



Heritage
BANK

CRA Public File

Apr 1, 2026

Bank Merger

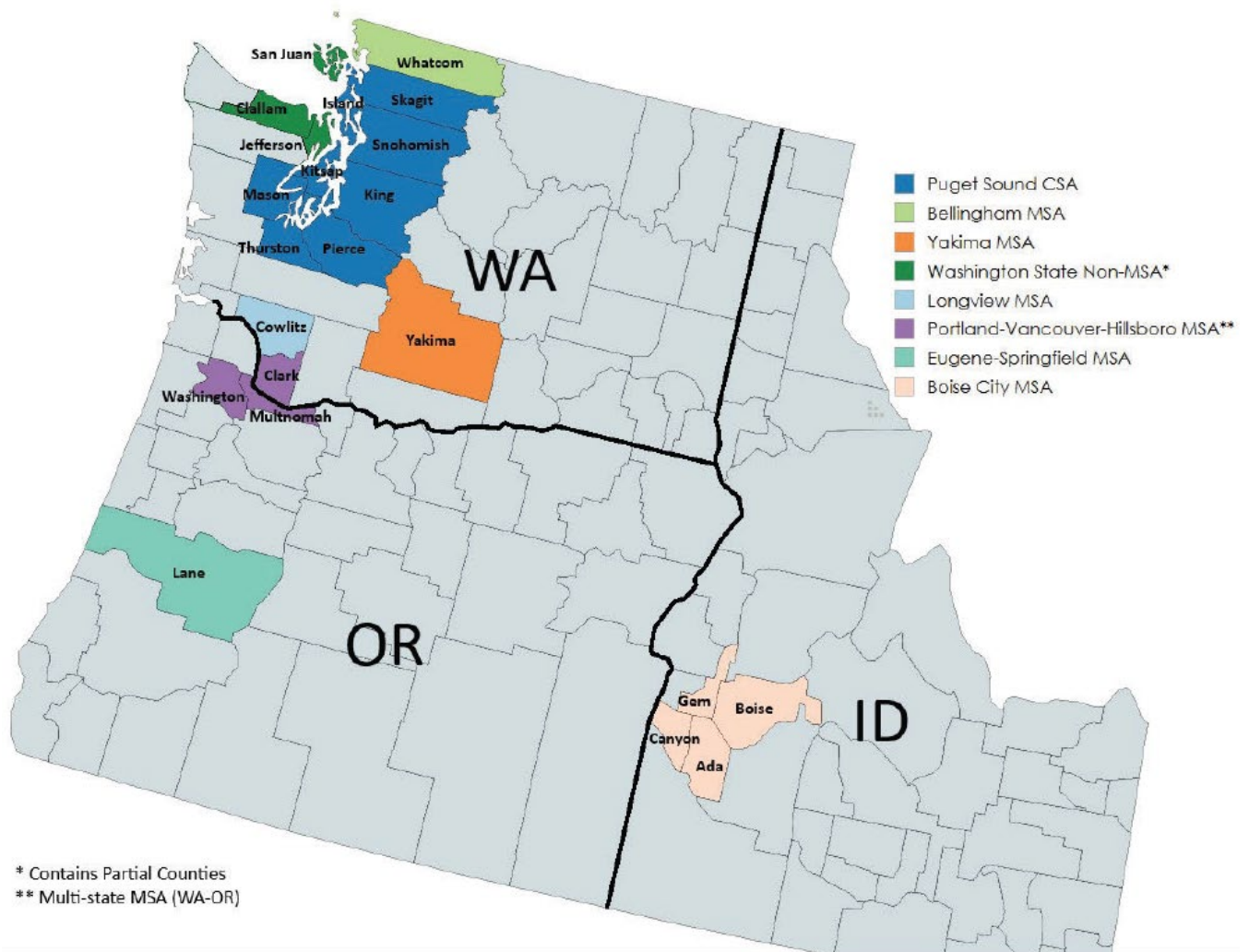
Heritage Financial Corporation completed its acquisition of Olympic Bancorp, Inc. and its subsidiary, Kitsap Bank, on January 31, 2026. Kitsap Bank officially became a division of Heritage Bank, with a system conversion planned for September 2026. The merger expands Heritage's presence in the Pacific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

Bank Merger – New Assessment Area



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 unless otherwise noted:

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

**Partial County Delineation*

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, 2026, 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

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. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. 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 Rochelle Herman, VP/Compliance Manager CRA & Fair Lending, Heritage Bank, 906 SE Everett Mall Way Everett, WA 98208 and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at 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 Heritage Financial Corporation, a bank holding company. You may request from the Manager of Applications, 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.

Community Reinvestment Act Public File Table of Contents

	PDF Page #
Heritage Bank Community Reinvestment Act Written Comments.....	6
Heritage Bank Community Reinvestment Act Performance Evaluation.....	7
Heritage Bank & Kitsap Bank Branch Locations.....	80
Heritage Bank & Kitsap Bank Branches Opened/Closed.....	82
Heritage Bank Deposit Fees.....	83
Heritage Bank Schedule of Analyst Fees & Service Charges.....	84
Heritage Bank Schedule of Business Fees & Service Charges.....	86
Heritage Bank Assessment Area (<i>pre-merger</i>).....	88
Heritage Bank 2024 CRA Disclosure Statement.....	89
Heritage Bank & Kitsap Bank Home Mortgage Disclosure Act Notice.....	180
Kitsap Bank Community Reinvestment Act Written Comments.....	181
Kitsap Bank Community Reinvestment Act Performance Evaluation.....	182
Kitsap Bank List of Services.....	219
Kitsap Bank Fee Schedule.....	220
Kitsap Bank List of Census Tracts in Assessment Area.....	221
Kitsap Bank Maps of Assessment Area (<i>pre-merger</i>).....	231
Kitsap Bank 2024 CRA Disclosure Statement.....	237

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

In 2024, 2025, and through April 1, 2026, 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 5th 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.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION.....	4
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	12
WASHINGTON	13
DESCRIPTION OF INSTITUTION’S OPERATIONS IN WASHINGTON.....	13
SCOPE OF EVALUATION – WASHINGTON.....	13
CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON	13
PUGET SOUND AA – Full-Scope Review	18
WA NON-MSA AA – Full-Scope Review.....	30
OTHER ASSESSMENT AREAS – Limited-Scope Review.....	39
PORTLAND-VANCOUVER-HILLSBORO MULTISTATE MSA	41
DESCRIPTION OF INSTITUTION’S OPERATIONS IN PVH MSA	41
SCOPE OF EVALUATION – PVH MSA	43
CONCLUSIONS ON PERFORMANCE CRITERIA IN PVH MSA.....	43
APPENDICES	53
LARGE BANK PERFORMANCE CRITERIA.....	53
SCOPE OF EVALUATION	55
SUMMARY OF RATINGS FOR RATED AREAS	56
DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS.....	57
GEOGRAPHIC DISTRIBUTION AND BORROWER PROFILE LIMITED SCOPE ASSESSMENT AREA TABLES	60
GLOSSARY	66

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.

Loan Portfolio Distribution as of 3/31/2023		
Loan Category	\$(000s)	%
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
Total Real Estate Loans	3,324,020	80.5
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	-	-
Total Loans	4,127,472	100.0
<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
Washington		
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
PVH MSA	Clark, Washington, Multnomah, Yamhill*	446
Oregon		
Eugene MSA	Lane	93
Idaho		
Boise	Ada, Boise, Canyon, Gem	190
<small>Source: Bank Data *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.

Lending, Deposit, and Branch Distribution by Assessment Area						
Rated Area/ Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Washington	2,138,542	83.2	5,615,928	88.6	45	84.9
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
PVH MSA	431,522	16.8	722,089	11.4	6	11.3
Oregon	-	-	-	-	1	1.9
Eugene MSA	-	-	-	-	1	1.9
Idaho	-	-	-	-	1	1.9
Boise	-	-	-	-	1	1.9
Total	2,570,064	100.0	6,338,017	100.0	53	100.0

Source: 2020, 2021, and 2022 CRA LRs and HMDA LARs, 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.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
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	Dollar Amount of Loans \$(000s)				Total	
	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	
Subtotal	8,507	94.5	493	5.5	9,000	1,547,654	93.5	107,095	6.5	1,654,749	
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	
Subtotal	1,927	93.5	134	6.5	2,061	981,723	86.8	149,955	13.2	1,131,678	
<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
Totals	169	23,316	2,657	425,294	39	44,877	16	24,686	2,881	518,173

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
Total	49	382,655	41	79,466	6	19,990	20	91,091	116	573,202

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	-	-	-	-	-	-	-	-	-	-
Subtotal	35	168,052	5	4,771	-	-	-	-	40	172,823
Qualified Grants & Donations	34	429	82	478	3	65	14	95	133	1,067
Total	69	168,481	87	5,249	3	65	14	95	173	173,890

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.

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

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

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Subtotal	24	123,729	5	4,769	-	-	-	-	29	128,498
Qualified Grants & Donations	28	405	59	317	1	25	13	90	101	837
Total	52	124,134	64	5,086	1	25	13	90	130	129,335
<i>Source: Bank Data</i>										

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.

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

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.

Unemployment Rates in Puget Sound AA			
Area	2020	2021	2022
	%	%	%
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 8th 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 15th 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 124th 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

Geographic Distribution of Small Business Loans						
Assessment Area: Puget Sound						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2020	100.0	100.0	3,422	100.0	553,025	100.0
2021	100.0	100.0	2,059	100.0	401,264	100.0
2022	100.0	--	356	100.0	116,394	100.0
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
Totals						
2020	100.0	100.0	400	100.0	193,714	100.0
2021	100.0	100.0	353	100.0	167,347	100.0
2022	100.0	--	678	100.0	331,563	100.0
<i>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%</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

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Puget Sound						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
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
>\$1,000,000						
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
Revenue Not Available						
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
Totals						
2020	100.0	100.0	3,422	100.0	553,025	100.0
2021	100.0	100.0	2,059	100.0	401,264	100.0
2022	100.0	--	356	100.0	116,394	100.0

*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

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Puget Sound						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2020	100.0	100.0	400	100.0	193,714	100.0
2021	100.0	100.0	353	100.0	167,348	100.0
2022	100.0	--	678	100.0	331,563	100.0

*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.

Community Development Lending in Puget Sound AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (Partial)	4	7,758	5	21,000	2	2,892	-	-	11	31,650
2021	9	94,982	9	38,616	-	-	6	25,474	24	159,072
2022	14	108,548	5	7,550	-	-	9	43,122	28	159,220
YTD 2023	5	66,600	1	750	-	-	-	-	6	67,350
Total	32	277,888	20	67,916	2	2,892	15	68,596	69	417,292
<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	-	-	-	-	-	-	-	-	-	-
Subtotal	21	86,736	3	3,543	-	-	-	-	24	90,279
Qualified Grants & Donations	20	372	51	252	1	25	11	80	83	729
Total	41	87,108	54	3,795	1	25	11	80	107	91,008

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.

Branch and ATM Distribution by Geography Income Level – Puget Sound AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
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	-	-	-	-
Total	1,010	100.0	4,595,661	100.0	35	100.0	31	100.0

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.

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

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)	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%
<small>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.</small>						

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.

Unemployment Rates in WA Non-MSA AA			
Area	2020	2021	2022
	%	%	%
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 9th 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 11th 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 71st 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

Geographic Distribution of Small Business Loans						
Assessment Area: WA Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
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
Totals						
2020	100.0	100.0	104	100.0	9,918	100.0
2021	100.0	100.0	68	100.0	7,172	100.0
2022	100.0	--	16	100.0	2,687	100.0

*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
Totals						
2020	100.0	100.0	13	100.0	4,873	100.0
2021	100.0	100.0	9	100.0	4,976	100.0
2022	100.0	--	21	100.0	7,299	100.0

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

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: WA Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
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
>\$1,000,000						
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
Revenue Not Available						
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
Totals						
2020	100.0	100.0	104	100.0	9,918	100.0
2021	100.0	100.0	68	100.0	7,172	100.0
2022	100.0	--	16	100.0	2,687	100.0
<i>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%</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.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: WA Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2020	100.0	100.0	13	100.0	4,873	100.0
2021	100.0	100.0	9	100.0	4,976	100.0
2022	100.0	--	21	100.0	7,299	100.0

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.

Activity	#	\$
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.

Activity	#	\$
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.

Demographic Information of the Assessment Area						
Assessment Area: PVH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
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 Portland-Vancouver-Hillsboro, OR- 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&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.

Unemployment Rates in PVH MSA			
Area	2020	2021	2022
	%	%	%
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 11th 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 18th 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 226th 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
Totals						
2020	100.0	100.0	737	100.0	141,718	100.0
2021	100.0	100.0	474	100.0	109,926	100.0
2022	100.0	--	100	100.0	41,605	100.0
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 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
Totals						
2020	100.0	100.0	60	100.0	27,428	100.0
2021	100.0	100.0	29	100.0	49,044	100.0
2022	100.0	--	61	100.0	59,968	100.0
Source: 2015 ACS & 2020 U.S. Census; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. 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

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: PVH MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
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
>\$1,000,000						
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
Revenue Not Available						
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
Totals						
2020	100.0	100.0	737	100.0	141,718	100.0
2021	100.0	100.0	474	100.0	109,926	100.0
2022	100.0	--	100	100.0	41,605	100.0

*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

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: PVH MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
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
Moderate						
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
Middle						
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
Upper						
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
Not Available						
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
Totals						
2020	100.0	100.0	60	100.0	27,428	100.0
2021	100.0	100.0	29	100.0	49,044	100.0
2022	100.0	--	61	100.0	59,968	100.0

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

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.

Community Development Lending in PVH MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
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
Total	10	62,355	21	13,481	-	-	4	22,392	35	98,228
<i>Source: Bank Data</i>										

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.

Qualified Investments in PVH MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
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	-	-	-	-	-	-	-	-	-	-
Subtotal	10	35,288	-	-	-	-	-	-	10	35,288
Qualified Grants & Donations	2	20	18	112	2	40	1	5	23	177
Total	12	35,308	18	112	2	40	1	5	33	35,465
<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	-	-
Total	446	100.0	1,919,111	100.0	6	100.0	-	-

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.

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

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

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
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

Rated Area	Lending Test	Investment Test	Service Test	Rating
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.

Demographic Information of the Assessment Area						
Assessment Area: Bellingham MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
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 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&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.</i>						

According to the June 30, 2022 Deposit Market Share Report, HB ranks 9th 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 11th 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 32nd 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 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&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 the June 30, 2022 Deposit Market Share Report, HB ranks 8th 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 8th 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 72nd 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 % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % 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 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&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 the June 30, 2022 Deposit Market Share Report, HB ranks 3rd 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 8th 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 118th 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	% Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% 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		
	#	\$	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	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 <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	% 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 <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	% 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 <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available
	#	\$	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Bank Loans	% 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%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2020					
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%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower													2021					
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 4-1-2026

UNINUM	Branch		Street Address	City	County	State	Zip	Service Type	Hours	Drive Up	Safe Deposit	Night Drop	ATM Takes	Tract	Tract	Established	Acquired	
	Number	Branch Name								(Y-N)	Boxes (Y-N)	(Y-N)	ATM (Y-N)	Code	Income			
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
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

Heritage Bank Branches as of 4-1-2026

UNINUM	Branch		Street Address	City	County	State	Zip	Service Type	Hours	Drive Up	Safe Deposit	Night Drop	ATM Takes	Tract	Tract	Established	Acquired	
	Number	Branch Name								(Y-N)	Boxes (Y-N)	(Y-N)	ATM (Y-N)	Code	Income			
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
208898	196	EAST BREMERTON BRANCH	3425 Wheaton Way	Bremerton	Kitsap	WA	98310	Full Service - Brick and Mortar	9am-5pm M-F	N	N	Y	Y	Y	0801.02	Moderate	5/15/1961	46053
208899	197	SOUTH PARK VILLAGE BRANCH	1700 Village Ln Se	Port Orchard	Kitsap	WA	98366	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	0924.00	Middle	10/7/1968	1/31/2026
208901	198	SILVERDALE BRANCH	10488 Silverdale Way Nw	Silverdale	Kitsap	WA	98383	Full Service - Brick and Mortar	9am-5pm M-F	Y	Y	Y	Y	Y	0912.01	Middle	9/14/1972	1/31/2026
208904	199	BAINBRIDGE ISLAND BRANCH	10140 Ne High School Rd	Bainbridge Island	Kitsap	WA	98110	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	0909.02	Upper	12/5/1979	46053
208908	200	GIG HARBOR BRANCH	4714 Point Fosdick Dr	Gig Harbor	Pierce	WA	98335	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	0724.08	Upper	10/8/1991	1/31/2026
208909	201	BELFAIR BRANCH	24180 Ne State Route 3	Belfair	Mason	WA	98528	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	9604.01	Middle	3/27/1995	46053
208911	202	PORT ANGELES BRANCH	716 E Front St	Port Angeles	Clallam	WA	98362	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	0010.00	Middle	11/8/1995	1/31/2026
208913	203	KINGSTON BRANCH	8190 Ne State Highway 104	Kingston	Kitsap	WA	98346	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	0901.02	Middle	1/11/1999	1/31/2026
208915	204	BETHEL BRANCH	3324 Bethel Rd Se	Port Orchard	Kitsap	WA	98366	Full Service - Brick and Mortar	9am-5pm M-F	Y	Y	Y	Y	Y	0923.00	Moderate	6/29/1999	46053
238924	205	POULSBO BRANCH	19725 7th Ave Ne	Poulsbo	Kitsap	WA	98370	Full Service - Brick and Mortar	9am-5pm M-F	Y	Y	Y	Y	Y	0905.01	Moderate	4/16/1979	1/31/2026
364361	206	PORT TOWNSEND BRANCH	2313 E Sims Way	Port Townsend	Jefferson	WA	98368	Full Service - Brick and Mortar	9am-5pm M-F	N	N	Y	Y	Y	9506.03	Moderate	12/16/2002	46053
431752	207	PORT HADLOCK BRANCH	69 Oak Bay Rd	Port Hadlock	Jefferson	WA	98339	Full Service - Brick and Mortar	9am-5pm M-F	Y	Y	Y	Y	Y	9504.00	Middle	8/2/2004	1/31/2026
444896	208	SEQUIM BRANCH	1320 W Washington St	Sequim	Clallam	WA	98382	Full Service - Brick and Mortar	9am-5pm M-F	N	Y	Y	Y	Y	0020.01	Middle	9/12/2005	46053
557450	210	VIRTUAL BRANCH	619 Bay St	Port Orchard	Kitsap	WA	98366	Full Service - Home Banking	9am-5pm M-F			Y	Y	Y	0922.00	Moderate	7/1/2013	46053
61799	195	6TH AND WARREN BRANCH	1000 6th St Ste 300	Bremerton	Kitsap	WA	98337	Full Service - Brick and Mortar	9am-5pm M-F	N	N	Y	Y	Y	0805.00	Moderate	3/12/1999	1/31/2026
670830	211	TACOMA BRANCH	1498 Pacific Ave Ste 100	Tacoma	Pierce	WA	98402	Full Service - Brick and Mortar	9am-5pm M-F	N	N	Y	Y	Y	0616.01	Moderate	12/4/2024	1/31/2026
ITM	ITM	Allyn Drive up ITM	18343 State Highway 3	Allyn	Mason	WA	98524	ITM/ATM	9am-7pm M-F				Y	Y	9604.03	Middle		46053
ITM	ITM	Fife ITM	5209 Pacific Hwy E	Fife	Pierce	WA	98424	ITM/ATM	9am-7pm M-F				Y	Y	9400.02	Middle	4/26/2022	1/31/2026
ITM	ITM	Port Ludlow ITM	74 Breaker Ln	Port Ludlow	Jefferson	WA	98365	ITM/ATM	9am-7pm M-F				Y	Y	9503.01	Upper		46053
ITM	ITM	Poulsbo Kiosk	18882 Front Street NE	Poulsbo	Kitsap	WA	98370	ITM/ATM	9am-7pm M-F				Y	Y	0905.01	Moderate	2/18/2025	1/31/2026

2026 Heritage Bank Kitsap Bank Branch Openings and Closings - Last 2 years

Name	Address	City	County	State	Zip	Service Type	MSA	MSA Code	Tract Code	Tract Income	Closed	Opened	Relocation (Y/N)
Durham	7632 SW Durham Rd	Tigard	Washington	OR	97224	Full Service	Portland-Vancouver-Hillsboro	38900	0308.06	Upper	1/26/2024		N
Tigard	10300 SW Greenburg Rd	Portland	Washington	OR	97223	Full Service	Portland-Vancouver-Hillsboro	38900	0309.00	Moderate		1/29/2024	N
Eugene	149 W 12th St	Eugene	Lane	OR	97401	Full Service	Eugene-Springfield	21660	0039.00	Moderate	3/1/2024		N
Eugene	3011 N Delta Hwy	Eugene	Lane	OR	97408	Full Service	Eugene-Springfield	21660	0022.01	Upper		3/4/2024	N
KITSAP BRANCH	619 Bay St	Port Orchard	Kitsap	WA	98366	Full Service	Seattle-Tacoma CSA	42660	0922.00	Moderate	3/27/2026	1/31/2026	N
KITSAP BANK COURIER BRANCH	619 Bay St	Port Orchard	Kitsap	WA	98366	Limited Service - Messenger	Seattle-Tacoma CSA	42660	0922.00	Moderate	3/27/2026	8/10/2004	N
Port Orchard - ITM	625 Bay St	Port Orchard	Kitsap	WA	98366	ITM/ATM	Seattle-Tacoma CSA	42660	0922.00	Moderate	3/27/2026		N
Silverdale	10488 Silverdale Way NW	Silverdale	Kitsap	WA	98383	ITM	Seattle-Tacoma CSA	42660	912.01	Middle	4/30/2024	4/14/2023	N
Tacoma	1498 Pacific Avenue	Tacoma	Pierce	WA	98402	Branch /ITM	Seattle-Tacoma CSA	42660	0616.01	Moderate		12/4/2024	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 ¹	no charge
ATM Transaction Fee (Non-Heritage Bank ATM ¹).....	\$2.50
Debit Card Cash Advance Fee	\$2.50
Foreign Exchange Fee ²	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) ³	\$3.00
Paper statement with check images (monthly) ³	\$5.00

Purchase Rolled Coin (each).....	\$10
Purchase Currency (per \$100).....	\$10
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) ⁴	\$34.00 each
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- 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 ¹
Deposit Premium.....	Variable ²
Uncollected Funds Usage Rate.....	WSJ Prime + 3%

Depository Services

ACH Credits Received.....	\$0.16 each
ACH Debits Received.....	\$0.16 each
Cash Deposited Fee (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 Maintenance (monthly).....	\$20.00/profile
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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 (monthly – first account).....	\$50.00/account
Each Additional Check Positive Pay Account (monthly).....	\$15.00/account
Payee Positive Pay Maintenance (monthly).....	\$10.00/account (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
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Lockbox Services

Lockbox.....	Variable ³
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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.



SCHEDULE OF ANALYSIS FEES & SERVICE CHARGES

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
Debit Card and ATM Fees	
Heritage Bank ATM ⁴	No charge
ATM Transaction Fee (Non-Heritage Bank ATM ⁴).....	\$2.50
Debit Card Cash Advance Fee	\$2.50
Foreign Exchange Fee ⁵	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
Foreign Currency:	
Sell	\$10.00
Purchase.....	\$10.00
Garnishment/Levies.....	\$100.00
Undeliverable Mail Fee.....	\$5.00

Insufficient Funds & Overdrafts

Insufficient Funds & Overdraft Fee (each) ⁶	\$34.00
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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

- 1 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.
- 2 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.
- 3 Contact your relationship manager, treasury management relationship officer or local branch for more information.
- 4 Heritage Bank ATM includes transactions at MoneyPass network ATMs.
- 5 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.
- 6 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.



SCHEDULE OF BUSINESS FEES & SERVICE CHARGES

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 ¹ (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 ¹ (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 ¹ (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 ¹ (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) ⁵	\$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.

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

Reporting Services

Fed EDI Reporting Service 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 (monthly).....\$20.00/account

 Payee Positive Pay Maintenance (monthly)\$10.00/account
 (in addition to Check Positive Pay)

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

Wire Services

Online Wire Maintenance (monthly) \$25.00/profile

Online - Originated Domestic Wire \$15.00/wire

Online - Originated Foreign Wire..... \$30.00/wire

In Branch - Originated Domestic Wire..... \$30.00/wire

In Branch - Originated Foreign Wire \$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.....\$30.00 per hour

Debit Card and ATM Fees

 Heritage Bank ATM²..... No charge

 ATM Transaction Fee (Non-Heritage Bank ATM²)\$2.50

Debit Card Cash Advance Fee\$2.50

 Foreign Exchange Fee³ Up to 1% of transaction
 amount in US Dollars

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

Foreign Currency

Sell \$10.00

Purchase..... \$10.00

Foreign Drafts \$30.00 per draft

Garnishment/Levies.....\$100.00 per occurrence

Purchased Rolled Coin..... \$1.10 each

Purchased Currency (per \$100)..... \$1.10

Returned Deposited Items\$12.00 per item

Special Statement Cutoff or Duplicate \$4.00

Stop Payment.....\$34.00

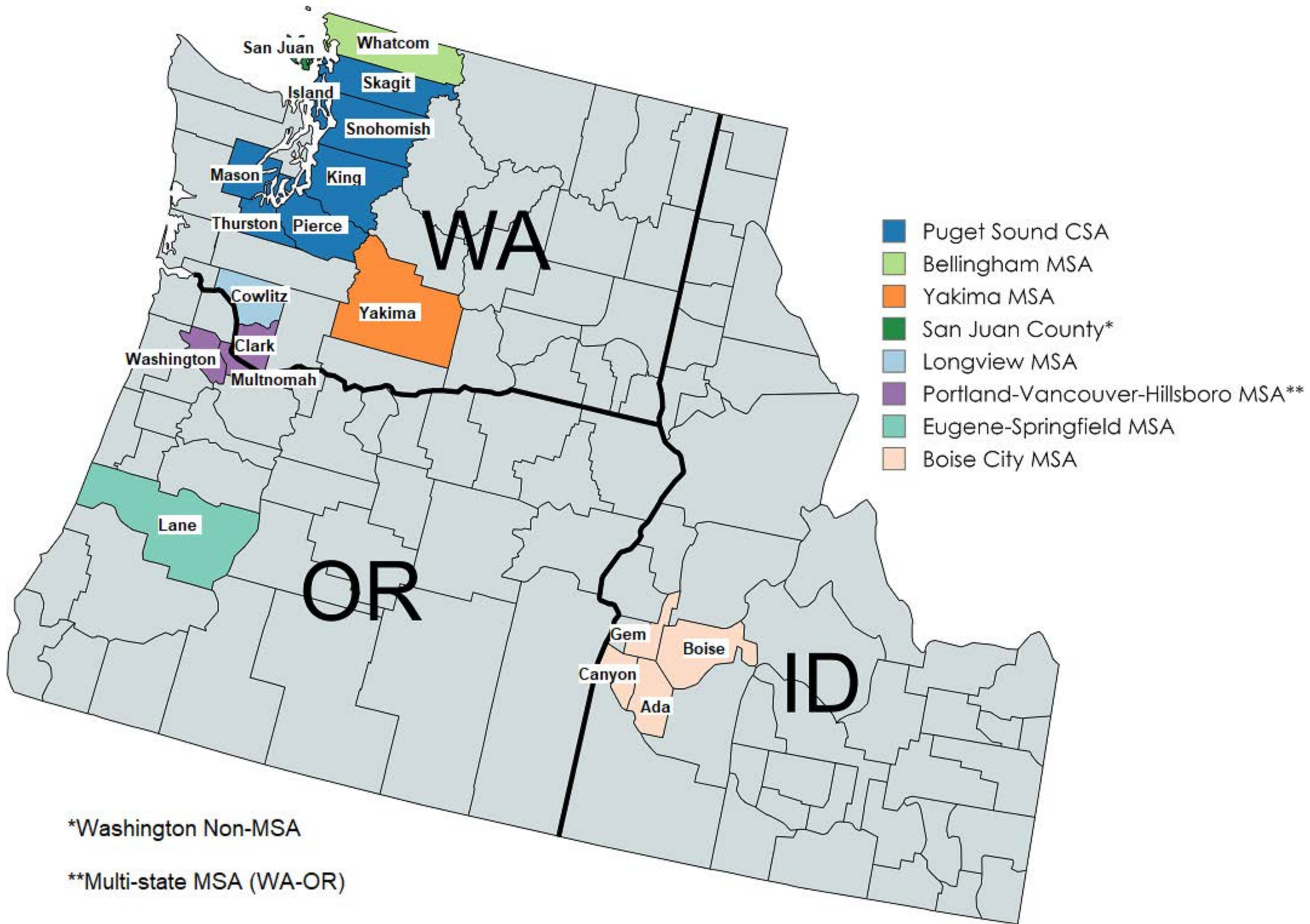
Undeliverable Mail Fee..... \$5.00

Insufficient Funds & Overdrafts

 Insufficient funds/overdraft fee (each)⁴.....\$34.00 each

- 1 Transactions include deposits, deposited items, checks, withdrawals, ACH credits and ACH debits. Excludes debit card transactions.
- 2 Heritage Bank ATM includes transactions at MoneyPass network ATMs.
- 3 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.
- 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.
- 5 Debits include in-branch withdrawals, ATM withdrawals, POS (point of sale) and debit card withdrawals, checks, ACH debits, wire transfers, one-time or preauthorized transfer to another account of yours or a third party, automatic transfers, and transfers initiated by telephone order or computer transfer.

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: ARIZONA (04)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
MARICOPA COUNTY (013), AZ					
MSA 38060					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	131	0	131	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	131	0	131	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	131	0	131	0
STATE TOTAL	0	131	0	131	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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
SACRAMENTO COUNTY (067), CA					
MSA 40900					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	1	4	0	1	4
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	1	4	0	1	4
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	4	0	1	4
STATE TOTAL	1	4	0	1	4

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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
HONOLULU COUNTY (003), HI					
MSA 46520					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	250	1	291	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	250	1	291	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	250	1	291	0
STATE TOTAL	0	250	1	291	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 Agency: FDIC - 3
 State: IDAHO (16)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
ADA COUNTY (001), ID					
MSA 14260					
Inside AA 0008					
Low Income	0	0	0	0	0
Moderate Income	0	0	1	500	0
Middle Income	0	0	2	1,470	2
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	3	1,970	2
CANYON COUNTY (027), ID					
MSA 14260					
Inside AA 0008					
Low Income	0	0	0	0	0
Moderate Income	11	471	1	330	2
Middle Income	0	0	0	0	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	11	471	1	330	2
JEROME COUNTY (053), ID					
MSA 46300					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	2	102	4	1,254	0
Upper Income	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: HERITAGE BANK

Respondent ID: 0000029012

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
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Loans to Affiliates
TOTAL OUTSIDE AA IN STATE	2	102	0	0	4	1,254	0	0	0
STATE TOTAL	13	573	3	437	8	3,554	4	1,848	0

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: HERITAGE BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
OAKLAND COUNTY (125), MI					
MSA 47664					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	1	790	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	790	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	790	0
STATE TOTAL	0	0	1	790	0

2024 Institution Disclosure Statement - Table 1-1

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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
GALLATIN COUNTY (031), MT					
MSA 14580					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	0	0	0
Upper Income	0	0	1	500	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	500	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	500	0
STATE TOTAL	0	0	1	500	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 0000029012

Small Business Loans - Originations

Agency: FDIC - 3

Institution: HERITAGE BANK

State: NEVADA (32)

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
CLARK COUNTY (003), NV					
MSA 29820					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	1	800	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	800	0
DOUGLAS COUNTY (005), NV					
MSA NA					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1	589	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0

Loans by County

Respondent ID: 0000029012
 Agency: FDIC - 3
 State: NEW MEXICO (35)

Small Business Loans - Originations
 Institution: HERITAGE BANK

Area Income Characteristics	Loan Amount at	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliated
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
BERNALILLO COUNTY (001), NM					
MSA 10740					
Outside Assessment Area					
Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0
Median Family Income 70-80%	0	0	200	0	0
Median Family Income 80-90%	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	200	0	0
STATE TOTAL	0	0	200	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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
BENTON COUNTY (005), WA					
MSA 28420					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	1	515	0
Middle Income	0	0	0	0	0
Upper Income	0	0	1	500	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	2	1,015	0
CHELAN COUNTY (007), WA					
MSA 48300					
Outside Assessment Area					
Low Income	0	0	0	0	0
Moderate Income	0	0	0	0	0
Middle Income	0	0	1	400	0
Upper Income	0	0	0	0	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	0	0	1	400	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 to Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
GRAYS HARBOR COUNTY (027), 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	0	0	1	182	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	182	0	0	0	0	0	0
ISLAND COUNTY (029), WA										
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	2	143	3	588	4	2,394	4	1,338	0	0
Upper Income	6	263	4	746	6	3,217	10	2,080	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	406	7	1,334	10	5,611	14	3,418	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 to Affiliate
	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									
Inside AA 0003									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	93	2	485	4	2,460	0	0	0
Median Family Income 40-50%	0	0	2	332	3	2,309	0	0	0
Median Family Income 50-60%	1	26	1	250	5	2,114	0	0	0
Median Family Income 60-70%	0	0	1	150	2	1,000	0	0	0
Median Family Income 70-80%	2	173	2	386	8	4,610	3	1,360	0
Median Family Income 80-90%	1	29	2	326	2	899	2	328	0
Median Family Income 90-100%	2	61	4	597	8	3,630	2	313	0
Median Family Income 100-110%	0	0	0	0	7	3,102	3	1,235	0
Median Family Income 110-120%	3	271	0	0	6	3,870	2	1,400	0
Median Family Income >= 120%	4	295	6	1,044	19	9,193	9	3,688	0
Median Family Income Not Known	0	0	0	0	2	1,280	1	700	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	14	948	20	3,570	66	34,467	22	9,024	0
KITSAP COUNTY (035), WA									
MSA 14740									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	156	1	250	2	1,576	3	1,662	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0

KITSAP COUNTY (035), WA

MSA 14740

Outside Assessment Area

Low Income

Moderate Income

Middle Income

Upper Income

Income Not Known

Tract Not Known

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 to Affiliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
KITTITAS COUNTY (037), WA									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	2	119	6	1,160	0	0	3	466	0
Upper Income	2	200	3	595	0	0	2	345	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	4	319	9	1,755	0	0	5	811	0
LEWIS COUNTY (041), WA									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	243	4	3,462	1	243	0
Middle Income	0	0	0	0	3	1,277	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	243	7	4,739	1	243	0
MASON COUNTY (045), WA									
MSA NA									
Inside AA 0003									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	283	1	283	0
Middle Income	5	300	3	580	1	405	4	331	0
Upper Income	2	38	1	218	0	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	Loan Amount at	Loan Amount at	Loans to Businesses	Memo Item
	Origination <=\$100,000	Origination >\$100,000 But <=\$250,000	Origination >\$250,000	with Gross Annual Revenues <= \$1 Million	Loans to Affiliate
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans
SKAGIT COUNTY (057), WA					
MSA 34580					
Inside AA 0003					
Low Income	0	0	0	0	0
Moderate Income	2	141	1	750	0
Middle Income	12	667	15	7,408	0
Upper Income	3	232	2	825	0
Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0
County Total	17	1,040	18	8,983	0

SNOHOMISH COUNTY (061), WA

MSA 21794

Inside AA 0003

Median Family Income < 10%	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0
Median Family Income 50-60%	4	259	1	624	0
Median Family Income 60-70%	1	37	3	2,213	0
Median Family Income 70-80%	2	176	0	0	0
Median Family Income 80-90%	2	125	3	2,063	0
Median Family Income 90-100%	2	55	9	3,912	0
Median Family Income 100-110%	1	26	1	919	0
Median Family Income 110-120%	1	25	2	2,000	0
Median Family Income >= 120%	1	17	7	3,952	0
Median Family Income Not Known	0	0	0	0	0
Tract Not Known	0	0	0	0	0

Loans by County

Small Business 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 Businesses with Gross Annual Revenues <= \$1 Million		Memo Item Loans to Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
THURSTON COUNTY (067), WA										
MSA 36500										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	213	2	375	1	476	4	125	0	0
Middle Income	20	1,059	5	852	3	2,305	9	2,357	0	0
Upper Income	2	135	0	0	1	500	1	35	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	28	1,407	7	1,227	5	3,281	14	2,517	0	0
WHATCOM COUNTY (073), WA										
MSA 13380										
Inside AA 0001										
Low Income	1	50	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	160	3	1,850	2	200	0	0
Middle Income	6	418	3	549	4	1,684	5	718	0	0
Upper Income	0	0	0	0	1	288	1	288	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	508	4	709	8	3,822	8	1,206	0	0
YAKIMA COUNTY (077), WA										
MSA 49420										
Inside AA 0005										
Low Income	2	87	0	0	0	0	0	0	0	0
Moderate Income	2	130	0	0	0	0	2	130	0	0
Middle Income	9	464	1	180	4	2,588	4	201	0	0
Upper Income	4	268	4	756	6	3,105	6	1,314	0	0

2024 Institution Disclosure Statement - Table 1-1

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
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Loans to Affiliates
TOTAL OUTSIDE AA IN STATE	6	475	12	2,430	12	7,730	11	3,731	0
STATE TOTAL	168	9,720	107	19,688	231	128,884	163	49,666	0
TOTAL ACROSS ALL STATES									
TOTAL INSIDE AA	196	11,022	124	22,741	275	153,735	167	52,348	0
TOTAL OUTSIDE AA	11	679	20	4,066	35	20,168	25	10,209	0
TOTAL INSIDE & OUTSIDE	207	11,701	144	26,807	310	173,903	192	62,557	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 Agency: FDIC - 3
 State: ALABAMA (01)

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 Affiliated
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MADISON COUNTY (089), AL									
MSA 26620									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	1	81	0	0	0	0	1	81	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	81	0	0	0	0	1	81	0
STATE TOTAL	1	81	0	0	0	0	1	81	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 It Loans Affiliat	
	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	1	109	0	0	1	109	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	109	0	0	1	109	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	109	0	0	1	109	0	0
STATE TOTAL	0	0	1	109	0	0	1	109	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 Affiliated
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
NAUGATUCK VALLEY PLANNING REGION (140), CT									
MSA 47930									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	140	0	0	1	140	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	1	140	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	140	0	0	1	140	0
STATE TOTAL	0	0	1	140	0	0	1	140	0

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 Affiliated
	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 47764									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	218	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	218	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	218	0	0	0	0	0
STATE TOTAL	0	0	1	218	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat
	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)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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DEKALB COUNTY (089), GA

MSA 12054

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	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 Affiliated
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
JACKSON COUNTY (157), GA									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	370	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	370	0	0	0
WALTON COUNTY (297), GA									
MSA 12054									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	147	0	0	1	147	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	0	0	1	147	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	101	1	147	2	630	3	248	0
STATE TOTAL	2	101	1	147	2	630	3	248	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 Affiliated
	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									
Inside AA 0008									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	1	95	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0
TOTAL INSIDE AA IN STATE	1	95	0	0	0	0	1	95	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	95	0	0	0	0	1	95	0

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
WILL COUNTY (197), IL									
MSA 16984									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	197	0	0	1	197	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	197	0	0	1	197	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	81	4	777	0	0	5	858	0
STATE TOTAL	1	81	4	777	0	0	5	858	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
VIGO COUNTY (167), IN										
MSA 45460										
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	48	0	0	0	0	1	48	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	48	0	0	0	0	1	48	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	48	0	0	0	0	1	48	0	0
STATE TOTAL	1	48	0	0	0	0	1	48	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
JOHNSON COUNTY (091), KS									
MSA 28140									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	123	0	0	1	123	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	1	123	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	123	0	0	1	123	0
STATE TOTAL	0	0	1	123	0	0	1	123	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

Agency: FDIC - 3

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 It Loans Affiliat
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
DE SOTO PARISH (031), LA									
MSA 43340									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	69	0	0	0	0	1	69	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	1	69	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	69	0	0	0	0	1	69	0
STATE TOTAL	1	69	0	0	0	0	1	69	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 Affiliated	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
NANTUCKET COUNTY (019), MA										
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	69	0	0	0	0	1	69	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	0	0	1	69	0	0
STATE TOTAL	1	69	0	0	0	0	1	69	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 Affiliated
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
SHIAWASSEE COUNTY (155), MI									
MSA NA									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	1	88	0	0	0	0	1	88	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	1	88	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	88	0	0	0	0	1	88	0
STATE TOTAL	1	88	0	0	0	0	1	88	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 Affiliated
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MIDDLESEX COUNTY (023), NJ									
MSA 29484									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	271	1	271	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	271	1	271	0

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
MONMOUTH COUNTY (025), NJ										
MSA 29484										
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	68	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	68	0	0	0	0	1	68	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	0	0	1	271	2	339	0	0
STATE TOTAL	1	68	0	0	1	271	2	339	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
NIAGARA COUNTY (063), NY									
MSA 15380									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	111	0	0	1	111	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	1	111	0
ONEIDA COUNTY (065), NY									
MSA 46540									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	161	0	0	1	161	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	1	161	0	0	1	161	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Num of Loans
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%	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	1	105	0	0	1	105	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	105	0	0	1	105	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	5	687	0	0	5	687	0	0
STATE TOTAL	0	0	5	687	0	0	5	687	0	0

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
WAKE COUNTY (183), NC									
MSA 39580									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	65	0	0	0	0	1	65	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	115	0	0	1	273	3	388	0
STATE TOTAL	2	115	0	0	1	273	3	388	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 Agency: FDIC - 3
 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 It Loans Affiliat
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
BUTLER COUNTY (017), OH									
MSA 17140									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	278	1	278	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	278	1	278	0
GREENE COUNTY (057), OH									
MSA 19430									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	1	93	0	0	0	0	1	93	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	1	93	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	93	0	0	1	278	2	371	0
STATE TOTAL	1	93	0	0	1	278	2	371	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Num of Loans
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	1	102	0	0	1	102	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	102	0	0	1	102	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	102	0	0	1	102	0	0
STATE TOTAL	0	0	1	102	0	0	1	102	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

Agency: FDIC - 3

State: OREGON (41)

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 It
 Loans
 Affiliat

Area Income Characteristics	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)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Inside AA 0006										
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	1	158	0	0	1	158	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	158	0	0	1	158	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
WASHINGTON COUNTY (067), OR										
MSA 38900										
Inside AA 0006										
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	278	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	278	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	158	1	278	1	158	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	158	1	278	1	158	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County
 Small Business Loans - Purchases
 Institution: HERITAGE BANK

Respondent ID: 0000029012
 Agency: FDIC - 3
 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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
HORRY COUNTY (051), SC										
MSA 34820										
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	250	0	0	1	250	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	250	0	0	1	250	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
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	135	0	0	1	135	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	135	0	0	1	135	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	385	0	0	2	385	0	0
STATE TOTAL	0	0	2	385	0	0	2	385	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

Agency: FDIC - 3

State: VIRGINIA (51)

Memo to
Loans
Affiliated

Loans to Businesses
with Gross Annual
Revenues <= \$1
Million

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 to Loans Affiliated
	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 11694									
Outside Assessment Area									
Median Family Income < 10%	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	49	0	0	0	0	1	49	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0
LOUDOUN COUNTY (107), VA									
MSA 11694									
Outside Assessment Area									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	234	0	0	1	234	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0

LOUDOUN COUNTY (107), VA

MSA 11694

Outside Assessment Area

Low Income
Moderate Income
Middle Income
Upper Income
Income Not Known
Tract Not Known

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

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 Affiliated
	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	3	202	2	450	0	0	5	652	0
STATE TOTAL	3	202	2	450	0	0	5	652	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

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 Businesses with Gross Annual Revenues <= \$1 Million
 Memo It Loans Affiliat

	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										
Inside AA 0003										
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%	1	71	0	0	0	0	1	71	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	71	0	0	0	0	1	71	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

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 Businesses with Gross Annual Revenues <= \$1 Million		Memo It Loans Affiliat	
	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 21794										
Inside AA 0003										
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%	1	58	0	0	0	0	1	58	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	78	0	0	0	0	1	78	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	2	136	0	0	0	0	2	136	0	0
TOTAL INSIDE AA IN STATE	3	207	0	0	0	0	3	207	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	3	207	0	0	0	0	3	207	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: HERITAGE BANK

Respondent ID: 0000029012

Agency: FDIC - 3

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 It Loans Affiliat	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		Num of Loans
MARSHALL COUNTY (051), WV										
MSA 48540										
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	58	0	0	0	0	1	58	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	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	1	58	0	0	0	0	1	58	0	0
STATE TOTAL	1	58	0	0	0	0	1	58	0	0
TOTAL ACROSS ALL STATES	4	302	1	158	1	278	5	460	0	0
TOTAL INSIDE AA	23	1,648	21	3,425	6	1,721	46	5,848	0	0
TOTAL OUTSIDE AA	27	1,950	22	3,583	7	1,999	51	6,308	0	0

2024 Institution Disclosure Statement - Table 2-1

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 Affiliated
	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									
Inside AA 0001									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0
Middle Income	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0
YAKIMA COUNTY (077), WA									
MSA 49420									
Inside AA 0005									
Low Income	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0
Middle Income	1	40	2	341	1	290	3	381	0
Upper Income	2	50	2	308	3	1,159	3	200	0
Income Not Known	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0
County Total	3	90	4	649	4	1,449	6	581	0
TOTAL INSIDE AA IN STATE	4	140	6	977	4	1,449	8	759	0
TOTAL OUTSIDE AA IN STATE	3	252	1	120	1	300	2	162	0
STATE TOTAL	7	392	7	1,097	5	1,749	10	921	0
TOTAL ACROSS ALL STATES	4	140	6	977	4	1,449	8	759	0
TOTAL INSIDE AA	3	252	1	120	1	300	2	162	0
TOTAL OUTSIDE AA	7	392	7	1,097	5	1,749	10	921	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: HERITAGE BANK

PAGE: 1 OF 1
Respondent ID: 0000029012
Agency: FDIC - 3

	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
WA - WHATCOM COUNTY (073) - MSA 13380	20	5,039	8	1,206	0	0
WA - COWLITZ COUNTY (015) - MSA 31020	25	7,337	16	5,656	0	0
WA - ISLAND COUNTY (029) - MSA NA	25	7,351	14	3,418	0	0
WA - KING COUNTY (033) - MSA 42644	100	38,985	22	9,024	1	71
WA - MASON COUNTY (045) - MSA NA	14	2,074	5	614	0	0
WA - PIERCE COUNTY (053) - MSA 45104	107	35,438	28	10,733	0	0
WA - SKAGIT COUNTY (057) - MSA 34580	41	10,943	15	3,489	0	0
WA - SNOHOMISH COUNTY (061) - MSA 21794	44	17,010	13	6,663	2	136
WA - THURSTON COUNTY (067) - MSA 36500	40	5,915	14	2,517	0	0
WA - SAN JUAN COUNTY (055) - MSA NA	7	1,861	1	237	0	0
WA - YAKIMA COUNTY (077) - MSA 49420	32	7,578	12	1,645	0	0
OR - MULTNOMAH COUNTY (051) - MSA 38900	22	10,411	2	985	1	158
OR - WASHINGTON COUNTY (067) - MSA 38900	57	19,294	3	980	1	278
WA - CLARK COUNTY (011) - MSA 38900	21	8,126	4	733	0	0
OR - LANE COUNTY (039) - MSA 21660	22	6,928	6	2,600	0	0
ID - ADA COUNTY (001) - MSA 14260	3	1,970	2	1,470	1	95
ID - CANYON COUNTY (027) - MSA 14260	15	1,238	2	378	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: HERITAGE BANK

PAGE: 1 OF 1
Respondent ID: 0000029012
Agency: FDIC - 3

	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASSESSMENT AREA LOANS						
WA - WHATCOM COUNTY (073) - MSA 13380	1	50	1	50	0	0
WA - MASON COUNTY (045) - MSA NA	1	200	0	0	0	0
WA - THURSTON COUNTY (067) - MSA 36500	1	128	1	128	0	0
WA - YAKIMA COUNTY (077) - MSA 49420	11	2,188	6	581	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000029012

Institution: HERITAGE BANK

Agency: FDIC - 3

	Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	24	61,494	0	0
Purchased	0	0	0	0
Total	24	61,494	0	0
Consortium/Third Party Loans (optional)				
Originated	6	437		
Purchased	0	0		
Total	6	437		

2024 Institution Disclosure Statement - Table 6

Respondent ID: 0000029012

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

ASSESSMENT AREA - 0001

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 - 0002

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

2024 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

Income Not Known

0010.00

ASSESSMENT AREA - 0003

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 20-30%

0290.04*

Median Family Income 30-40%

0075.03* 0091.00* 0092.00 0107.02* 0110.02* 0271.00* 0295.06* 0300.07* 0305.01

Median Family Income 40-50%

0001.01* 0004.04* 0090.00* 0112.00* 0118.02* 0253.02* 0254.01* 0260.03* 0264.00* 0265.00* 0268.01*

0280.00* 0282.00* 0289.02* 0290.03* 0292.06 0292.08* 0294.07* 0295.05* 0297.01 0300.08* 0303.13*

0303.14 0308.01*

Median Family Income 50-60%

0012.01* 0043.02* 0110.01* 0254.02* 0255.00* 0257.03* 0261.02* 0263.00 0268.02* 0281.00* 0284.02*

0284.03* 0288.02* 0292.03* 0295.04* 0296.04* 0297.02* 0298.03* 0300.03* 0300.06* 0302.03* 0302.04*

0305.03 0305.04 0307.00 0309.01 0309.02* 0311.02*

Median Family Income 60-70%

2024 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

0258.05*	0261.01*	0262.00	0270.00*	0273.00*	0275.00*	0292.05*	0293.09*	0294.08*	0300.05*	0302.01*
0303.04*	0303.05*	0303.08*	0303.09*	0303.12*	0304.06*	0304.07	0306.00*	0308.02*	0311.01*	0312.08*
0313.02*	0317.08*									

Median Family Income 70-80%

0004.03*	0006.02*	0007.00*	0099.00*	0104.02*	0108.00*	0114.01	0118.01*	0203.01*	0207.00*	0213.00*
0220.05*	0228.04*	0253.03*	0257.04	0258.04*	0258.06*	0267.00*	0272.00	0274.00*	0276.00*	0279.02
0285.00*	0288.01	0289.01	0291.01*	0291.02*	0294.03*	0298.05*	0299.01*	0301.01*	0303.11*	0304.05
0312.02	0312.06*	0317.04	0319.08*	0319.10*						

Median Family Income 80-90%

0002.01*	0002.02*	0003.00*	0012.02*	0013.00*	0017.01*	0047.01	0052.02*	0053.06*	0054.02*	0101.01*
0103.01*	0103.02*	0107.01*	0113.00	0119.02*	0202.00*	0211.00*	0218.04*	0219.05*	0226.05*	0232.01*
0236.04*	0251.01*	0251.03*	0257.02*	0260.01*	0260.04*	0266.00*	0277.02*	0279.01*	0283.00*	0290.01*
0293.04*	0293.05*	0293.06*	0294.05*	0294.06*	0295.07*	0295.08*	0296.03*	0298.04*	0298.06*	0303.06*
0304.04	0312.04*	0312.07*	0315.01*	0316.04*	0317.09*	0319.09	0319.12*	0320.05*	0320.06*	0321.03*
0327.06										

Median Family Income 90-100%

0008.00*	0011.00*	0036.01*	0036.02*	0083.00*	0085.00*	0089.00*	0093.00	0115.00	0203.02*	0204.01*
0205.00*	0206.00*	0210.00*	0217.02	0219.03*	0219.04*	0222.05*	0238.01	0252.01*	0252.02*	0286.00
0287.00*	0293.07*	0293.08*	0301.02*	0303.10*	0304.03*	0313.01*	0314.00	0315.02*	0316.01*	0316.03*
0317.05	0317.10*	0319.11*	0320.02*	0320.08*	0320.11*	0323.19*	0323.25*	0327.05*	0328.00*	

Median Family Income 100-110%

0004.02*	0010.00*	0014.00*	0017.02*	0018.00*	0050.00*	0058.01*	0058.04*	0067.03*	0071.02*	0073.01*
0073.03*	0074.03*	0076.00*	0077.00*	0079.01*	0081.02	0086.00*	0105.02*	0109.00*	0119.01*	0204.02*
0209.00*	0216.00*	0218.02*	0218.03*	0219.06*	0220.03*	0222.04*	0236.03*	0238.06*	0238.08*	0243.01*
0244.00*	0247.01*	0248.00*	0277.01*	0278.00*	0292.07*	0316.05*	0318.00*	0319.04*	0319.06*	0322.22*
0326.01	0327.03									

Median Family Income 110-120%

0001.02*	0019.00	0029.00*	0032.02*	0033.01*	0035.00*	0074.06*	0080.02*	0080.03*	0082.00	0088.00*
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2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

0222.03*	0227.03*	0228.03	0233.00*	0234.01*	0247.04*	0253.04*	0256.02	0296.02*	0299.02	0310.00*
0319.13*	0320.03*	0320.07*	0320.10*	0321.02*	0322.20*	0323.07*	0323.27*	0324.02*	0325.00*	
Median Family Income >= 120%										
0005.00*	0009.00*	0015.00*	0016.00*	0020.00*	0021.00*	0022.00*	0024.00*	0025.00*	0026.00*	0027.00*
0028.00*	0030.00*	0031.00*	0033.02*	0034.00*	0038.00*	0039.00	0040.00*	0041.01*	0041.02*	0042.01*
0042.02*	0043.01*	0044.01*	0045.00*	0046.00*	0047.02*	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*	0075.01*	0078.00*	0080.04*	0081.01	0087.00	0095.00*	0096.00*	0097.01*	0097.02*
0098.01*	0102.00*	0106.02*	0116.01*	0121.00*	0214.00	0215.00*	0217.01*	0220.06*	0221.01*	0221.02*
0223.00*	0224.01*	0224.02*	0225.01*	0225.02	0226.03	0226.04*	0226.06*	0227.01*	0227.02*	0228.02*
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*	0249.01*	0249.02*	0249.04*	0249.05*	0250.01*	0250.05*	0250.06*	0250.07*	0250.08*
0251.04*	0317.07*	0321.04*	0322.07*	0322.11	0322.13*	0322.15*	0322.16*	0322.17*	0322.18*	0322.19*
0322.21*	0322.23*	0322.24*	0322.25*	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
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
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Middle Income

9601.00*	9602.02*	9603.02*	9604.01*	9604.02*	9604.03*	9606.00	9611.01*	9611.02*	9613.00
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Upper Income

2024 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

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*

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*

2024 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

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*

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: 21794

Median Family Income 30-40%

0418.14* 0419.06*

Median Family Income 40-50%

0529.03*

Median Family Income 50-60%

0402.00* 0407.00 0418.08* 0418.09 0419.04* 0419.07* 0514.01* 0515.00*

Median Family Income 60-70%

2024 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

Median Family Income 70-80%

0404.00* 0405.00* 0412.02* 0415.00* 0416.06* 0417.01* 0418.12* 0418.13* 0419.01* 0501.02* 0524.01
 0529.04* 0529.06* 0531.02 0535.11* 0537.00* 0538.02* 0538.03*

Median Family Income 80-90%

0411.00* 0412.01* 0413.03* 0414.00* 0418.05* 0419.05* 0420.06* 0510.00* 0513.01* 0516.02 0517.02*
 0519.28* 0519.36* 0522.11* 0524.02* 0525.06* 0528.05* 0528.07* 0531.01* 0532.01* 0533.01 0535.06*
 0535.10 9400.02*

Median Family Income 90-100%

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* 0526.04* 0526.05* 0527.10* 0527.11 0528.03 0528.08* 0533.02* 0534.00* 0535.05*
 0536.04* 0538.01* 9400.01

Median Family Income 100-110%

0403.00* 0409.00* 0416.05* 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* 0527.09* 0528.09* 0528.10* 0535.08
 0536.05*

Median Family Income 110-120%

0401.00* 0416.01* 0416.09* 0417.03* 0417.04* 0418.16* 0420.01 0505.02 0507.00* 0519.14* 0519.38*
 0522.07* 0532.02* 0535.07* 0536.03* 0536.06*

Median Family Income >= 120%

0413.01* 0413.04* 0416.07* 0416.10* 0420.03* 0420.05 0501.01* 0502.00* 0503.00* 0504.03* 0506.00*
 0519.12* 0519.13 0519.16* 0519.17* 0519.18 0519.22* 0519.26* 0519.27* 0519.31* 0519.32* 0519.33*
 0519.34* 0519.37* 0520.04* 0520.05* 0520.06* 0520.07* 0520.08* 0520.09* 0520.10* 0521.05* 0521.07*
 0521.08* 0521.12* 0521.13* 0521.14 0521.19* 0521.20* 0521.21 0521.22* 0522.03* 0522.06* 0523.01*
 0523.02* 0525.02 0526.03*

Median Family Income Not Known

9900.02* 9901.00*

THURSTON COUNTY (067), WA

MSA: 36500

2024 Institution Disclosure Statement - Table 6

Respondent ID: 0000029012

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

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

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 - 0004

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

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*

0021.03* 0027.01* 9400.07* 9400.08*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

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* 0029.00* 0030.01 0030.02 0030.03 0030.06

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 - 0006

MULTNOMAH COUNTY (051), OR

MSA: 38900

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 0021.02 0022.01* 0022.02* 0022.03* 0022.04*
 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*

2024 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

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*
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

2024 Institution Disclosure Statement - Table 6

Respondent ID: 0000029012

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

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%										
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*

Median Family Income 70-80%

0418.00* 0425.00* 0426.02

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

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

Median Family Income 80-90%

2024 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

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%										
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 - 0007

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*

2024 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

Income Not Known

0038.01* 0045.02* 9900.00*

ASSESSMENT AREA - 0008

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*
 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

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

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*

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*

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*

OUTSIDE ASSESSMENT AREA

MADISON COUNTY (089), AL

MSA: 26620

Upper Income

0017.00

MARICOPA COUNTY (013), AZ

MSA: 28860

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

0405.16

Median Family Income 110-120%

7233.09

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income >= 120%

0096.17

**NAUGATUCK VALLEY PLANNING
REGION (140), CT**

MSA: 47930

Middle Income

4056.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47764

Median Family Income >= 120%

0068.02

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 100-110%

0093.12

Median Family Income >= 120%

0124.01 0152.02

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0027.16

DEKALB COUNTY (089), GA

MSA: 40954

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

0219.14

FULTON COUNTY (121), GA

MSA: 12054

Median Family Income >= 120%

0116.60

HABERSHAM COUNTY (137), GA

MSA: NA

Middle Income

0002.01

JACKSON COUNTY (157), GA

MSA: NA

Upper Income

0107.03

WALTON COUNTY (297), GA

MSA: 12054

Moderate Income

1101.02

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 100-110%

0040.00

JEROME COUNTY (053), ID

MSA: 46300

Middle Income

9704.00

COOK COUNTY (031), IL

MSA: 16984

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

1301.00

KANKAKEE COUNTY (091), IL

MSA: 28100

Moderate Income

0107.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 90-100%

8601.05

MCLEAN COUNTY (113), IL

MSA: 14010

Upper Income

0005.07

WILL COUNTY (197), IL

MSA: 16984

Median Family Income >= 120%

8803.21

VIGO COUNTY (167), IN

MSA: 45460

Middle Income

0107.02

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0526.09

DE SOTO PARISH (031), LA

MSA: 43340

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

9501.02

NANTUCKET COUNTY (019), MA

MSA: NA

Upper Income

9502.02

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income >= 120%

1561.00

SHIAWASSEE COUNTY (155), MI

MSA: NA

Upper Income

0315.01

GALLATIN COUNTY (031), MT

MSA: 14580

Upper Income

0017.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income >= 120%

0032.50

DOUGLAS COUNTY (005), NV

MSA: NA

Middle Income

0014.00

MIDDLESEX COUNTY (023), NJ

MSA: 29484

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

0072.03

MONMOUTH COUNTY (025), NJ

MSA: 29484

Median Family Income 110-120%

8010.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 70-80%

0037.36

ALLEGANY COUNTY (003), NY

MSA: NA

Middle Income

9511.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

0230.00

NIAGARA COUNTY (063), NY

MSA: 15380

Upper Income

0234.02

ONEIDA COUNTY (065), NY

MSA: 46540

Middle Income

0237.02

WESTCHESTER COUNTY (119), NY

MSA: 35614

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

0052.00

0064.04

ONslow COUNTY (133), NC

MSA: 27340

Upper Income

0001.05

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0534.11

BUTLER COUNTY (017), OH

MSA: 17140

Upper Income

0111.36

GREENE COUNTY (057), OH

MSA: 19430

Upper Income

2106.04

CLEVELAND COUNTY (027), OK

MSA: 36420

Upper Income

2015.14

BENTON COUNTY (003), OR

MSA: 18700

Middle Income

0106.01

CLACKAMAS COUNTY (005), OR

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

Middle Income

0220.00 0221.05

Upper Income

0203.04 0222.05 0222.08 0227.02

COLUMBIA COUNTY (009), OR

MSA: 38900

Middle Income

9706.00 9708.00

LINN COUNTY (043), OR

MSA: 10540

Middle Income

0308.02

Upper Income

0305.00

MARION COUNTY (047), OR

MSA: 41420

Middle Income

0021.01 0102.01

UNION COUNTY (061), OR

MSA: NA

Middle Income

9708.00

YAMHILL COUNTY (071), OR

MSA: 38900

Middle Income

0301.02 0307.04

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

MSA: 34820

Middle Income

0504.01

LEXINGTON COUNTY (063), SC

MSA: 17900

Upper Income

0210.21

ANDREWS COUNTY (003), TX

MSA: NA

Upper Income

9502.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4112.00

ORANGE COUNTY (361), TX

MSA: 13140

Middle Income

0207.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0306.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income >= 120%

1130.12

2024 Institution Disclosure Statement - Table 6

Respondent ID: 0000029012

Agency: FDIC - 3

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

MSA: 41620

Middle Income

1307.06

FAIRFAX COUNTY (059), VA

MSA: 11694

Median Family Income >= 120%

4817.01

LOUDOUN COUNTY (107), VA

MSA: 11694

Upper Income

6118.13

NEW KENT COUNTY (127), VA

MSA: 40060

Upper Income

7003.01

PRINCE WILLIAM COUNTY (153), VA

MSA: 11694

Middle Income

9015.10

HAMPTON CITY (650), VA

MSA: 47260

Low Income

0113.00

BENTON COUNTY (005), WA

MSA: 28420

Moderate Income

0110.01

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

0108.15

CHELAN COUNTY (007), WA

MSA: 48300

Middle Income

9603.01

GRAYS HARBOR COUNTY (027), WA

MSA: NA

Middle Income

0005.02

KITSAP COUNTY (035), WA

MSA: 14740

Middle Income

0904.00 0929.02

KITTITAS COUNTY (037), WA

MSA: NA

Middle Income

9755.00 9756.00 9757.00

Upper Income

9752.03 9753.00

LEWIS COUNTY (041), WA

MSA: NA

Moderate Income

9704.00 9720.00

Middle Income

9715.02 9716.00 9717.00

Upper Income

9702.00 9711.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HERITAGE BANK

MSA: 48540

Middle Income

0206.01

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000029012

Institution: HERITAGE BANK

Agency: FDIC - 3

Record Identifier: <u>11</u>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	411	411	0	0.00%
Small Farm Loans	11	11	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	19	19	0	0.00%
Total	444	444	0	0.00%



Heritage
BANK

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.

This data is available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). *HMDA data for many other financial institutions are also available at this Web site.*



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.

CRA PERFORMANCE EVALUATION TABLE OF CONTENTS

INSTITUTION RATING 4

DESCRIPTION OF INSTITUTION 5

DESCRIPTION OF ASSESSMENT AREAS..... 6

SCOPE OF EVALUATION 7

CONCLUSIONS ON PERFORMANCE CRITERIA..... 8

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW..... 12

SEATTLE-TACOMA CSA ASSESSMENT AREA – Full-Scope Review 13

WA NON-MSA ASSESSMENT AREA – Full-Scope Review 22

APPENDICES 32

 INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA..... 32

 GLOSSARY 33

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
Total Real Estate Loans	638,338	82.4
Commercial and Industrial Loans	133,057	17.2
Agricultural Loans	87	0.0
Consumer Loans	2,385	0.3
Other Loans	438	0.1
Total Loans	774,305	100.0
<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 Pierce County Mason County*	229	11
Washington Non-MSA	Clallam County* Jefferson County*	22	4
<i>Source: Bank Records</i> <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.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
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
Total	418,743	100.0	1,521,567	100.0	15	100.0

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 \$(000s)	Average Net LTD Ratio (%)
Kitsap Bank	1,627,935	51.3
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 #	Dollar Amount of Loans \$(000s)				Total \$(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
Subtotal	1,650	79.2	434	20.8	2,084	222,489	66.7	110,890	33.3	333,379
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
Subtotal	666	90.6	69	9.4	735	160,285	77.5	46,524	22.5	206,809
Total	2,316	82.2	503	17.8	2,819	382,774	70.9	157,414	29.1	540,188
<i>Source: Bank Data 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
Total	2	890	32	24,094	2	53	3	1,919	39	26,956

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
Subtotal	11	11,174	-	-	1	1,000	5	8,856	17	21,030
Qualified Grants & Donations	29	2,623	58	267	18	118	1	10	106	3,018
Total	40	13,797	58	267	19	1,118	6	8,866	123	24,294
<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	-	153
2020	101	176	51	-	328
2021	120	175	24	-	319
YTD 2022	120	291	62	-	473
Total	425	706	142	-	1,273
<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 Bremerton-Silverdale-Port Orchard, WA MSA		\$75,652		Median Housing Value		\$240,976
Median Family Income MSA - 45104 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&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.</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 81st 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)	%
Low					
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
Moderate					
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
Middle					
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
Upper					
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
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
Totals					
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
Totals						
2021	100.0	100.0	210	100.0	50,558	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%

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)	%
<=\$1,000,000					
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
>\$1,000,000					
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
Revenue Not Available					
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
Totals					
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
Totals						
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
Total	1	117	26	16,985	2	53	1	92	30	17,247
<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 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
Subtotal	4	6,456	-	-	-	-	3	1,216	7	7,672
Qualified Grants & Donations	16	2,076	39	215	10	74	-	-	65	2,365
Total	20	8,532	39	215	10	74	3	1,216	72	10,037
<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	-	123
2020	101	96	26	-	223
2021	120	81	24	-	225
YTD 2022	75	291	60	-	426
Total	369	513	115	-	997
<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&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 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 5th, 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 36th 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
Totals						
	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%						

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
Totals						
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%						

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)	%
<=\$1,000,000					
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
>\$1,000,000					
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
Revenue Not Available					
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
Totals					
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
Totals						
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 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
Total	-	-	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 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	-	-	-	-	-	-	-	-	-	-
Subtotal	3	1,678	-	-	-	-	2	7,640	5	9,318
Qualified Grants & Donations	9	529	19	52	7	34	1	10	36	625
Total	12	2,207	19	52	7	34	3	7,650	41	9,943
<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 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
Total	45	90	2	-	137
<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.

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

Balance Watch Automatic Transfer	\$10.00
Per daily transfer (subject to savings account transfer limitations)	
Cashier's Checks, customers only	\$7.50
Chargeback for deposited items	
Returned.....	\$12.00
Check Cashing Services	
Non-Customer Check Cashing Fee.....	\$5.00
Check Copy Charges	
Without check safekeeping.....	\$2.50
Check Images	
Monthly.....	\$5.00
Debit or ATM Card	
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
Depository Bags	
Zipper Vinyl Bags.....	\$3.00
Locking Bags.....	\$25.00
Disposable Tamper Resistant Bags (per 100).....	\$25.00
Document Copying, per page	\$0.25
Dormant Account, monthly	\$10.00
(No deposits or withdrawals for 18 months)	
Early Account Closure, within 180 days	\$25.00
Fax Transmissions per page (domestic only)	\$2.50
Foreign Drafts and Currency	
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
Inactive Account, monthly	\$5.00
(No deposits or withdrawals for 12 months)	
Incoming/Outgoing Domestic Collections	\$25.00
(per item)	
Legal Processing	\$100.00
Loan Amortization Schedule	\$10.00
Loan Payoff Request	\$10.00
Rejected Re-entry	\$2.00
(for each rejected check not purchased through a Kitsap Bank approved vendor)	

Night Depository Key, per key	\$5.00
Non-sufficient Funds/Returned Item (NSF)	\$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)	
Overdrafts	
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)	
Business Extended Overdraft Fee	\$10.00
(Business accounts charged an additional \$10.00 fee for every five calendar days that the account remains overdrawn)	
Research, including	
Copies of Statements.....	\$5.00
“Instant” Statements.....	\$5.00
Special Statement Request.....	\$5.00
Research Time (per hour).....	\$50.00
Return Mail	\$10.00
(invalid mailing address, fee per month per account)	
Safe Box Annual Rent, per box size (subject to availability)	
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)
Small Business Online Banking with Bill Pay	
Up to 15 bills per cycle.....	\$5.95
Fee for each bill paid over 15 per cycle.....	\$0.40
Stop Payment (expires in 6 months)	\$32.00
Wire Transfers-Domestic	
Outgoing.....	\$25.00
Incoming.....	\$14.00
Wire Transfers-International for Business Only	
Outgoing (foreign funds).....	\$25.00
Outgoing (US funds).....	\$40.00
Incoming.....	\$14.00
Wire Transfers-International for Consumers Only	
Outgoing.....	Contact your Kitsap Banker
Incoming.....	\$14.00

Revised 12/25



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 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	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

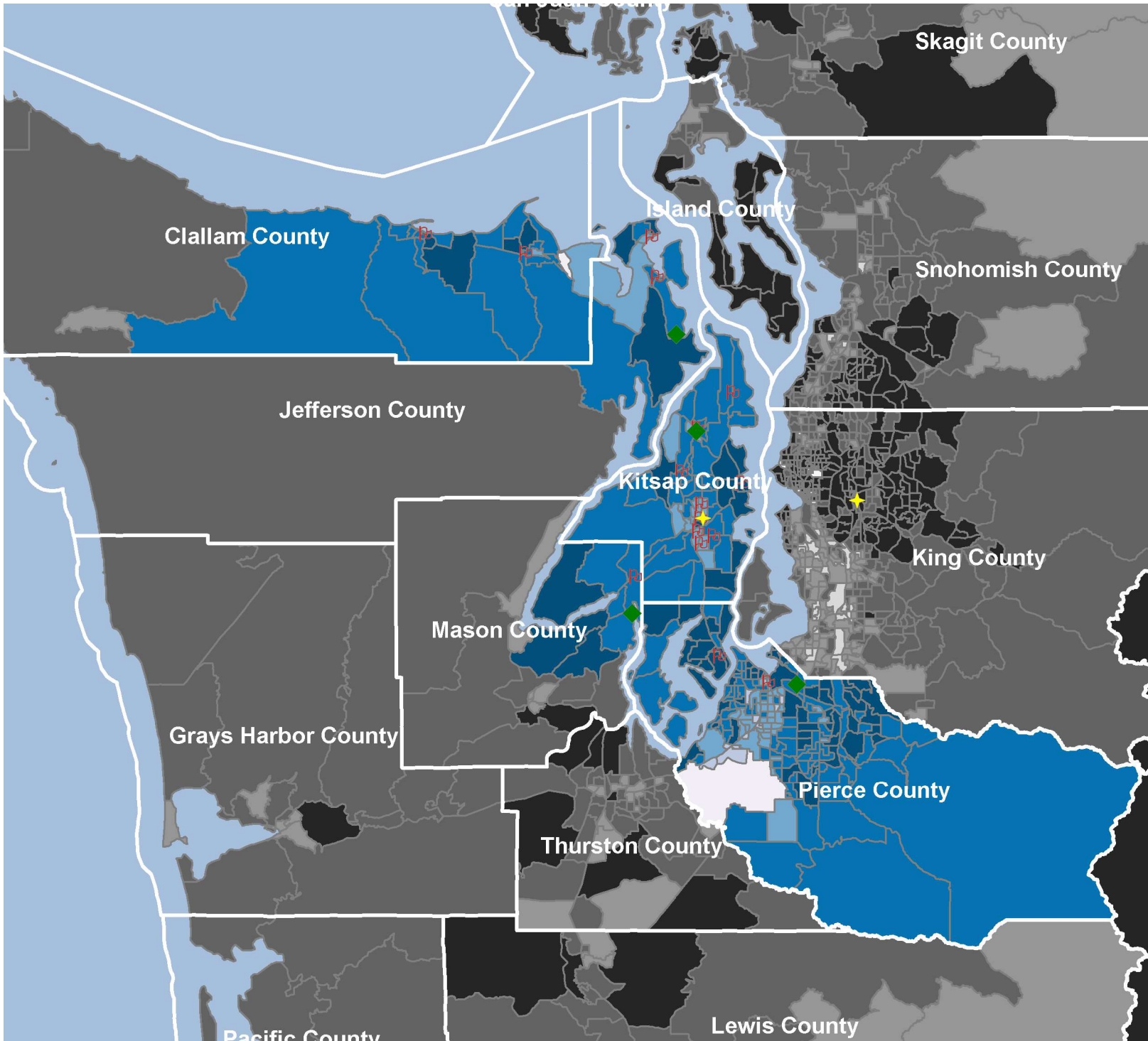
Census Tracts Contained within Jefferson County Non MSA

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

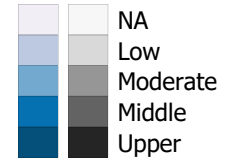
Census Tracts Contained within Clallam County Non MSA

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



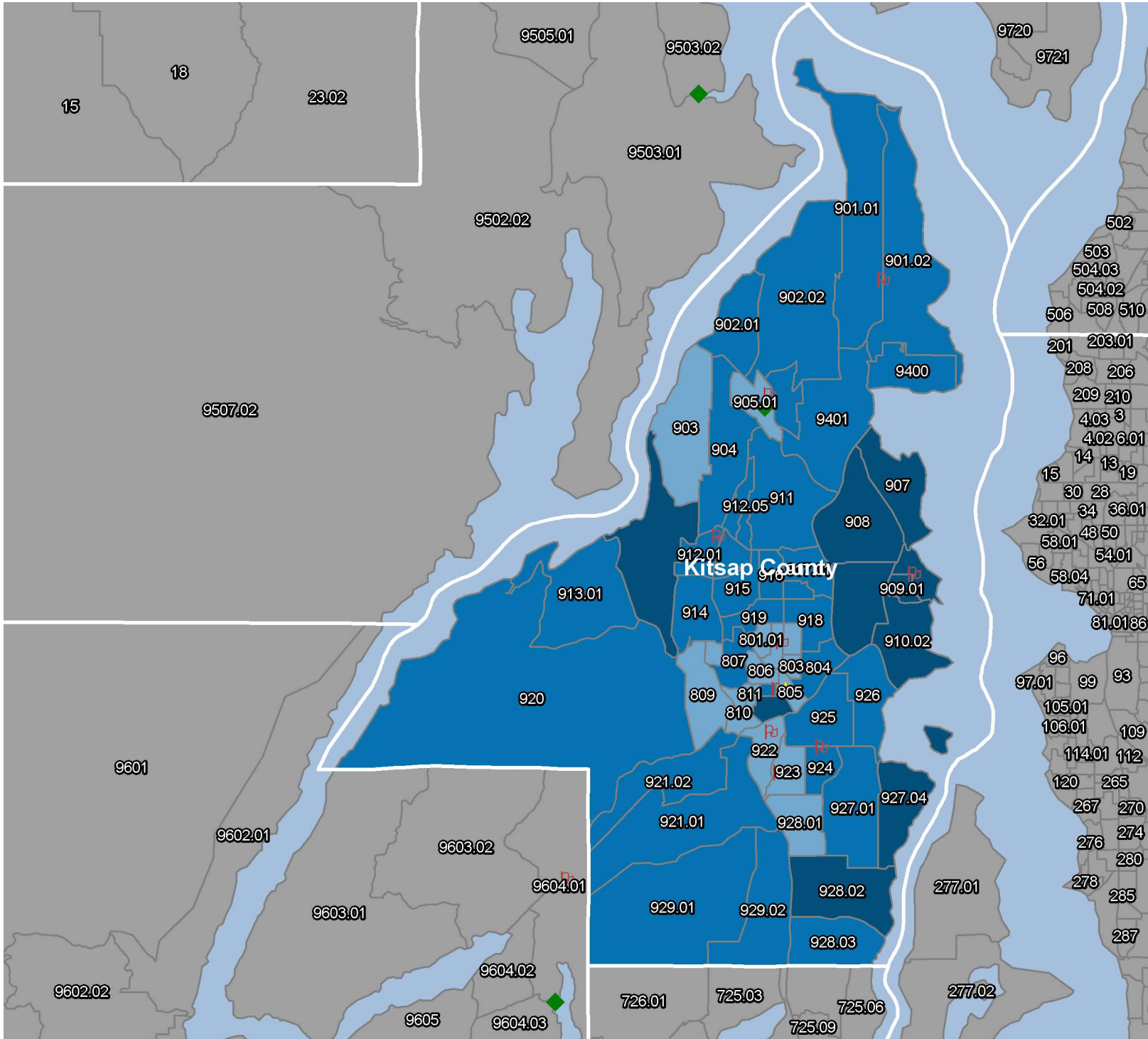
Income Level



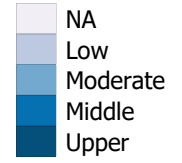
- Bank Branches
- ATM Locations
- LPO Locations

Kitsap Bank - 2025 HMDA - ASSESSMENT AREA INCOME MAP

KITSAP MSA*



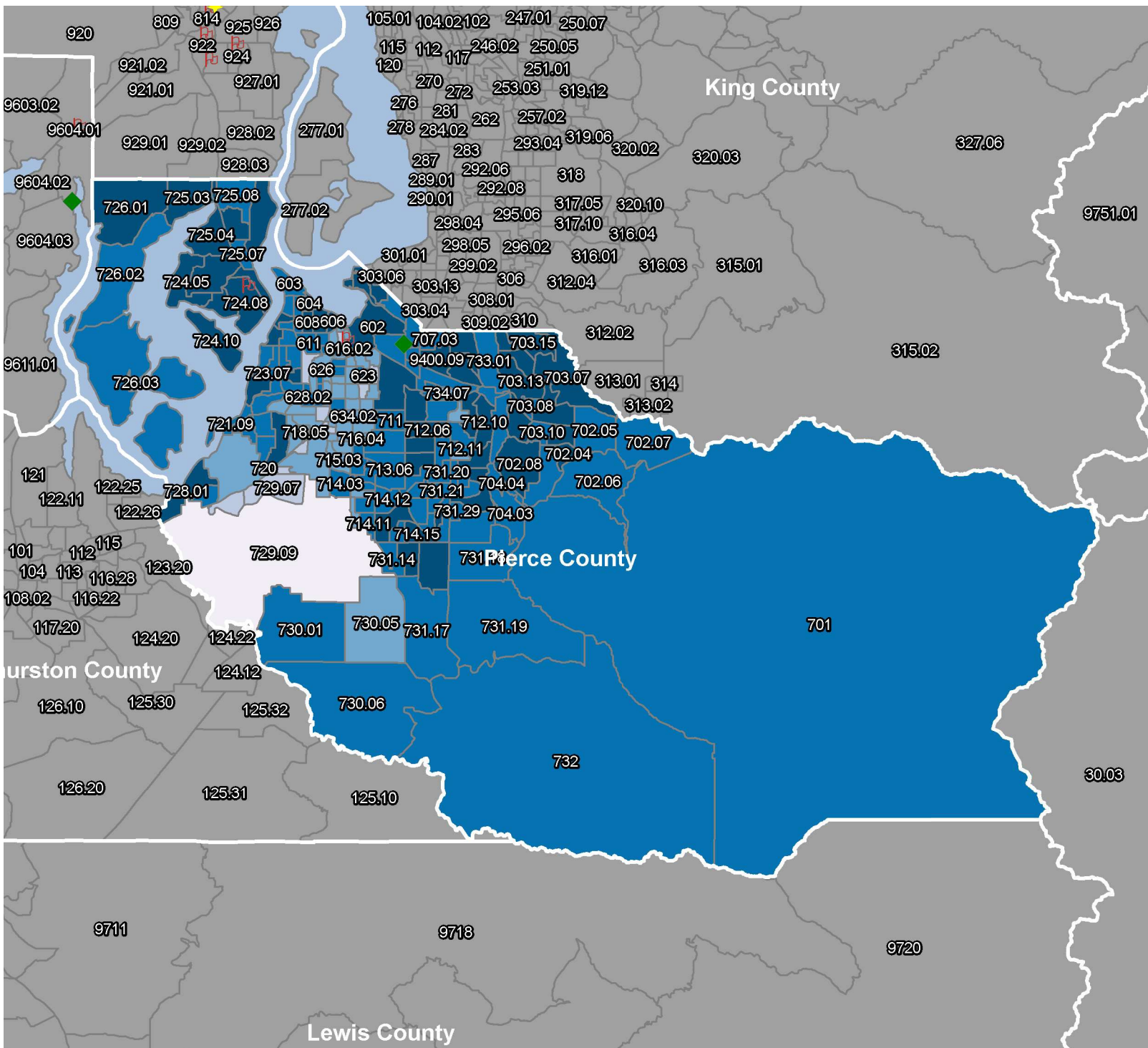
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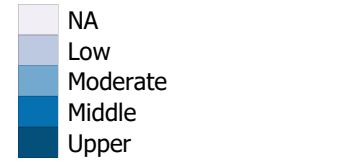
- Bank Branches
- ATM Locations
- LPO Locations

Kitsap Bank - 2025 HMDA - ASSESSMENT AREA INCOME MAP

Pierce MSA



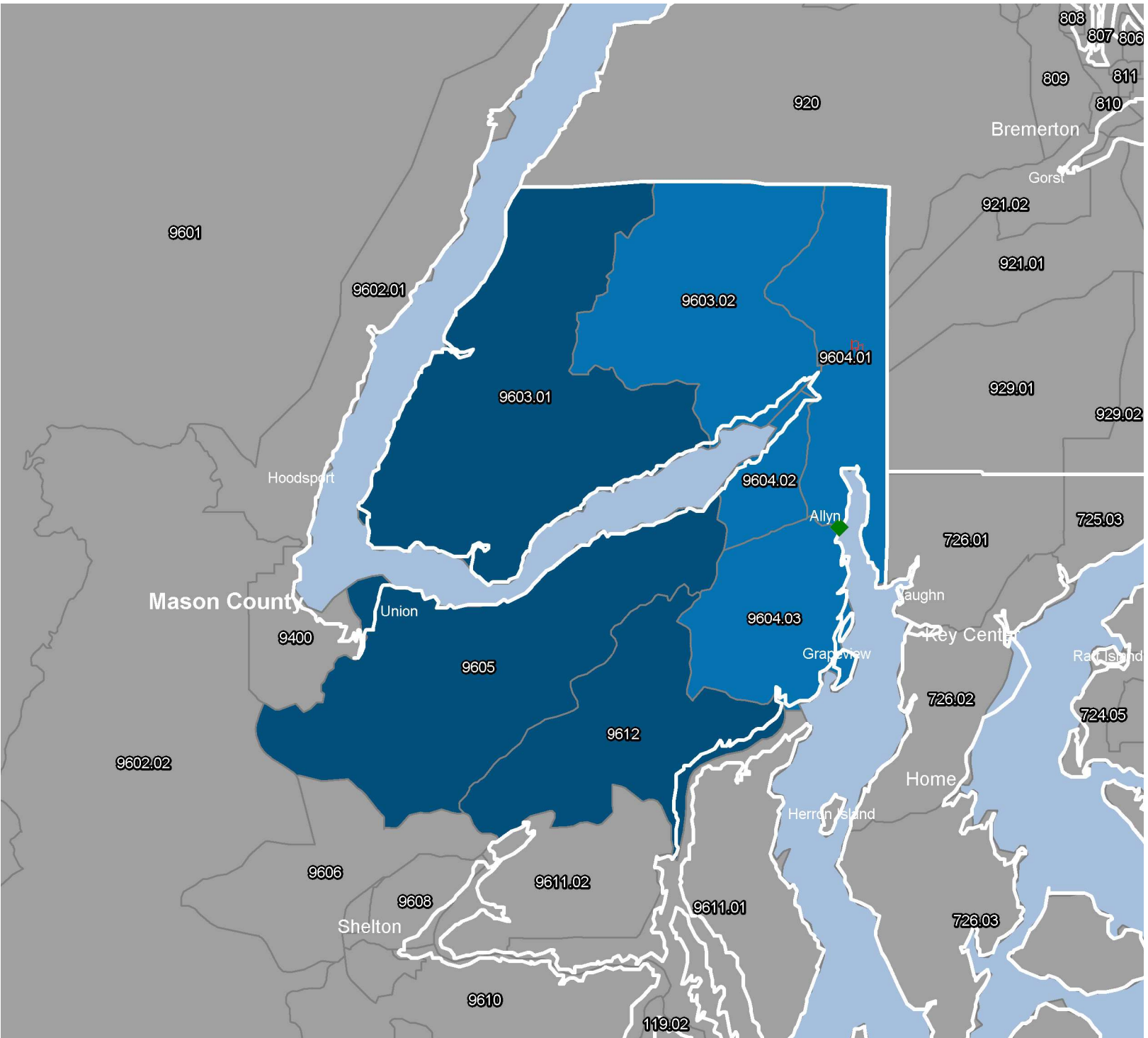
Income Level



- Bank Branches
- ATM Locations
- LPO Locations

KITSAP BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

Non MSA Mason



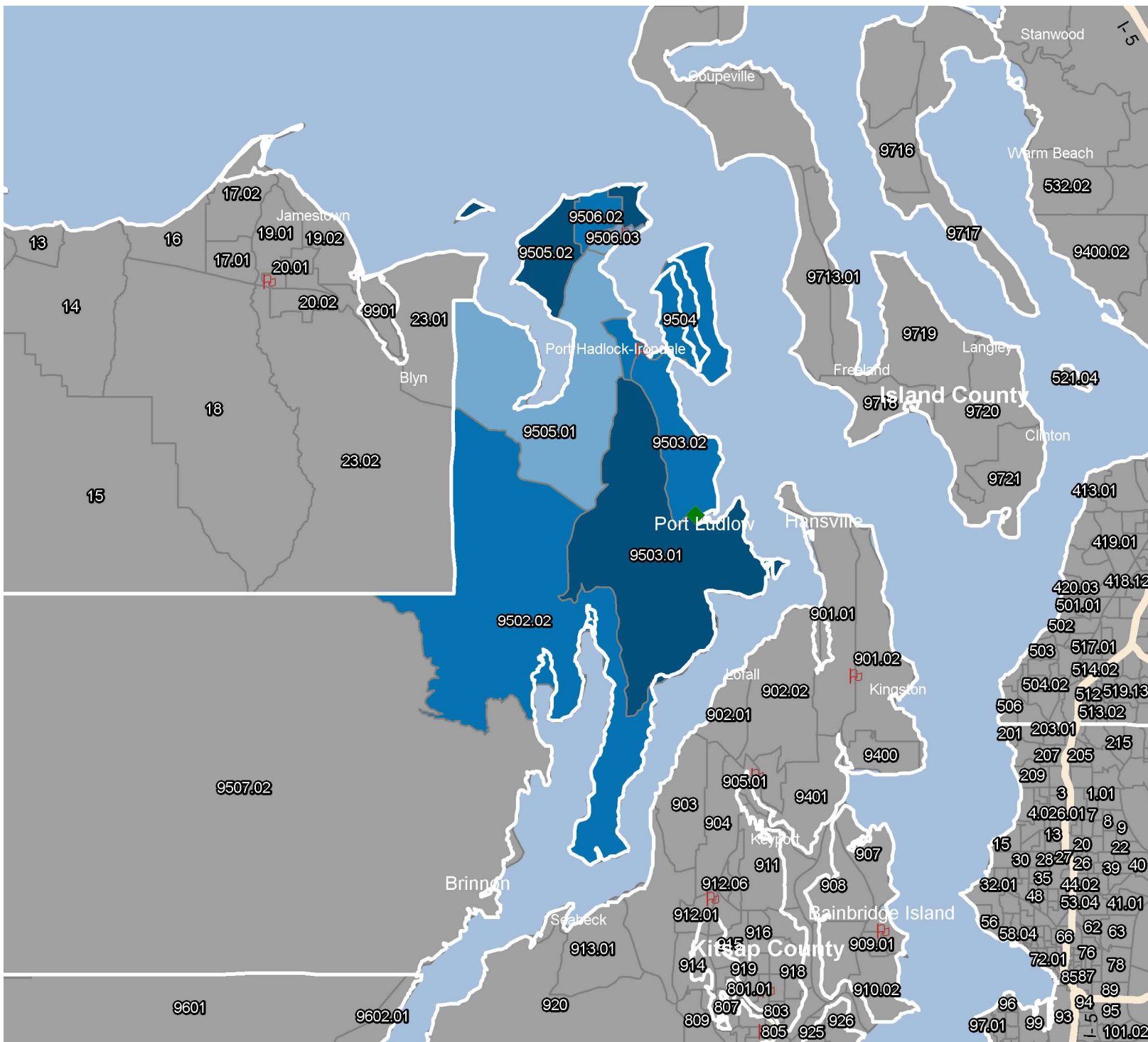
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

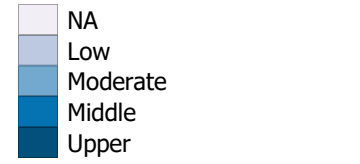
- Bank Branches
- ATM Locations
- LPO Locations

KITSAP BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

Non MSA Jefferson



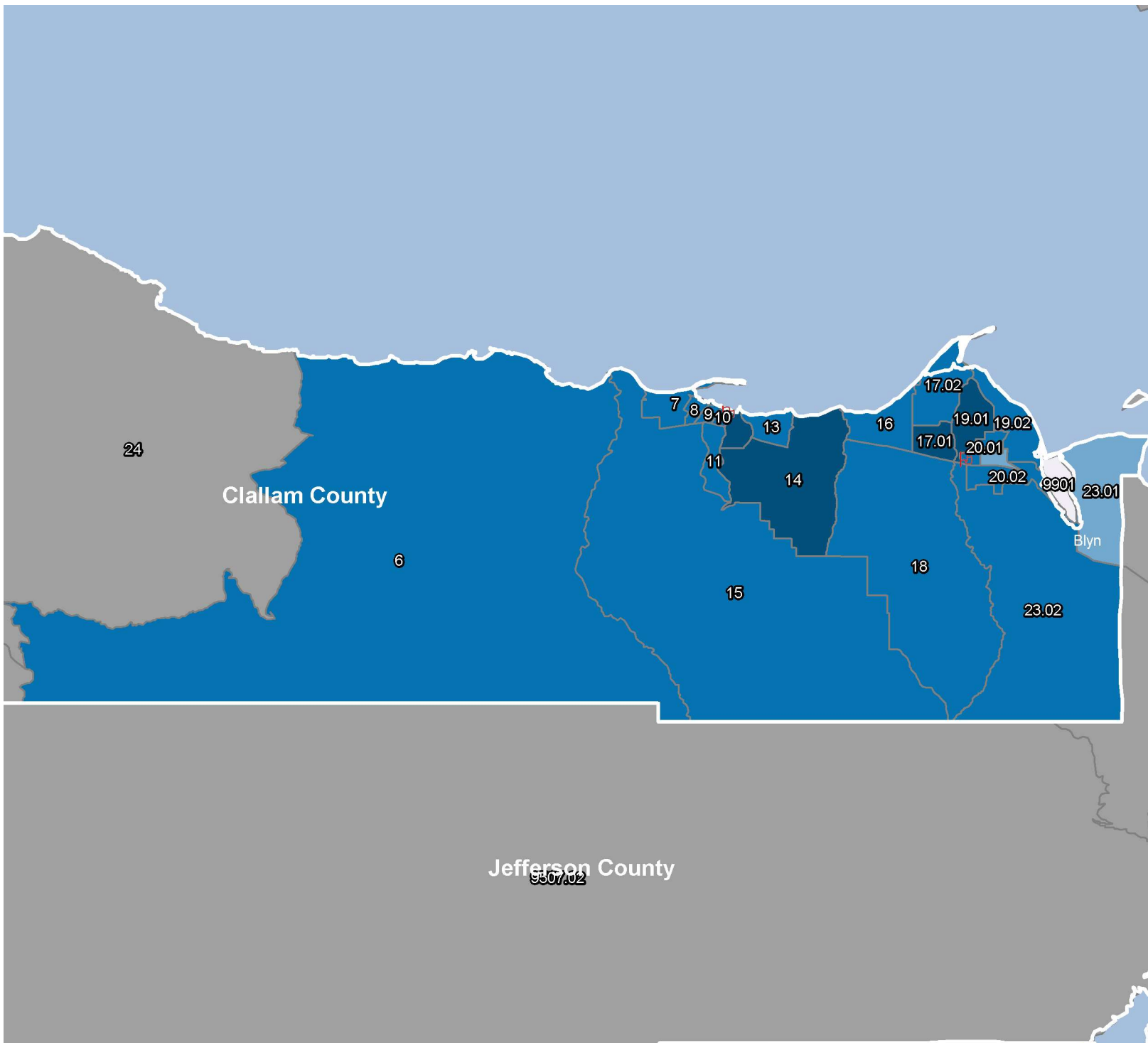
Income Level



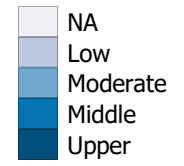
- Bank Branches
- ATM Locations
- LPO Locations

KITSAP BANK - 2024 CRA - ASSESSMENT AREA INCOME MAP

Non MSA Clallam



Income Level



Bank Branches

ATM Locations

LPO Locations

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	0	0	1	126	0	0	0	0	0	0
Middle Income	7	317	0	0	1	300	3	110	0	0
Upper Income	2	125	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	9	442	2	326	1	300	3	110	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	0	0	1	50	0	0
Upper Income	1	30	0	0	1	350	2	380	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	1	350	3	430	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	8	400	2	252	1	820	4	1,052	0	0
Middle Income	8	198	1	250	0	0	2	63	0	0
Upper Income	2	61	0	0	1	300	2	61	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	18	659	3	502	2	1,120	8	1,176	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	0	0	2	1,650	1	900	0	0
Median Family Income 40-50%	1	50	0	0	4	2,895	4	2,445	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	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	0	0	0	0	0	0
Median Family Income 90-100%	3	205	0	0	2	1,000	1	30	0	0
Median Family Income 100-110%	0	0	0	0	1	600	1	600	0	0
Median Family Income 110-120%	1	100	0	0	0	0	1	100	0	0
Median Family Income >= 120%	2	150	4	770	4	2,044	6	2,264	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	8	555	4	770	14	9,189	14	6,339	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	18	202	4	734	3	1,900	1	224	0	0
Middle Income	44	1,253	6	1,129	6	3,065	18	1,920	0	0
Upper Income	7	405	3	638	2	1,100	2	125	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	69	1,860	13	2,501	11	6,065	21	2,269	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	148	1	140	3	1,850	5	494	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	148	1	140	3	1,850	5	494	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	1	200	0	0	0	0	0	0
Median Family Income 60-70%	2	90	0	0	2	1,400	2	515	0	0
Median Family Income 70-80%	2	75	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	25	0	0	3	2,366	1	866	0	0
Median Family Income 90-100%	1	15	0	0	5	3,136	2	1,085	0	0
Median Family Income 100-110%	0	0	0	0	1	565	0	0	0	0
Median Family Income 110-120%	5	168	1	200	0	0	0	0	0	0
Median Family Income >= 120%	5	232	4	752	5	3,489	4	708	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	605	6	1,152	16	10,956	9	3,174	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 21794										
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	30	0	0	1	490	2	520	0	0
Median Family Income 80-90%	1	25	0	0	2	1,463	3	1,488	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	75	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	130	0	0	3	1,953	5	2,008	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	347	2	432	0	0
Middle Income	0	0	1	250	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	1	250	1	347	2	432	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	0	0	0	0	2	1,016	2	1,016	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	1,016	2	1,016	0	0
TOTAL INSIDE AA IN STATE	120	3,714	25	4,621	33	20,291	46	7,223	0	0
TOTAL OUTSIDE AA IN STATE	15	950	5	1,020	21	12,855	26	10,225	0	0
STATE TOTAL	135	4,664	30	5,641	54	33,146	72	17,448	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	120	3,714	25	4,621	33	20,291	46	7,223	0	0
TOTAL OUTSIDE AA	16	974	5	1,020	21	12,855	26	10,225	0	0
TOTAL INSIDE & OUTSIDE	136	4,688	30	5,641	54	33,146	72	17,448	0	0

Footnote:

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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)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
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	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	168	0	0	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	1	168	0	0	0	0	0	0
STATE TOTAL	0	0	1	168	0	0	0	0	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%	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	3	448	0	0	2	339	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	448	0	0	2	339	0	0
MONTEREY COUNTY (053), CA										
MSA 41500										
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	113	0	0	1	113	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

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)
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%	0	0	2	347	0	0	2	347	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	347	0	0	2	347	0	0
PLACER COUNTY (061), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	223	0	0	1	223	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	223	0	0	1	223	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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
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	123	0	0	1	123	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	226	0	0	1	226	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	349	0	0	2	349	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 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	1	109	0	0	1	109	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	109	0	0	1	109	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
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	57	0	0	0	0	1	57	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	142	10	1,589	0	0	10	1,537	0	0
STATE TOTAL	2	142	10	1,589	0	0	10	1,537	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)
EL PASO COUNTY (041), CO										
MSA 17820										
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	164	0	0	1	164	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	164	0	0	1	164	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	164	0	0	1	164	0	0
STATE TOTAL	0	0	1	164	0	0	1	164	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)
CAPITOL PLANNING REGION (110), 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%	0	0	1	218	0	0	1	218	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	218	0	0	1	218	0	0
NAUGATUCK VALLEY PLANNING REGION (140), CT										
MSA 47930										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	78	0	0	0	0	1	78	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	277	1	277	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	78	0	0	1	277	2	355	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)
SOUTH CENTRAL CONNECTICUT PLANNING REGION (170), CT										
MSA 35300										
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	1	153	0	0	1	153	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	153	0	0	1	153	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)
WESTERN CONNECTICUT PLANNING REGION (190), CT										
MSA 14860										
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	55	0	0	0	0	1	55	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	55	0	0	0	0	1	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	133	2	371	1	277	5	781	0	0
STATE TOTAL	2	133	2	371	1	277	5	781	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	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	165	0	0	1	165	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	165	0	0	1	165	0	0
ESCAMBIA COUNTY (033), FL										
MSA 37860										
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	196	0	0	1	196	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	196	0	0	1	196	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)
HILLSBOROUGH COUNTY (057), FL										
MSA 45294										
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	202	0	0	1	202	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	202	0	0	1	202	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)
PINELLAS COUNTY (103), FL										
MSA 41304										
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	55	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	55	0	0	0	0	0	0	0	0
ST. JOHNS COUNTY (109), FL										
MSA 27260										
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	93	0	0	0	0	1	93	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	93	0	0	0	0	1	93	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	148	3	563	0	0	4	656	0	0
STATE TOTAL	2	148	3	563	0	0	4	656	0	0

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

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)
FULTON COUNTY (121), GA										
MSA 12054										
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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	278	1	278	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

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 12054										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	195	1	278	2	473	0	0
STATE TOTAL	0	0	1	195	1	278	2	473	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)
LAKE COUNTY (097), IL										
MSA 29404										
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	118	0	0	1	118	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	0	0	1	118	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	118	0	0	1	118	0	0
STATE TOTAL	0	0	1	118	0	0	1	118	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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	157	0	0	1	157	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	157	0	0	1	157	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	157	0	0	1	157	0	0
STATE TOTAL	0	0	1	157	0	0	1	157	0	0

Loans by County
 Small Business Loans - Purchases
 Institution: KITSAP BANK

Respondent ID: 0000006161
 Agency: FDIC - 3
 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)
RAPIDES PARISH (079), LA										
MSA 10780										
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	113	0	0	1	113	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	0	0	1	113	0	0	1	113	0	0
STATE TOTAL	0	0	1	113	0	0	1	113	0	0

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: MAINE (23)

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)
OXFORD COUNTY (017), ME										
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	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	223	0	0	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	1	223	0	0	0	0	0	0
STATE TOTAL	0	0	1	223	0	0	0	0	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)
ANNE ARUNDEL COUNTY (003), 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%	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	58	0	0	0	0	1	58	0	0
STATE TOTAL	1	58	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: 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)
BRISTOL COUNTY (005), MA										
MSA 39300										
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	126	0	0	1	126	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	126	0	0	1	126	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	126	0	0	1	126	0	0
STATE TOTAL	0	0	1	126	0	0	1	126	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)
WASHTENAW COUNTY (161), MI										
MSA 11460										
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	77	0	0	0	0	1	77	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	77	0	0	0	0	1	77	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	0	0	1	77	0	0
STATE TOTAL	1	77	0	0	0	0	1	77	0	0

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

State: MISSISSIPPI (28)

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)
COAHOMA COUNTY (027), MS										
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	1	305	1	305	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	305	1	305	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	305	1	305	0	0
STATE TOTAL	0	0	0	0	1	305	1	305	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)
JOHNSON COUNTY (101), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	217	0	0	1	217	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	1	217	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	217	0	0	1	217	0	0
STATE TOTAL	0	0	1	217	0	0	1	217	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	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	110	0	0	1	110	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	110	0	0	1	110	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	110	0	0	1	110	0	0
STATE TOTAL	0	0	1	110	0	0	1	110	0	0

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
COOS COUNTY (007), NH										
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	1	365	1	365	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	365	1	365	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
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	36	0	0	0	0	1	36	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	36	0	0	0	0	1	36	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	36	0	0	1	365	2	401	0	0
STATE TOTAL	1	36	0	0	1	365	2	401	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%	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	74	0	0	0	0	1	74	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	74	0	0	0	0	1	74	0	0
CHAVES COUNTY (005), NM										
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	169	0	0	1	169	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	169	0	0	1	169	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	74	1	169	0	0	2	243	0	0
STATE TOTAL	1	74	1	169	0	0	2	243	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)
ALBANY COUNTY (001), 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	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	1	184	0	0	1	184	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	184	0	0	1	184	0	0
BRONX COUNTY (005), 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	86	0	0	0	0	1	86	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	86	0	0	0	0	1	86	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	125	0	0	1	125	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	125	0	0	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	86	2	309	0	0	3	395	0	0
STATE TOTAL	1	86	2	309	0	0	3	395	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)
GUILFORD COUNTY (081), NC										
MSA 24660										
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%	1	96	0	0	0	0	1	96	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	96	0	0	0	0	1	96	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	96	0	0	0	0	1	96	0	0
STATE TOTAL	1	96	0	0	0	0	1	96	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)
SUMMIT COUNTY (153), OH										
MSA 10420										
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	300	1	300	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	300	1	300	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	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	110	0	0	1	110	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	110	0	0	1	110	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	110	0	0	1	110	0	0
STATE TOTAL	0	0	1	110	0	0	1	110	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)
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	351	1	351	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	351	1	351	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
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	260	1	260	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	260	1	260	0	0

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: KITSAP BANK

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)
MONTGOMERY COUNTY (091), 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	1	322	1	322	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	322	1	322	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)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
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	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	278	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	4	1,211	3	933	0	0
STATE TOTAL	0	0	0	0	4	1,211	3	933	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)
LEXINGTON COUNTY (063), SC										
MSA 17900										
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	58	0	0	0	0	1	58	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	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	1	58	0	0	0	0	1	58	0	0
STATE TOTAL	1	58	0	0	0	0	1	58	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)
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	1	351	1	351	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	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	351	1	351	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	351	1	351	0	0
STATE TOTAL	0	0	0	0	1	351	1	351	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)
COLLIN COUNTY (085), 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	1	160	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	160	0	0	0	0	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)
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	1	112	1	402	1	112	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	112	1	402	1	112	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	272	1	402	1	112	0	0
STATE TOTAL	0	0	2	272	1	402	1	112	0	0

Loans by County

Respondent ID: 0000006161

Small Business Loans - Purchases

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	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	341	0	0	1	173	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	341	0	0	1	173	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	155	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	155	0	0	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	3	496	0	0	1	173	0	0
STATE TOTAL	0	0	3	496	0	0	1	173	0	0

Loans by County

Small Business Loans - Purchases

Institution: KITSAP BANK

Respondent ID: 0000006161

Agency: FDIC - 3

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)
CABELL COUNTY (011), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	333	1	333	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	333	1	333	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	168	1	333	2	501	0	0
STATE TOTAL	0	0	1	168	1	333	2	501	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)
WALWORTH COUNTY (127), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	118	0	0	1	118	0	0
STATE TOTAL	0	0	1	118	0	0	1	118	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	13	908	36	5,756	12	3,822	51	8,683	0	0
TOTAL INSIDE & OUTSIDE	13	908	36	5,756	12	3,822	51	8,683	0	0

Loans by County
 Small Farm Loans - Originations
 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 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)
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	2	22	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	22	0	0	0	0	0	0	0	0
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	2	146	0	0	0	0	2	146	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	146	0	0	0	0	2	146	0	0
TOTAL INSIDE AA IN STATE	2	22	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	146	0	0	0	0	2	146	0	0
STATE TOTAL	4	168	0	0	0	0	2	146	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	22	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	2	146	0	0	0	0	2	146	0	0
TOTAL INSIDE & OUTSIDE	4	168	0	0	0	0	2	146	0	0

2024 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	93	10,426	21	2,269	0	0
WA - PIERCE COUNTY (053) - MSA 45104	38	12,713	9	3,174	0	0
WA - MASON COUNTY (045) - MSA NA 2/	12	2,138	5	494	0	0
WA - JEFFERSON COUNTY (031) - MSA NA 2/	23	2,281	8	1,176	0	0
WA - CLALLAM COUNTY (009) - MSA NA 2/	12	1,068	3	110	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.

2024 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: KITSAP BANK

Respondent ID: 0000006161
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms 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	2	22	0	0	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: KITSAP BANK

Respondent ID: 000006161
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	9	44,732	0	0
Purchased	0	0	0	0
Total	9	44,732	0	0
Consortium/Third Party Loans (optional)				

2024 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

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*

2024 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.

2024 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

9603.01* 9605.00* 9612.00*

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

0006.00 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%

0506.19

YAVAPAI COUNTY (025), AZ

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.

2024 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: 39150

Middle Income

0006.18

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income >= 120%

0057.02

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

1112.04 2627.06 7005.02

MONTEREY COUNTY (053), CA

MSA: 41500

Upper Income

0116.06

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0320.02 0758.09

PLACER COUNTY (061), CA

MSA: 40900

Moderate Income

0214.03

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 40-50%

0096.41

Median Family Income >= 120%

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.

2024 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

0058.03

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 110-120%

0014.00

SOLANO COUNTY (095), CA

MSA: 46700

Upper Income

2523.10

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 70-80%

0033.03

CAPITOL PLANNING REGION (110), CT

MSA: 25540

Median Family Income 100-110%

4206.02

NAUGATUCK VALLEY PLANNING
REGION (140), CT

MSA: 47930

Moderate Income

3528.00

Upper Income

3434.00

SOUTH CENTRAL CONNECTICUT
PLANNING REGION (170), CT

MSA: 35300

Median Family Income 110-120%

1512.00

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.

2024 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

WESTERN CONNECTICUT PLANNING
REGION (190), CT

MSA: 14860

Median Family Income >= 120%

0203.02

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income >= 120%

0702.08

ESCAMBIA COUNTY (033), FL

MSA: 37860

Middle Income

0026.01

HILLSBOROUGH COUNTY (057), FL

MSA: 45294

Median Family Income >= 120%

0068.02

PINELLAS COUNTY (103), FL

MSA: 41304

Median Family Income >= 120%

0251.22

ST. JOHNS COUNTY (109), FL

MSA: 27260

Upper Income

0208.08

FULTON COUNTY (121), GA

MSA: 12054

Median Family Income Not Known

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.

2024 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

0087.02

GWINNETT COUNTY (135), GA

MSA: 12054

Median Family Income >= 120%

0506.21

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income >= 120%

8645.12

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 90-100%

0127.03

RAPIDES PARISH (079), LA

MSA: 10780

Upper Income

0123.02

OXFORD COUNTY (017), ME

MSA: NA

Middle Income

9665.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income >= 120%

7312.07

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income >= 120%

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.

2024 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

6313.00

WASHTENAW COUNTY (161), MI

MSA: 11460

Upper Income

4145.00

COAHOMA COUNTY (027), MS

MSA: NA

Middle Income

9502.00

JOHNSON COUNTY (101), MO

MSA: NA

Upper Income

9601.01

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income >= 120%

0058.56

COOS COUNTY (007), NH

MSA: NA

Middle Income

9506.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Middle Income

0001.03

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 90-100%

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.

2024 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

0201.02

BLAIR COUNTY (013), PA

MSA: 11020

Moderate Income

0110.02

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9128.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 70-80%

2086.04

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income >= 120%

0237.00

LEXINGTON COUNTY (063), SC

MSA: 17900

Upper Income

0210.30

HAMILTON COUNTY (065), TN

MSA: 16860

Low Income

0016.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

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.

2024 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

0314.12

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 110-120%

0042.01 0136.28

ISLAND COUNTY (029), WA

MSA: NA

Middle Income

9707.00

Upper Income

9721.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 30-40%

0091.00 0305.01

Median Family Income 40-50%

0292.06 0303.13 0303.14

Median Family Income 50-60%

0288.02

Median Family Income 80-90%

0218.04

Median Family Income 90-100%

0093.00 0222.05 0238.01 0316.03

Median Family Income 100-110%

0243.01

Median Family Income 110-120%

0325.00

Median Family Income >= 120%

0061.00 0078.00 0237.02 0238.05 0240.01 0250.07 0322.19

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.

2024 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

SKAGIT COUNTY (057), WA

MSA: 34580

Middle Income

9521.00

SNOHOMISH COUNTY (061), WA

MSA: 21794

Median Family Income 70-80%

0537.00

Median Family Income 80-90%

0414.00 0420.06 0517.02

Median Family Income 110-120%

0507.00

SPOKANE COUNTY (063), WA

MSA: 44060

Median Family Income >= 120%

0105.08 0132.04

THURSTON COUNTY (067), WA

MSA: 36500

Moderate Income

0105.20 0122.23 0127.20

Middle Income

0109.20

WHATCOM COUNTY (073), WA

MSA: 13380

Middle Income

0005.01

Upper Income

0004.02

CABELL COUNTY (011), WV

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.

2024 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: 26580

Moderate Income

0004.00

KANAWHA COUNTY (039), WV

MSA: 16620

Middle Income

0123.01

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0007.02

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.

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000006161

Institution: KITSAP BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	172	172	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	40	40	0	0.00%
Total	216	216	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.