



# **COMMUNITY REINVESTMENT ACT**

## **PUBLIC FILE**



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# **PUBLIC DISCLOSURE**

September 18, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Murphy Bank  
Certificate Number: 25726

5180 North Palm Avenue, Suite 101  
Fresno, California 93704

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

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

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

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## INSTITUTION RATING

**INSTITUTION'S COMMUNITY REINVESTMENT ACT (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 (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

- Given the institution's size, financial condition, and AA's credit needs, the loan-to-deposit (LTD) ratio is more than reasonable.
- The institution made a majority of its small business loans and home mortgage loans within its AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- Given the demographics of the AAs, the distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes and individuals of different income levels, including LMI.
- Since the prior evaluation, the institution did not receive any CRA-related complaints, therefore, this factor did not affect the Lending Test rating.

## DESCRIPTION OF INSTITUTION

Murphy Bank (MB) is a non-member, state-chartered commercial bank headquartered in Fresno, California. MB is not owned by a holding company. The institution does not have any banking-related affiliate or subsidiary relationships relevant to the CRA Evaluation. At the institution's prior FDIC CRA Performance Evaluation (PE) dated November 16, 2020, MB received a Satisfactory rating based on the Interagency Small Institution Examination Procedures.

The institution operates two full-service branch offices within the central region of California. One branch is located in the city of Fresno and the second branch is in the city of San Luis Obispo. Both branches are located in upper-income census tracts (CTs). During the evaluation period, MB did not open or close any branches. Furthermore, MB did not participate in any merger or acquisition activities.

MB's business focus has not changed since the prior evaluation. The institution is a specialized, niche lender with a narrow business focus on three specific areas: mobile or manufactured home lending, commercial trucking and vehicles lending, and small business and small farm operator lending. MB offers savings account and certificate of deposit products. MB has no alternative systems for delivering retail banking services, such as ATMs, online banking, checking/transaction accounts, or mobile banking.

The MB Reports of Condition and Income as of June 30, 2023, reflects approximately \$377.7 million in total assets, \$323.7 million in total loans, and \$310.4 million in total deposits. No material changes to the financial condition of the institution have occurred since the previous examination. The distribution of the bank's loan portfolio is shown in the following table.

<b>Loan Portfolio Distribution as of 06/30/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	2,835	0.9
Secured by Farmland	2,621	0.8
Secured by 1-4 Family Residential Properties	43,491	13.4
Secured by Multifamily (5 or more) Residential Properties	253	0.1
Secured by Nonfarm Nonresidential Properties	12,303	3.8
<b>Total Real Estate Loans</b>	<b>61,503</b>	<b>19.0</b>
Commercial and Industrial Loans	105,219	32.5
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	76,681	23.7
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	80,334	24.8
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>323,737</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

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

## **DESCRIPTION OF ASSESSMENT AREAS**

MB delineated two AAs which comprise three entire counties in central California:

- The Fresno AA is comprised of Fresno and Madera Counties. Fresno County is wholly contained within the Fresno, California MSA #23420. Madera County is wholly contained in the Madera, California MSA #31460. Both MSAs are contained in the Fresno-Madera-Hanford, California CSA #260; however, they do not comprise the entirety of the CSA. The two counties are contiguous and were analyzed separately. Since the lending in each MSA was consistent during the review period, the two counties were combined and presented as the Fresno AA.
- The San Luis Obispo AA is comprised of San Luis Obispo County, which wholly constitutes the San Luis Obispo-Paso Robles, California MSA #42020.

Since the previous evaluation and as a result of the updated 2020 U.S. Census data, the Fresno AA had CT income designation changes that are discussed in the Fresno AA section. Based on 2020 U.S. Census data, the bank's AAs consist of 313 CTs. The following table details the counties, the number of CTs, and branches located within each AA.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Fresno AA	Fresno and Madera	259	1
San Luis Obispo AA	San Luis Obispo	54	1
<i>Source: Bank Data</i>			

Refer to each AA for additional details on the bank's operations and relevant economic, demographic, and competition information.

## SCOPE OF EVALUATION

### **General Information**

Examiners used the Interagency Small Institution Examination Procedures to evaluate MB's CRA performance. The current evaluation covers the period from the prior PE dated November 16, 2020, to the current evaluation dated September 18, 2023. Examiners used full-scope examination procedures for the Fresno AA and limited-scope examination procedures for the San Luis Obispo AA. The Fresno AA is where MB is headquartered and where the majority of the institution's loans and deposits are concentrated. As a result, examiners placed more weight on the lending performance in the Fresno AA. At the prior evaluation, the San Luis Obispo AA was evaluated using full-scope examination procedures; therefore, the AA was evaluated using limited-scope procedures for this evaluation.

### **Activities Reviewed**

Examiners determined that MB's major product lines are small business loans and home mortgage loans. This conclusion primarily considered the bank's business lending strategy, loan portfolio composition, and the number and dollar of loans originated or purchased during the evaluation period. Examiners determined that small business lending remains the bank's primary lending focus and as such received more weight for determining conclusions than the institution's home mortgage lending activities. MB originated a nominal amount of small farm loans; therefore, this product was excluded from the evaluation as the low volume would not make for a meaningful analysis in the overall evaluation conclusions. Examiners noted that the majority of the institution's consumer loans are secured by manufactured homes and meet the definition of home mortgage loan under HMDA. Further, the majority of the institution's consumer loans secured by manufactured homes are reported on the institution's annual HMDA loan application registers. Therefore, the consumer loans are not analyzed or presented as a separate consumer loan product in this PE.

Examiners reviewed the universe of home mortgage loans originated or purchased from January 1, 2020, to December 31, 2022. MB originated 380 home mortgage loans totaling \$67.4 million, which consisted of 123 loans for \$20.5 million in 2020, 154 loans for \$27.4 million in 2021, and 103 loans for \$19.5 million in 2022. Examiners compared the institution's lending performance to 2015 ACS Census data; 2020 U.S. Census data; and 2020, 2021, and 2022 aggregate reported home mortgage lending data.

MB originated a universe of 594 small business loans totaling \$54.1 million in 2022. MB is not required to collect or report small business loan data. During the evaluation period, the bank did not collect small business loan data for CRA purposes. As a result, examiners analyzed a validated sample of 213 small business loans totaling \$19.5 million originated in 2022. Examiners selected an expanded sample based on a 5 percent precision level, meaning there is a 95 percent chance that the sample results will be within 5 percentage points of the true proportion for the criteria evaluated. Examiners confirmed with management that the 2022 sample lending performance is representative of the institution's true small business lending performance over the evaluation period. Therefore, only MB's 2022 sample small business loan data is presented for comparison purposes under the AA Concentration, Borrower Profile, and Geographic Distribution criteria Sections. Examiners compared MB's 2022 small business loans with the D&B percentage of businesses demographic data.

While both number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of demand and impact on the number of businesses and/or individuals served.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test is rated Satisfactory. The geographic distribution and borrower profile performance primarily support this conclusion. Refer to each AA for more information.

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

Given MB's size, financial condition, and AA credit needs, MB's average net LTD ratio is more than reasonable. Based on FFIEC Call Report data from December 31, 2020, to June 30, 2023, the LTD ratio averaged 100.7 percent over the past 11 quarters. The ratio ranged from a low of 98.8 percent as of September 30, 2022, to a high of 103.8 percent as of March 31, 2021. During the evaluation period, the LTD ratio remained relatively stable and consistent with the prior evaluation's level. Due to the MB's niche business and lending focus and competitor discussions with management, examiners identified a single similarly situated institution for the LTD ratio comparison.

<b>Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 06/30/2023 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Murphy Bank</b>	<b>377,698</b>	<b>100.7</b>
<b>Similarly-Situated Institution #1</b>	<b>1,131,288</b>	<b>99.6</b>
<i>Source: Reports of Condition and Income 12/31/2020 - 06/30/2023</i>		



### **Assessment Area Concentration**

During the evaluation period, MB made a majority of its loans by number and dollar volume within its AAs. Overall, the AA concentration decreased since the prior evaluation where the institution originated 57.9 percent by number and 63.7 percent by dollar volume within its AAs. It is noted that although marginally, MB's small business performance did not support the overall conclusion by number; however, percentages by number and dollar for the home mortgage lending supplanted MB's small business lending performance in the AAs. The following table shows the current performance by year and loan category.

<b>Lending Inside and Outside of the Assessment Area</b>										
	<b>Number of Loans</b>					<b>Dollar Amount of Loans \$(000s)</b>				
<b>Loan Category</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$(000s)</b>
Home Mortgage										
2020	65	52.8	58	47.2	123	13,241	64.7	7,213	35.3	20,454
2021	73	47.4	81	52.6	154	12,609	46.0	14,794	54.0	27,404
2022	58	56.3	45	43.7	103	11,792	60.5	7,708	39.5	19,500
<b>Subtotal</b>	<b>196</b>	<b>51.6</b>	<b>184</b>	<b>48.4</b>	<b>380</b>	<b>37,642</b>	<b>55.9</b>	<b>29,715</b>	<b>44.1</b>	<b>67,357</b>
Small Business										
2022	106	49.8	107	50.2	213	10,808	55.5	8,651	44.5	19,459
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. MB's geographic distribution performance in the San Luis Obispo AA is not consistent and below the institution's lending performance in the full-scope Fresno AA; however, the San Luis Obispo performance does not change the overall institution's geographic distribution conclusions.

### **Borrower Profile**

The distribution of loans reflects reasonable penetration among businesses of different revenue sizes and individuals of different income levels. MB's borrower profile performance in the San Luis Obispo AA is not consistent and below the institution's lending performance in the full-scope Fresno AA; however, the San Luis Obispo performance does not change the overall institution's borrower profile conclusions.

### **Response to Complaints**

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

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

### **FRESNO ASSESSMENT AREA – Full-Scope Review**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN FRESNO ASSESSMENT AREA**

MB's Fresno AA is located in central California and includes the contiguous Fresno and Madera Counties. MB operates one branch in this AA. As a result of the 2020 U.S. Census data, the Fresno AA added 37 additional CTs since the previous examination. These CT changes include 10 more low-, 1 less moderate-, 16 more middle-, 13 more upper-, and 1 less CT with no income designation in the AA.

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

According to the 2020 U.S. Census data, the Fresno AA consists of 259 CTs of which there are 28 low-, 74 moderate-, 66 middle-, 90 upper-, and 1 tract with no income designation. The following table illustrates select demographic, housing, and business information within the Fresno AA.

Demographic Information of the Assessment Area						
Assessment Area: Fresno AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	259	10.8	28.6	25.5	34.7	0.4
Population by Geography	1,164,909	10.7	27.9	26.6	34.7	0.1
Housing Units by Geography	383,837	9.8	26.4	27.4	36.3	0.1
Owner-Occupied Units by Geography	195,690	5.2	18.5	27.4	48.9	0.0
Occupied Rental Units by Geography	158,886	15.5	36.9	26.5	20.8	0.2
Vacant Units by Geography	29,261	9.4	21.9	31.7	36.5	0.5
Businesses by Geography	82,250	7.8	21.3	28.8	41.2	0.9
Farms by Geography	4,717	4.8	20.7	33.7	40.7	0.1
Family Distribution by Income Level	259,017	24.0	16.6	17.6	41.8	0.0
Household Distribution by Income Level	354,576	25.6	15.8	16.2	42.4	0.0
Median Family Income MSA - 23420 Fresno, CA MSA		\$64,036	Median Housing Value			\$257,713
Median Family Income MSA - 31460 Madera, CA MSA		\$65,627	Median Gross Rent			\$1,064
			Families Below Poverty Level			16.4%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, there were 100,928 businesses in the Fresno AA that reported gross annual revenues (GARs) as follows:

- 90.6 percent have gross annual revenues of \$1.0 million or less
- 2.9 percent have revenues of more than \$1.0 million
- 6.5 percent did not report revenues

The services industry represents the largest portion of businesses at 32.6 percent, followed by non-classifiable establishments at 20.9 percent, and retail trade at 11.5 percent. Additionally, 93.0 percent of area businesses operate from a single location while 64.6 percent have 4 or fewer employees.

The AA contains 383,837 housing units of which approximately 51.0 percent are owner-occupied, 41.4 percent are renter-occupied, and 7.6 percent are vacant. According to 2020 U.S. Census data, mobile homes represent 4.1 percent of the Fresno AA's total housing units. The Fresno AA has 16.4 percent of families living below the poverty level, which is elevated and a notable challenge to extend financing to low- or moderate-income individuals or families.

Annually the FFIEC updates median family incomes by MSA. For the Fresno AA the low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Fresno, CA MSA Median Family Income (23420)</b>				
2020 (\$61,700)	<\$30,850	\$30,850 to <\$49,360	\$49,360 to <\$74,040	≥\$74,040
2021 (\$62,800)	<\$31,400	\$31,400 to <\$50,240	\$50,240 to <\$75,360	≥\$75,360
2022 (\$72,900)	<\$36,450	\$36,450 to <\$58,320	\$58,320 to <\$87,480	≥\$87,480
<b>Madera, CA MSA Median Family Income (31460)</b>				
2020 (\$59,400)	<\$29,700	\$29,700 to <\$47,520	\$47,520 to <\$71,280	≥\$71,280
2021 (\$62,900)	<\$31,450	\$31,450 to <\$50,320	\$50,320 to <\$75,480	≥\$75,480
2022 (\$75,500)	<\$37,750	\$37,750 to <\$60,400	\$60,400 to <\$90,600	≥\$90,600
<i>Source: FFIEC</i>				

### ***Fresno, California***

According to the July 2023 Moody's Analytics Report, the Fresno County business cycle is at risk of a business cycle contraction as the area's economy has lost momentum. Nonfarm employment growth has stalled, the private sector has receded, and several industry payrolls are flat or contracting. Labor force participation has diminished and the unemployment rate has increased since mid-2022. Low almond agricultural crop prices are hurting area farmers. Healthcare is a primary economic driver and supplier of high-wage jobs in the area. The local population has high poverty rates and a corresponding above average reliance on Medicaid. However, due to rising medical costs, local hospitals are not being adequately reimbursed from the state and federal authorities for Medicaid. Housing prices in Fresno are rising again due to supply constraints and shortages. Strengths of the area include lower relative costs compared to the state, steady population growth, above average housing price appreciation, and a central geographic location which appeals to warehouse, distribution, and transportation businesses. Weaknesses of the area include below average family income, high employment volatility, limited technology jobs, and a scarcity of educated workers. The top employers in the area include Community Medical Centers; Rulz Food Products, Inc.; Kaiser Permanente; Saint Agnes Medical Center; and California State University, Fresno.

### ***Madera, California***

According to the July 2023 Moody's Analytics Report, the Madera County business cycle is at risk of a business cycle contraction. Few high-paying job opportunities combined with high business costs continue to hinder the Madera economy. The employment rates in the healthcare, state, and local government sectors are increasing. Healthcare employment in the area is above the state and national averages. Additionally, healthcare wages in the Madera metro area are higher than the average nonfarm industries wages. In late 2022, the Madera Community Hospital closed and dragged down hospital payrolls in 2023. The Madera metro area and economy is among the most reliant on agricultural goods, which are experiencing challenges from unfavorable almond market conditions and prices. Current nonfarm payrolls in the area have fallen, which is in contrast to the state's nonfarm payroll growth. Most industries in the area are encountering nominal employment rates. The area's unemployment rate continues to increase from the 2022 lows. Single family

housing price growth now trails the national average. Strengths of the area include state and local government employment and high housing affordability when compared to nearby metropolitan areas. Weaknesses of the area include higher business costs relative to other California metropolitan areas, low workforce education attainment, and a lack of area industrial diversity which contributes to high economic volatility. The top employers in the area include Valley State Prison, Valley's Children's Hospital, Mission Bell Winery, Walmart Inc., and San Joaquin Wine Co. Inc.

### **Competition**

The Fresno AA has a moderate level of competition for financial services. According to the FDIC Deposit Market Share Report as of June 30, 2022, there were 22 financial institutions that operated 130 branch offices within the Fresno AA. A number of regional and large national financial institutions operate in the AA. Of the institutions operating in the AA, MB maintains \$283.1 million in deposits and ranks 15<sup>th</sup> with a 1.4 percent deposit market share. The 3 largest financial institutions by deposit market share include Wells Fargo Bank, National Association (NA) at 19.7 percent; Bank of America, NA at 18.2 percent; and JPMorgan Chase Bank, NA at 12.0 percent. Collectively, the 3 largest financial institutions comprise 49.8 percent of total deposit market share within the AA.

The Fresno AA is a highly competitive market for home mortgage loans. According to 2020 aggregate home mortgage reported data, 615 lenders reported 77,450 home mortgage loans in the AA. By number of loans, MB ranked 225<sup>th</sup> with less than a 0.1 percent home mortgage loan market share. The top 3 lenders accounted for 20.3 percent of the total market share and include Quicken Loans, LLC; United Wholesale Mortgage, LLC; and Wells Fargo Bank, NA. According to 2021 aggregate home mortgage reported data, 619 lenders reported 83,783 home mortgage loans in the AA. By number of loans, MB ranked 215<sup>th</sup> with less than a 0.1 percent home mortgage loan market share. The top 3 lenders accounted for 19.4 percent of the total market share and included United Wholesale Mortgage, Rocket Mortgage, and Freedom Mortgage Corporation. According to 2022 aggregate reported data, 598 lenders reported 46,073 home mortgage loans in the AA. By number of loans, MB ranked 225<sup>th</sup> with less than a 0.1 percent home mortgage loan market share. The top 3 lenders accounted for 18.3 percent of the total market share and included United Wholesale Mortgage, Rocket Mortgage, and Educational Employees Credit Union.

### **Community Contacts**

Examiners conducted two new community contacts with non-profit Community Development Financial Institutions (CDFIs) that serve the Fresno AA. One of the contacts focuses on small farm and agricultural business lending to borrowers in rural areas throughout central California. The other contact provides business technical assistance and financing for startups through midsize businesses in underserved communities. Each contact stated that the Fresno area has a significant agricultural economy and is a large geographic area which attracts seasonal workers. As such, transportation and affordable housing are both challenges. One contact indicated that while Fresno housing is more affordable than the surrounding California urban areas, housing is underdeveloped, affordability continues to be a challenge, and there are opportunities for financial institution involvement. The contact continued that particularly in rural areas, bank consolidations and branch

closures have reduced residents' access to financial services, such as check cashing and deposits. As a result, payday lenders with unfavorable fees have been filling the void to cash checks. One contact stated that there is a credit need for partnerships to participate in bridge financing for commercial real estate project developments in the Fresno AA. The contact also commented that most traditional lenders are not willing to lend to startup businesses due to the perceived risks. The contact indicated that many start-up businesses do not fit into the traditional credit underwriting model or collateral requirements and as such, there is a substantial credit need for flexible financing options. Each contact indicated that small businesses in the area typically need several instances of smaller financing loan amounts or working lines of capital rather than a large, one-time loan. The contacts indicated their primary sources of capital funding is received from financial partnerships and federal or state agencies; however, the funding is becoming more competitive and constrained in the rising interest rate environment. The contacts indicated that financial institutions in the area have scaled back capital funding, investments, and donations to their respective organizations. One contact stated there are several opportunities to volunteer such as lending committee involvement or providing technical assistance to businesses. Each contact stated there is a substantial need for affordable lending and sources of capital to facilitate flexible business financing. Both contacts noted there is a significant need for nano-loans or micro-loans to assist businesses operating in the area.

### **Credit Needs**

Based on economic and demographic data, the community contacts, and bank information, examiners identified several credit needs and opportunities in the Fresno AA. Examiners determined that the primary credit needs for the area are affordable small business, small farm, and housing financing. The AA continues to have a need for flexible small business and small farm non-traditional, nano, or micro financing products. There are opportunities for lending, investments, or donations to nonprofit organizations or to CDFIs that support small businesses operating within the AA. Bankers have opportunities to volunteer and provide technical assistance or training to entrepreneurs and small businesses. The AA has credit needs and opportunities to facilitate affordable housing projects or development in the AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN FRESNO ASSESSMENT AREA**

### **LENDING TEST**

MB's Lending Test performance in the Fresno AA is reasonable.

### **Geographic Distribution**

Overall, the geographic distribution of loans in the Fresno AA is reasonable. The conclusion is primarily supported by reasonable dispersion of small business and home mortgage loans.

### Small Business

The geographic distribution of small business loans reflects reasonable dispersion throughout the Fresno AA. The following table illustrates the geographic distribution of small business loans in the Fresno AA by year and tract income level.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: MB Fresno AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low					
2022	7.8	5	4.8	232	2.2
Moderate					
2022	21.3	21	20.0	1,959	18.6
Middle					
2022	28.8	24	22.9	2,515	23.9
Upper					
2022	41.2	55	52.4	5,802	55.2
Not Available					
2022	0.9	0	0.0	0	0.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>105</b>	<b>100.0</b>	<b>10,508</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

In 2022, MB small business lending in low-income CTs was slightly below the D&B percentage of businesses demographic data. MB's 2022 small business lending in moderate-income CTs was comparable to D&B demographic data. Overall, the bank's small business lending performance reflects reasonable dispersion within LMI CTs.

### Home Mortgage

The geographic distribution of home loans reflects reasonable dispersion through the Fresno AA. The following table illustrates the geographic distribution of home mortgage loans in the Fresno AA by year and tract income level.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: MB Fresno AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	2.7	1.4	0	0.0	0	0.0
2021	2.7	1.9	0	0.0	0	0.0
2022	5.2	4.0	0	0.0	0	0.0
Moderate						
2020	22.6	15.3	2	25.0	113	7.2
2021	22.6	17.1	1	11.1	64	4.1
2022	18.5	16.7	2	33.3	155	16.1
Middle						
2020	23.6	21.0	4	50.0	884	56.4
2021	23.6	21.4	2	22.2	99	6.5
2022	27.4	26.1	2	33.3	110	11.4
Upper						
2020	51.0	62.2	2	25.0	570	36.4
2021	51.0	59.7	6	66.7	1,370	89.4
2022	48.9	53.2	2	33.3	697	72.5
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	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>1,567</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>1,532</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>962</b>	<b>100.0</b>
Source: 2015 ACS, 2020 U.S. Census; Bank Data, 2020, 2021, & 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

During the evaluation period, MB did not make home mortgage loans in low-income CTs; however, examiners noted that there are limited lending opportunities in low-income CTs as reflected in the reported aggregate performance percentages as well as the percentage of owner-occupied housing unit demographics. MB made a nominal volume of loans in moderate-income CTs. The bank's lending performance was slightly below reported aggregate data in 2021 but significantly exceeded aggregate data in 2020 and 2022. Overall, based on the bank's home mortgage lending in moderate-income CTs, the performance reflects reasonable dispersion throughout the AA.



## **Borrower Profile**

Overall, the bank's lending to businesses of different revenue sizes and borrowers of different income levels is reasonable. The conclusion is primarily supported by excellent performance for small business lending and reasonable performance for home mortgage lending.

### **Small Business**

The distribution of borrowers reflects excellent penetration among business customers of different revenue sizes in the Fresno AA. Lending performance to small businesses in the Fresno AA is illustrated in the following table.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: MB Fresno AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000					
2022	89.1	84	80.0	7,198	68.5
>\$1,000,000					
2022	3.3	21	20.0	3,310	31.5
Revenue Not Available					
2022	7.6	0	0.0	0	0.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>105</b>	<b>100.0</b>	<b>10,508</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

As shown in the table, lending performance to small businesses was slightly below D&B demographic data percentage of businesses. However, many small businesses may not have credit needs or be creditworthy. The majority of MB's small business lending was made to businesses with GARs of \$1.0 million or less. This performance is also in-line with communicated AA credit needs. Overall, MB's distribution of small business borrowers reflects excellent penetration.

### **Home Mortgage**

MB's distribution of home mortgage lending reflects reasonable penetration among moderate-income individuals. The following table shows the distribution of loans by borrower income category.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: MB Fresno AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	24.9	1.4	0	0.0	0	0.0
2021	24.9	2.0	0	0.0	0	0.0
2022	24.0	2.9	0	0.0	0	0.0
Moderate						
2020	16.1	8.2	0	0.0	0	0.0
2021	16.1	9.1	1	11.1	40	2.6
2022	16.6	9.8	1	16.7	50	4.2
Middle						
2020	16.7	18.8	2	25.0	308	19.7
2021	16.7	19.3	1	11.1	55	3.6
2022	17.6	20.7	3	50.0	187	19.4
Upper						
2020	42.3	51.7	6	75.0	1,259	80.4
2021	42.3	50.4	7	77.8	1,437	93.8
2022	41.8	49.4	2	33.3	735	76.4
Not Available						
2020	0.0	19.9	0	0.0	0	0.0
2021	0.0	19.2	0	0.0	0	0.0
2022	0.0	17.2	0	0.0	0	0.0
Totals						
2020	100.0	100.0	8	100.0	1,567	100.0
2021	100.0	100.0	9	100.0	1,532	100.0
2022	100.0	100.0	6	100.0	962	100.0
Source: 2015 ACS, 2020 U.S. Census; Bank Data; 2020, 2021, & 2022 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

During the evaluation period, MB did not make any home mortgage loans to low-income borrowers and made a nominal volume of loans to moderate-income borrowers. However, the area is highly competitive for home mortgage loans and reported aggregate data indicates there was limited home mortgage demand and lending opportunities to low-income borrowers. Further, 16.4 percent of the AA families are living below the poverty level, which represents a substantial obstacle for families to qualify for home loans. MB did not make any home mortgage loans to moderate-income borrowers in 2020; however, in 2021 and 2022, MB's lending performance exceeded aggregate reported data. Overall, MB's distribution of borrowers reflects reasonable penetration based on the bank's lending performance to moderate-income borrowers.

## SAN LUIS OBISPO ASSESSMENT AREA – Limited-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN SAN LUIS OBISPO ASSESSMENT AREA

The San Luis Obispo AA is located on the central coast of California and includes all of San Luis Obispo County. MB currently operates one branch in this AA. As a result of the 2020 Census data, no CT income designations changed and the total number of CT in the San Luis Obispo AA remains the same as the previous evaluation.

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

Based on the 2020 U.S. Census data, the AA consists of 54 CTs of which there are no low-, 7 moderate-, 34 middle-, 8 upper-, and 5 tracts with no income designation. The following table illustrates select demographic housing and business information within the San Luis Obispo AA.

Demographic Information of the Assessment Area						
Assessment Area: San Luis Obispo AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	70	0.0	11.4	61.4	17.1	10.0
Population by Geography	282,424	0.0	10.4	63.5	18.0	8.0
Housing Units by Geography	122,256	0.0	11.1	66.9	18.2	3.8
Owner-Occupied Units by Geography	66,635	0.0	10.5	66.7	21.4	1.4
Occupied Rental Units by Geography	39,609	0.0	12.3	65.9	13.6	8.3
Vacant Units by Geography	16,012	0.0	10.4	70.3	16.6	2.7
Businesses by Geography	32,746	0.0	13.0	60.3	24.8	1.9
Farms by Geography	1,565	0.0	11.9	60.2	25.7	2.2
Family Distribution by Income Level	67,187	20.4	17.5	22.5	39.6	0.0
Household Distribution by Income Level	106,244	24.3	16.1	17.7	41.8	0.0
Median Family Income MSA - 42020 San Luis Obispo-Paso Robles, CA MSA		\$97,590	Median Housing Value			\$617,576
			Median Gross Rent			\$1,504
			Families Below Poverty Level			5.3%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table shows the FFIEC-estimated median family incomes in the San Luis Obispo AA during the evaluation period.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
San Luis Obispo-Paso Robles, CA MSA Median Family Income (42020)				
2020 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760
2021 (\$97,800)	<\$48,900	\$48,900 to <\$78,240	\$78,240 to <\$117,360	≥\$117,360
2022 (\$109,200)	<\$54,600	\$54,600 to <\$87,360	\$87,360 to <\$131,040	≥\$131,040
Source: FFIEC				

## CONCLUSIONS ON PERFORMANCE CRITERIA IN SAN LUIS OBISPO ASSESSMENT AREA

### LENDING TEST

The institution's lending performance in the San Luis Obispo AA is below for small business and above for home mortgage compared to lending performance in the Fresno AA that was reviewed using full-scope examination procedures. Although lending performance is inconsistent between the two AAs, it does not change the institution's overall Lending Test conclusions.

### Geographic Distribution

#### Small Business

In 2022, the San Luis Obispo AA had 13.0 percent of business located in moderate-income CTs; however, MB did not make any small business loans within moderate income CTs. In 2022, MB made only 1 small business loan totaling \$300,000 in a middle-income CT.

## Home Mortgage

Geographic Distribution of Home Mortgage Loans						
Assessment Area: MB San Luis Obispo AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	0.0	0	0.0	0	0.0
Moderate						
2020	9.3	9.8	6	10.5	1,397	12.0
2021	9.3	10.5	7	10.9	1,130	10.2
2022	10.5	10.0	12	23.1	2,69	23.7
Middle						
2020	71.7	73.0	41	71.9	7,297	62.5
2021	71.7	71.2	43	67.2	7,262	65.6
2022	66.7	67.5	31	59.6	6,564	60.6
Upper						
2020	18.5	17.0	10	17.5	2,980	25.5
2021	18.5	18.1	14	21.9	2,686	24.2
2022	21.4	20.9	9	17.3	1,697	15.7
Not Available						
2020	0.5	0.3	0	0.0	0	0.0
2021	0.5	0.2	0	0.0	0	0.0
2022	1.4	1.5	0	0.0	0	0.0
Totals						
2020	100.0	100.0	57	100.0	11,674	100.0
2021	100.0	100.0	64	100.0	11,077	100.0
2022	100.0	100.0	52	100.0	10,830	100.0
Source: 2015 ACS, 2020 U.S. Census; Bank Data; 2020, 2021, & 2022 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

## Borrower Profile

### Small Business

In 2022, MB made only 1 small business loan totaling \$300,000 to a business with GARs of \$1.0 million or less in the San Luis Obispo AA. In 2022, the San Luis Obispo AA demographics reflect that 89.8 percent of businesses had GARs of \$1.0 million or less.

## Home Mortgage

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: MB San Luis Obispo AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	21.0	3.1	3	5.3	88	0.8
2021	21.0	3.9	4	6.3	257	2.3
2022	20.4	5.3	3	5.8	305	2.8
Moderate						
2020	18.2	12.5	10	17.5	1,005	8.6
2021	18.2	12.8	18	28.1	2,137	19.3
2022	17.5	11.7	10	19.2	1,752	16.2
Middle						
2020	20.2	23.8	19	33.3	3,072	26.3
2021	20.2	22.2	24	37.5	3,813	34.4
2022	22.5	20.6	17	32.7	3,656	33.8
Upper						
2020	40.6	47.3	23	40.4	6,974	59.7
2021	40.6	45.6	18	28.1	4,871	44.0
2022	39.6	49.5	22	42.3	5,117	47.2
Not Available						
2020	0.0	13.3	2	3.5	536	4.6
2021	0.0	15.6	0	0.0	0	0.0
2022	0.0	12.8	0	0.0	0	0.0
Totals						
2020	100.0	100.0	57	100.0	11,674	100.0
2021	100.0	100.0	64	100.0	11,077	100.0
2022	100.0	100.0	52	100.0	10,830	100.0
Source: 2015 ACS, 2020 U.S. Census; Bank Data; 2020, 2021, & 2022 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%						

## **APPENDICES**

### **SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

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

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

## GLOSSARY

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Branch Locations

The main office of Murphy Bank is located at:  
5180 N Palm Ave, Suite 101  
Fresno, CA 93704  
Census Tract 45.06

Additional Office:  
892 Aerovista Place, Suite 110  
San Luis Obispo, CA 93401  
Census Tract 0115.03

Our hours of operation are 8:30 am to 4:30 pm Monday through Friday. We are closed on Saturdays, Sundays and Federal Bank Holidays.



## List of branches opened or closed

Murphy Bank has not opened or closed any branches since October 2018.

October 2018 Murphy Bank's loan production office was converted to a branch. The office is located at:

892 Aerovista Place, Suite 110  
San Luis Obispo, CA 93401



## **List of Services**

### **A. Hours of Operations**

8:30 am to 5:00 pm

### **B. Deposit Products**

1. Savings Accounts – Passbook and Regular Savings
2. Certificates of Deposits
3. Individual Retirement Accounts

### **C. Lending Products**

1. Vehicle Loans
  - a. RV's
  - b. Trailers
  - c. Utility Trailers
  - d. Automobiles
2. Vehicle Leases
3. Mobile Home and Manufactured Home Loans
  - a. In space rent parks
  - b. In park share parks
  - c. On Real Estate
4. Farm and Small Business Equipment Loans
  - a. Commercial Trucks
  - b. Commercial Trailers
  - c. Equipment Financing
5. Real Estate Loans
  - a. Single Family Residents
  - b. Commercial Properties
  - c. Agricultural Properties
  - d. Vacant Land

### **D. Transaction Fees**

1. The bank does not have any products for which a transaction fee is assessed.

### **E. Alternative systems for delivering banking services.**

1. The bank does not offer any form of internet or online banking.



**Murphy Bank's Metropolitan Statistical Area (MSA)  
consists of the following counties:**

Fresno County – MSA 23420  
Madera County – 31460  
San Luis Obispo County – 42020

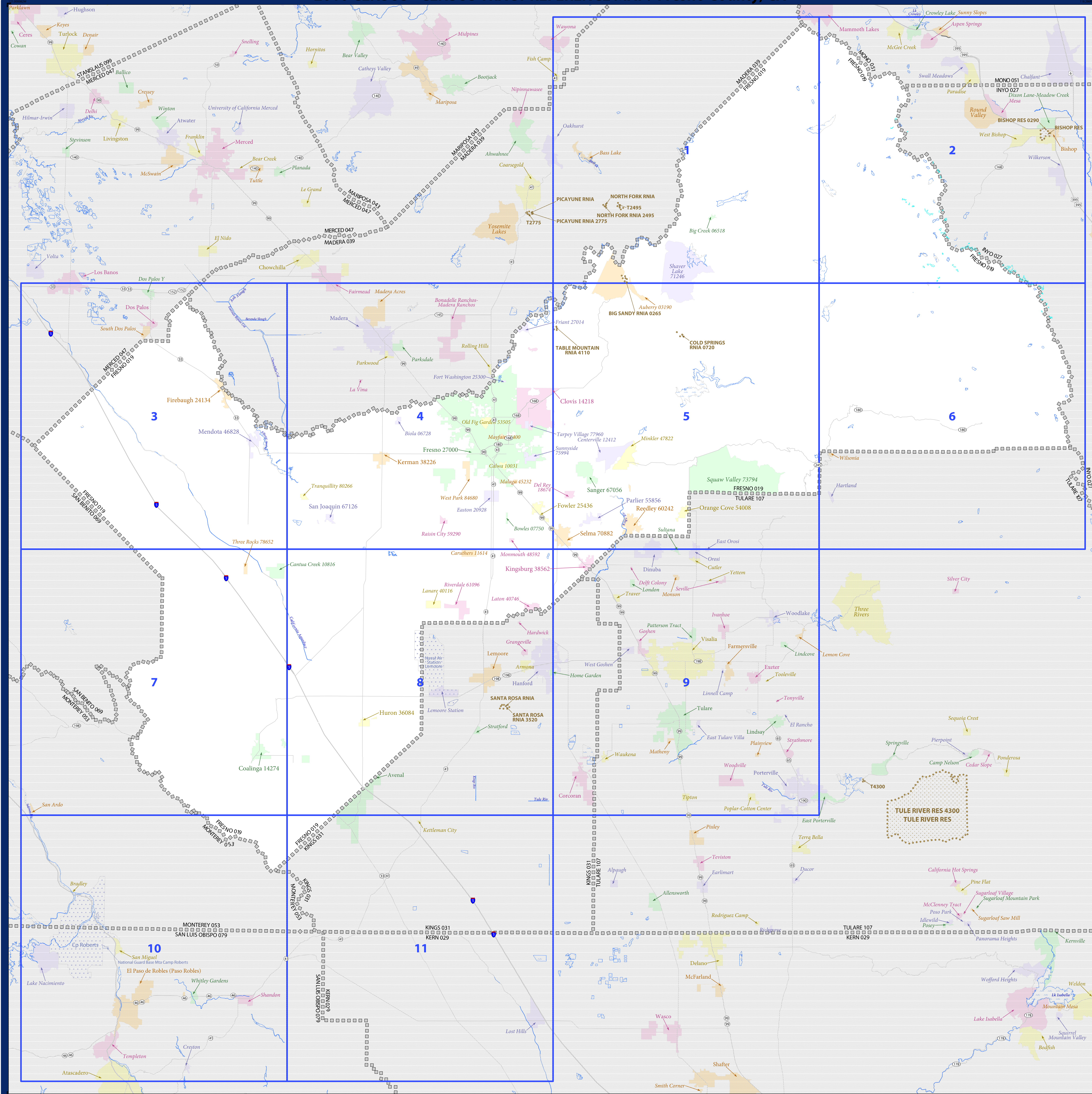
The next pages show:

- The assessment area map of the counties, and
- All the census tracts within each of them





## 2010 CENSUS - CENSUS TRACT REFERENCE MAP: Fresno County, CA



SYMBOL DESCRIPTION		LEGEND		SYMBOL			
Federal American Indian Reservation				L'ANSE RES 1880			
Off-Reservation Trust Land, Hawaiian Home Land				T1880			
Wildlife Rural Statistical Area, Alaska Native Village Statistical Area, State Designated Statistical Area				KAW OTSA 5340			
State American Indian Reservation				Tama Res 4125			
State Designated Tribal Statistical Area				Lumbee STSA 9815			
Alaska Native Regional Corporation		+ + + + +		NANA ANRC 52120			
State (or statistically equivalent entity)				NEW YORK 36			
County (or statistically equivalent entity)				ERIE 029			
Minor Civil Division (MCD)				Bristol town 07485			
Consolidated City				MILFORD 47500			
Federal Designated Place <sup>1,3</sup>				Davis 18100			
Census Designated Place (CDP) <sup>3</sup>				Incline Village 35100			
Census Tract				33.07			
SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL	
Interstate				Water Body			
U.S. Highway				Swamp or Marsh			
State Highway				Glacier			
Other Road		Marsh Lt		Military			
FWD Trail, Stateway, Alley, Walkway, or ferry				National or State Park, Forest, or Recreation Area			
Railroad				Inlet Area			
Pipeline or Power Line							
Ridge or Fence							
Property Line				Outside Subject Area			
Neveissible Boundary or Feature Not Elsewhere Classified							

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

- 1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.
- 3 Place label color correlates to the place fill color.

**OFF-RESERVATION TRUST LAND NAMES**  
T2495 North Fork  
T2775 Picayune  
T4300 Tule River



All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2010 Census (reference date: January 1, 2010)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB10ST06)  
Map Created by Geography Division: December 05, 2010

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 34 06 27  
 2nd Standard Parallel: 40 25 20  
 Central Meridian: -119 18 20  
 Latitude of Projection's Origin: 32 31 43  
 False Easting: 0  
 False Northing: 0

The plotted map scale is 1:32750

USCENSUSBUREAU

INDEX SHEET

Total Sheets: 12

- Index Sheets: 1
- Parent Sheets: 11
- Inset Sheets: 0

NAME: Fresno County (019)  
ENTITY TYPE: County or statistically equivalent entity  
ST: California (06)

2010 CENSUS TRACT REF MAP INDEX  
205004610000



2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 019 - FRESNO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0001.00	Low	No	39.97	\$79,400	\$31,736	\$25,598	3840	75.31	2892	18	154
06	019	0002.00	Moderate	No	72.59	\$79,400	\$57,636	\$46,488	3251	96.00	3121	154	748
06	019	0003.00	Moderate	No	55.00	\$79,400	\$43,670	\$35,223	3755	95.23	3576	483	1123
06	019	0004.00	Low	No	46.43	\$79,400	\$36,865	\$29,732	5384	93.68	5044	583	1329
06	019	0005.01	Low	No	44.50	\$79,400	\$35,333	\$28,500	2580	93.06	2401	144	562
06	019	0005.02	Moderate	No	54.68	\$79,400	\$43,416	\$35,021	3357	87.46	2936	187	734
06	019	0006.01	Low	No	37.64	\$79,400	\$29,886	\$24,109	4673	85.04	3974	243	997
06	019	0006.02	Unknown	No	0.00	\$79,400	\$0	\$0	1612	83.25	1342	0	306
06	019	0007.01	Low	No	39.04	\$79,400	\$30,998	\$25,000	2645	95.09	2515	295	789
06	019	0007.02	Low	No	49.35	\$79,400	\$39,184	\$31,605	1439	93.68	1348	175	448
06	019	0009.01	Moderate	No	57.18	\$79,400	\$45,401	\$36,619	2852	97.44	2779	267	634
06	019	0009.02	Low	No	37.41	\$79,400	\$29,704	\$23,958	5263	97.74	5144	330	1108
06	019	0010.00	Low	No	43.34	\$79,400	\$34,412	\$27,757	4731	92.96	4398	345	983
06	019	0011.00	Moderate	No	62.46	\$79,400	\$49,593	\$40,000	3185	96.33	3068	232	800
06	019	0012.01	Moderate	No	74.27	\$79,400	\$58,970	\$47,563	5944	96.62	5743	625	1478
06	019	0012.02	Moderate	No	63.57	\$79,400	\$50,475	\$40,712	4753	97.64	4641	489	1043
06	019	0013.01	Moderate	No	58.02	\$79,400	\$46,068	\$37,159	5471	95.45	5222	713	1543
06	019	0013.03	Moderate	No	53.01	\$79,400	\$42,090	\$33,947	2537	97.40	2471	186	573
06	019	0013.04	Low	No	42.19	\$79,400	\$33,499	\$27,022	5496	95.82	5266	353	1063
06	019	0014.07	Low	No	49.86	\$79,400	\$39,589	\$31,929	4908	92.83	4556	291	795
06	019	0014.08	Upper	No	123.75	\$79,400	\$98,258	\$79,250	2266	71.14	1612	205	534
06	019	0014.09	Upper	No	176.71	\$79,400	\$140,308	\$113,164	2357	72.17	1701	535	667
06	019	0014.11	Middle	No	100.85	\$79,400	\$80,075	\$64,583	6946	84.44	5865	960	1505
06	019	0014.12	Upper	No	122.32	\$79,400	\$97,122	\$78,333	3215	75.49	2427	661	756
06	019	0014.13	Upper	No	168.77	\$79,400	\$134,003	\$108,074	8006	80.30	6429	1523	1853
06	019	0014.15	Moderate	No	79.05	\$79,400	\$62,766	\$50,625	5368	92.23	4951	879	1455

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06	019	0014.16	Upper	No	133.78	\$79,400	\$106,221	\$85,671	7149	92.39	6605	1045	1353
06	019	0014.17	Upper	No	200.42	\$79,400	\$159,133	\$128,347	6790	87.72	5956	1620	1752
06	019	0014.18	Upper	No	157.87	\$79,400	\$125,349	\$101,100	2220	65.18	1447	556	684
06	019	0015.00	Moderate	No	72.54	\$79,400	\$57,597	\$46,458	2129	83.89	1786	356	676
06	019	0016.00	Middle	No	103.45	\$79,400	\$82,139	\$66,250	5340	79.76	4259	906	1603
06	019	0017.00	Upper	No	127.23	\$79,400	\$101,021	\$81,477	6092	80.06	4877	1043	1876
06	019	0018.00	Middle	No	117.48	\$79,400	\$93,279	\$75,233	4363	74.10	3233	711	1453
06	019	0020.00	Low	No	48.83	\$79,400	\$38,771	\$31,273	6452	85.74	5532	587	1665
06	019	0021.00	Moderate	No	75.35	\$79,400	\$59,828	\$48,256	5566	73.93	4115	813	1787
06	019	0022.00	Middle	No	88.69	\$79,400	\$70,420	\$56,797	3702	67.23	2489	421	1290
06	019	0023.00	Moderate	No	59.62	\$79,400	\$47,338	\$38,180	3577	73.72	2637	446	1147
06	019	0024.00	Low	No	38.74	\$79,400	\$30,760	\$24,813	4862	93.56	4549	312	1279
06	019	0025.01	Moderate	No	51.57	\$79,400	\$40,947	\$33,024	5169	92.78	4796	163	905
06	019	0025.02	Moderate	No	63.08	\$79,400	\$50,086	\$40,400	4657	94.70	4410	145	1184
06	019	0026.01	Low	No	49.53	\$79,400	\$39,327	\$31,719	5736	96.22	5519	597	1530
06	019	0026.02	Moderate	No	68.73	\$79,400	\$54,572	\$44,018	3359	84.70	2845	561	951
06	019	0027.01	Moderate	No	50.70	\$79,400	\$40,256	\$32,472	4541	92.53	4202	512	1271
06	019	0027.02	Low	No	47.86	\$79,400	\$38,001	\$30,653	5594	95.71	5354	291	1003
06	019	0028.00	Moderate	No	50.91	\$79,400	\$40,423	\$32,606	5444	93.61	5096	364	885
06	019	0029.03	Low	No	48.80	\$79,400	\$38,747	\$31,250	4081	92.33	3768	346	863
06	019	0029.04	Middle	No	84.04	\$79,400	\$66,728	\$53,816	3042	87.02	2647	487	817
06	019	0029.05	Moderate	No	73.03	\$79,400	\$57,986	\$46,771	3109	84.37	2623	274	732
06	019	0029.06	Moderate	No	70.98	\$79,400	\$56,358	\$45,458	5491	89.15	4895	628	1078
06	019	0030.01	Moderate	No	70.15	\$79,400	\$55,699	\$44,924	3142	88.70	2787	441	698
06	019	0030.03	Moderate	No	72.31	\$79,400	\$57,414	\$46,306	4216	84.96	3582	260	750
06	019	0030.04	Middle	No	98.96	\$79,400	\$78,574	\$63,371	2509	80.39	2017	486	685
06	019	0031.02	Moderate	No	73.20	\$79,400	\$58,121	\$46,875	7528	69.23	5212	847	1863
06	019	0031.03	Moderate	No	60.74	\$79,400	\$48,228	\$38,896	6064	67.96	4121	626	1439
06	019	0031.04	Middle	No	98.25	\$79,400	\$78,011	\$62,917	4184	64.13	2683	591	1156

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06	019	0032.01	Middle	No	95.64	\$79,400	\$75,938	\$61,250	4764	85.92	4093	814	1406
06	019	0032.02	Low	No	44.00	\$79,400	\$34,936	\$28,180	5594	87.70	4906	580	1214
06	019	0033.01	Moderate	No	63.40	\$79,400	\$50,340	\$40,602	3673	83.61	3071	495	1140
06	019	0033.02	Moderate	No	58.56	\$79,400	\$46,497	\$37,500	4918	86.58	4258	575	1580
06	019	0034.01	Moderate	No	54.39	\$79,400	\$43,186	\$34,831	3533	90.01	3180	420	768
06	019	0034.02	Middle	No	94.29	\$79,400	\$74,866	\$60,385	2332	79.20	1847	328	734
06	019	0035.00	Middle	No	97.37	\$79,400	\$77,312	\$62,357	5734	72.29	4145	1102	1906
06	019	0036.00	Upper	No	126.26	\$79,400	\$100,250	\$80,852	4062	55.32	2247	1251	1897
06	019	0037.01	Moderate	No	68.98	\$79,400	\$54,770	\$44,178	3583	83.92	3007	411	955
06	019	0037.02	Moderate	No	55.14	\$79,400	\$43,781	\$35,313	5085	83.93	4268	670	1367
06	019	0038.04	Middle	No	115.60	\$79,400	\$91,786	\$74,028	6173	83.90	5179	1318	1858
06	019	0038.05	Moderate	No	79.79	\$79,400	\$63,353	\$51,100	7318	88.29	6461	712	1724
06	019	0038.07	Moderate	No	62.95	\$79,400	\$49,982	\$40,313	3670	81.96	3008	473	1150
06	019	0038.08	Middle	No	117.53	\$79,400	\$93,319	\$75,266	5241	87.10	4565	1317	1656
06	019	0038.09	Middle	No	91.26	\$79,400	\$72,460	\$58,445	5300	82.28	4361	565	1100
06	019	0038.10	Middle	No	105.05	\$79,400	\$83,410	\$67,273	5632	82.94	4671	1232	1778
06	019	0038.11	Upper	No	120.85	\$79,400	\$95,955	\$77,391	8690	83.56	7261	1677	2082
06	019	0038.12	Upper	No	173.13	\$79,400	\$137,465	\$110,869	2411	71.38	1721	498	579
06	019	0039.00	Middle	No	113.00	\$79,400	\$89,722	\$72,361	5024	73.87	3711	851	1629
06	019	0040.03	Upper	No	152.15	\$79,400	\$120,807	\$97,434	4761	82.57	3931	718	1177
06	019	0040.04	Middle	No	111.41	\$79,400	\$88,460	\$71,346	4399	85.97	3782	615	923
06	019	0040.05	Moderate	No	67.83	\$79,400	\$53,857	\$43,438	4643	92.27	4284	568	957
06	019	0040.06	Moderate	No	60.95	\$79,400	\$48,394	\$39,035	2989	87.62	2619	287	977
06	019	0041.00	Middle	No	86.93	\$79,400	\$69,022	\$55,667	3225	75.91	2448	520	918
06	019	0042.05	Middle	No	82.99	\$79,400	\$65,894	\$53,145	6433	79.11	5089	799	1656
06	019	0042.08	Upper	No	173.55	\$79,400	\$137,799	\$111,136	6933	55.30	3834	2089	2359
06	019	0042.10	Middle	No	88.62	\$79,400	\$70,364	\$56,750	3770	69.28	2612	352	877
06	019	0042.11	Middle	No	115.18	\$79,400	\$91,453	\$73,758	6899	69.95	4826	1460	2229

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06	019	0042.12	Moderate	No	68.76	\$79,400	\$54,595	\$44,033	12943	72.73	9414	1249	3238
06	019	0042.13	Upper	No	124.59	\$79,400	\$98,924	\$79,787	3335	61.98	2067	578	1035
06	019	0042.14	Upper	No	127.96	\$79,400	\$101,600	\$81,944	4879	45.56	2223	1363	1817
06	019	0042.15	Middle	No	118.45	\$79,400	\$94,049	\$75,857	4726	71.79	3393	1037	1421
06	019	0042.16	Upper	No	139.24	\$79,400	\$110,557	\$89,167	4338	72.84	3160	1050	1445
06	019	0042.17	Middle	No	90.99	\$79,400	\$72,246	\$58,269	3983	87.25	3475	393	702
06	019	0042.18	Upper	No	143.79	\$79,400	\$114,169	\$92,083	7709	78.69	6066	1650	1923
06	019	0043.01	Upper	No	221.80	\$79,400	\$176,109	\$142,036	4181	30.26	1265	1379	1712
06	019	0043.02	Upper	No	198.81	\$79,400	\$157,855	\$127,313	4918	34.30	1687	1673	1890
06	019	0043.03	Upper	No	229.68	\$79,400	\$182,366	\$147,083	4312	34.16	1473	1666	1969
06	019	0044.04	Moderate	No	67.12	\$79,400	\$53,293	\$42,984	3554	82.19	2921	145	673
06	019	0044.05	Upper	No	205.97	\$79,400	\$163,540	\$131,897	3935	43.02	1693	1117	1347
06	019	0044.06	Upper	No	121.02	\$79,400	\$96,090	\$77,500	5405	52.45	2835	1150	1638
06	019	0044.09	Middle	No	108.94	\$79,400	\$86,498	\$69,761	3467	53.97	1871	619	1101
06	019	0044.10	Upper	No	122.97	\$79,400	\$97,638	\$78,750	2342	60.25	1411	229	526
06	019	0044.11	Upper	No	249.20	\$79,400	\$197,865	\$159,583	1488	44.89	668	432	694
06	019	0045.03	Upper	No	120.11	\$79,400	\$95,367	\$76,917	4987	49.13	2450	1152	1726
06	019	0045.04	Middle	No	87.28	\$79,400	\$69,300	\$55,893	5215	62.05	3236	535	1308
06	019	0045.05	Middle	No	80.03	\$79,400	\$63,544	\$51,250	5164	66.34	3426	462	921
06	019	0045.06	Upper	No	192.64	\$79,400	\$152,956	\$123,359	3387	40.77	1381	1004	1318
06	019	0046.01	Upper	No	123.56	\$79,400	\$98,107	\$79,125	2931	56.64	1660	1020	1303
06	019	0046.02	Upper	No	153.42	\$79,400	\$121,815	\$98,250	2552	37.30	952	850	961
06	019	0047.03	Middle	No	88.78	\$79,400	\$70,491	\$56,852	4155	83.73	3479	587	1139
06	019	0047.04	Low	No	47.62	\$79,400	\$37,810	\$30,496	5355	84.50	4525	575	1063
06	019	0047.05	Moderate	No	70.16	\$79,400	\$55,707	\$44,931	2210	68.78	1520	481	671
06	019	0047.06	Moderate	No	70.73	\$79,400	\$56,160	\$45,294	4676	80.95	3785	412	1317
06	019	0048.01	Moderate	No	70.64	\$79,400	\$56,088	\$45,238	4595	80.98	3721	594	1204
06	019	0048.02	Low	No	38.18	\$79,400	\$30,315	\$24,454	5047	82.37	4157	519	1156
06	019	0049.01	Middle	No	96.48	\$79,400	\$76,605	\$61,782	4347	74.19	3225	748	1567

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06	019	0049.02	Middle	No	107.12	\$79,400	\$85,053	\$68,597	1905	61.99	1181	486	691
06	019	0050.00	Middle	No	107.86	\$79,400	\$85,641	\$69,074	4200	66.86	2808	854	1498
06	019	0051.00	Moderate	No	63.84	\$79,400	\$50,689	\$40,882	6032	80.80	4874	1030	1452
06	019	0052.02	Moderate	No	62.49	\$79,400	\$49,617	\$40,022	3536	84.25	2979	398	900
06	019	0052.03	Moderate	No	66.55	\$79,400	\$52,841	\$42,619	4628	80.23	3713	653	1034
06	019	0052.04	Moderate	No	71.11	\$79,400	\$56,461	\$45,536	4242	77.79	3300	568	1079
06	019	0053.01	Moderate	No	77.57	\$79,400	\$61,591	\$49,673	6011	76.56	4602	911	1679
06	019	0053.02	Middle	No	83.30	\$79,400	\$66,140	\$53,345	5463	75.80	4141	709	1255
06	019	0053.04	Moderate	No	56.99	\$79,400	\$45,250	\$36,500	5344	75.34	4026	444	1229
06	019	0053.05	Middle	No	117.63	\$79,400	\$93,398	\$75,331	3766	71.91	2708	627	1187
06	019	0054.03	Low	No	36.40	\$79,400	\$28,902	\$23,311	4268	76.99	3286	233	678
06	019	0054.05	Upper	No	132.79	\$79,400	\$105,435	\$85,039	4407	55.57	2449	1152	1690
06	019	0054.06	Middle	No	113.71	\$79,400	\$90,286	\$72,819	3976	56.41	2243	1109	1515
06	019	0054.07	Upper	No	122.03	\$79,400	\$96,892	\$78,147	3122	47.53	1484	908	1072
06	019	0054.08	Low	No	42.21	\$79,400	\$33,515	\$27,031	1908	58.96	1125	7	46
06	019	0054.09	Moderate	No	72.78	\$79,400	\$57,787	\$46,607	3738	69.93	2614	348	785
06	019	0054.10	Middle	No	110.12	\$79,400	\$87,435	\$70,521	3417	68.07	2326	415	842
06	019	0055.03	Upper	No	233.52	\$79,400	\$185,415	\$149,541	6643	42.39	2816	1729	2096
06	019	0055.04	Upper	No	194.95	\$79,400	\$154,790	\$124,844	3496	52.77	1845	806	1014
06	019	0055.05	Upper	No	154.48	\$79,400	\$122,657	\$98,929	6685	51.14	3419	1358	1901
06	019	0055.07	Upper	No	195.43	\$79,400	\$155,171	\$125,147	6097	49.38	3011	1384	1890
06	019	0055.08	Upper	No	216.20	\$79,400	\$171,663	\$138,450	5974	51.59	3082	1422	1993
06	019	0055.09	Upper	No	136.76	\$79,400	\$108,587	\$87,580	5622	53.17	2989	930	1480
06	019	0055.12	Upper	No	156.41	\$79,400	\$124,190	\$100,159	5444	47.58	2590	1063	1649
06	019	0055.13	Upper	No	211.70	\$79,400	\$168,090	\$135,568	3008	42.79	1287	792	967
06	019	0055.14	Upper	No	181.29	\$79,400	\$143,944	\$116,094	3855	38.13	1470	829	1066
06	019	0055.15	Upper	No	217.16	\$79,400	\$172,425	\$139,063	1637	39.58	648	538	673
06	019	0055.16	Upper	No	167.60	\$79,400	\$133,074	\$107,328	5722	46.61	2667	996	1991

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06	019	0055.18	Upper	No	183.05	\$79,400	\$145,342	\$117,222	7318	46.45	3399	1482	1980
06	019	0055.20	Upper	No	254.66	\$79,400	\$202,200	\$163,076	3419	44.28	1514	932	1036
06	019	0055.22	Upper	No	256.41	\$79,400	\$203,590	\$164,196	4792	38.90	1864	1287	1554
06	019	0055.24	Upper	No	229.17	\$79,400	\$181,961	\$146,755	4727	41.19	1947	1099	1474
06	019	0055.25	Upper	No	278.16	\$79,400	\$220,859	\$178,125	1392	40.80	568	364	432
06	019	0055.26	Upper	No	127.57	\$79,400	\$101,291	\$81,693	1595	49.47	789	54	239
06	019	0055.27	Upper	No	155.47	\$79,400	\$123,443	\$99,561	3381	40.28	1362	776	906
06	019	0055.28	Upper	No	254.17	\$79,400	\$201,811	\$162,763	1583	40.93	648	384	528
06	019	0055.29	Upper	No	194.27	\$79,400	\$154,250	\$124,405	6014	43.80	2634	1684	2166
06	019	0056.02	Middle	No	103.45	\$79,400	\$82,139	\$66,250	5649	53.50	3022	574	1627
06	019	0056.05	Upper	No	155.02	\$79,400	\$123,086	\$99,271	1465	43.96	644	440	500
06	019	0056.06	Upper	No	154.71	\$79,400	\$122,840	\$99,074	4175	49.46	2065	878	1167
06	019	0056.07	Moderate	No	60.83	\$79,400	\$48,299	\$38,955	4438	55.88	2480	365	1509
06	019	0056.08	Middle	No	94.63	\$79,400	\$75,136	\$60,598	3193	49.73	1588	855	1278
06	019	0057.01	Upper	No	122.29	\$79,400	\$97,098	\$78,315	3758	52.61	1977	625	1211
06	019	0057.02	Upper	No	171.91	\$79,400	\$136,497	\$110,089	5412	41.15	2227	1411	1824
06	019	0057.03	Upper	No	151.36	\$79,400	\$120,180	\$96,925	5066	41.73	2114	1533	1780
06	019	0057.04	Middle	No	83.20	\$79,400	\$66,061	\$53,278	5392	55.69	3003	999	1587
06	019	0058.01	Middle	No	111.34	\$79,400	\$88,404	\$71,298	5395	52.20	2816	978	1512
06	019	0058.02	Upper	No	248.77	\$79,400	\$197,523	\$159,306	4805	48.78	2344	1498	1605
06	019	0058.04	Upper	No	123.95	\$79,400	\$98,416	\$79,375	6620	65.23	4318	1430	2075
06	019	0058.05	Upper	No	157.74	\$79,400	\$125,246	\$101,016	8910	68.84	6134	1940	2182
06	019	0059.04	Upper	No	163.69	\$79,400	\$129,970	\$104,826	6935	65.59	4549	1644	1960
06	019	0059.06	Upper	No	140.91	\$79,400	\$111,883	\$90,238	2135	39.72	848	495	776
06	019	0059.07	Upper	No	154.65	\$79,400	\$122,792	\$99,038	3637	50.32	1830	740	932
06	019	0059.11	Upper	No	171.54	\$79,400	\$136,203	\$109,853	7259	56.39	4093	1736	2150
06	019	0059.12	Upper	No	196.39	\$79,400	\$155,934	\$125,764	10640	50.50	5373	2244	2442
06	019	0059.13	Upper	No	171.04	\$79,400	\$135,806	\$109,530	3149	58.08	1829	725	855
06	019	0059.14	Upper	No	210.03	\$79,400	\$166,764	\$134,500	4726	56.69	2679	1244	1437

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0059.15	Upper	No	181.99	\$79,400	\$144,500	\$116,544	4613	36.38	1678	1480	1689
06	019	0059.16	Upper	No	200.24	\$79,400	\$158,991	\$128,226	3030	51.65	1565	735	949
06	019	0060.01	Upper	No	139.24	\$79,400	\$110,557	\$89,167	6090	79.15	4820	1565	1721
06	019	0060.02	Middle	No	101.61	\$79,400	\$80,678	\$65,071	4406	85.18	3753	606	1470
06	019	0061.01	Upper	No	132.80	\$79,400	\$105,443	\$85,046	3293	88.98	2930	617	798
06	019	0061.02	Moderate	No	67.80	\$79,400	\$53,833	\$43,417	4729	89.53	4234	651	1423
06	019	0062.01	Moderate	No	52.96	\$79,400	\$42,050	\$33,917	2680	94.10	2522	346	706
06	019	0062.02	Middle	No	80.12	\$79,400	\$63,615	\$51,307	7057	92.83	6551	854	1888
06	019	0063.01	Middle	No	111.69	\$79,400	\$88,682	\$71,524	5081	78.21	3974	1151	1494
06	019	0063.02	Upper	No	159.56	\$79,400	\$126,691	\$102,177	2227	51.41	1145	669	1014
06	019	0064.05	Upper	No	128.00	\$79,400	\$101,632	\$81,969	5185	28.95	1501	1606	2196
06	019	0064.06	Middle	No	116.41	\$79,400	\$92,430	\$74,550	2119	21.24	450	585	877
06	019	0064.07	Upper	No	197.27	\$79,400	\$156,632	\$126,324	2703	29.37	794	749	1205
06	019	0064.08	Upper	No	136.08	\$79,400	\$108,048	\$87,143	1160	29.48	342	332	718
06	019	0064.09	Upper	No	128.50	\$79,400	\$102,029	\$82,292	1570	26.50	416	573	3606
06	019	0064.10	Middle	No	119.11	\$79,400	\$94,573	\$76,277	2441	34.82	850	785	1164
06	019	0064.11	Upper	No	132.96	\$79,400	\$105,570	\$85,147	3969	31.29	1242	929	1894
06	019	0065.01	Low	No	45.90	\$79,400	\$36,445	\$29,393	6295	94.63	5957	613	1349
06	019	0065.02	Low	No	43.45	\$79,400	\$34,499	\$27,827	4489	95.05	4267	542	1044
06	019	0066.02	Moderate	No	65.29	\$79,400	\$51,840	\$41,812	5912	91.91	5434	697	1438
06	019	0066.03	Moderate	No	76.53	\$79,400	\$60,765	\$49,013	2179	74.99	1634	370	590
06	019	0066.05	Moderate	No	73.35	\$79,400	\$58,240	\$46,975	1723	83.11	1432	367	518
06	019	0066.06	Moderate	No	64.41	\$79,400	\$51,142	\$41,250	5579	97.74	5453	644	1102
06	019	0067.00	Middle	No	104.67	\$79,400	\$83,108	\$67,027	7141	72.72	5193	1384	2070
06	019	0068.02	Middle	No	83.59	\$79,400	\$66,370	\$53,533	3666	89.83	3293	571	1103
06	019	0069.00	Moderate	No	73.20	\$79,400	\$58,121	\$46,875	2789	87.34	2436	527	966
06	019	0070.02	Moderate	No	71.68	\$79,400	\$56,914	\$45,907	4831	87.44	4224	528	1172
06	019	0070.03	Middle	No	90.04	\$79,400	\$71,492	\$57,664	8006	89.43	7160	1313	1969

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

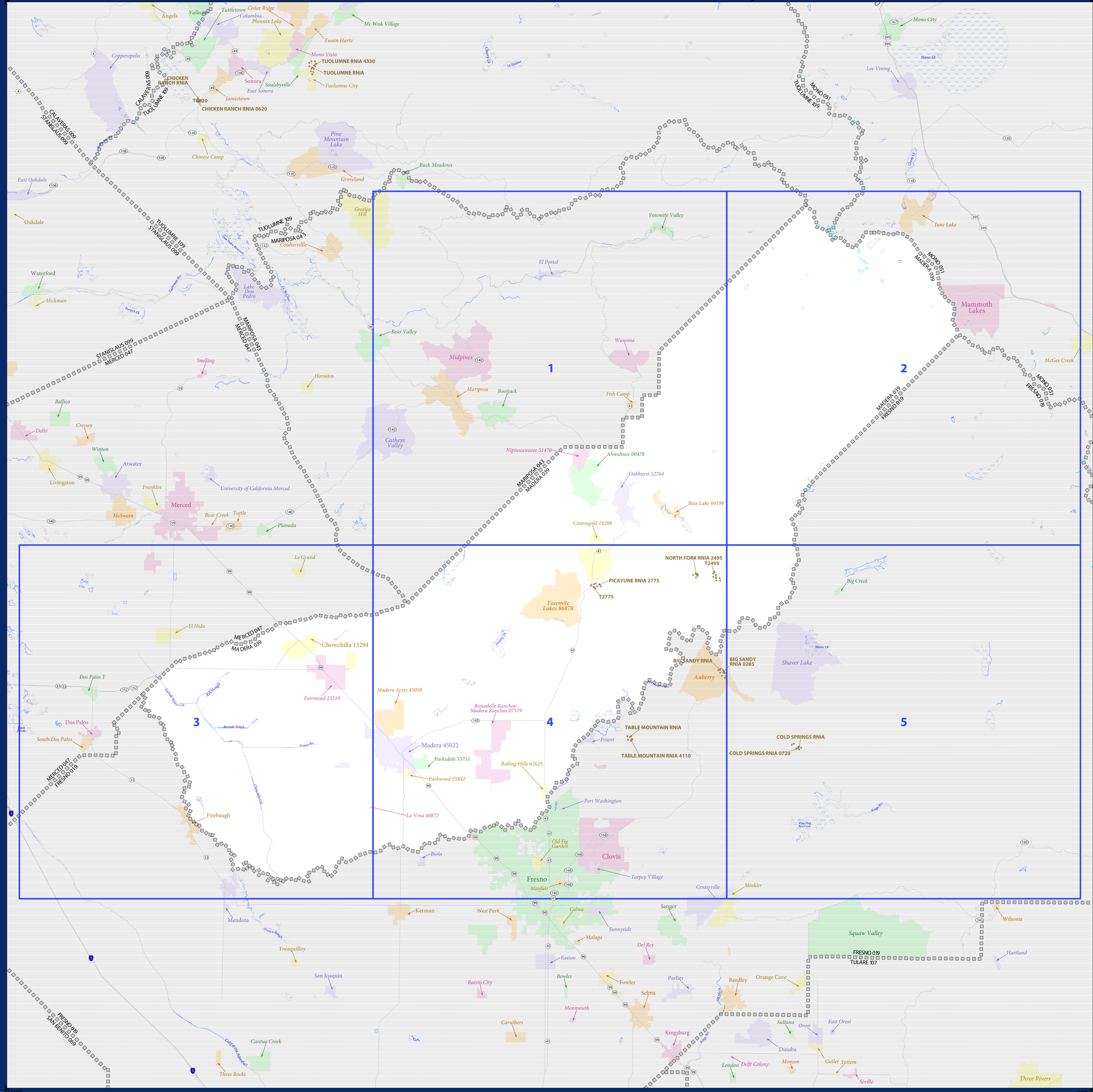


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	019	0070.04	Middle	No	97.37	\$79,400	\$77,312	\$62,353	6042	79.96	4831	1335	1775
06	019	0071.01	Moderate	No	56.17	\$79,400	\$44,599	\$35,974	6262	95.85	6002	682	1445
06	019	0071.02	Low	No	37.51	\$79,400	\$29,783	\$24,020	1670	87.96	1469	382	888
06	019	0072.02	Upper	No	137.94	\$79,400	\$109,524	\$88,333	5292	67.78	3587	1166	1561
06	019	0072.03	Upper	No	169.66	\$79,400	\$134,710	\$108,649	1871	36.88	690	492	516
06	019	0072.04	Middle	No	116.34	\$79,400	\$92,374	\$74,500	6433	54.70	3519	1148	2007
06	019	0073.00	Middle	No	119.36	\$79,400	\$94,772	\$76,439	4422	74.42	3291	666	1397
06	019	0074.00	Middle	No	85.10	\$79,400	\$67,569	\$54,500	3213	73.70	2368	607	1147
06	019	0075.00	Middle	No	85.69	\$79,400	\$68,038	\$54,877	5393	79.57	4291	802	1524
06	019	0076.00	Moderate	No	70.84	\$79,400	\$56,247	\$45,364	4594	81.67	3752	563	1292
06	019	0077.00	Middle	No	80.72	\$79,400	\$64,092	\$51,696	5691	80.14	4561	658	1609
06	019	0078.01	Moderate	No	79.30	\$79,400	\$62,964	\$50,781	2474	97.13	2403	241	727
06	019	0078.02	Low	No	39.96	\$79,400	\$31,728	\$25,590	4902	97.29	4769	158	887
06	019	0079.03	Middle	No	96.83	\$79,400	\$76,883	\$62,008	7077	73.45	5198	506	931
06	019	0080.00	Upper	No	137.13	\$79,400	\$108,881	\$87,813	4918	67.24	3307	1118	1909
06	019	0081.00	Middle	No	80.20	\$79,400	\$63,679	\$51,357	6518	77.52	5053	1132	1886
06	019	0082.00	Moderate	No	66.94	\$79,400	\$53,150	\$42,868	6506	94.37	6140	705	1576
06	019	0083.01	Low	No	41.43	\$79,400	\$32,895	\$26,533	5828	96.53	5626	627	1163
06	019	0083.03	Moderate	No	68.63	\$79,400	\$54,492	\$43,954	4052	98.67	3998	571	847
06	019	0083.04	Moderate	No	59.71	\$79,400	\$47,410	\$38,239	4387	94.92	4164	221	827
06	019	0084.02	Moderate	No	68.14	\$79,400	\$54,103	\$43,636	1047	73.07	765	95	327
06	019	0084.03	Middle	No	81.26	\$79,400	\$64,520	\$52,037	1805	86.43	1560	393	415
06	019	0084.04	Low	No	41.80	\$79,400	\$33,189	\$26,769	3638	96.01	3493	302	869
06	019	0084.05	Moderate	No	61.64	\$79,400	\$48,942	\$39,476	3121	94.71	2956	321	767
06	019	0085.01	Moderate	No	61.29	\$79,400	\$48,664	\$39,250	3880	97.01	3764	455	1215
06	019	0085.03	Moderate	No	54.24	\$79,400	\$43,067	\$34,735	4999	98.92	4945	433	938
06	019	0085.04	Moderate	No	58.01	\$79,400	\$46,060	\$37,148	3670	98.26	3606	490	637
06	019	0086.00	Moderate	No	76.17	\$79,400	\$60,479	\$48,777	3993	77.08	3078	570	1204

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2010 CENSUS - CENSUS TRACT REFERENCE MAP: Madera County, CA



SYMBOL DESCRIPTION	SYMBOL
Federal American Indian Reservation	
Off-Reservation Trust Land, Hawaiian Home Land	
Oklahoma Tribal Statistical Area, Alaska Native Village Statistical Area, Tribal Designated Statistical Area	
State American Indian Reservation	
State Designated Tribal Statistical Area	
Alaska Native Regional Corporation	
State (or statistically equivalent entity)	
County (or statistically equivalent entity)	
Minor Civil Division (MCD) 1,2	
Consolidated City	
Incorporated Place (CDP) 3	
Census Designated Place (CDP) 3	
Census Tract	

LEGEND	LABEL STYLE
	L'ANSE RES 1880
	T1880
	KAW OTSA 5340
	Tama Res 4125
	Lumbee STSA 9815
	NANA ANRC 52120
	NEW YORK 36
	ERIE 029
	Bristol town 07485
	MILFORD 47500
	Davis 18100
	Incline Village 35100
	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Interstate		Water Body	
U.S. Highway		Swamp or Marsh	
State Highway		Glacier	
Other Road		Military	
QWD-Trail, Stairway, Alley, Walkway, or Ferry		National or State Park, Forest, or Recreation Area	
Railroad		Inset Area	
Pipeline or Power Line		Outside Subject Area	
Ridge or Fence			
Property Line			
Nonvisible Boundary or Feature Not Elsewhere Classified			

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

1 A ' ' following an MCD name denotes a false MCD. A ' ' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.

3 Place label color correlates to the place fill color.

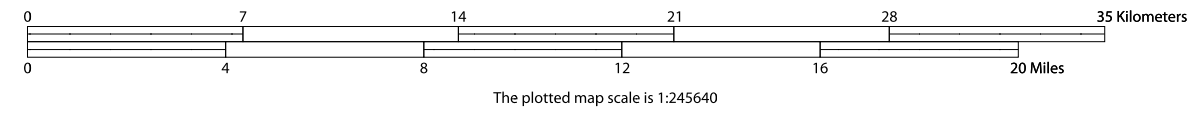
OFF-RESERVATION TRUST LAND NAMES  
T0620 Chicken Ranch  
T2495 North Fork  
T2775 Picayune

All legal boundaries and names are as of January 1, 2010. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2010 Census (reference date: January 1, 2010)  
Data Source: U.S. Census Bureau's MA/TIGER database (TAB000000)  
Map Created by Geography Division: December 01, 2010

U.S. DEPARTMENT OF COMMERCE Economics and Statistics Administration U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 34 06 27  
2nd Standard Parallel: 40 25 20  
Central Meridian: -119 18 20  
Latitude of Projection's Origin: 32 31 43  
False Easting: 0  
False Northing: 0



INDEX SHEET

Total Sheets: 6  
Index Sheets: 1  
Parent Sheets: 5  
Inset Sheets: 0

Location of County within State



NAME: Madera County (039)  
ENTITY TYPE: County or statistically equivalent entity  
ST: California (06)



## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 039 - MADERA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	039	0001.02	Middle	No	104.04	\$81,600	\$84,897	\$68,281	4081	29.16	1190	1405	3077
06	039	0001.03	Middle	No	107.29	\$81,600	\$87,549	\$70,417	4650	21.03	978	1253	2541
06	039	0001.04	Middle	No	96.36	\$81,600	\$78,630	\$63,241	4335	25.95	1125	1256	2016
06	039	0001.06	Upper	No	127.53	\$81,600	\$104,064	\$83,699	5064	26.60	1347	1624	2114
06	039	0001.09	Upper	No	132.09	\$81,600	\$107,785	\$86,691	2273	28.82	655	783	1094
06	039	0001.10	Middle	No	113.18	\$81,600	\$92,355	\$74,279	4527	27.99	1267	1819	2201
06	039	0001.11	Middle	No	101.73	\$81,600	\$83,012	\$66,767	2231	23.26	519	854	1161
06	039	0002.01	Middle	No	115.74	\$81,600	\$94,444	\$75,959	7359	70.89	5217	260	497
06	039	0002.03	Moderate	No	79.71	\$81,600	\$65,043	\$52,313	1552	66.04	1025	136	478
06	039	0002.04	Upper	No	138.98	\$81,600	\$113,408	\$91,212	5549	58.89	3268	1035	1662
06	039	0003.01	Middle	No	92.14	\$81,600	\$75,186	\$60,472	3534	68.62	2425	537	1142
06	039	0003.02	Moderate	No	69.94	\$81,600	\$57,071	\$45,905	5383	61.06	3287	586	1378
06	039	0005.06	Upper	No	136.74	\$81,600	\$111,580	\$89,741	6357	81.00	5149	1566	1912
06	039	0005.09	Upper	No	134.20	\$81,600	\$109,507	\$88,074	6290	43.07	2709	1613	1832
06	039	0005.10	Middle	No	89.96	\$81,600	\$73,407	\$59,040	5376	89.86	4831	1014	1655
06	039	0005.11	Middle	No	84.19	\$81,600	\$68,699	\$55,254	6083	91.63	5574	654	1181
06	039	0005.12	Upper	No	132.33	\$81,600	\$107,981	\$86,845	5349	75.86	4058	1141	1599
06	039	0005.13	Upper	No	137.17	\$81,600	\$111,931	\$90,021	4543	81.82	3717	715	1172
06	039	0005.14	Moderate	No	71.53	\$81,600	\$58,368	\$46,945	6847	85.04	5823	1494	2069
06	039	0005.15	Upper	No	125.80	\$81,600	\$102,653	\$82,563	3932	79.48	3125	845	1097
06	039	0005.16	Upper	No	165.39	\$81,600	\$134,958	\$108,542	2426	43.12	1046	700	875
06	039	0005.17	Upper	No	172.28	\$81,600	\$140,580	\$113,068	2019	73.25	1479	514	564
06	039	0005.18	Middle	No	81.97	\$81,600	\$66,888	\$53,796	3234	93.91	3037	360	609
06	039	0006.02	Low	No	45.97	\$81,600	\$37,512	\$30,174	4736	92.78	4394	539	1187
06	039	0006.03	Moderate	No	55.84	\$81,600	\$45,565	\$36,648	5716	95.07	5434	456	1017
06	039	0006.04	Moderate	No	63.26	\$81,600	\$51,620	\$41,522	5252	95.13	4996	396	999

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	039	0007.01	Middle	No	116.74	\$81,600	\$95,260	\$76,618	5379	72.82	3917	1246	1920
06	039	0007.02	Upper	No	124.48	\$81,600	\$101,576	\$81,696	6194	68.82	4263	1459	1967
06	039	0008.01	Moderate	No	53.58	\$81,600	\$43,721	\$35,169	2491	88.32	2200	208	780
06	039	0008.02	Moderate	No	62.02	\$81,600	\$50,608	\$40,708	4065	91.09	3703	177	993
06	039	0009.01	Low	No	48.09	\$81,600	\$39,241	\$31,563	3065	96.05	2944	131	700
06	039	0009.02	Middle	No	82.95	\$81,600	\$67,687	\$54,444	4541	94.96	4312	602	1014
06	039	0009.03	Moderate	No	73.14	\$81,600	\$59,682	\$48,002	3943	97.67	3851	429	815
06	039	0011.00	Upper	No	123.37	\$81,600	\$100,670	\$80,965	7879	63.35	4991	1463	2359

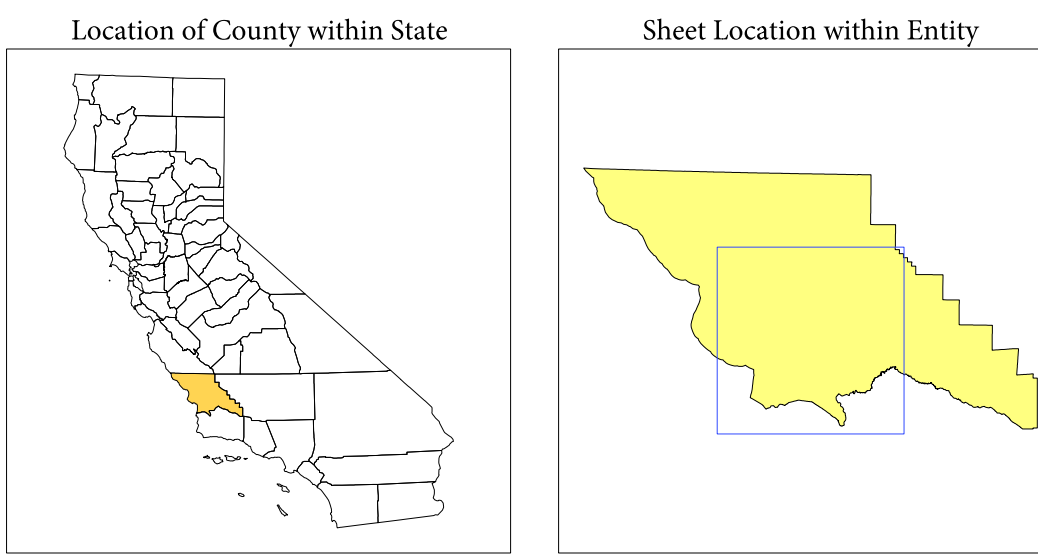
\* Will automatically be included in the 2024 Distressed or Underserved Tract List



This map displays the 2010 Census Tract Reference Map for San Luis Obispo County, California. The map shows the county's boundaries and its division into census tracts and precincts. Major cities and towns are labeled, including Morro Bay, San Luis Obispo, Pismo Beach, Arroyo Grande, and Santa Maria. The map also shows the Pacific Ocean to the west and the San Luis Obispo River to the east. The map is titled '2010 CENSUS - CENSUS TRACT REFERENCE MAP - San Luis Obispo County, CA'.

Where state, county, and/or MCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

- 1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2 MCD boundaries are shown in the following states in which MCDs have functioning governments: Connecticut, Maine, Massachusetts, Michigan, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Wisconsin.
- 3 Place label color correlates to the place fill color.



Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 34 06 27  
 2nd Standard Parallel: -40 25 20  
 Central Meridian: -119 18 20  
 Latitude of Projection's Origin: 32 31 43  
 False Easting: 0  
 False Northing: 0

The plotted map scale is 1:100000

USCENSUSBUREAU

Key to Sheets		
1	2	
3	4	5

PARENT SHEET 4

Total Sheets: 6  
 - Index Sheets: 1  
 - Parent Sheets: 5  
 - Inset Sheets: 0

NAME: San Luis Obispo County (079)  
ENTITY TYPE: County or statistically equivalent entity  
ST: California (06)



## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 06 - CALIFORNIA (CA)

County: 079 - SAN LUIS OBISPO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	079	0100.16	Moderate	No	74.26	\$113,100	\$83,988	\$72,474	5643	48.77	2752	1115	1898
06	079	0100.17	Middle	No	92.66	\$113,100	\$104,798	\$90,429	3618	22.42	811	1313	3152
06	079	0101.01	Middle	No	90.94	\$113,100	\$102,853	\$88,750	1672	29.84	499	437	754
06	079	0101.03	Moderate	No	71.38	\$113,100	\$80,731	\$69,667	3621	49.99	1810	362	1395
06	079	0101.04	Unknown	No	0.00	\$113,100	\$0	\$0	3285	76.47	2512	370	919
06	079	0102.02	Moderate	No	71.64	\$113,100	\$81,025	\$69,914	5499	48.88	2688	1493	2114
06	079	0102.04	Middle	No	85.73	\$113,100	\$96,961	\$83,666	6120	47.39	2900	1238	1845
06	079	0102.05	Middle	No	88.70	\$113,100	\$100,320	\$86,563	4470	47.74	2134	1307	2097
06	079	0102.06	Middle	No	107.22	\$113,100	\$121,266	\$104,643	4001	30.27	1211	1041	1364
06	079	0102.07	Middle	No	110.46	\$113,100	\$124,930	\$107,798	4256	31.13	1325	1265	1483
06	079	0103.01	Middle	No	88.37	\$113,100	\$99,946	\$86,250	3949	37.86	1495	1094	1512
06	079	0103.02	Upper	No	161.86	\$113,100	\$183,064	\$157,964	3394	23.45	796	1055	1275
06	079	0103.03	Middle	No	119.30	\$113,100	\$134,928	\$116,429	3241	38.38	1244	878	1153
06	079	0104.03	Middle	No	92.50	\$113,100	\$104,618	\$90,278	3466	24.32	843	1287	2899
06	079	0104.04	Moderate	No	77.49	\$113,100	\$87,641	\$75,625	2219	34.97	776	704	1244
06	079	0105.04	Middle	No	87.69	\$113,100	\$99,177	\$85,580	2505	18.84	472	686	2377
06	079	0105.05	Middle	No	81.19	\$113,100	\$91,826	\$79,235	3280	26.68	875	956	1691
06	079	0105.06	Middle	No	106.41	\$113,100	\$120,350	\$103,850	2338	26.60	622	684	1341
06	079	0106.02	Middle	No	95.63	\$113,100	\$108,158	\$93,333	3956	25.51	1009	1093	2246
06	079	0106.03	Middle	No	89.02	\$113,100	\$100,682	\$86,875	1407	24.88	350	285	662
06	079	0107.01	Middle	No	88.04	\$113,100	\$99,573	\$85,927	4717	28.58	1348	1426	2001
06	079	0107.03	Middle	No	80.07	\$113,100	\$90,559	\$78,146	3497	37.20	1301	724	1319
06	079	0107.07	Middle	No	107.65	\$113,100	\$121,752	\$105,063	5874	21.21	1246	2235	2957
06	079	0109.02	Unknown	No	0.00	\$113,100	\$0	\$0	3726	31.24	1164	171	1002
06	079	0109.03	Unknown	No	0.00	\$113,100	\$0	\$0	7459	34.43	2568	0	162
06	079	0109.04	Unknown	No	0.00	\$113,100	\$0	\$0	3284	36.11	1186	0	10

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
06	079	0110.01	Middle	No	94.97	\$113,100	\$107,411	\$92,685	5603	33.55	1880	1045	1525
06	079	0110.02	Upper	No	134.34	\$113,100	\$151,939	\$131,111	2933	24.34	714	591	1273
06	079	0111.01	Middle	No	93.82	\$113,100	\$106,110	\$91,563	3666	30.74	1127	289	1327
06	079	0111.03	Middle	No	83.52	\$113,100	\$94,461	\$81,513	3522	37.96	1337	1012	1704
06	079	0111.04	Middle	No	104.08	\$113,100	\$117,714	\$101,573	2063	33.35	688	322	563
06	079	0111.05	Middle	No	103.03	\$113,100	\$116,527	\$100,554	3534	30.31	1071	539	1723
06	079	0112.01	Middle	No	101.66	\$113,100	\$114,977	\$99,219	4276	33.86	1448	625	1251
06	079	0112.02	Upper	No	160.42	\$113,100	\$181,435	\$156,563	3502	24.01	841	546	1097
06	079	0113.00	Middle	No	103.64	\$113,100	\$117,217	\$101,146	7850	38.64	3033	1490	2599
06	079	0114.00	Unknown	No	0.00	\$113,100	\$0	\$0	3806	79.98	3044	0	0
06	079	0115.01	Moderate	No	69.39	\$113,100	\$78,480	\$67,727	1788	37.47	670	478	733
06	079	0115.05	Upper	No	129.68	\$113,100	\$146,668	\$126,563	4920	26.28	1293	1100	1540
06	079	0116.00	Upper	No	159.81	\$113,100	\$180,745	\$155,966	4334	17.33	751	1403	2051
06	079	0117.04	Middle	No	112.43	\$113,100	\$127,158	\$109,722	3514	23.79	836	939	2314
06	079	0117.05	Moderate	No	77.93	\$113,100	\$88,139	\$76,053	1462	21.48	314	920	1285
06	079	0117.06	Upper	No	129.96	\$113,100	\$146,985	\$126,833	3105	21.32	662	1138	1956
06	079	0118.00	Upper	No	122.90	\$113,100	\$139,000	\$119,946	7510	23.12	1736	2039	2956
06	079	0119.01	Middle	No	110.79	\$113,100	\$125,303	\$108,125	3101	29.12	903	1132	1414
06	079	0119.03	Upper	No	133.34	\$113,100	\$150,808	\$130,132	1725	29.80	514	333	633
06	079	0119.04	Middle	No	110.28	\$113,100	\$124,727	\$107,631	7289	39.57	2884	1528	2297
06	079	0120.01	Middle	No	86.70	\$113,100	\$98,058	\$84,618	2549	41.23	1051	778	961
06	079	0120.02	Middle	No	101.08	\$113,100	\$114,321	\$98,646	4612	44.80	2066	946	1723
06	079	0121.02	Moderate	No	76.99	\$113,100	\$87,076	\$75,142	5482	42.27	2317	920	2527
06	079	0122.01	Middle	No	83.55	\$113,100	\$94,495	\$81,543	3185	59.69	1901	579	1396
06	079	0122.02	Moderate	No	61.24	\$113,100	\$69,262	\$59,769	3785	52.39	1983	1024	1599
06	079	0123.02	Upper	No	123.42	\$113,100	\$139,588	\$120,455	5774	24.84	1434	1582	2512
06	079	0123.05	Middle	No	119.08	\$113,100	\$134,679	\$116,213	5987	25.52	1528	1931	2561
06	079	0123.06	Upper	No	138.97	\$113,100	\$157,175	\$135,625	4770	30.55	1457	1485	2110
06	079	0124.03	Middle	No	102.65	\$113,100	\$116,097	\$100,179	3903	45.61	1780	922	1324

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06	079	0124.04	Middle	No	82.58	\$113,100	\$93,398	\$80,590	6295	46.80	2946	1343	1846
06	079	0124.05	Middle	No	86.77	\$113,100	\$98,137	\$84,688	3303	59.67	1971	660	978
06	079	0124.06	Middle	No	91.57	\$113,100	\$103,566	\$89,365	3677	63.48	2334	681	1105
06	079	0125.02	Middle	No	83.88	\$113,100	\$94,868	\$81,860	5201	34.67	1803	1127	1952
06	079	0125.03	Middle	No	81.41	\$113,100	\$92,075	\$79,450	6462	42.05	2717	1151	1790
06	079	0125.05	Middle	No	97.81	\$113,100	\$110,623	\$95,455	4971	27.10	1347	1388	1959
06	079	0126.01	Middle	No	97.93	\$113,100	\$110,759	\$95,578	6319	28.37	1793	1610	2367
06	079	0126.02	Middle	No	115.24	\$113,100	\$130,336	\$112,464	1760	25.51	449	516	618
06	079	0127.05	Middle	No	100.24	\$113,100	\$113,371	\$97,829	6120	22.60	1383	1873	2485
06	079	0127.06	Upper	No	134.18	\$113,100	\$151,758	\$130,954	4233	19.06	807	1424	1707
06	079	0127.07	Upper	No	132.69	\$113,100	\$150,072	\$129,500	4752	26.77	1272	1589	1931
06	079	0127.08	Unknown	No	0.00	\$113,100	\$0	\$0	1074	30.54	328	367	554
06	079	0130.00	Middle	No	81.69	\$113,100	\$92,391	\$79,726	2644	32.56	861	686	1082
06	079	0131.00	Middle	No	102.40	\$113,100	\$115,814	\$99,938	5566	31.35	1745	1365	2167
06	079	9900.00	Unknown	No	0.00	\$113,100	\$0	\$0	0	0.00	0	0	0

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## **HMDA Data**

The annual disclosure for Murphy Bank, required under the Home Mortgage Disclosure Act, may be obtained on the Consumer Financial Protection Bureau's website at:

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



Written comments or complaint specifically related to the Bank's performance in helping to meet community credit needs:

YEAR	Comment or Complaint	Verified By
2012	None	Kirstine McAllaster
2013	None	Kirstine McAllaster
2014	None	Kirstine McAllaster
2015	None	Kirstine McAllaster
2016	None	Kirstine McAllaster
2017	None	Kirstine McAllaster
2018	None	Kirstine McAllaster
2019	None	Kirstine McAllaster
2020	None	Kirstine McAllaster
2021	None	Kirstine McAllaster
2022	None	Kirstine McAllaster
2023	None	Kirstine McAllaster
2024		
2025		
2026		
2027		
2028		
2029		
2030		

