| GREENE COUNTY (077), MO         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 44180                       |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area         |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 1                                     | 276           | 1   | 276           | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 0   | 0             | 1                                     | 276           | 1   | 276           | 0                              | 0             |
| PLATTE COUNTY (165), MO         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 28140                       |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area         |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MISSOURI (29)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SALINE COUNTY (195), MO     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 57            | 0   | 0             | 0                                     | 0             | 1   | 57            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 57            | 0   | 0             | 0                                     | 0             | 1   | 57            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 2                                      | 91            | 1   | 112           | 1                                     | 276           | 4   | 479           | 0                              | 0             |
| STATE TOTAL                 | 2                                      | 91            | 1   | 112           | 1                                     | 276           | 4   | 479           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MONTANA (30)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| RAVALLI COUNTY (081), MT    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 1                                      | 71            | 0   | 0             | 0                                     | 0             | 1   | 71            | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 71            | 0   | 0             | 0                                     | 0             | 1   | 71            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 71            | 0   | 0             | 0                                     | 0             | 1   | 71            | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 71            | 0   | 0             | 0                                     | 0             | 1   | 71            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NEVADA (32)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLARK COUNTY (003), NV         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 29820                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 1                                     | 297           | 1   | 297           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 297           | 1   | 297           | 0                              | 0             |
| DOUGLAS COUNTY (005), NV       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                         |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 1                                      | 69            | 0   | 0             | 0                                     | 0             | 1   | 69            | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 69            | 0   | 0             | 0                                     | 0             | 1   | 69            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 69            | 0   | 0             | 1                                     | 297           | 2   | 366           | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 69            | 0   | 0             | 1                                     | 297           | 2   | 366           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BERGEN COUNTY (003), NJ        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ESSEX COUNTY (013), NJ         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35084                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| GLOUCESTER COUNTY (015), NJ    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 15804                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| HUDSON COUNTY (017), NJ        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 1   | 121           | 0                                     | 0             | 1   | 121           | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 121           | 0                                     | 0             | 1   | 121           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MORRIS COUNTY (027), NJ        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35084                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| OCEAN COUNTY (029), NJ         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35154                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 1   | 178           | 0                                     | 0             | 1   | 178           | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 178           | 0                                     | 0             | 1   | 178           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 3                                      | 180           | 3   | 411           | 0                                     | 0             | 6   | 591           | 0                              | 0             |
| STATE TOTAL                    | 3                                      | 180           | 3   | 411           | 0                                     | 0             | 6   | 591           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NEW MEXICO (35)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BERNALILLO COUNTY (001), NM    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 10740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 1                                      | 47            | 0   | 0             | 0                                     | 0             | 1   | 47            | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 47            | 0   | 0             | 0                                     | 0             | 1   | 47            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 47            | 0   | 0             | 0                                     | 0             | 1   | 47            | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 47            | 0   | 0             | 0                                     | 0             | 1   | 47            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KINGS COUNTY (047), NY         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 1                                     | 253           | 1   | 253           | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 2                                     | 530           | 2   | 530           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 3                                     | 783           | 3   | 783           | 0                              | 0             |
| MADISON COUNTY (053), NY       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 45060                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 1                                      | 54            | 0   | 0             | 0                                     | 0             | 1   | 54            | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 54            | 0   | 0             | 0                                     | 0             | 1   | 54            | 0                              | 0             |

Loans by County  
 Small Business Loans - Purchases  
 Institution: KITSAP BANK

Respondent ID: 0000006161  
 Agency: FDIC - 3  
 State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| NASSAU COUNTY (059), NY        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35004                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 86            | 0   | 0             | 0                                     | 0             | 1   | 86            | 0                              | 0             |
| Median Family Income 110-120%  | 1                                      | 54            | 1   | 108           | 0                                     | 0             | 2   | 162           | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 2                                      | 140           | 2   | 331           | 0                                     | 0             | 3   | 248           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| NEW YORK COUNTY (061), NY      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| ORANGE COUNTY (071), NY        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 39100                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 157           | 0                                     | 0             | 1   | 157           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 157           | 0                                     | 0             | 1   | 157           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| QUEENS COUNTY (081), NY        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 53            | 1   | 153           | 0                                     | 0             | 2   | 206           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 53            | 1   | 153           | 0                                     | 0             | 2   | 206           | 0                              | 0             |
| RENSSELAER COUNTY (083), NY    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 10580                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 1                                      | 74            | 0   | 0             | 0                                     | 0             | 1   | 74            | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 74            | 0   | 0             | 0                                     | 0             | 1   | 74            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ROCKLAND COUNTY (087), NY   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 1                                      | 83            | 0   | 0             | 0                                     | 0             | 1   | 83            | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 83            | 0   | 0             | 0                                     | 0             | 1   | 83            | 0                              | 0             |
| STEUBEN COUNTY (101), NY    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 1   | 223           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 1   | 223           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| WESTCHESTER COUNTY (119), NY   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 35614                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 1                                      | 65            | 0   | 0             | 0                                     | 0             | 1   | 65            | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 2   | 348           | 0                                     | 0             | 2   | 348           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 65            | 2   | 348           | 0                                     | 0             | 3   | 413           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 8                                      | 519           | 7   | 1,212         | 3                                     | 783           | 17  | 2,291         | 0                              | 0             |
| STATE TOTAL                    | 8                                      | 519           | 7   | 1,212         | 3                                     | 783           | 17  | 2,291         | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NORTH CAROLINA (37)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| COLUMBUS COUNTY (047), NC   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 85            | 0   | 0             | 0                                     | 0             | 1   | 85            | 0                              | 0             |
| CURRITUCK COUNTY (053), NC  |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47260                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 1                                     | 276           | 1   | 276           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 0   | 0             | 1                                     | 276           | 1   | 276           | 0                              | 0             |
| FORSYTH COUNTY (067), NC    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 49180                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NORTH CAROLINA (37)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| LINCOLN COUNTY (109), NC       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 16740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |
| MECKLENBURG COUNTY (119), NC   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 16740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 1                                     | 402           | 1   | 402           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 402           | 1   | 402           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 3                                      | 212           | 0   | 0             | 2                                     | 678           | 5   | 890           | 0                              | 0             |
| STATE TOTAL                    | 3                                      | 212           | 0   | 0             | 2                                     | 678           | 5   | 890           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: OHIO (39)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| JEFFERSON COUNTY (081), OH  |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 48260                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 34            | 0   | 0             | 0                                     | 0             | 1   | 34            | 0                              | 0             |
| LICKING COUNTY (089), OH    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 18140                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 1   | 228           | 0                                     | 0             | 1   | 228           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 228           | 0                                     | 0             | 1   | 228           | 0                              | 0             |
| LUCAS COUNTY (095), OH      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 45780                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 89            | 0   | 0             | 0                                     | 0             | 1   | 89            | 0                              | 0             |
| Upper Income                | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 2                                      | 165           | 0   | 0             | 0                                     | 0             | 2   | 165           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: OHIO (39)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MONTGOMERY COUNTY (113), OH    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19430                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 47            | 1   | 190           | 0                                     | 0             | 2   | 237           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 47            | 1   | 190           | 0                                     | 0             | 2   | 237           | 0                              | 0             |
| SENECA COUNTY (147), OH        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                         |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 1   | 154           | 0                                     | 0             | 1   | 154           | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 154           | 0                                     | 0             | 1   | 154           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 4                                      | 246           | 3   | 572           | 0                                     | 0             | 7   | 818           | 0                              | 0             |
| STATE TOTAL                    | 4                                      | 246           | 3   | 572           | 0                                     | 0             | 7   | 818           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: OKLAHOMA (40)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLEVELAND COUNTY (027), OK     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 36420                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 1                                     | 305           | 1   | 305           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 305           | 1   | 305           | 0                              | 0             |
| OKLAHOMA COUNTY (109), OK      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 36420                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 195           | 0                                     | 0             | 1   | 195           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 195           | 0                                     | 0             | 1   | 195           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: OKLAHOMA (40)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| TULSA COUNTY (143), OK         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 46140                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 2                                      | 76            | 0   | 0             | 0                                     | 0             | 2   | 76            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 2                                      | 76            | 0   | 0             | 0                                     | 0             | 2   | 76            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 2                                      | 76            | 1   | 195           | 1                                     | 305           | 4   | 576           | 0                              | 0             |
| STATE TOTAL                    | 2                                      | 76            | 1   | 195           | 1                                     | 305           | 4   | 576           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: OREGON (41)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLACKAMAS COUNTY (005), OR     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 38900                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 116           | 0                                     | 0             | 1   | 116           | 0                              | 0             |
| Upper Income                   | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 51            | 1   | 116           | 0                                     | 0             | 2   | 167           | 0                              | 0             |
| WASHINGTON COUNTY (067), OR    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 38900                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 131           | 0                                     | 0             | 1   | 131           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 131           | 0                                     | 0             | 1   | 131           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 51            | 2   | 247           | 0                                     | 0             | 3   | 298           | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 51            | 2   | 247           | 0                                     | 0             | 3   | 298           | 0                              | 0             |

Loans by County  
 Small Business Loans - Purchases  
 Institution: KITSAP BANK

Respondent ID: 0000006161  
 Agency: FDIC - 3  
 State: PENNSYLVANIA (42)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ALLEGHENY COUNTY (003), PA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 38300                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 112           | 0                                     | 0             | 1   | 112           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: PENNSYLVANIA (42)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BUCKS COUNTY (017), PA         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 33874                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 33            | 0   | 0             | 0                                     | 0             | 1   | 33            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 33            | 0   | 0             | 0                                     | 0             | 1   | 33            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: PENNSYLVANIA (42)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| LANCASTER COUNTY (071), PA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 29540                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 1   | 163           | 0                                     | 0             | 1   | 163           | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 163           | 0                                     | 0             | 1   | 163           | 0                              | 0             |
| NORTHAMPTON COUNTY (095), PA   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 10900                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 1   | 113           | 0                                     | 0             | 1   | 113           | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 113           | 0                                     | 0             | 1   | 113           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 33            | 3   | 388           | 0                                     | 0             | 4   | 421           | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 33            | 3   | 388           | 0                                     | 0             | 4   | 421           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: SOUTH CAROLINA (45)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ORANGEBURG COUNTY (075), SC |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 43            | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 43            | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 43            | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 43            | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: SOUTH DAKOTA (46)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SULLY COUNTY (119), SD      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 1   | 190           | 0                                     | 0             | 1   | 190           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 190           | 0                                     | 0             | 1   | 190           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 0                                      | 0             | 1   | 190           | 0                                     | 0             | 1   | 190           | 0                              | 0             |
| STATE TOTAL                 | 0                                      | 0             | 1   | 190           | 0                                     | 0             | 1   | 190           | 0                              | 0             |



Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: TENNESSEE (47)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
|                             | TOTAL OUTSIDE AA IN STATE              | 1             | 62  | 1             | 162                                   | 1             | 264   | 3             | 488                            | 0             |
| STATE TOTAL                 | 1                                      | 62            | 1   | 162           | 1                                     | 264           | 3   | 488           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BEXAR COUNTY (029), TX         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 41700                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 168           | 0                                     | 0             | 1   | 168           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 168           | 0                                     | 0             | 1   | 168           | 0                              | 0             |
| COMAL COUNTY (091), TX         |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 41700                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 216           | 0                                     | 0             | 1   | 216           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 216           | 0                                     | 0             | 1   | 216           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| DALLAS COUNTY (113), TX        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19124                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| DENTON COUNTY (121), TX        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 19124                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 2   | 358           | 0                                     | 0             | 2   | 358           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 2   | 358           | 0                                     | 0             | 2   | 358           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| FORT BEND COUNTY (157), TX     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 26420                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 2   | 352           | 0                                     | 0             | 2   | 352           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 2   | 352           | 0                                     | 0             | 2   | 352           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| HARRIS COUNTY (201), TX        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 26420                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 2   | 354           | 0                                     | 0             | 2   | 354           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 2   | 354           | 0                                     | 0             | 2   | 354           | 0                              | 0             |
| HUTCHINSON COUNTY (233), TX    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                         |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 1                                      | 70            | 0   | 0             | 0                                     | 0             | 1   | 70            | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 70            | 0   | 0             | 0                                     | 0             | 1   | 70            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MONTGOMERY COUNTY (339), TX    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 26420                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 1                                      | 58            | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 58            | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |
| NUECES COUNTY (355), TX        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 18580                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 1   | 223           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 223           | 0                                     | 0             | 1   | 223           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| PARKER COUNTY (367), TX        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 23104                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 118           | 0                                     | 0             | 1   | 118           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 118           | 0                                     | 0             | 1   | 118           | 0                              | 0             |
| TARRANT COUNTY (439), TX       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 23104                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 95            | 0   | 0             | 0                                     | 0             | 1   | 95            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 140           | 0                                     | 0             | 1   | 140           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 95            | 1   | 140           | 0                                     | 0             | 2   | 235           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| TRAVIS COUNTY (453), TX        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 12420                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 1                                     | 264           | 1   | 264           | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 2   | 254           | 0                                     | 0             | 2   | 254           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 2   | 254           | 1                                     | 264           | 3   | 518           | 0                              | 0             |
| VICTORIA COUNTY (469), TX      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47020                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 56            | 0   | 0             | 0                                     | 0             | 1   | 56            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 5                                      | 355           | 13  | 2,183         | 1                                     | 264           | 19  | 2,802         | 0                              | 0             |
| STATE TOTAL                    | 5                                      | 355           | 13  | 2,183         | 1                                     | 264           | 19  | 2,802         | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: UTAH (49)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SALT LAKE COUNTY (035), UT     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 41620                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 51            | 0   | 0             | 0                                     | 0             | 1   | 51            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: VIRGINIA (51)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| ARLINGTON COUNTY (013), VA  |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47894                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 1   | 168           | 0                                     | 0             | 1   | 168           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 1   | 168           | 0                                     | 0             | 1   | 168           | 0                              | 0             |
| AUGUSTA COUNTY (015), VA    |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 44420                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 57            | 0   | 0             | 0                                     | 0             | 1   | 57            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 57            | 0   | 0             | 0                                     | 0             | 1   | 57            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: VIRGINIA (51)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| FAIRFAX COUNTY (059), VA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 47894                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 76            | 0   | 0             | 0                                     | 0             | 1   | 76            | 0                              | 0             |
| FLUVANNA COUNTY (065), VA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 16820                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 168           | 0                                     | 0             | 1   | 168           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 168           | 0                                     | 0             | 1   | 168           | 0                              | 0             |



Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: VIRGINIA (51)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
|                             | TOTAL OUTSIDE AA IN STATE              | 2             | 133   | 5             | 878                                   | 0             | 0   | 7             | 1,011                          | 0             |
| STATE TOTAL                 | 2                                      | 133           | 5   | 878           | 0                                     | 0             | 7   | 1,011         | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KITSAP COUNTY (035), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 14740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0001                 |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 217           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 217           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| PIERCE COUNTY (053), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 45104                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0002                 |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 1                                     | 298           | 1   | 298           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 298           | 1   | 298           | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SNOHOMISH COUNTY (061), WA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42644                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 1   | 219           | 0                                     | 0             | 1   | 219           | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 219           | 0                                     | 0             | 1   | 219           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 1   | 217           | 1                                     | 298           | 1   | 298           | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 1   | 219           | 0                                     | 0             | 1   | 219           | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 2   | 436           | 1                                     | 298           | 2   | 517           | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: WEST VIRGINIA (54)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BERKELEY COUNTY (003), WV   |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 25180                   |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 67            | 0   | 0             | 0                                     | 0             | 1   | 67            | 0                              | 0             |

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: WISCONSIN (55)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLARK COUNTY (019), WI      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 53            | 0   | 0             | 0                                     | 0             | 1   | 53            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 53            | 0   | 0             | 0                                     | 0             | 1   | 53            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 53            | 0   | 0             | 0                                     | 0             | 1   | 53            | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 53            | 0   | 0             | 0                                     | 0             | 1   | 53            | 0                              | 0             |
| TOTAL ACROSS ALL STATES     |  |               |   |               |                                       |               |   |               |                                |               |
| TOTAL INSIDE AA             | 0                                      | 0             | 1   | 217           | 1                                     | 298           | 1   | 298           | 0                              | 0             |
| TOTAL OUTSIDE AA            | 66                                     | 4,077         | 80  | 13,056        | 18                                    | 5,745         | 160   | 21,815        | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE      | 66                                     | 4,077         | 81  | 13,273        | 19                                    | 6,043         | 161   | 22,113        | 0                              | 0             |

2023 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: KITSAP BANK

Respondent ID: 0000006161  
 Agency: FDIC - 3

| ASSESSMENT AREA LOANS                   | Originations |               | Originations to Businesses with <= \$1 million revenue |               | Purchases    |               |
|---|--------------|---------------|--|---------------|--------------|---------------|
|   | Num of Loans | Amount (000s) | Num of Loans   | Amount (000s) | Num of Loans | Amount (000s) |
| WA - KITSAP COUNTY (035) - MSA 14740    | 75           | 11,310        | 39   | 7,248         | 1            | 217           |
| WA - PIERCE COUNTY (053) - MSA 45104    | 48           | 14,990        | 19   | 4,347         | 1            | 298           |
| WA - MASON COUNTY (045) - MSA NA 2/     | 13           | 2,791         | 4  | 1,529         | 0            | 0             |
| WA - JEFFERSON COUNTY (031) - MSA NA 2/ | 13           | 1,594         | 7  | 733           | 0            | 0             |
| WA - CLALLAM COUNTY (009) - MSA NA 2/   | 11           | 2,901         | 3  | 183           | 0            | 0             |

Footnote:

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

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: KITSAP BANK

PAGE: 1 OF 1

Respondent ID: 000006161

Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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|   | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
|---|--------------|---------------|--------------|---------------|
| Community Development Loans             |              |               |              |               |
| Originated                              | 5            | 12,110        | 0            | 0             |
| Purchased                               | 0            | 0             | 0            | 0             |
| Total                                   | 5            | 12,110        | 0            | 0             |
| Consortium/Third Party Loans (optional) |              |               |              |               |

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

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ASSESSMENT AREA - 0001

KITSAP COUNTY (035), WA

MSA: 14740

Moderate Income

0801.01 0801.02 0802.00\* 0803.00 0805.00 0806.00\* 0808.00 0809.00\* 0810.00\* 0811.00\* 0903.00\*  
0905.01 0922.00 0923.00 0928.01\*

Middle Income

0804.00 0807.00\* 0812.00 0901.01 0901.02 0902.01 0902.02\* 0904.00 0905.02 0911.00 0912.01  
0912.04 0912.05\* 0912.06 0913.01\* 0914.00\* 0915.00\* 0916.00\* 0917.01\* 0917.02\* 0918.00 0919.00  
0920.00 0921.01 0921.02 0924.00 0925.00 0926.00\* 0927.01\* 0928.03\* 0929.01 0929.02\* 9400.00\*  
9401.00\*

Upper Income

0814.00\* 0907.00 0908.00 0909.01 0909.02 0910.01 0910.02 0913.02 0927.04 0928.02

Income Not Known

9901.00\*

ASSESSMENT AREA - 0002

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 30-40%

0614.00\* 9400.06\*

Median Family Income 40-50%

0628.01\* 0633.02\* 0717.04\* 0718.06\* 0718.08\* 0720.00\* 0729.07\* 0729.08\*

Median Family Income 50-60%

0613.00\* 0634.02\* 0716.04\* 0717.03\* 0718.05\* 0718.07 0729.01\* 0729.03

Median Family Income 60-70%

0615.01\* 0619.00\* 0625.02\* 0626.00 0634.01\* 0635.02\* 0715.03\* 0715.04\* 0716.03\* 0717.05 0717.06\*  
0718.03\* 0734.07\*

Median Family Income 70-80%

0616.01\* 0616.02 0620.00\* 0624.00\* 0630.00\* 0631.00\* 0632.00\* 0633.01\* 0712.12\* 0714.09\* 0714.16\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

0716.01\* 0717.07\* 0719.01\* 0721.06\* 0730.05\* 0734.05 9400.07\*  
 Median Family Income 80-90%

0609.04\* 0618.00\* 0623.00\* 0625.01\* 0628.02\* 0629.01\* 0629.02\* 0713.05\* 0714.03\* 0721.08\* 0723.11\*  
 0726.02 0726.03\* 0731.14\* 0731.28\* 0733.01 9400.12\*  
 Median Family Income 90-100%

0610.02\* 0612.00\* 0617.00\* 0635.01\* 0702.05\* 0702.09\* 0704.01\* 0704.03\* 0711.00 0712.11\* 0713.04  
 0713.09\* 0714.08\* 0714.11\* 0714.12\* 0721.12\* 0723.07\* 0723.12 0730.01\* 0731.11\* 0731.18\* 0732.00\*  
 0733.02\* 9400.02 9400.05\* 9400.10\*  
 Median Family Income 100-110%

0609.03\* 0609.07\* 0611.00\* 0615.02\* 0703.08\* 0704.04\* 0712.07\* 0713.06\* 0714.14\* 0714.17\* 0715.05\*  
 0715.06\* 0723.05\* 0723.10 0723.14\* 0725.08\* 0728.02\* 0730.06\* 0731.17\* 0731.19\* 0731.20\* 0731.21\*  
 0731.24\* 0731.26\* 0731.27\* 0731.31\* 0731.33\* 0734.04\*  
 Median Family Income 110-120%

0603.00\* 0609.06\* 0701.00\* 0702.06\* 0702.07\* 0703.10 0707.03\* 0721.05\* 0721.07\* 0721.09\* 0723.09\*  
 0725.07 0731.22\* 0731.29\* 0731.30\* 0734.08\* 9400.13\*  
 Median Family Income >= 120%

0602.00 0604.00\* 0605.00\* 0606.00 0607.00\* 0608.00\* 0609.08\* 0610.01\* 0702.04\* 0702.08 0703.07\*  
 0703.09 0703.11\* 0703.12\* 0703.13 0703.14\* 0703.15\* 0703.16\* 0712.05\* 0712.06 0712.09\* 0712.10\*  
 0713.07 0713.10\* 0714.13\* 0714.15\* 0719.02 0721.11\* 0723.13\* 0723.15\* 0724.05\* 0724.06 0724.07  
 0724.08\* 0724.09\* 0724.10\* 0725.03\* 0725.04\* 0725.06\* 0725.09\* 0726.01\* 0728.01\* 0731.10\* 0731.15\*  
 0731.16\* 0731.23\* 0731.32\* 0734.06 0735.01 0735.02\* 9400.01\* 9400.04 9400.08\* 9400.09\* 9400.11\*  
 Median Family Income Not Known

0729.09\*

ASSESSMENT AREA - 0003

MASON COUNTY (045), WA 2/

MSA: NA

Middle Income

9603.02 9604.01 9604.02 9604.03

Upper Income

Footnote:

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

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9603.01\*

ASSESSMENT AREA - 0004

JEFFERSON COUNTY (031), WA 2/

MSA: NA

Moderate Income

9505.01\* 9506.03

Middle Income

9502.02\* 9503.02 9504.00 9506.02\*

Upper Income

9503.01 9505.02 9506.04

ASSESSMENT AREA - 0005

CLALLAM COUNTY (009), WA 2/

MSA: NA

Moderate Income

0021.00 0023.01

Middle Income

0007.00\* 0008.00 0009.00 0010.00\* 0011.00\* 0013.00 0015.00\* 0016.00\* 0017.02\* 0018.00 0019.02\*

0020.01\* 0020.02\* 0023.02\*

Upper Income

0012.00\* 0014.00\* 0017.01 0019.01\*

Income Not Known

9901.00\*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1167.28

POPE COUNTY (115), AR

Footnote:

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

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MSA: NA

Upper Income

9512.01

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 90-100%

4282.00

Median Family Income 110-120%

4287.00

Median Family Income >= 120%

4507.43

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

4030.00

Median Family Income 110-120%

1920.01

Median Family Income >= 120%

2628.02 2656.01 5719.00

MADERA COUNTY (039), CA

MSA: 31460

Middle Income

0007.01

MARIN COUNTY (041), CA

MSA: 42034

Upper Income

1200.02

ORANGE COUNTY (059), CA

MSA: 11244

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Median Family Income >= 120%

0320.48 0992.31

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 80-90%

0413.02

Median Family Income 90-100%

0456.15

Median Family Income 110-120%

0426.24

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0170.43

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income >= 120%

0052.22

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0125.02

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 110-120%

5080.04

SONOMA COUNTY (097), CA

MSA: 42220

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Upper Income

1524.02

TULARE COUNTY (107), CA

MSA: 47300

Middle Income

0025.00

OTERO COUNTY (089), CO

MSA: NA

Middle Income

9683.00

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0019.11

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 100-110%

4204.00

KENT COUNTY (001), DE

MSA: 20100

Middle Income

0402.06

Median Family Income >= 120%

0101.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 60-70%

0502.08

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Median Family Income 70-80%

0917.01

Median Family Income >= 120%

0704.05

CHARLOTTE COUNTY (015), FL

MSA: 39460

Upper Income

0101.00

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 100-110%

0008.00

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 90-100%

0503.12

Median Family Income 110-120%

0019.21

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0037.10 0127.01

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 70-80%

0148.04

Median Family Income >= 120%

0158.02 0168.02 0168.10 0182.01

VOLUSIA COUNTY (127), FL

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

MSA: 19660

Median Family Income 70-80%

0808.09

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income >= 120%

0507.56

HOUSTON COUNTY (153), GA

MSA: 47580

Middle Income

0201.12

KAUAI COUNTY (007), HI

MSA: NA

Middle Income

0404.01

ADA COUNTY (001), ID

MSA: 14260

Middle Income

0103.40

KOOTENAI COUNTY (055), ID

MSA: 17660

Middle Income

0010.02

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 40-50%

3403.00

Median Family Income 100-110%

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

8253.02

Median Family Income >= 120%

8383.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 90-100%

8407.06

HAMILTON COUNTY (057), IN

MSA: 26900

Upper Income

1108.13

LAKE COUNTY (089), IN

MSA: 23844

Middle Income

0433.01

LEE COUNTY (111), IA

MSA: NA

Middle Income

4905.00

POLK COUNTY (153), IA

MSA: 19780

Upper Income

0112.06

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

0102.01

STORY COUNTY (169), IA

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

MSA: 11180

Middle Income

0101.01

CRAWFORD COUNTY (037), KS

MSA: NA

Middle Income

9570.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0533.02 0534.13

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income >= 120%

0103.01

MCCRACKEN COUNTY (145), KY

MSA: NA

Upper Income

0314.02

WARREN COUNTY (227), KY

MSA: 14540

Upper Income

0111.00

BOSSIER PARISH (015), LA

MSA: 43340

Upper Income

0111.17

BALTIMORE COUNTY (005), MD

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

MSA: 12580

Median Family Income 90-100%

4304.00

CARROLL COUNTY (013), MD

MSA: 12580

Upper Income

5075.00

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income >= 120%

7060.07

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income >= 120%

8006.07

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 90-100%

3214.00

KENT COUNTY (081), MI

MSA: 24340

Median Family Income >= 120%

0125.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 70-80%

1623.00

WAYNE COUNTY (163), MI

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

MSA: 19804

Median Family Income 50-60%

5456.00

CLAY COUNTY (027), MN

MSA: 22020

Middle Income

0302.01

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1115.00

CAPE GIRARDEAU COUNTY (031), MO

MSA: 16020

Middle Income

8804.01

GREENE COUNTY (077), MO

MSA: 44180

Moderate Income

0023.00

PLATTE COUNTY (165), MO

MSA: 28140

Upper Income

0301.01

SALINE COUNTY (195), MO

MSA: NA

Middle Income

0907.00

RAVALLI COUNTY (081), MT

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

MSA: NA

Moderate Income

0002.01

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 110-120%

0058.64

DOUGLAS COUNTY (005), NV

MSA: NA

Middle Income

0010.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0545.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0208.00

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Upper Income

5019.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 50-60%

0045.00

MORRIS COUNTY (027), NJ

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

MSA: 35084

Median Family Income >= 120%

0434.01

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 80-90%

7351.06

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 50-60%

0047.59

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

0307.00

Median Family Income >= 120%

0195.00 0454.00

MADISON COUNTY (053), NY

MSA: 45060

Upper Income

0305.01

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 100-110%

5194.00

Median Family Income 110-120%

4113.02 4146.00

Median Family Income >= 120%

3006.00

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 100-110%

0156.02

ORANGE COUNTY (071), NY

MSA: 39100

Middle Income

0108.02

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

0007.01 0019.02

RENSSELAER COUNTY (083), NY

MSA: 10580

Middle Income

0520.03

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0133.00

STEUBEN COUNTY (101), NY

MSA: NA

Middle Income

9626.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 60-70%

0142.00

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Median Family Income >= 120%

0052.00

COLUMBUS COUNTY (047), NC

MSA: NA

Middle Income

9308.00

CURRITUCK COUNTY (053), NC

MSA: 47260

Middle Income

1103.02

FORSYTH COUNTY (067), NC

MSA: 49180

Middle Income

0038.03

LINCOLN COUNTY (109), NC

MSA: 16740

Middle Income

0709.02

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0034.02

JEFFERSON COUNTY (081), OH

MSA: 48260

Upper Income

0012.00

LICKING COUNTY (089), OH

MSA: 18140

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Middle Income

7533.02

LUCAS COUNTY (095), OH

MSA: 45780

Middle Income

0100.01

Upper Income

0092.04

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income >= 120%

0404.06 1102.01

SENECA COUNTY (147), OH

MSA: NA

Moderate Income

9632.00

CLEVELAND COUNTY (027), OK

MSA: 36420

Upper Income

2022.01

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1085.33

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income >= 120%

0076.12 0076.13

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

CLACKAMAS COUNTY (005), OR

MSA: 38900

Middle Income

0210.00

Upper Income

0232.01

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income >= 120%

0322.02

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4212.00

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income >= 120%

1052.03

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 100-110%

0111.02

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Moderate Income

0161.00

ORANGEBURG COUNTY (075), SC

MSA: NA

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Middle Income

0108.02

SULLY COUNTY (119), SD

MSA: NA

Middle Income

9791.00

HAMILTON COUNTY (065), TN

MSA: 16860

Upper Income

0008.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Middle Income

1015.01

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0512.05

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income >= 120%

1821.03

COMAL COUNTY (091), TX

MSA: 41700

Upper Income

3107.03

DALLAS COUNTY (113), TX

MSA: 19124

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

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Agency: FDIC - 3

Institution: KITSAP BANK

---

Median Family Income >= 120%

0181.59

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

0203.17 0215.28

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6734.04 6745.03

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

5115.02 5523.04

HUTCHINSON COUNTY (233), TX

MSA: NA

Upper Income

9510.00

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income >= 120%

6917.00

NUECES COUNTY (355), TX

MSA: 18580

Upper Income

0054.06

PARKER COUNTY (367), TX

MSA: 23104

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Middle Income

1407.11

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 100-110%

1110.10

Median Family Income >= 120%

1115.42

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 100-110%

0022.11

Median Family Income >= 120%

0019.17 0358.00

VICTORIA COUNTY (469), TX

MSA: 47020

Middle Income

0016.01

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 100-110%

1135.22

ARLINGTON COUNTY (013), VA

MSA: 47894

Upper Income

1009.00

AUGUSTA COUNTY (015), VA

MSA: 44420

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

Middle Income

0710.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 100-110%

4220.00

FLUVANNA COUNTY (065), VA

MSA: 16820

Middle Income

0201.03

CHESAPEAKE CITY (550), VA

MSA: 47260

Upper Income

0210.04

LYNCHBURG CITY (680), VA

MSA: 31340

Income Not Known

0005.00

MARTINSVILLE CITY (690), VA

MSA: NA

Upper Income

0005.00

CLALLAM COUNTY (009), WA 2/

MSA: NA

Moderate Income

0003.00

Middle Income

0006.00

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

ISLAND COUNTY (029), WA

MSA: NA

Moderate Income

9709.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 30-40%

0305.01

Median Family Income 40-50%

0253.02 0292.06 0308.01

Median Family Income 50-60%

0012.01 0302.03

Median Family Income 80-90%

0218.04 0279.02

Median Family Income 90-100%

0226.05 0238.01

Median Family Income 100-110%

0017.02 0222.05 0323.19

Median Family Income 110-120%

0105.02 0243.01 0248.00

Median Family Income >= 120%

0031.00 0059.02 0227.01 0236.01 0237.01 0237.02 0238.05 0246.01 0250.05 0256.02 0325.00

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 40-50%

0529.03

Median Family Income 60-70%

0538.03

Median Family Income 70-80%

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000006161

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: KITSAP BANK

---

0414.00 0420.06 0517.02  
Median Family Income 80-90%

0408.00 0528.03  
Median Family Income 100-110%

0507.00  
Median Family Income 110-120%

0504.03  
THURSTON COUNTY (067), WA

MSA: 36500  
Moderate Income

0105.20 0122.23 0127.20  
Middle Income

0109.20 0122.24  
WHATCOM COUNTY (073), WA

MSA: 13380  
Middle Income

0005.01 0105.05  
BERKELEY COUNTY (003), WV

MSA: 25180  
Upper Income

9712.06  
CLARK COUNTY (019), WI

MSA: NA  
Middle Income

9506.00

Footnote:

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Error Status Information

Respondent ID: 0000006161

Institution: KITSAP BANK

Agency: FDIC - 3

| Record Identifier: <sup>11</sup>        | Total Composite Records on File | Total Composite Records Without Errors | Total Validity <sup>10</sup> Errors | Percentage of Validity Errors |
|---|---------------------------------|--|-------------------------------------|-------------------------------|
| Transmittal Sheet                       | 1                               | 1                                      | 0                                   | 0.00%                         |
| Small Business Loans                    | 290                             | 290                                    | 0                                   | 0.00%                         |
| Small Farm Loans                        | 0                               | 0                                      | 0                                   | 0.00%                         |
| Community Development Loans             | 1                               | 1                                      | 0                                   | 0.00%                         |
| Consortium/Third Party Loans (Optional) | 0                               | 0                                      | 0                                   | 0.00%                         |
| Assessment Area                         | 37                              | 37                                     | 0                                   | 0.00%                         |
| Total                                   | 329                             | 329                                    | 0                                   | 0.00%                         |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| RIVERSIDE COUNTY (065), CA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 40140                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 1                                      | 42            | 0   | 0             | 0                                     | 0             | 1   | 42            | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 42            | 0   | 0             | 0                                     | 0             | 1   | 42            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 42            | 0   | 0             | 0                                     | 0             | 1   | 42            | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 42            | 0   | 0             | 0                                     | 0             | 1   | 42            | 0                              | 0             |

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| CLALLAM COUNTY (009), WA 2/ |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0003              |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 7                                      | 335           | 0   | 0             | 1                                     | 300           | 6   | 285           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 2                                     | 658           | 1   | 358           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 7                                      | 335           | 1   | 150           | 3                                     | 958           | 7   | 643           | 0                              | 0             |
| Outside Assessment Area     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Totals For County: (009) 2/ |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income             | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income               | 8                                      | 385           | 0   | 0             | 1                                     | 300           | 7   | 335           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0   | 0             | 2                                     | 658           | 1   | 358           | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                | 8                                      | 385           | 1   | 150           | 3                                     | 958           | 8   | 693           | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics   | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                               | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| COWLITZ COUNTY (015), WA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 31020                     |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area       |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known              | 0                                      | 0             | 0   | 0             | 1                                     | 375           | 1   | 375           | 0                              | 0             |
| Tract Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                  | 0                                      | 0             | 0   | 0             | 1                                     | 375           | 1   | 375           | 0                              | 0             |
| ISLAND COUNTY (029), WA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                        |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area       |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                 | 1                                      | 50            | 0   | 0             | 1                                     | 460           | 2   | 510           | 0                              | 0             |
| Upper Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known              | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                  | 1                                      | 50            | 0   | 0             | 1                                     | 460           | 2   | 510           | 0                              | 0             |
| JEFFERSON COUNTY (031), WA 2/ |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                        |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0003                |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income               | 6                                      | 245           | 0   | 0             | 0                                     | 0             | 2   | 75            | 0                              | 0             |
| Middle Income                 | 4                                      | 76            | 0   | 0             | 0                                     | 0             | 3   | 75            | 0                              | 0             |
| Upper Income                  | 5                                      | 60            | 0   | 0             | 1                                     | 300           | 1   | 15            | 0                              | 0             |
| Income Not Known              | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                  | 15                                     | 381           | 0   | 0             | 1                                     | 300           | 6   | 165           | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| KING COUNTY (033), WA          |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42644                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 1                                      | 100           | 0   | 0             | 1                                     | 750           | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 2                                      | 110           | 0   | 0             | 0                                     | 0             | 2   | 110           | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 1                                     | 1,000         | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 1   | 200           | 0                              | 0             |
| Median Family Income 70-80%    | 1                                      | 30            | 0   | 0             | 0                                     | 0             | 1   | 30            | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 1                                      | 47            | 1   | 190           | 3                                     | 1,650         | 1   | 350           | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 1   | 250           | 1                                     | 1,000         | 1   | 1,000         | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 1                                     | 850           | 1   | 850           | 0                              | 0             |
| Median Family Income >= 120%   | 12                                     | 698           | 5   | 857           | 12                                    | 5,793         | 19  | 5,651         | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 1                                     | 310           | 1   | 310           | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 17                                     | 985           | 8   | 1,497         | 20                                    | 11,353        | 27  | 8,501         | 0                              | 0             |
| KITSAP COUNTY (035), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 14740                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0001                 |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 12                                     | 192           | 4   | 775           | 6                                     | 2,868         | 6   | 1,514         | 0                              | 0             |
| Middle Income                  | 32                                     | 1,119         | 7   | 1,160         | 9                                     | 4,457         | 19  | 2,973         | 0                              | 0             |
| Upper Income                   | 6                                      | 345           | 3   | 467           | 1                                     | 500           | 3   | 242           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 50                                     | 1,656         | 14  | 2,402         | 16                                    | 7,825         | 28  | 4,729         | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MASON COUNTY (045), WA 2/      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA NA                         |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0003                 |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 4                                      | 174           | 1   | 200           | 4                                     | 2,709         | 4   | 1,450         | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 4                                      | 174           | 1   | 200           | 4                                     | 2,709         | 4   | 1,450         | 0                              | 0             |
| PIERCE COUNTY (053), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 45104                      |  |               |   |               |                                       |               |   |               |                                |               |
| Inside AA 0002                 |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 1                                      | 75            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 1                                      | 50            | 3   | 503           | 2                                     | 1,300         | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 1                                      | 30            | 1   | 250           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 1                                      | 75            | 0   | 0             | 1                                     | 900           | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 1                                      | 25            | 2   | 375           | 3                                     | 2,435         | 2   | 960           | 0                              | 0             |
| Median Family Income 90-100%   | 1                                      | 15            | 0   | 0             | 1                                     | 500           | 1   | 15            | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 2                                     | 659           | 2   | 659           | 0                              | 0             |
| Median Family Income 110-120%  | 4                                      | 194           | 2   | 383           | 0                                     | 0             | 3   | 292           | 0                              | 0             |
| Median Family Income >= 120%   | 8                                      | 360           | 2   | 450           | 3                                     | 1,350         | 6   | 1,625         | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 18                                     | 824           | 10  | 1,961         | 12                                    | 7,144         | 14  | 3,551         | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SKAGIT COUNTY (057), WA        |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 34580                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 1                                      | 50            | 0   | 0             | 1                                     | 821           | 2   | 871           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 50            | 0   | 0             | 1                                     | 821           | 2   | 871           | 0                              | 0             |
| SNOHOMISH COUNTY (061), WA     |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 42644                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 1                                      | 25            | 0   | 0             | 2                                     | 1,450         | 3   | 1,475         | 0                              | 0             |
| Median Family Income 80-90%    | 1                                      | 18            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 1                                      | 75            | 0   | 0             | 3                                     | 1,913         | 2   | 1,429         | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 3                                      | 118           | 0   | 0             | 5                                     | 3,363         | 5   | 2,904         | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

State: WASHINGTON (53)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| SPOKANE COUNTY (063), WA       |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 44060                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 1                                     | 400           | 1   | 400           | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 400           | 1   | 400           | 0                              | 0             |
| THURSTON COUNTY (067), WA      |  |               |   |               |                                       |               |   |               |                                |               |
| MSA 36500                      |  |               |   |               |                                       |               |   |               |                                |               |
| Outside Assessment Area        |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 2                                      | 185           | 0   | 0             | 1                                     | 424           | 2   | 185           | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 1   | 250           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 175           | 0                                     | 0             | 1   | 175           | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 2                                      | 185           | 2   | 425           | 1                                     | 424           | 3   | 360           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 94                                     | 3,370         | 26  | 4,713         | 36                                    | 18,936        | 59  | 10,538        | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 25                                     | 1,438         | 10  | 1,922         | 30                                    | 17,196        | 42  | 13,971        | 0                              | 0             |
| STATE TOTAL                    | 119                                    | 4,808         | 36  | 6,635         | 66                                    | 36,132        | 101   | 24,509        | 0                              | 0             |

Footnote:

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

Loans by County

Respondent ID: 0000006161

Small Business Loans - Originations

Agency: FDIC - 3

Institution: KITSAP BANK

| Area Income Characteristics | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                             | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| TOTAL ACROSS ALL STATES     |  |               |   |               |                                       |               |   |               |                                |               |
| TOTAL INSIDE AA             | 94                                     | 3,370         | 26  | 4,713         | 36                                    | 18,936        | 59  | 10,538        | 0                              | 0             |
| TOTAL OUTSIDE AA            | 26                                     | 1,480         | 10  | 1,922         | 30                                    | 17,196        | 43  | 14,013        | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE      | 120                                    | 4,850         | 36  | 6,635         | 66                                    | 36,132        | 102   | 24,551        | 0                              | 0             |

Footnote:

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

## Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions is also available at this website.

Kitsap  Bank