SoFi Bank, National Association*

Public File

Current as of April 1, 2024

*SoFi Bank, National Association ("SoFi Bank") was formed upon consummation of the acquisition of Golden Pacific Bank, N.A. ("Golden Pacific Bank") on February 2, 2022; and is a national bank chartered and regulated by the Office of the Comptroller of the Currency ("OCC"). The Public File contains all applicable documentation relating to both SoFi Bank and Golden Pacific Bank ("the Bank"), unless noted otherwise.

Public File Contents

PUBLIC COMMENTS

CRA PERFORMANCE EVALUATION

CRA STRATEGIC PLAN

HMDA DISCLOSURE STATEMENT

BRANCH INFORMATION

BRANCHES OPENED AND CLOSED

LIST OF SERVICES

ASSESSMENT AREAS

PUBLIC COMMENTS

As of April 1, 2024, there are no public comments relating to the Bank's CRA performance for the current and preceding two calendar years.

SoFi

CRA Performance Evaluation

CRA PERFORMANCE EVALUATION

- SoFi Bank's first performance evaluation, provided below and on the OCC's website https://www.occ.gov/static/cra/craeval/nov23/20862.pdf, is an evaluation primarily consisting of Golden Pacific Bank's 2019 - 2021 CRA performance.

- Golden Pacific Bank's prior CRA Performance Evaluation, for the 2016 - 2018 time period, is located on the OCC's website at https://www.occ.gov/static/cra/craeval/jul19/20862.pdf

Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

June 5, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

SoFi Bank, National Association
Charter Number 20862

2750 East Cottonwood Parkway Suite 300
Cottonwood Heights, UT 84121

Office of the Comptroller of the Currency

Independence Plaza
1050 17th Street
Suite 1500
Denver, CO 80265-1050

NOTE: 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, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating……..…… 1
Description of Institution…….…….. 2
Scope of the Evaluation……. 3
Discriminatory or Other Illegal Credit Practices Review……..…… 4
State Rating…….……..
State of California……..…….. 5
Lending Test ……. 7
Community Development …… 9
Appendix A: Scope of Examination…….…… A-1
Appendix B: Summary of MMSA and State Ratings……... B-1
Appendix C: Definitions and Common Abbreviations……. C-1
Appendix D: Tables of Performance Data…… D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory.**

The lending test is rated: Satisfactory.

SoFi Bank, National Association's (SoFi) lending performance reflects satisfactory responsiveness to community credit needs. The major factors that support this rating include:

- The loan to deposit ratio (LTD) was reasonable given the bank's size, financial condition, and business strategy.
- The bank originated a majority of its loans inside its assessment area (AA).
- The geographic distribution of loans reflects an excellent distribution in low- and moderate-income (LMI) areas.
- The borrower distribution of loans to small businesses within the AA was reasonable.
- The bank's community development (CD) activity represents adequate responsiveness to the needs of the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable.

Examiners analyzed the bank's quarterly average LTD ratio for the 12 quarters since the previous Community Reinvestment Act (CRA) examination through December 31, 2021. SoFi's quarterly average LTD ratio during this period was 78.5 percent and ranged from a high of 91.5 percent to a low of 55.25 percent. These ratios were reasonable compared to similarly situated institutions which averaged 71.9 percent and ranged from a high of 84.8 percent to a low of 57.6 percent. Examiners selected similarly situated institutions based on competitors with comparable asset sizes, operations in the same geographies, and a similar number of branches.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area (AA).

Based on a sample of 20 loans, the bank originated and purchased 75.0 percent of its total loans by number and 85.6 percent of its total loans by dollar volume inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. The concentration of loans inside the AA had a positive impact on the bank's overall lending performance.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Commercial Loans	15	75.0	5	25.0	20	4,871	85.6	823	14.4	5,694
Total	**15**	**75.0**	**5**	**25.0**	**20**	**4,871**	**85.6**	**823**	**14.4**	**5,694**

Description of Institution

SoFi Bank, National Association (SoFi) is a full-service bank headquartered in Cottonwood Heights, UT. SoFi is wholly owned by its holding company Sofi Technologies, Inc. The bank was established following the holding company's acquisition of Golden Pacific Bank (GPB) in February 2022. Based on the timing of the acquisition and an evaluation period ending December 31, 2021, CRA performance was based only on the operations and activity of GPB prior to the acquisition.

During the evaluation period, SoFi (GPB) was a single state institution serving the state of California with a total asset size of $175 million as of December 31, 2021. Since the prior CRA evaluation, SoFi's (GPB) assessment area was expanded to include the entire Sacramento-Roseville CSA encompassing El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo, and Yuba counties. The bank had no affiliates and operated three full-service branches in the cities of Sacramento, Live Oak, and Yuba City. The Sacramento branch, located in a middle-income census tract, offered walk-in services Monday through Friday. The Live Oak and Yuba City branches were both located in a middle-income census tract. Both locations had deposit-taking automated teller machines (ATMs) and offered drive through and walk-in services Monday through Friday.

SoFi's (GPB) primary strategic focus was on traditional commercial lending with an emphasis on 1-4 family residential unit investment property loans, commercial real estate, and commercial and industrial loans. The bank did not offer consumer loan products which was consistent with prior evaluation periods. The bank offered traditional banking services including full-service online banking, online bill payments, safe deposit boxes, phone banking, and wire transfers.

As of December 31, 2021, the bank maintained capital totaling $18.2 million and a tier 1 leverage ratio of 9.2 percent. Gross loans totaled $87.3 million or 50.0 percent of total assets. The loan portfolio was primarily comprised of real estate secured loans totaling $75.2 million or 86.1 percent of gross loans. Multifamily residential real estate and commercial real estate represented the highest concentrations. Refer to the table below for a summary of the loan portfolio by major product types.

SoFi Bank, N.A. Loan Portfolio by Major Product Type As of December 31, 2021		
Loan Type	**($000's)**	**% of Portfolio**
Multifamily Residential RE	36,088	41.3
Commercial RE	32,312	37.0
Commercial & Industrial	11,481	13.2
1-4 Family Residential	3,616	4.1

Construction	1,896	2.2
Farmland	1,277	1.5
Consumer/Other	609	0.7
Total	**87,279**	**100.0**

The Office of the Comptroller of the Currency's (OCC) previous CRA examination was April 01, 2019, where Golden Pacific Bank received an overall "Satisfactory" rating. There were no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses CRA performance of SoFi (GPB) using Small Bank examination procedures. Examiners performed a full-scope review of lending performance in the bank's one AA.

The evaluation period for the lending test included loan originations from the legacy GPB entity from January 1, 2019, through December 31, 2021. Examiners selected the primary loan product for review by evaluating the highest concentration of loan originations by number and dollar volume. Commercial loans represented the highest concentration of originations, which was consistent with the bank's business strategy. During the evaluation period, the bank's lending activity in response to the significant impact the COVID-19 pandemic had on economies across the United States was also given consideration. SoFi (GPB) originated a significant number of Small Business Administration (SBA) Paycheck Protection Program (PPP) loans, which comprised 77.9 percent of commercial loan originations by number. In addition to the lending test, the bank also submitted community development activity from the same period for CRA consideration.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on its performance in the state of California. The state rating is based on performance within the bank's single AA consisting of the Sacramento-Roseville-CSA which was in place during the evaluation period. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of California

CRA rating for the State of California: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution analysis reflects an excellent distribution of lending across geographies of different income levels.
- The borrower distribution analysis reflects a reasonable distribution of small loans to businesses in the AA.

Description of Institution's Operations in California

SoFi's (GPB) designated AA during the evaluation period was the Sacramento-Roseville CSA. The CSA is made up of the Sacramento-Roseville-Arden Arcade MSA, the Yuba City MSA, and the Truckee-Grass Valley Micropolitan Statistical area. These combined areas consist of 541 census tracts (CTs): 48 low-income; 126 moderate-income; 179 middle-income; 185 upper-income; and 3 CTs not reporting data listed as unknown. The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies.

Competition from other financial institutions was strong. SoFi (GPB) ranked 30th in the Sacramento-Roseville-CSA for total deposit market share of 0.19 percent with deposits totaling $147.6 million as of June 30, 2021. The institution faced heavy competition for deposits with 37 institutions of all sizes including larger banks such as Wells Fargo Bank, N.A, U.S. Bank, N.A., Bank of America, N.A, and J.P Morgan Chase Bank, N.A. The bank also faced heavy lending competition in the AA with competitors including J.P Morgan Chase Bank, N.A, American Express National Bank, Bank of America, N.A., and Wells Fargo Bank, N.A., who combined held 51.8 percent market share of small business loans in the AA.

SoFi's (GPB) operations in the State of California during the evaluation period were primarily focused on commercial lending. The bank offered limited consumer credit in the form of credit cards but did not offer consumer loans or mortgages. The bank operated three branches and two ATMs in the AA and offered a full line of traditional deposit products for both consumers and businesses.

Based on Moody's Analytics, major economic sectors in the AA include professional and business services, educational and health services, leisure and hospitality services, and retail trade. Top employers in the area include UC Davis and UC Davis Health, Sutter Health, Kaiser Permanente, and Dignity Health. The effects of the COVID-19 pandemic could be seen in the area as reflected in the local unemployment rates of the Yuba City MSA which increased from 7.0 percent in 2019 to 11.0 percent in 2020. A similar increase occurred in the Sacramento-Roseville-Arden-Arcade MSA where the unemployment rate increased from 3.7 percent to 9.0 percent during the same time frame. The gross metro product, a measure of the size of the local economy, showed slowed growth during this period for both areas. For the Yuba City MSA growth dropped from 3.7 percent in 2019 to 0.8 percent in 2020, and

in the Sacramento-Roseville-Arden-Arcade MSA it dropped from 2.8 percent in 2019 to -1.5 percent in 2020.

Sacramento-Roseville CSA

Table A – Demographic Information of the Assessment Area Assessment Area: Sacramento-Roseville CSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	541	8.9	23.3	33.1	34.2	0.6
Population by Geography	2,488,779	8.6	23.0	32.9	35.4	0.1
Housing Units by Geography	996,413	8.2	22.4	34.2	35.0	0.2
Owner-Occupied Units by Geography	535,077	4.1	17.5	34.3	44.0	0.0
Occupied Rental Units by Geography	360,107	13.8	30.2	33.6	22.1	0.4
Vacant Units by Geography	101,229	10.1	20.4	35.8	33.2	0.5
Businesses by Geography	226,284	8.5	22.5	29.6	37.8	1.6
Farms by Geography	6,561	4.3	16.4	34.0	44.9	0.4
Family Distribution by Income Level	597,630	23.3	16.2	18.3	42.2	0.0
Household Distribution by Income Level	895,184	25.0	15.5	17.1	42.4	0.0
Median Family Income MSA - 40900 Sacramento-Roseville-Folsom, CA MSA		$71,829	Median Housing Value			$290,898
Median Family Income MSA - 49700 Yuba City, CA MSA		$54,931	Median Gross Rent			$1,097
Median Family Income Non-MSAs - CA		$56,948	Families Below Poverty Level			11.6%

Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Community Contacts:

In addition to reviewing demographic information for the AA in Table A above, examiners reviewed information obtained from community contact interviews during the evaluation period to assess community needs. One community contact working for a regional small business development center commented that a lot of the businesses in mid-town and downtown are starting to rebuild, such as restaurants, but a lot of retail businesses have closed. The contact indicated opportunities for investment in the area include financial support to community-based organizations such as food banks and other services for low- and moderate-income individuals. Additional opportunities included investment in organizations that work with small businesses and low-income communities that were negatively affected by the COVID-19 pandemic. In particular, small businesses could benefit from additional assistance from financial institutions in areas such as loan packaging, loan readiness, and developing business plans.

Examiners also reviewed community contact details for the rural portion of the Sacramento-Roseville CSA from a contact working at a small business development center focusing on providing technical assistance to entrepreneurs along the eastern region of California. The contact described the overall economic conditions during 2021, noting limited employment opportunities, population decline, and an

aging community. Economic conditions created a difficult operating environment for local business owners. The contact commented on opportunities for existing banks to offer micro-loans under $100,000 for small businesses and entrepreneurs. Small businesses would also benefit from additional financing for commercial real estate acquisition and business equipment. SBA PPP loan originations in the area helped to fill some of the community's small business needs. The contact described participation in PPP originations by local smaller financial institutions as high, which helped business owners overcome challenges encountered when attempting to obtain PPP loans from larger banks.

Scope of Evaluation in California

The CRA evaluation determines the bank's record of meeting community credit needs. Examiners used a combination of bank and examiner generated loan reports and demographic information to assess performance in the bank's one AA. The evaluation period for the lending test was January 1, 2019, through December 31, 2021. The lending test was based entirely on commercial loan originations, which was the bank's primary lending product and included a significant number of PPP loans. The bank's origination of consumer loans was minimal, and the volume of home mortgage loans was below the data collection and reporting requirements. Examiners also reviewed community development activity submitted by the bank for the same time period.

LENDING TEST

The bank's performance under the Lending Test in California is rated Satisfactory

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Sacramento-Roseville-CSA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the State.

Small Loans to Businesses

Refer to Table Q in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Examiners analyzed the bank's geographic distribution using a sample of commercial loans originated in the Sacramento-Roseville CSA AA. The loan samples included PPP loans originated during 2020 and 2021 in response to the credit needs of small businesses. In aggregate, the geographic distribution of the bank's commercial loans in low- and moderate-income census tracts in the AA was excellent.

Based on the loan sample, the bank originated 5.0 percent of commercial loans to businesses in low-income CTs. This was lower than but within range of both the aggregate peer percentage of 7.8 percent and the demographic percentage of 8.5 percent, reflecting a reasonable distribution. The bank originated 35.0 percent of commercial loans in moderate-income CTs. This was significantly above both the aggregate peer percentage of 19.8 percent and the demographic percentage of 22.5 percent. This reflects an excellent distribution of commercial loans, including PPP loans, that were responsive to identified community credit needs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table R in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Table R shows the bank's lending to small businesses of 25.0 percent was significantly below the small business demographic and aggregate lending statistics of the AA at 88.9 percent and 48.1 percent, respectively. This typically represents a poor distribution. However, the origination of PPP loans to meet the credit needs of small businesses during the COVID-19 pandemic did not require collection of Gross Annual Revenue Data (GAR). The sample of loans used for the borrower distribution analysis included a significant number of PPP loans, which resulted in 75.0 percent of the sample with no available GAR information. As a result, the comparison of bank loan originations to AA demographic and aggregate percentages was not particularly meaningful. Therefore, examiners also analyzed the bank's distribution of small loans to businesses using loan size as a proxy for revenue of the borrower.

The table below using the proxy analysis by loan size shows that 100.0 percent of loans sampled were in amounts less than $1 million. Additionally, 50.0 percent of loans by number were made in amounts less than or equal to $100,000 reflecting responsiveness to the lending needs of small businesses. This represents a reasonable distribution to the AA. After consideration of the loan origination data in Table R and the proxy analysis, examiners concluded that SoFi (GPB)'s overall distribution of loans to small businesses was reasonable and responsive to community credit needs.

Borrower Distribution of PPP Loans to Businesses by Loan Size in Sacramento-Roseville-CSA				
Loan Size	Number of Loans	Percent of Number	Dollar Volume of Loans ($000's)	Percent of Dollar Volume
$0 - $100,000	10	50.0	338	6.1
$100,001-$250,000	2	10.0	374	6.8
$250,001-$500,000	4	20.0	1,339	24.3
$501,000-$750,000	1	5.0	513	9.3
$751,000-$1,000,000	3	15.0	2,959	53.6
Total	20	100.0	5,523	100.0

Responses to Complaints

The bank did not have any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through qualified investments and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area. The bank did not submit any community development loans for consideration. Performance related to community development investments and services had a neutral effect on the bank's rating in the state.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Sacramento-Roseville CSA	0	0	7	20	7	100.0	20	100.0	0	0
Total	**0**	**0**	**7**	**20**	**7**	**100.0**	**20**	**100.0**	**0**	**0**

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

SoFi's (GPB) CD investments demonstrated adequate responsiveness to investment opportunities. During the evaluation period the bank made qualified investments in the form of direct donations totaling $19,750 to organizations supporting the needs of LMI individuals and geographies, including housing assistance for the homeless and programs for children in crisis. Additionally, donations to a local Chamber of Commerce provided direct support to local small businesses in need during the COVID-19 pandemic.

Extent to Which the Bank Provides Community Development Services

SoFi's (GPB) CD services demonstrated adequate responsiveness to the needs of the AA. Seven bank employees participated in a total of 737 hours of qualified CD service to three organizations from January 1, 2019, through December 31, 2021. The bank's CD services include:

- Technical assistance to small businesses through service on a loan committee for a community development financial institution (CDFI) providing guarantees on bank loans through the State of California Small Business Loan Guarantee program (SBLGP).
- Board member service for a Chamber of Commerce which provides support primarily to local small businesses.
- Committee and board service for a CD organization which provides assistance to the homeless in the AA.

Additional activities which demonstrated the bank's continued commitment and support to its AA included assistance with nonprofit applications for FHLB AHEAD economic development grants and informational community outreach during COVID.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	1/01/2019 to 12/31/2021	
Bank Products Reviewed:	Lending Test: Commercial Loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
California:		
Sacramento-Roseville CSA	Full Scope	None

Appendix B: Summary of MMSA and State Ratings

RATINGS SOFI BANK, NATIONAL ASSOCIATION	
Overall Bank:	**Lending Test Rating**
SoFi Bank, National Association	Satisfactory
State:	
California	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan: A loan 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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent of the area median income.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): 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 or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table Q. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography — 2019-21

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loan	Aggregate	% Businesses	% Bank Loan	Aggregate	% Businesses	% Bank Loan	Aggregate	% Businesses	% Bank Loan	Aggregate
Sacramento-Roseville CSA	20	5,523	100	8.5	5.0	7.8	22.5	35.0	19.8	29.6	20.0	29.6	37.8	35.0	42.0	1.6	5.0	0.9
Total	**20**	**5,523**	**100**	**8.5**	**5.0**	**7.8**	**22.5**	**35.0**	**19.8**	**29.6**	**20.0**	**29.6**	**37.8**	**35.0**	**42.0**	**1.6**	**5.0**	**0.9**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues — 2019-21

	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Sacramento-Roseville CSA	20	5,523	100.0	77,767	88.9	25.0	48.1	3.3	0.0	7.8	75.0
Total	**20**	**5,523**	**100.0**	**77,767**	**88.9**	**25.0**	**48.1**	**3.3**	**0.0**	**7.8**	**75.0**

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

SoFi

CRA Strategic Plan

COMMUNITY REINVESTMENT ACT STRATEGIC PLAN (2023-2027)

SOFI BANK, NATIONAL ASSOCIATION

Table of Contents

1. INTRODUCTION 4

1.1 Executive Summary 4

1.2 SoFi Bank Overview 4

1.3 SoFi Bank Parent Overview 5

1.4 Golden Pacific Bank Overview 5

2. CRA STRATEGIC PLAN PROPOSAL 7

2.1 SoFi Bank's Commitment to CRA 7

2.2 Overview of Strategic Plan, Effective Date and Term 7

2.3 Corporate Governance 7

2.4 Community Outreach and Public Input 8

3. PERFORMANCE GEOGRAPHIES 10

3.1 Assessment Areas 10

3.2 Institutional Capacity and Constraints 11

4. PERFORMANCE CONTEXT 13

4.1 Salt Lake Assessment Area ("Salt Lake AA") 13

4.2 Sacramento Assessment Area ("Sacramento AA") 15

5. NEEDS ASSESSMENT 17

5.1 Affordable Housing 17

5.2 Small Business Financing, Employment and Growth 18

5.3 Digital Equality 18

5.4 Financial Literacy 19

5.5 Disaster Response 19

6. SOFI BANK STRATEGIC PLAN AND MEASURABLE GOALS 20

6.1 Framework 20

6.2 Methodology 22

6.2.1 CD Lending and CD Investments Measurable Goals 22

6.2.2 CD Contribution Measurable Goals 24

6.2.3 CD Services Measurable Goals 25

6.2.4 Small Business Lending Measurable Goals 27

6.2.5 Retail Services and Products Measurable Goals 28

6.3 Strategic Plan Evaluation Method 30

7. REQUEST FOR APPROVAL AND CONTRACT INFORMATION 31

7.1 Regulatory Criteria for Approval 31

7.2 Request for Approval of SoFi Bank CRA Strategic Plan 32

7.3 Contact Information 32

8. CRA PUBLIC NOTICE 33

9. APPENDICES 41

9.1 Appendix A - Copies of All Written Comments Received During the Comment Period 41

9.2 Appendix B - Assessment Area Maps 42

SoFi Bank, National Association
Community Reinvestment Act Strategic Plan

1. INTRODUCTION

1.1 Executive Summary

SoFi Bank, National Association ("SoFi Bank" or the "Bank"), is pleased to submit its proposed Community Reinvestment Act ("CRA") Strategic Plan ("Strategic Plan") to the Office of the Comptroller of the Currency ("OCC"). The proposed term of this plan is from January 1, 2023 through December 31, 2027. This Strategic Plan will enable the Bank to tailor its goals and objectives to the Bank's unique strategy, operational focus, product offerings, capacity and constraints.

Throughout this Strategic Plan period, the Bank is planning to provide Community Development ("CD") loans and CD investments totaling more than $250 million, $3.5 million in contributions to the community, and 3,500 hours of CD services in order to achieve an "Outstanding" rating. These lending and investment targets are designed to be proportional to the Bank's projected average total assets over the term of this plan.

A CRA Officer has been designated by the Bank to lead its robust CRA program, which is supported by all executives of the Bank, with an objective of achieving an "Outstanding" performance rating. All Bank employees are encouraged to engage in community outreach, financial education and other volunteering opportunities.

Relevant across its measurable goals, the Bank's CRA impact themes were developed with input from community organizations, and include the promotion of affordable housing, small business growth, digital equality and financial literacy. Additional funding and volunteerism may also be provided in response to disasters and other emergencies. The Bank looks forward to deepening existing relationships with local organizations, and developing new ones, to help address these needs.

This Strategic Plan outlines in detail SoFi Bank's planned approach to its CRA program, including performance geographies, performance context, needs assessment, plan focus and measurable goals.

1.2 SoFi Bank Overview

SoFi Bank, National Association is a national bank chartered and regulated by the OCC that has been built via the acquisition of California-based Golden Pacific Bank, National Association, on February 2, 2022. The Bank, which now maintains its main office in Cottonwood Heights, Utah, is a wholly-owned subsidiary of Social Finance, Inc. ("SoFi, Inc." or the "Company"), a Delaware incorporated bank holding company, with its principal place of business in San Francisco, California. As of August 2022, SoFi Bank has approximately 840 employees, which includes approximately 238 employees working at the Cottonwood Heights or Murray office locations, both of which are located in Salt Lake County.

SoFi Bank's primary products, offered nationally, are retail lending and deposit products delivered through digital channels. Lending products include unsecured personal loans, Student Loan Refinance Loans, private in-school student loans to help students complete their education, single family home mortgages, and credit card lending. For 2022, personal loans have been the Bank's largest lending product by far, exceeding all other products combined in terms of volume originated. Deposit products include retail checking and savings accounts. All of these products feature competitive rates and terms, and a strong mobile device customer experience. The legacy Golden Pacific Bank division (see below) continues to offer commercial lending, commercial deposit, and retail deposit products in its geographic footprint.

As of June 30, 2022, the Bank had total assets of $4.4 billion, and Tier 1 Capital of $945 million. The Bank expects that its assets will exceed $8 billion by year-end 2022. Although it is challenging to predict with certainty how the Bank's balance sheet will grow over the course of the Strategic Plan, the Bank certainly has the potential to enjoy steady growth (e.g., 20% to 25% average per year) over this period.

1.3 SoFi Bank Parent Overview

SoFi, Inc., founded in 2011, is a mobile-first, member-focused, personal finance company that focuses on helping people achieve financial independence in order to realize their ambitions. SoFi, Inc.'s product suite includes tools for borrowing, saving, spending, investing, and protecting to help the Company's approximately four million members "get their money right." Since its early days, the Company has led the market in refinancing federal and private student loans. Over the years, the product suite expanded to include home mortgages, personal loans, wealth management, insurance products (offered via partnerships), financial planning tools, in-school student loans, credit cards and, most recently checking and savings accounts. SoFi, Inc. has positioned itself to help its members meet a broad array of financial needs across each stage of life. As noted above, the lending and deposit products are offered through SoFi Bank, other products are offered by Parent affiliates.

Since inception through the end of the second quarter of 2022, the Company has served more than 4 million members who have used more than 6 million products delivered through the Company's platform. A "member" is defined as someone who has a lending relationship with the Company through origination or servicing, opened a financial services account on our platform (including deposit accounts), or signed up for the Company's credit score monitoring service. Members are afforded continuous access to the Company's career advice services, member events, educational materials, news, calculators and other tools to facilitate the provision of financial services and ensure the members' financial health.

1.4 Golden Pacific Bank Overview

On February 2, 2022, Golden Pacific Bank, N.A. ("Golden Pacific Bank") began operating as a division of SoFi Bank, National Association. Golden Pacific Bank is a full (lending and deposit) service community bank division committed to providing exceptional personal and business banking services in and around the Sacramento, California region. Golden Pacific Bank currently offers multi-family and owner-occupied commercial real estate loans, and offers a range of deposit products to both commercial and retail customers. Golden Pacific Bank has approximately 30 employees working throughout their three offices, including three traditional bank branches, located in Sacramento, Yuba City and Live Oak, California.

Golden Pacific Bank has a history of "Satisfactory" and "Outstanding" CRA performance, and it most recently received an overall "Satisfactory" rating in its CRA performance evaluation, dated April 1, 2019, for the period from January 1, 2016 - December 31, 2018. OCC examiners determined that the bank exhibited a good record of meeting the credit needs of its assessment area, including low- and moderate-income individuals and areas, consistent with its resources and capabilities.

Golden Pacific Bank has historically been evaluated as a small bank under the Small Bank CRA Examination procedures. Accordingly, Golden Pacific Bank does not have a history of reporting for CRA consideration any CD loans, investments, grants or CD services as these activities are not required under the Small Bank CRA Examination. Due to Golden Pacific Bank not offering single-family mortgages and the low volume of multifamily mortgage lending, Golden Pacific Bank does not have a history of reporting Home Mortgage Disclosure Act ("HMDA") data.

2. CRA STRATEGIC PLAN PROPOSAL

2.1 SoFi Bank's Commitment to CRA

Although SoFi Bank operates primarily through a direct-to-consumer (non-branch-based) model, its mission and values are consistent with the purpose of the CRA regulation. The Bank is committed to developing and implementing a robust CRA program that includes measurable goals for CD lending, investment, and services, with a focus on meeting the credit needs of the communities within the Bank's assessment areas, including low- and moderate-income ("LMI") individuals and neighborhoods, consistent with the safe and sound operation of the Bank.

The Bank will expand on current partnerships with community leaders, non-profit organizations, and other interested parties to assess the critical needs within the community and for assistance in implementation of its CRA Program and this CRA Strategic Plan.

2.2 Overview of Strategic Plan, Effective Date and Term

The Community Reinvestment Act is intended to encourage financial institutions to help meet the credit needs of the communities in which they operate, including LMI communities. As a federally-insured depository institution that is regulated by the OCC, the Bank is subject to the CRA under 12 C.F.R. part 25. The Bank's CRA performance will be evaluated periodically by the OCC. The Bank recognizes the importance of its CRA responsibilities and will devote appropriate time, energy and resources to this effort and looks forward to becoming more engaged within its communities.

The Bank is proposing to have its CRA performance evaluated under the Strategic Plan option, with a proposed period of January 1, 2023 through December 31, 2027.

2.3 Corporate Governance

The Bank's CRA Program falls under the purview of the Bank's Board of Directors (the "Board"). The Board has appointed a management-level CRA Committee (the "CRA Committee") to assist the Board in fulfilling its oversight responsibilities with respect to the operation and effectiveness of the Bank's programs, policies and practices concerning compliance with the CRA. The CRA Committee, formed on March 4, 2022, will report to the Board on CRA policies, goals, exam and performance management, along with conducting an annual review and approving the Bank's CRA assessment areas. The CRA Committee will report material information regarding its activities and, where appropriate, its recommendations for action by the Board. The CRA Committee consists of senior leadership from the lines of business, operations, finance, compliance and legal departments. The CRA Committee will meet at least quarterly.

The Bank currently has two full-time CRA professionals, a CRA Officer and CD Manager, that comprise the CRA Department. The CRA Officer manages the CRA Department, reporting to the Chief Compliance Officer ("CCO"). The CRA Officer is responsible for implementing the CRA Strategic plan and coordinating all CRA related activities, which include, but are not limited to, identifying community needs, capturing and qualifying bank activities for CRA credit, adhering to data collection and integrity procedures, annual goal setting, performance analysis, partnering with lines of business

to drive CRA performance and reporting to key stakeholders including the CRA Committee, Bank President and Board of Directors.

Key to the successful implementation of the Bank's CRA program is involvement by Bank employees at all levels, including board members and senior management. The CRA Officer, with the support of the Bank's President, executive management team, and Board, will design initiatives to encourage employees to actively engage in CRA-themed initiatives with members of the community. Bank employees will be appropriately trained so as to convey consistent messaging and maximize community impact. Employees will also be encouraged to search for new and creative ways to address community needs in a safe, sound and commercially reasonable fashion.

2.4 Community Outreach and Public Input

SoFi, Inc. is proud of the community development outreach that has been performed thus far, and is actively involved in numerous volunteer efforts near Company offices, including providing funding and support to local organizations. The Bank will build upon these initiatives within its assessment areas.

The first company-wide volunteerism and employee giving platform titled "SoFi Gives" launched in December 2021. This employee-driven donation and volunteerism platform will be utilized to promote CD services and will allow employees to donate to local organizations of their choosing. In the first six months post-launch, SoFi provided over $12,000 in matching grants and donations to organizations whose missions aligned with the promotion of financial literacy. In addition, over 150 hours of CRA-eligible volunteerism have been performed within our assessment areas in the first six months of the SoFi Gives campaign by employees.

The Bank's CRA Officer, Chief Compliance Officer, CRA Committee members, CD Manager and volunteer staff coordinators commit to fostering and maintaining ongoing engagement with community development organizations and developers of affordable housing. The Bank's understanding of the needs of the community will be further enhanced through involvement with representatives from community organizations ("Community Partners") within the Bank's assessment areas, as well as national community organizations. While the Community Partners vary in focus and scope, the majority of organizations will have a focus consistent with at least one of the Bank's CRA-themed initiatives described in Section 5.

Since the majority of our community partners ranked affordable housing as one of the top needs, the Bank will place a larger emphasis on developing new relationships with affordable housing partners within the Bank's assessment areas.

Examples of the partnerships established within the Salt Lake AA include providing grants along with digital and financial literacy training to South Salt Lake City residents through their co-op center, providing mentoring and support to small businesses, and responding to the financial and volunteerism needs of the Salt Lake community through partnerships with numerous nonprofit social service organizations.

Golden Pacific Bank historically adopted a culture of employee community outreach. Within the Sacramento AA, Golden Pacific Bank employees have been actively engaged with numerous organizations focused on providing essential services to the underserved populations. Currently, several employees volunteer on a routine basis, including an employee serving as the President of the Board of Directors for a nonprofit social service organization with a focus on assisting persons

experiencing homelessness since its inception in 2017. Additional outreach includes employees serving as loan committee members for two different nonprofit organizations focused on providing access to capital for small businesses.

SoFi Bank's CRA Officer/CRA Representative will continue meeting with the Community Partners at least twice per year, with additional invitations to meet with the CRA Committee on an annual basis, to discuss the Bank's strategy and progress in implementing its CRA Plan and strategies to enhance the Bank's lending, investment and CD services results.

3. PERFORMANCE GEOGRAPHIES

3.1 Assessment Areas

SoFi Bank is proposing two facility-based assessment areas. The first is based on its Salt Lake County, Cottonwood Heights, Utah main office location:

- Salt Lake Assessment Area ("Salt Lake AA") - The Salt Lake AA geographically mirrors the Salt Lake City-Provo-Ogden Combined Statistical Area ("CSA") and is made up of ten counties in northern Utah. The CSA includes the following three Metropolitan Statistical Areas (MSAs) and one Micropolitan Statistical Area ("µSA"):
    - Salt Lake City MSA (Salt Lake and Tooele counties)
    - Ogden-Clearfield MSA (Box Elder, Davis, Morgan and Weber counties)
    - Provo-Orem MSA (Juab and Utah counties)
    - Heber City µSA (Summit and Wasatch counties)

For the Bank's Golden Pacific Bank branch-based footprint, the Bank proposes the following facility-based assessment area:

- Sacramento Assessment Area ("Sacramento AA") - The Sacramento AA geographically mirrors the Sacramento-Roseville, CA CSA and is made up of seven counties in northern California. The CSA includes the following two MSAs and one additional county:
    - Sacramento-Roseville-Folsom, CA MSA (El Dorado, Placer, Sacramento and Yolo counties)
    - Yuba City, CA MSA (Sutter and Yuba counties)
    - Nevada County, CA (which lies outside of an MSA)

SoFi Bank Assessment Area Population Data

Per FFIEC Census and Demographic Data (as of September 2022), the population within the two facility- based assessment areas is nearly 5.4 million.

Geography	Population
Salt Lake AA	2,701,129
Sacramento AA	2,680,831

Source: *2020 Census Data - FFIEC as of September 6, 2022.*

The Bank's assessment areas, as defined above, cover 1,218 census tracts, with nearly twenty seven (26.77%) percent being low- or moderate-income geographies.

SoFi Bank Assessment Area Census Tract Data

Geography	Low	Moderate	Middle	Upper	Unknown	Total	LMI %
Salt Lake AA	17	114	283	165	10	589	22.24%
Sacramento AA	47	148	218	207	9	629	31.00%
Total	64	262	501	372	19	1,218	26.77%
% of Total	5.25%	21.51%	41.13%	30.54%	1.56%	100.00%	26.77%

Source: *2020 Census Data - FFIEC as of September 6, 2022*

In compliance with 12 C.F.R. § 25.41(e), the Bank's proposed designated assessment areas consist only of whole geographies, do not reflect illegal discrimination, and do not arbitrarily exclude low- or moderate-income geographies.

3.2 Institutional Capacity and Constraints

The Bank's CRA efforts will be largely focused on its two facility-based assessment areas - Salt Lake and Sacramento. Each assessment area is distinct, with its own unique competitive environment. There are no known legal, financial or other factors that affect the Bank's ability to perform under this Strategic Plan and meet the credit and community development needs of its assessment areas.

A high-level description of the competitive environment for each of the Bank's assessment areas is provided below:

Salt Lake Assessment Area ("Salt Lake AA")

Per the FDIC's Summary of Deposits "Deposit Market Share Report" (June 2021), 395 competing branch offices of 55 commercial banks, savings institutions and US branches of foreign banks with over $758 billion in deposits were operating in the 10 counties that comprise the Salt Lake City CSA, which mirrors the Salt Lake AA. The Bank's expected deposit base in 2027, the end of the Bank's proposed Strategic Plan period, is anticipated to be less than 2 percent of average in-market share of deposits in FDIC-insured institutions in the Salt Lake City CSA. The largest competitors by deposit market share in the Salt Lake City MSA were Morgan Stanley Bank (20.07%), Ally Bank (18.76%), UBS Bank USA (11.37%) and American Express National Bank (11.22%).[1]

The Salt Lake AA has an estimated population of over 2.7 million. With a relatively small population size and a disproportionately large number of banks that include Salt Lake County and the surrounding counties in their assessment areas, the Bank has entered into an active, mature and highly competitive community development marketplace. Many of the competing financial institutions are well-entrenched in the Salt Lake City market, with long and established track records of support of affordable housing, economic development, qualified community development investments and community development services. Further fueling the competitive environment is the recent asset growth of large non-traditional banks where growth has far outpaced that of the population. The combination of the Salt Lake City CSA's small population and the number of large banks competing for the same qualifying loans and CD investments has created a CRA "hot spot," with significantly higher pricing and "CRA premiums" on CD investments such as Low-Income

[1] FDIC Deposit Market Share Reports, https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.

Housing Tax Credits ("LIHTC") and Mortgage-Backed Securities ("MBS") that are eligible for CRA-credit.

Bank management recognizes that the opportunities to deploy capital in the form of CD investments may be limited; however, the Bank is committed to being responsive to the needs of the community and working diligently with Community Partners to source and develop opportunities.

Sacramento Assessment Area ("Sacramento AA")

Per the FDIC's Summary of Deposits "Deposit Market Share Report" (June 2021), 385 competing branch offices of 38 commercial banks, savings institutions and US branches of foreign banks with over $79.4 billion in deposits were operating within the proposed facility-based Sacramento AA, which mirrors the Sacramento-Roseville CSA. The largest competitors by deposit market share were Wells Fargo Bank (23.02%), U.S. Bank (17.00%) and Bank of America (15.44%).[2] The Bank's expected deposit base in 2027, the end of the Bank's proposed Strategic Plan period, is anticipated to be less than 2 percent of average market share of deposits in FDIC-insured institutions within the Bank's Sacramento AA.

There is considerable heterogeneity across the Sacramento AA, in income level, cost of living, poverty level, language(s) spoken and community needs. Despite the high number of competitor bank offices within the assessment area, the Bank is committed to being responsive to the LMI needs of this assessment area and anticipates providing loans, investments and services within the market to promote community development.

[2] FDIC Deposit Market Share Reports, https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2.

4. PERFORMANCE CONTEXT

4.1 Salt Lake Assessment Area ("Salt Lake AA")

The Salt Lake AA, which contains Salt Lake City as the capital of Utah, has been among the nation's fastest growing populations and economies for over a decade. Per the FFIEC census data, as of September 2022, the Salt Lake AA has an estimated population of 2.7 million spread across 589 census tracts.

The Salt Lake City AA mirrors the Salt Lake City-Provo-Ogden, UT CSA and consists of 10 counties housed within the following three MSAs and one µSA: (1) the Salt Lake City MSA (Salt Lake and Tooele counties), (2) the Ogden-Clearfield MSA (Box Elder, Davis, Morgan and Weber counties), (3) the Provo-Orem MSA (Juab and Utah counties), and (4) the Heber City µSA (Summit and Wasatch counties).

The estimated median family income varies significantly within the assessment area, with the Salt Lake City MSA boasting the highest 2021 estimated median family income at $90,900; slightly higher than the Ogden-Clearfield MSA at $89,400 and the Provo-Orem MSA at $83,700. At the county level, Wasatch and Summit counties have an adjusted estimated median family income for 2021 at $74,100.[3]

Led by booming technology, healthcare, and manufacturing sectors, Utah's economy has become one of the most diverse in the nation resulting in tremendous job growth, a tight labor market with low unemployment rates and a high quality of life, all of which serve to attract in-migration.

According to the Bureau of Labor Statistics, as of April 2022, Utah had one of the lowest non-seasonally adjusted unemployment rates in the United States at 2.1 percent, well below the nation's 3.6 percent rate[4]. In 2021 Utah bounced back from the pandemic recession shock, adding a record-breaking 72,500 jobs over the year, recovering the 20,900 jobs lost in 2020 and gaining an additional 51,600 new jobs. In addition, the 2020 census data identified Utah as the fastest-growing state in the nation at 18.4 percent growth between 2010 and 2020. However, from 2020 to 2021, the population growth slowed to 0.2 percent[5]. Natural increase drove growth throughout the past decade, but net migration contributed to more than half of the growth between 2020 and 2021.[6]

Driven by its robust economy, strong job market and changing demographics, Utah's housing market continues to experience an increased demand for housing that far outpaces supply. Despite the economic downturn in 2020, home sales in Salt Lake City have experienced significant price increases as the February 2022 median price for a single-family home reached an all-time record of $518,411, an increase of 20 percent year-over-year. The Salt Lake City metropolitan area had the

[3] FFIEC Census Reports, https://www.ffiec.gov/census/default.aspx.
[4] U.S. Bureau of Labor Statistics,https://www.bls.gov/bls/newsrels.htm.
[5] PD&R / Economic & Market Analysis Division (EMAD) Rocky Mountain Regional Office, https://www.huduser.gov/portal/MCCharts/MsasCharts_hc_new.html?msaID=494162,41620&msaName=Salt%20Lake%20City,%20UT%20MSA&dt=June%2020,%202022.
[6] Economic Report to the Governor, Prepared by the Utah Economic Council, https://gardner.utah.edu/wp-content/uploads/ERG2022-Full.pdf?x71849&x71849#:~:text=The%202022%20Economic%20Report%20to%20the%20Governor%2C%20published%20by%20the,Gardner%20Policy%20Institute.

strongest rent growth in the Rocky Mountain region with the average monthly rent increasing 17 percent; from $1,296 in the first quarter of 2021 to $1,514 one year later. The drivers of this rapid increase include limited stock of available land, low inventory, in-migration, rising construction costs, low interest rates and strong population growth.[7]

The American economy continues to digitize at an astounding pace; however, tens of millions of American households cannot access the digital economy due to physical gaps in local broadband networks, unaffordable subscription plans and a lack of digital skills. In Utah, 96.1 percent of households have a computer and 89.3 percent of households have a broadband internet subscription[8]. This is higher than the national average of 91.9 percent of households with a computer and 85.2 percent of households having a broadband internet subscription.

As shown below, all of the counties within the Salt Lake AA are above the United States when it comes to households with a computer, the highest counties being Summit, Wasatch, Davis, Morgan and Utah counties with at least five percent more households having a computer than the national average. Juab County is below the national and statewide average of households with a broadband internet subscription at 83.3 percent while the rest of the counties within the assessment area are higher than the national average with Morgan County the highest at 95.7 percent. However, even with these high levels of computer ownership and broadband access, individuals are still being left behind; in particular, those in LMI households and rural communities.

Computer and Internet Use in the Salt Lake AA (2016 - 2020)

Computer and Internet Use	United States	Utah	Salt Lake County	Tooele County	Summit County	Wasatch County	Box Elder County	Davis County	Morgan County	Weber County	Juab County	Utah County
Households with a Computer (%)	91.9%	96.1%	96.3%	95.6%	97.5%	97.0%	94.3%	97.3%	97.6%	95.2%	92.7%	98.1%
Households with a Broadband Internet Subscription (%)	85.2%	89.3%	90.2%	92.6%	93.8%	92.1%	88.8%	91.9%	95.7%	90.3%	83.3%	88.4%

Source: *U.S. Census Bureau. Accessed September 15, 2022.*

Utah's General Financial Literacy ("GFL") Graduation Requirement, effective in 2008, has received significant praise throughout the country and requires that all high school students take a half-year course exclusively dedicated to personal finance topics. Students are required to take an end-of-course assessment examination created and administered by the state. Results have shown a correlation between Utah's GFL course and improved personal financial knowledge and behavior for the past decade of graduates. Utah was only one of five states to receive an "A" rating on the 2017 National Report Card on State Efforts to Improve Financial Literacy in High Schools.[9]

Students eligible for free and reduced lunch show a trend of lower proficiency over a three-year time period and may benefit most from the skills and knowledge taught in the GFL classes. In a school with 100 percent of students qualified for free/reduced lunch, over 60 percent of the students are not proficient in financial literacy. In contrast, schools with 20 percent of students on free and reduced lunch have approximately 20 percent of their students not proficient in financial literacy.[10] This vast difference in financial literacy proficiency of students by free and reduced lunch status demonstrates the need for financial literacy training in schools within the State who primarily serve low- and moderate-income students.

[7] U.S. Department of Housing and Urban Development Rocky Mountain Region Report 1st Quarter 2022, https://www.huduser.gov/portal/periodicals/USHMC/reg//RockyMountain-rr-1Q2022.pdf.
[8] U.S. Census Bureau QuickFacts, https://www.census.gov/quickfacts/fact/table/US,saltlakecountyutah,tooelecountyutah,UT/PST045221.U.S.
[9] Champlain College's Center for Financial Literacy, accessed July 8, 2022, https://www.champlain.edu/centers-of-experience/center-for-financial-literacy/report-national-high-school-financial-literacy.
[10] Utah's General Financial Literacy Graduation Requirement program review dated October 5, 2018, https://www.schools.utah.gov/file/a88f2811-c29d-4c93-8a1b-72758bd7bccc.

4.2 Sacramento Assessment Area ("Sacramento AA")

The Sacramento AA, which is nestled in California's Central Valley and Sierra Nevada regions, is anchored by Sacramento, the state capital. The Sacramento AA is synonymous with the Sacramento-Roseville, CA CSA and consists of Nevada County and two MSAs: (1) the Sacramento-Roseville-Folsom MSA which is comprised of four counties - Sacramento, Yolo, El Dorado and Placer, and (2) the Yuba City MSA which is comprised of two counties - Sutter and Yuba.

Per the FFIEC census data, as of April 2022, the Sacramento AA has an estimated population of nearly 2.7 million spread across 629 census tracts. The estimated median family income varies significantly within the assessment area, with the Sacramento-Roseville-Folsom MSA 2021 estimated median family income at $90,900;[11] significantly higher than the Yuba City MSA at $66,800.[12] Nevada County, a rural area that sits outside both MSAs, had a 2021 estimated median family income of $69,700[13].

Unemployment rates have decreased significantly from the COVID-19 pandemic high unemployment rates that plagued the Sacramento AA. According to the Bureau of Labor Statistics, in April 2022, the Sacramento-Roseville-Arden-Arcade, CA MSA had an unemployment rate of 3.2 percent.[14] By comparison, the MSA's non seasonally-adjusted unemployment rate in April 2021 was 7.2 percent. [15] The Yuba City MSA has recovered at a slower pace, with an April 2022 unemployment rate of 5.7 percent. While higher than the national average of 3.6 percent, the April 2022 unemployment rate for the Yuba City MSA is lower than the MSA's 10.0 unemployment rate in April 2021.[16]

Small Business is a driving force at the heart of the economic success and resiliency of California. The U.S. Small Business Administration reports that California is home to over 4.1 million small businesses that make up 99.8 percent of California businesses and 48.5 percent of total employees in the state.[17]

Housing prices remain out of reach for many families within the Sacramento AA, with the housing market varying significantly by county. The most affordable county in the region is Yuba County with an estimated median value of an owner-occupied home at $273,600, between 2016 and 2020, while Sutter County is slightly higher at $306,000. Sacramento County ($373,000), Nevada County ($446,100) and Yolo ($456,800) have higher estimated median value of owner-occupied homes. El Dorado ($479,800) and Placer ($495,900) counties have the highest cost housing markets in the AA.[18] For comparison, the median value of owner-occupied housing units for the same time period across the United States is $229,800.[19]

According to HUD, there was a 16 percent increase in the number of homes sold within the Sacramento-Roseville-Arden-Arcade, CA MSA from February 2021 through February 2022, with the average home sales price increasing 16 percent from $510,710 to $591,000. In this MSA, apartment market conditions remained tight when comparing first quarter 2021 to first quarter 2022, with

[11] FFIEC Census Reports, https://www.ffiec.gov/census/default.aspx.
[12] FFIEC Census Reports, https://www.ffiec.gov/census/default.aspx.
[13] FFIEC Census Reports, https://www.ffiec.gov/census/default.aspx.
[14] U.S. Bureau of Labor Statistics,https://www.bls.gov/bls/newsrels.htm.
[15] U.S. Bureau of Labor Statistics,https://www.bls.gov/bls/newsrels.htm.
[16] U.S. Bureau of Labor Statistics,https://www.bls.gov/bls/newsrels.htm.
[17] U.S. Small Business Administration, https://cdn.advocacy.sba.gov/wp-content/uploads/2020/06/04142955/2020-Small-Business-Economic-Profile-CA.pdf.
[18] U.S. Census Bureau QuickFacts, https://www.census.gov/quickfacts/fact/table/US/PST045221.
[19] U.S. Census Bureau QuickFacts, https://www.census.gov/quickfacts/fact/table/US/PST045221.

vacancies increasing from 3.3 percent to 3.6 percent and average monthly rents increasing 10 percent to $1,738.[20]

Fair Market Rent prices in the Yuba City MSA are very high compared to the national average, with a 2020 fair market rent for a two-bedroom apartment within the MSA at $1,087 per month, which represents a 20% increase from 2019.[21]

As shown below, the percentage of households within the Sacramento AA with a computer and broadband internet access generally compares favorably to the nation as a whole, with Sacramento and Yolo counties exceeding the national and California levels of computer and broadband access. When compared to the State of California, Nevada, Sutter and Yuba counties lag behind in households with a computer.[22]

Computer and Internet Use in the Sacramento AA (2016-2020)

Computer and Internet Use	United States	California	El Dorado County	Placer County	Sacramento County	Sutter County	Yolo County	Yuba County	Nevada County
Households with a Computer (%)	91.9%	94.3%	94.0%	95.9%	95.2%	90.7%	94.5%	91.7%	93.8%
Households with a Broadband Internet Subscription (%)	85.2%	88.9%	88.9%	91.0%	90.3%	85.4%	89.6%	85.9%	88.0%

Source: *U.S. Census Bureau. Accessed June 27, 2022.*

The geographic location of Sacramento AAs lends itself to opportunities for disaster responsiveness. The Sacramento AA is vulnerable to natural disasters, in particular, wildfires and earthquakes. For example, three times between August 2020 and December 2021, FEMA announced Major Disaster Declarations in response to wildfires with the areas designated to receive assistance including El Dorado, Yolo and Yuba counties. In June 2019 El Dorado County was also designated to receive assistance in response to severe winter storms, flooding, landslides and mudslides causing significant damage throughout the region.

[20] U.S. Department of Housing and Urban Development Pacific Region Report 1st Quarter 2022, https://www.huduser.gov/portal/periodicals/USHMC/reg//Pacific-rr-1Q2022.pdf.
[21] U.S. Department of Housing and Urban Development (HUD), https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/select_Geography.odn.
[22] U.S. Census Bureau QuickFacts, https://www.census.gov/quickfacts/fact/table/US/PST045221.

5. NEEDS ASSESSMENT

To meet the needs of each of the Bank's assessment areas, the following common CRA-themed initiatives have been identified, as described below. The Bank plans to foster current and new relationships with Community Partners and develop programs to assist in meeting these needs within the Bank's assessment areas, with a focus on LMI individuals and communities.

In addition, although the impact of COVID-19 and its variants has lessened over time thanks to greater availability of vaccines and new therapeutics, its precise future impact on the economy, healthcare systems and the population is still unknown. The Bank will continue working with Community Partners to identify and respond in a timely manner to changing needs as a result of the COVID-19 pandemic and any other challenges that may arise.

5.1 Affordable Housing

Single Family Housing

According to HUD's fourth quarter 2021 National Housing Market Summary, published in March 2022, the housing market has shown improvement throughout 2021 with the construction of single-family homes rising 14 percent. Despite COVID-19 and a weak U.S. economy in 2020, record low mortgage rates enticed buyers across the country to search for new properties in 2021. This surge in demand coupled with record low housing inventory, pushed prices up. The seasonally adjusted Federal Housing Finance Agency and CoreLogic Case-Shiller ® repeat-sales house price indices estimated the average year-over-year house price increase across the nation for 2021 was 16.8 and 17.0 percent, respectively, up from 7.9 and 6.0 percent in 2020.[23]

Given recent housing market dynamics, as detailed by assessment area in Section 4, for low- and moderate- income individuals/families who aspire to own a home and for whom home ownership was previously unaffordable, they may have been further priced out of the market. Home ownership affordability remains a challenge for LMI individuals/families nationwide in addition to the Bank's assessment areas. SoFi Bank has an opportunity to develop programs within its assessment areas to address this need and plans to partner with local housing agencies to promote affordable housing.

Multifamily Housing

The continually increasing demand for multifamily housing is reflected in HUD's Fourth Quarter 2021 National Housing Market Summary which provides details on new apartment construction completed within the third quarter; 75 percent of units were leased within the ensuing 3 months, up from 72 percent from the previous quarter and 50 percent a year earlier. The increased absorption rate of new apartments indicates greater demand and in response the construction of multifamily housing increased 42 percent from one year earlier.[24]

[23] U.S. Department of Housing and Urban Development National Housing Market Summary, 4th Quarter 2021, https://www.huduser.gov/portal/sites/default/files/pdf/National-Summary-4Q21.pdf.
[24] U.S. Department of Housing and Urban Development National Housing Market Summary, 4th Quarter 2021, https://www.huduser.gov/portal/sites/default/files/pdf/National-Summary-4Q21.pdf.

Many rental households within the Bank's assessment areas are severely cost burdened, spending more than half of their income on housing. Severely cost burdened households are more likely than other renters to sacrifice other necessities, like healthy food and healthcare, to pay their rent and to experience unstable housing situations like evictions.

In response to the overwhelming need for new affordable multifamily housing developments and affordable housing units targeting LMI and ELI households, the Bank plans to partner with local affordable housing agencies on investment and volunteer opportunities within its assessment areas for the creation and preservation of affordable housing, in addition to its direct originations of multifamily housing loans through Golden Pacific Bank.

5.2 Small Business Financing, Employment and Growth

Prior to the COVID-19 pandemic, small businesses were still slowly recovering from the Great Recession. According to the U.S. Small Business Administration in December 2020, in the midst of the pandemic, self-employment levels held, but proprietors' income changes became choppy and a lack of contemporaneous data on business closures make it difficult to know the true small business climate during the pandemic.[25]

Many small businesses within the Bank's assessment areas fortunately began to see growth in 2021 as the nation began recovering. As of the third quarter of 2021, small firms across the nation had recovered 67 percent of the net jobs lost in the first half of 2020 while large firms had recovered only 55 percent.[26]

As of June 2022, the SBA states that small businesses largely weathered the COVID-19 shock. However, the demand for small business finance has outpaced supply. This provides an opportunity for the Bank to partner with these small businesses in the development of loan, grant or investment programs to foster economic development growth.

5.3 Digital Equality

With the onset of COVID-19, the lack of digital equality, also referred to as the "digital divide", became more apparent as youth and adults alike found themselves either learning or working in a remote environment. Many, especially those in LMI and/or rural communities, were unable to participate due to a lack of sufficient broadband, access to computer or tablet devices and/or the skills to navigate the digital world. The critical importance of achieving digital equality across socioeconomic and demographic groups in the United States has become increasingly evident and necessary.

The "Digital Divide" may be defined as the division, from a socioeconomic or demographic perspective:

- In the level of access to the internet;
- In the way the internet is used and the quality and cost of this use; and,
- Between people who have a good understanding of the technology they are using and those who know very little or just enough to get by. This dimension of the digital divide seeks to encourage a focus not only on the achievement of universal internet

[25] U.S. Small Business Administration, Economic Bulletin, December 2020, https://cdn.advocacy.sba.gov/wp-content/uploads/2022/06/14135818/Economic-Bulletin-Small-Business-at-a-Glance-508c.pdf.
[26] U.S. Small Business Administration, Economic Bulletin, June 2022, https://cdn.advocacy.sba.gov/wp-content/uploads/2022/06/14135818/Economic-Bulletin-Small-Business-at-a-Glance-508c.pdf.

access but of the development of necessary digital skills to ensure full command of the technology, which can be additive across many areas of life (i.e., financial, education, healthcare).

The Company's employees are actively involved in providing training and mentoring services for students at Salt Lake area schools with a focus on coding. SoFi Bank has an opportunity to expand upon these relationships and develop programs within each of its assessment areas to address limited access to broadband connections and/or digital illiteracy, with the goal of helping to reduce barriers to broadband connections and/or to empower users to develop the necessary digital competencies to effectively use the resources available on the internet.

5.4 Financial Literacy

Financial literacy is the ability to use knowledge and skills to make effective and informed money management decisions. Financial literacy education provides tools to financially empower individuals so they can create a better life for themselves. This aligns with the Bank's mission to "help people achieve financial independence to realize their ambitions".

Aside from purchasing a home, financing one's post-secondary education is often the most significant "investment" and personal financial decision an individual may make. Through the Company's experience working with hundreds of thousands of individuals who are proactively working to manage and repay their student loan debt, the Bank recognizes that this critical financial decision, which typically has long-term financial implications for the student and their family, is often made by individuals who may not be well-equipped to make this all-important decision.

SoFi Bank has an opportunity within it's assessment areas to develop and build upon the Company's existing financial planning resources and programs to help individuals and families address topics such as basic financial planning and budgeting, basic investing concepts, options for saving for and paying for college, retirement planning, how to consolidate and pay down higher-interest debt, and opportunities to access government assistance programs.

5.5 Disaster Response

Within the Bank's assessment areas, there have been hurricanes, earthquakes, wildfires and other natural disasters that have warranted FEMA-designated disaster area declarations to provide emergency services to individuals and families to aid in the rebuilding of the communities which they call home.

The Bank is hopeful there won't be another pandemic or natural disaster in the future; however, in the event of a disaster, the Bank plans to be available to aid the communities, by partnering with local organizations, to support efforts primarily through grants and employee volunteer efforts. In addition, the Bank may offer Natural Disaster Forbearance relief to members in FEMA-impacted areas which SoFi, the legacy entity, offered during recent California wildfires and Texas floods and ice storms.

6. SOFI BANK STRATEGIC PLAN AND MEASURABLE GOALS

6.1 Framework

The Bank reviewed the credit needs identified within its assessment areas and compared these needs to the Bank's products, overall business goals and objectives. In addition, the Bank's CRA Officer (or designee) is engaged with various community representatives within its assessment areas. Through this outreach, the CRA Officer has involved community development organizations and other interested parties in a discussion of the credit needs within the Bank's assessment areas, with a focus on the unmet needs of LMI individuals and underserved LMI communities. CRA measurable goals were then established to address the identified credit and community development needs.

The Bank's CRA measurable goals and objectives have been designed to address the needs of its community consistent with its business strategy, operational focus, capacity and constraints. Specifically, the measurable goals have been set based on SoFi Bank's and Golden Pacific Bank's historical and projected lending volumes, including lending to LMI borrowers, as well as the Bank's employee footprint (related to CD service capacity).

These goals have also been informed by benchmarking of other bank's CRA goals and performance. However, it should be noted that the value of benchmarking for SoFi Bank is limited due to the paucity of peer banks with strategic plans, and the many other dimensions in which other banks' business profiles and CRA plans vary from SoFi Bank's (e.g., total bank size, population size of each bank's assessment areas, product mix, credit mix, and CRA goal design). In order to develop the most appropriate benchmarks possible, the Bank extended its review beyond OCC-regulated banks and banks operating under an approved Strategic Plan.

The following table provides one subset of relevant benchmarks from peer banks that a) are operating under an approved Strategic Plan, b) have plans that contain measurable goals for CD Lending and CD Investments, c) express these goals as annual originations (new money) targets, as a percentage of average total assets, and d) for which SoFi Bank had full access to the goal descriptions:

CD Lending and CD Investments Benchmarking Based on Strategic Plan Measurable Goals
(Goals Expressed As New, Annual Originations Only)

Bank	HQ State	Regulator	Average Total Assets [1] ($000s)	Plan Period	Strategic Plan: Year 3 Satisfactory Goal [3]	Strategic Plan: Year 3 Outstanding Goal [3]	% Increase from Satisfactory to Outstanding
Morgan Stanley Bank [4]	UT	OCC	$180,640,500	2020 - 2024	0.17%	0.25%	47.06%
Varo Bank	UT	OCC	$247,876 [2]	2020 - 2025	0.30%	0.40%	33.33%
UBS Bank USA	UT	FDIC	$102,698,575	2021 - 2023	0.30%	0.40%	33.33%
Medallion Bank	UT	FDIC	$1,442,425	2020 - 2024	0.40%	0.60%	50.00%

[1] Unless otherwise noted, average total assets are based on an average of the four preceding quarters (3/31/2021, 6/30/2021, 9/30/2021 and 12/31/2021) as detailed on the Call Report, Schedule RC, Line 12.
[2] Total asset value as of 6/30/2021.
[3] Goals shown are based on CD loans and Investment goals (not exclusive to AA's) from plan year three of Strategic Plan and is based on a calculation of dividing the percentage by Total Assets/Average Assets in prior year (varies by bank).
[4] Morgan Stanley Bank's CRA Strategic Plan states a year three Satisfactory goal of $310 million and a year three Outstanding goal of $460 million. The percentage shown in the table above is an estimate using these numbers and the average total assets figure.

The following table provides additional benchmarks based on CRA performance evaluation results or Call Report data of additional peer banks who have obtained an "Outstanding" CRA exam rating, also expressed in terms of annual originations of CD Lending and CD Investments. Ally and Discover operate under Strategic Plans; American Express and Synchrony do not.

CD Lending and CD Investments Benchmarking Based on Peer Performance Evaluation Results
(New Originations Only)

Bank	HQ State	Regulator	Average Total Assets [1] ($000s)	Plan Period	Exam Period New Originations (000s)	Originations as % of ATA
Ally Bank [2]	UT	FRB	$148,072,166	2017 - 2019	$734,600	0.17%
American Express [3]	UT	OCC	$102,731,484	2016 - 2018	$563,748	0.18%
Discover Bank [2]	NY	FDIC	$101,950,190	2017 - 2019	$408,006	0.13%
Synchrony Bank [3]	UT	OCC	$80,914,556	2016 - 2018	$827,620	0.34%

[1] Average total asset shown reflects the average total assets for the entire exam period. Either taken from the Performance Evaluation (American Express, Discover and Synchrony) or from each quarter for the exam period as shown on the Call Report, Schedule RC, Line 12 (Ally).
[2] New origination results shown are based on CRA Performance Evaluation results of the bank's strategic plan actual performance within the bank's assessment areas.
[3] New origination results shown were calculated by combining the CD Lending and CD Investment results within the bank's assessment areas.

The average of the satisfactory-level goals/performance evaluation results for these eight benchmark banks is 0.25percent.

In addition, the Bank looked at several additional peer Banks with Strategic Plans that express their CD Lending and CD Investment goals on a cumulative basis (e.g., annual lending plus investments on balance sheet). Specifically, USAA Bank had a year 3 cumulative satisfactory-level goal of 0.47 percent of average total assets, Charles Schwab Bank 0.33 percent, and Sallie Mae Bank 1.25 percent, or an average of 0.68 percent of average total assets. Translating the cumulative goal into annual originations is not precise, because it depends on the mix of CD Lending vs. CD Investments, as well as the length of time that CD Investments are held on the balance sheet. However, based on a conservative assumption that annual originations represent one third of the cumulative goal, then these three additional banks' cumulative goals suggest an average annual origination goal of 0.23 percent, similar in scale to the eight banks listed above.

Regarding CD services, the table below summarizes the goals for a number of peer banks operating under an approved strategic plan. Considering that the asset size of these banks (except for Varo) ranges from over double to more than twenty times the projected asset size of SoFi Bank throughout the proposed plan period, the Bank's CD services goals far exceed the peer banks when adjusted for asset size.

CD Services Performance Benchmarks for Approved Strategic Plans

Bank	HQ State	Regulator	Average Total Assets [1] ($000s)	Plan Period	Satisfactory Goal Year 3 (Hours)	Outstanding Goal Year 3 (Hours)
Morgan Stanley Bank	UT	OCC	$180,640,500	2020 - 2024	1,000	1,500
Varo Bank	UT	OCC	$247,876 [2]	2020 - 2025	107	159
USAA Bank	TX	OCC	$118,014,385	2022 - 2024	6,000	8,000
Charles Schwab Bank	TX	FRB	$377,245,250	2022 - 2024	1,300	2,028
Sallie Mae Bank	UT	FDIC	$29,386,931	2019 - 2022	450	540
UBS Bank USA	UT	FDIC	$102,698,575	2021 - 2023	585	650

[1] Unless otherwise noted, average total assets are based on an average of the four preceding quarters (3/31/2021, 6/30/2021, 9/30/2021 and 12/31/2021) as detailed on the Call Report, Schedule RC, Line 12.
[2] Total asset value as of 6/30/2021.

6.2 Methodology

For each plan year, the Bank will be assessed in each of its two facility-based assessment areas based on the following measurable goals: (1) CD Lending and CD Investments, (2) CD Contributions, (3) CD Services, (4) AA Lending Distribution, and (5) Retail Services and Products.

Community Development activities can include statewide activities that have a purpose, mandate, or function of serving the bank's assessment area(s). In addition, any CD activities that are performed outside the Bank's assessment areas that involve minority- or women-owned depository financial institutions, or low-income credit unions (MWLIs), will be attributed to the Bank's performance goals.

6.2.1 CD Lending and CD Investments Measurable Goals

CD loans and CD investments may include, but are not limited to, the origination and/or purchase of:

- Term loans and refinances for 5+ multifamily housing either located within an LMI tract with rents affordable to tenants earning 80% or less of the area's median family income, assuming no more than 30% of their income is spent on rent; or in a middle-or upper-income tract with proper documentation that the majority of tenants are LMI (either through income verification or rent restrictions);
- Loans to support the growth and stabilization of small businesses that are not otherwise reportable as a small business loan;
- Purchases of asset-backed securities ("ABS") collateralized by loans originated to LMI borrowers who reside in the Bank's assessment areas;
- Purchases of mortgage-back securities ("MBS") collateralized by mortgages originated to LMI borrowers who reside in the Bank's assessment areas;
- Investments in Low Income Housing Tax Credits ("LIHTC");
- Equity investments in either individual or funding pools to support startup ventures or small businesses that meet the SBA's size standards;
- Purchases of bonds or municipal obligations that support affordable housing or other categories of community development; or
- Contributions made to organizations in support of affordable housing or other categories of community development that are not counted towards meeting the CD Contribution measurable goals.

In addition to the above-mentioned types of CD loans and CD investments that the Bank may consider, the Bank will work with Community Partners to develop innovative and complex CD investments to further meet the needs of the communities within the Bank's assessment areas as outlined in Section 5.

Measurement of CD Lending and CD Investments Measurable Goals

The Bank's CD Lending and CD Investments performance shall be measured annually, based on the amount of new CD Loans and CD Investments originated or purchased during each plan year and expressed as a percentage of the Bank's total average assets for the corresponding plan year.

The Bank's CD Lending and CD Investments measurable goals are based on new originations as defined below:

CD Lending: For a given CRA plan year, CD loan originations either originated or purchased by SoFi Bank in that year. These loans may only be reported one time (including a renewal or refinancing treated as an origination), unless there was an increase in the loan amount. For CRA purposes, the Bank can only count each CD loan once per plan year with no outstanding balances considered for future years.

CD Investments: CD investments are based on the dollar amount at origination. CD contributions, whether monetary or in-kind, made by the Bank may, at the Bank's option, be reported as a CD investment rather than a CD contribution and will be reported by dollar amount during the year in which the donation was made. The Bank will also include all investments committed during the term of the Plan whether funded or unfunded.

To help offset the unpredictable and irregular nature of lending and investment opportunities within the Bank's assessment areas (particularly the Salt Lake AA), the Bank proposes that the Strategic Plan allow performance that exceeds the annual goal amount in a given assessment area for a particular year to be applied to subsequent plan year's measurable goals for that assessment area.

Neither Golden Pacific Bank nor SoFi Bank have a history of CD investments and prior to the acquisition with SoFi Bank, Golden Pacific Bank had not reported CD loans. Based on the start-up of the Bank's investment program, the Bank's cumulative measurable goals start on par with the lower-end of the peer benchmarking for Strategic Plan banks and on-par with traditional large banks performance evaluation results. The measurable goals increase on an annual basis and by year five the Bank's measurable goals are higher than traditional large banks performance and on par with the measurable goals for banks operating under an approved Strategic Plan.

This scaling up of measurable goals will ensure a thoughtful build-out of the Bank's investments portfolio and allow sufficient time to find impactful CD investments that align with the Bank's CRA-themed initiatives within each of the assessment areas, including through ongoing outreach with community groups and other members of the communities served by the Bank. The measurable goals, shown by plan year, are further broken down by assessment area with the Sacramento AA goal higher based on the CD lending opportunities provided by Golden Pacific Bank in the California region.

CD Lending and CD Investments Annual Production Measurable Goals

(% of Average Total Assets, Unless Labeled Otherwise)

Year	Salt Lake AA		Sacramento AA		Total		Estimated New Originations (in Millions)	
	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
1	0.09%	0.13%	0.11%	0.16%	0.20%	0.29%	$19	$27
2	0.10%	0.14%	0.13%	0.18%	0.23%	0.32%	$27	$37
3	0.11%	0.16%	0.14%	0.20%	0.25%	0.36%	$36	$53
4	0.11%	0.16%	0.14%	0.20%	0.25%	0.36%	$46	$66
5	0.11%	0.16%	0.14%	0.20%	0.25%	0.36%	$57	$82

The CD Lending and CD Investment measurable goals for an "Outstanding" rating average 30 percent higher than those for a "Satisfactory" rating. The year five "Outstanding" rating for CD Lending and CD Investment measurable goals is nearly 25 percent higher than the year one "Outstanding" rating measurable goal. However, when looking at the estimated new originations by dollar amount the year five "Outstanding" rating is more than triple the year one "Outstanding" rating measurable goal based on the estimated 25 percent year over year increase in the Bank's balance sheet as detailed in Section 1.

6.2.2 CD Contribution Measurable Goals

CD Contributions may include, but are not limited to providing funding and/or in-kind donations to support the following:

- Higher education scholarships to LMI students and adults;
- Grants to LMI individuals that will be used to obtain affordable housing;
- Donation(s) to a school(s) that partially or primarily serves LMI students to purchase technology necessary for learning;
- Grants to support a community program which assists LMI individuals and/or LMI or underserved communities obtain access to home broadband Internet services;
- Grants to a non-profit that provides technical assistance to entrepreneurs and small businesses that meet the size-eligibility standards;
- Charitable donations to entities or educational institutions dedicated to bridging the digital divide, empowering LMI individuals to access and make full use of the Internet;
- In-kind donations to a food pantry that provides services and/or goods to unemployed, LMI families; or,
- Charitable donations to entities providing services to LMI individuals or families.

Measurement of CD Contribution Measurable Goals

Qualifying CD contributions, whether in-kind or monetary, will be reported in full by dollar amount during the year in which the donation was made. CD contributions may be reported only one time; either under the CD Contribution Measurable Goals or as a CD Investment. Any grants or contributions provided by the Bank's affiliates will also be considered.

As Golden Pacific Bank has historically not provided CD contributions and there were limited benchmarking opportunities related to CD contribution measurable goals, the number of Bank employees located within each assessment area were used as a proxy for considering the reasonableness of the goals.

For year one, an average of $1,500 in charitable contributions will be provided by the Bank for each employee to obtain a "Satisfactory" rating and an average of $1,900 for an "Outstanding" rating. The measurable goals increase year over year, with the year five "Outstanding" rating measurable goal equating to over $4,000 in donations for each Bank employee currently residing within an assessment area.

The CD contributions will be provided to organizations with an emphasis on expanding the Bank's impact within the assessment areas that may not be obtainable through volunteerism alone.

CD Contribution Measurable Goals

($)

Year	Salt Lake AA		Sacramento AA		Total	
	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
1	200,000	260,000	200,000	260,000	400,000	520,000
2	240,000	312,000	240,000	312,000	480,000	624,000
3	288,000	374,400	288,000	374,400	576,000	748,800
4	345,600	449,280	345,600	449,280	691,200	898,560
5	414,720	539,136	414,720	539,136	829,440	1,078,272
Total	**$1,488,320**	**$1,934,816**	**$1,488,320**	**$1,934,816**	**$2,976,640**	**$3,869,632**

The CD Contribution Measurable Goals for an "Outstanding" rating are 30 percent higher than those for a "Satisfactory" rating. The "Satisfactory" measurable goal for year two is 20 percent higher than the goal for year one; this trend continues each year with the year five "Outstanding" CD Contribution measurable goal more than doubling the year one "Outstanding" measurable goal.

6.2.3 CD Services Measurable Goals

The Bank has established CD services annual goals by plan year for each respective assessment area. The CD services goals are expressed in terms of the aggregate number of hours SoFi Bank employees spend in each plan year performing qualifying CD services in each respective assessment area, with CD services performed by employees of SoFi Bank subsidiaries counting towards the CD services Measurable Goals for each assessment area. In determining the qualifying CD service hours by assessment area to be performed by employees, the Bank considered the number of SoFi Bank employees based within each assessment area, the anticipated number of employees participating and the average number of hours per employee. Employees are encouraged to provide services to organizations and causes that are personally meaningful to them and meet the needs of the local communities that they serve.

In working towards the Bank's CD services measurable goals, the types of CD services performed by Bank employees may include, but are not limited to:

- Serving on Boards or committees of organizations whose primary goal is consistent with community development;
- Providing technical assistance related to the provision of financial services in order to support a community development organization, program or project;
- Working with LMI students to help them navigate the college application process including the seeking of financial aid;
- Teaching financial education, providing financial coaching, creating financial access opportunities for LMI families;
- Providing financial literacy, including credit counseling, homebuyer and home-maintenance counseling or other financial services education to promote community development and affordable housing;
- Establishing and/or participating in web development (coding) bootcamps for women or minorities;
- Services provided in response to declared federal disasters;
- Mentoring and/or pro bono consulting provided by Bank employees for newly formed small businesses or start-ups; or,
- Teaching digital literacy or providing pro bono technical support targeting LMI individuals and communities.

Measurement of CD Services Measurable Goals

The CD services measurable goals are based on the number of volunteer service hours provided by Bank employees and affiliates who are volunteering at a Bank sponsored event in a given plan year for each respective assessment area. The measurable goals for CD services were determined after analysis was completed on the goals set by the Strategic Plan Banks identified in Section 6.2, taking into account the size, scale and number of assessment areas covered by each peer relative to SoFi Bank.

For each respective assessment area, the CD services measurable goals for an "Outstanding" rating are 30 percent above the goals for a "Satisfactory" rating.

Community Development Services Measurable Goals
(By Hours)

Year	Salt Lake AA		Sacramento AA		Total	
	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
1	277	360	90	117	367	477
2	332	432	108	140	440	573
3	399	519	130	168	528	687
4	479	622	156	202	634	824
5	574	747	187	243	761	989
Total	2,061	2,680	670	871	2,731	3,550

Salt Lake AA

The year one "Satisfactory" CD services measurable goal for the Salt Lake AA is based on each employee of the Bank, who resides within and works at an office location within an assessment area, providing at least one hour of community service. The annual goal increases by 20 percent each year, with the year five "Outstanding" measurable goal equating to each Bank employee based within the Salt Lake AA providing nearly three hours of CRA-eligible volunteer service. As tracking and reporting

volunteerism is new for SoFi employees, the scaling up of 20 percent each year will allow for thoughtful build up and development of CD services and volunteerism within the community.

Sacramento AA

The year one "Satisfactory" CD services measurable goal for the Sacramento AA is based on each employee of Golden Pacific Bank providing at least three hours of community service. The annual goal increases by 10 percent each year, with the year five "Outstanding" measurable goal equating to each Golden Pacific Bank employee providing over five hours of CRA-eligible volunteer service.

The year one CD Services measurable goal is higher than the Salt Lake AA with a lower annual increase of 10 percent as Golden Pacific Bank has a history of community involvement and volunteerism within the Sacramento AA, but have never opted into submitting CD services for CRA consideration in past CRA examinations.

6.2.4 Small Business Lending Measurable Goals

The Bank's small business lending measurable goals apply only to the Sacramento AA based on the Golden Pacific Bank products provided at their branch locations and are based on the geographic distribution of loans to businesses of different sizes and by the distribution of loans to small businesses by income category of the geography. The Bank's CRA Disclosures or similar Bank Reporting data will be used for analysis purposes with loans to small businesses who are also located within LMI tracts counting towards each goal.

The Bank's small business lending measurable goals are based on the following definitions for business loans and small businesses:

Business Loan: Loan origination or purchase in an amount of $1 million or less that is reported on the Call Report, Schedule RC-C, Loans and Lease Financing Receivables, Part 1, Item 1.e, Secured by nonfarm nonresidential properties, or Item 4, Commercial and industrial loans.

Small Business: Businesses with gross annual revenues of $1 million or less.

Small Business Geographic Distribution Measurable Goal

Compares the percentage of the number of business loans that were originated or purchased by the Bank and located within LMI census tracts within the Sacramento AA, to the percentage of the number of all businesses located within LMI census tracts within the assessment area. Where available, the aggregate peer lending data (percent of business loans in the Sacramento AA by all reporting lenders that are to businesses located within LMI census tracts) for the years the data is available may be used as the denominator in place of the business geographic distribution data as detailed above. The calculation below will be utilized to determine the percentage of parity for this portion of the measurable goal.

$$\frac{\textbf{\% of \# of Business Loans in LMI Census Tracts}}{\textbf{\% of Businesses in LMI Census Tracts - or - Aggregate Peer Lending Data}} = \textbf{Parity \%}$$

Utilizing the calculation above, if the demographic comparator of *% of Businesses in LMI Census Tracts* is used to determine the parity percentage and that parity percentage is at or above 70 percent for the given year, then the assessment area will receive a "Satisfactory" rating on the Small Business Geographic Distribution measurable goal. If the parity percentage exceeds the demographic comparator (101% parity or above), the Sacramento AA will receive an "Outstanding" rating on the Small Business Geographic Distribution measurable goal.

If the demographic comparator of *Aggregate Peer Lending Data* is used to determine the parity percentage and that parity percentage is at or above 120 percent for the given year, then the assessment area will receive an "Outstanding" rating on the Small Business Geographic Distribution measurable goal. When compared to aggregate peer lending data, if the parity percentage is at or above 80 percent, then the assessment area will receive a "Satisfactory" rating on the Small Business Geographic Distribution measurable goal.

Small Business Borrower Distribution Measurable Goal

Compares the percentage of loans (calculated as a percentage of the number of loans) originated or purchased by the bank within the Sacramento AA to small businesses to the percentage of all business loans within the assessment area that are to small businesses. Where available, the aggregate peer lending data (percent of business loans in the Sacramento AA by all reporting lenders that are to small businesses) for the years the data is available may be used as the denominator in place of the general business size distribution data. The calculation below will be utilized to determine the percentage of parity for this portion of the measurable goal.

$$\frac{\textbf{\% of \# Business Loans in AA that are to Small Businesses}}{\textbf{\% of Businesses within the AA that are to Small Businesses - or - Aggregate Peer Lending Data}} = \textbf{Parity \%}$$

Utilizing the calculation above, if the demographic comparator of *% of Businesses within the AA that are to Small Businesses* is used to determine the parity percentage and that parity percentage is at or above 70 percent for the given year, then the assessment area will receive a "Satisfactory" rating on the Small Business Borrower Distribution measurable goal. If the parity percentage exceeds the demographic comparator (101% parity or above), the Sacramento AA will receive an "Outstanding" rating on the Small Business Borrower Distribution measurable goal.

If the demographic comparator of *Aggregate Peer Lending Data* is used to determine the parity percentage and that parity percentage is at or above 120 percent for the given year, then the assessment area will receive an "Outstanding" rating on the Small Business Borrower Distribution measurable goal. When compared to aggregate peer lending data, if the parity percentage is at or above 80 percent, then the assessment area will receive a "Satisfactory" rating on the Small Business Borrower Distribution measurable goal.

6.2.5 Retail Services and Products Measurable Goals

The Bank proposes that the provision of unsecured personal loans ("personal loans") be included among the Bank's measurable goals for its assessment areas as a retail product that is responsive to the needs of LMI borrowers within the Bank's assessment areas.

Personal loans are currently the Banks' largest retail lending product. In 2022, the Bank projects originations of approximately $8 billion in personal loans across the country. The product also meets a clear need among our members (customers) to manage their finances more effectively, and, consistent with SoFi's mission, to help them "get their money right." The personal loan product, which is an unsecured term loan, features competitive rates (typically far lower than credit card rates), no origination or prepayment fees, and loan amounts as low as $5,000. Historically, SoFi Inc.'s and SoFi Bank's personal loan products have had industry leading credit performance, with relatively low default rates. The Bank's personal loans are reported to consumer reporting agencies and help customers improve their credit histories and improve access to competitive credit products. More than 70 percent of the Bank's personal loan borrowers state that their intended use of the personal loan proceeds is to consolidate and pay down higher cost debt (including credit cards). Looking beyond what the borrowers state, nearly 45 percent of borrowers in 2022 have chosen an option to directly pay down other debt with the loan proceeds at disbursement (this option comes with a lower interest rate, further incenting responsible borrowing behavior).

This measurable goal category is consistent with the interagency CRA Q&A [§II.22(a)—1] which includes the following example of retail products that are responsive to the needs of the institution's assessment areas:

> "offering lending programs, which feature reporting to consumer reporting agencies, that transition borrowers from loans with higher interest rates and fees (based on credit risk) to lower-cost loans, consistent with safe and sound lending practices. Reporting to consumer reporting agencies allows borrowers accessing these programs the opportunity to improve their credit histories and thereby improve their access to competitive credit products"

The goals, as outlined below, are expressed in terms of number of personal loans to LMI borrowers, and are based on estimated personal loan origination volumes provided to LMI borrowers within the assessment areas. For full-year 2022, the Bank estimates originations of approximately 1,100 personal loans that will be provided to LMI borrowers across both assessment areas. Goals beginning in 2023 are based on this foundation.

Retail Services and Products Measurable Goals
(# of Personal Loans Provided to LMI Borrowers)

Year	Salt Lake AA		Sacramento AA	
	Satisfactory	Outstanding	Satisfactory	Outstanding
1	547	711	608	790
2	574	746	638	829
3	603	783	670	871
4	633	823	703	914
5	664	864	738	960
Total	3,020	3,926	3,357	4,364

The Retail Services and Products Measurable Goals - and specifically the goals for "Satisfactory" for Year 1 - are generally consistent with the Bank's recent performance pattern and expectations for 2022, factoring in some degree of economic uncertainty for the remainder of 2022 and 2023. Beginning in Year 2, the annual goals increase by 5 percent per year. In addition, the measurable goals for an "Outstanding" rating are 30 percent higher than those for a "Satisfactory" rating.

Retail Services and Products Alternative Measurable Goal

Although the Bank intends to diligently pursue the loan quantity goals outlined above, it is also appropriate to allow for an alternative option that would account for material disruption to the personal loan market nationwide, and the Bank's ability to make these loans, which could be the result of a major economic downturn or other factors. Specifically, the Bank proposes that, at its option, the personal loan goal may be measured either under the "number of loans" metric, or under an alternative metric set at the number of the Bank's personal loans within the assessment areas that are provided to LMI borrowers as a proportion of SoFi Bank personal loans provided to LMI borrowers nationwide.

Specifically, by Year-End 2022, the Bank is projected to provide approximately 68,000 personal loans to LMI borrowers across the nation. Of the 68,000 loans, 0.8 percent are projected to be provided to LMI borrowers within the Salt Lake AA, and 0.89 percent are projected to be provided to LMI borrowers within the Sacramento AA. This alternative measurable goal would be set relative to the projected proportions for 2022 for each assessment area.

The Bank proposes that it would achieve a "Satisfactory" rating if the bank percentage of personal loans to LMI borrowers is 0.72 percent or above for the Salt Lake AA (as a proportion of total Bank personal loans to LMI borrowers nationwide), and at 0.80 percent or above for the Sacramento AA (In each case, within 10 percent of 2022 projected performance). An "Outstanding" rating will be achieved on this alternative measurable goal if the bank achieves at least 0.96 percent within the Salt Lake AA and at 1.10 percent for the Sacramento AA (more than 20 percent above the 2022 projected performance). The increase between "Satisfactory" and "Outstanding" performance for this alternative option of the measurable goal exceeds 25 percent.

The Bank would have the option to choose either evaluation method for any given year within the proposed Strategic Plan period.

6.3 Strategic Plan Evaluation Method

The proposed evaluation of the Bank's performance under this Strategic Plan is based upon 12 C.F.R. § 25.27, modified to align with the Bank's unique structure and is applicable during the entire Strategic Plan period, unless otherwise noted.

The Bank, operating under a Strategic Plan, will receive by assessment area, assigned ratings of "Satisfactory" or "Outstanding" if it has met the measurable goals in the plan that correspond to those ratings after considering performance context and discriminatory or other illegal credit practices under 12 C.F.R. § 25.28(c).

7. REQUEST FOR APPROVAL AND CONTRACT INFORMATION

7.1 Regulatory Criteria for Approval

SoFi Bank has fulfilled all of the regulatory requirements for a CRA Strategic Plan, including those governing development of the plan, public participation in the plan, and the plan's measurable goals. As established herein, SoFi Bank's CRA performance context (12 C.F.R. § 25.27) is as follows:

(3) Criteria for Evaluating Plan. The appropriate Federal banking agency evaluates a plan's measurable goals using the following criteria, as appropriate:

(i) The extent and breadth of lending or lending-related activities, including, as appropriate, the distribution of loans among different geographies, businesses and farms of different sizes, and individuals of different income levels, the extent of community development lending, and the use of innovative or flexible lending practices to address credit needs;

(ii) The amount and innovativeness, complexity, and responsiveness of the bank's or savings association's qualified investments; and

(iii) The availability and effectiveness of the bank's or savings association's systems for delivering retail banking services and the extent and innovativeness of the bank's community development services.

The Bank's measurable goals meet these requirements in several ways. As discussed above, the Bank will engage Community Partners to seek out and create new lending, investment and service opportunities that will benefit the Bank's CRA assessment area's needs in accordance with this Strategic Plan's measurable goals.

A bank seeking approval of a CRA Strategic Plan is required to solicit public comment and undertake the following steps associated with the submission process as defined in 12 C.F.R. § 25.27 which states:

(d) Public participation in plan development. Before submitting a plan to the appropriate Federal banking agency for approval, a bank or savings association shall:

(1) Informally seek suggestions from members of the public in its assessment area(s) covered by the plan while developing the plan;

(2) Once the bank or savings association has developed a plan, formally solicit public comment on the plan for at least 30 days by publishing notice in at least one newspaper of general circulation in each assessment area covered by the plan; and

(3) During the period of formal public comment, make copies of the plan available for review by the public at no cost at all offices of the bank or savings association in any assessment area covered by the plan and provide copies of the plan upon request for a reasonable fee to cover copying and mailing, if applicable.

(e) Submission of plan. The bank or savings association shall submit its plan to the appropriate Federal banking agency at least three months prior to the proposed effective date of the plan. The bank or savings association shall also submit with its plan a description of its informal efforts to seek suggestions from members of the public, any written public comment received, and, if the plan was revised in light of the comment received, the initial plan as released for public comment.

7.2 Request for Approval of SoFi Bank CRA Strategic Plan

For the reasons set forth above, SoFi Bank respectfully requests the OCC's approval of this Strategic Plan with an implementation date of January 1, 2023 and an end date of December 31, 2027.

7.3 Contact Information

Questions regarding this Strategic Plan may be directed to the following:

CRA Officer

SoFi Bank, National Association

2750 East Cottonwood Parkway, Suite 300

Cottonwood Heights, UT 84121

Phone: (844) 962-SOFI (7634)

E-Mail: cra-officer@sofi.org

8. CRA PUBLIC NOTICE

The Public Notice provided on the following page was published between October 9th and October 13th in the following newspapers of general circulation within SoFi Bank's assessment areas:

1. *Salt Lake AA - The Salt Lake Tribune, Daily Herald, and Standard-Examiner*

2. *Sacramento AA - The Sacramento Bee and the Appeal-Democrat*

SoFi Bank, National Association

Community Reinvestment Act Strategic Plan

(the "CRA Strategic Plan")

The Community Reinvestment Act ("CRA") requires a bank that seeks to implement a CRA Strategic Plan to publish notice of the CRA Strategic Plan and solicit formal written public comment for at least a 30-day period. In conformance with this requirement, SoFi Bank, National Association ("SoFi Bank") hereby provides notice to the public of its plan to submit a CRA Strategic Plan to the Office of the Comptroller of the Currency ("OCC").

Written comments from the public concerning the CRA Strategic Plan are encouraged. Individuals may request to review the CRA Strategic Plan. To obtain a copy of SoFi Bank's Strategic Plan at no charge to the requesting party, individuals may request a copy by email at cra-officer@sofi.org, by telephone at 844-962-7634, or by mail at 2750 East Cottonwood Parkway, Suite 300, Cottonwood Heights, UT 84121. All written comments regarding the Strategic Plan should be directed to the Bank's CRA Officer at the address, email or phone number listed above. Comments will be accepted until November 14, 2022; after which date the Strategic Plan will be submitted for approval to the OCC. SoFi Bank will review all comments and incorporate suggestions to the Strategic Plan at its discretion.

90 S 400 W STE 700
SALT LAKE CITY, UT 84101-1431

The Salt Lake Tribune

PROOF OF PUBLICATION

CUSTOMER'S COPY

CUSTOMER NAME AND ADDRESS
SOFI LENDING CORP
ANGELA SMEDLEY
2750 E COTTONWOOD PKWY STE 300
SALT LAKE CITY, UT 84121
asmedley@sofi.org

ACCOUNT NUMBER
10717

ACCOUNT NAME
SOFI LENDING CORP

TELEPHONE
832-499-5682

ORDER #
SLT0019620

CUSTOMER REFERENCE NUMBER

CAPTION
SoFi Bank, National Association Community Reinvestment Act Strategic Plan (the "CRA Strategic Plan") The Community Reinvestment Act ("CRA") requires a bank that seeks to implement a CRA Strategic Plan to publish notice of the CRA Strategic Plan and solicit formal written public comment for at least a 30-day period

TOTAL COST
$87.80

SoFi Bank, National Association
Community Reinvestment Act Strategic Plan
(the "CRA Strategic Plan")

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SLT0019620

AFFIDAVIT OF PUBLICATION

AS THE SALT LAKE TRIBUNE, INC. LEGAL BOOKER, I CERTIFY THAT THE ATTACHED ADVERTISEMENT OF SoFi Bank, National Association Community Reinvestment Act Strategic Plan (the "CRA Strategic Plan") The Community Reinvestment Act ("CRA") requires a bank that seeks to implement a CRA Strategic Plan to publish notice of the CRA Strategic Plan and solicit formal written public comment for at least a 30-day period FOR SOFI LENDING CORP. WAS PUBLISHED BY THE SALT LAKE TRIBUNE, INC., WEEKLY NEWSPAPER PRINTED IN THE ENGLISH LANGUAGE WITH GENERAL CIRCULATION IN UTAH, AND PUBLISHED IN SALT LAKE CITY, SALT LAKE COUNTY IN THE STATE OF UTAH. NOTICE IS ALSO POSTED ON UTAHLEGALS.COM ON THE SAME DAY AS THE FIRST NEWSPAPER PUBLICATION DATE AND REMAINS ON UTAHLEGALS.COM INDEFINITELY. COMPLIES WITH UTAH DIGITAL SIGNATURE ACT UTAH CODE 46-2-101; 46-3-104

PUBLISHED ON 10/09/2022

DATE 10/19/2022

SIGNATURE Jordyn gallegos

STATE OF UTAH
COUNTY OF SALT LAKE

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 20th DAY OF OCTOBER IN THE YEAR 2022

BY Jordyn Gallegos

LAREE WHITMER
NOTARY PUBLIC-STATE OF UTAH
COMMISSION# 715883
COMM. EXP. 12-05-2024

LaRee Whitmer
NOTARY PUBLIC SIGNATURE

Daily Herald

PROOF OF PUBLICATION

See Proof on Next Page

Daily Herald
1200 Provo Towne Centre Blvd #1058
(801) 373-5050

ACCOUNT #	DESCRIPTION	TIMES	PROOF	TOTAL CHARGES
	xuAAm2OdE7V1RFxkNIW1	1	20	50.82

Jamie Rivera who being duly sworn according to law, deposes and says that she is **Legals Clerk** of the Daily Herald, which is, and was at the times of publication, hereinafter mentioned, a newspaper printed and published in Provo, Utah County State of Utah and that the annexed advertisement was published in said paper on:

11 Oct 2022

That said newspaper was regularly issued and circulated on those dates. Same was also published online at utahlegals.com, according to Section 45-1-101 -Utah Code Annotated, beginning on the first date of publication, for at least 30 days thereafter and a minimum of 30 days prior to the date of scheduled.

Jamie Rivera
Legals Clerk

Sworn to and subscribed before me this
17 day of Oct, 2022.

Jayne Dunn
Notary Public

JAYNE DUNN
NOTARY PUBLIC • STATE OF UTAH
COMMISSION NO. 726414
COMM. EXP. 09/10/2026

SoFi Bank, National Association
Community Reinvestment Act Strategic Plan
(the "CRA Strategic Plan")

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Daily Herald 9/22 Notice - Page 2 of 2

Standard-Examiner

PROOF OF PUBLICATION

Standard-Examiner
PO Box 12790
(801) 625-4302

ACCOUNT #	DESCRIPTION	TIMES	PROOF	TOTAL CHARGES
	GP6SNDiEc1yqDdEdi5nl	3	.00	186.04

Jamie Rivera who being duly sworn according to law, deposes and says that she is **Legals Clerk** of the Standard-Examiner, which is, and was at the times of publication, hereinafter mentioned, a newspaper of general circulation in the counties of Weber, Davis, Box Elder and Morgan, State of Utah, and that the annexed advertisement was published in said paper on:

11 Oct 2022

That said newspaper was regularly issued and circulated on those dates. Same was also published online at utahlegals.com, according to Section 45-1-101 -Utah Code Annotated, beginning on the first date of publication, for at least 30 days thereafter and a minimum of 30 days prior to the date of scheduled.

Jamie Rivera
Legals Clerk

Sworn to and subscribed before me this
17 day of Oct, 2022

Jayne Dunn
Notary Public

JAYNE DUNN
NOTARY PUBLIC • STATE OF UTAH
COMMISSION NO. 729817
COMM. EXP 09/10/2026

SoFi Bank, National Association
Community Reinvestment Act
Strategic Plan
(the "CRA Strategic Plan")

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Standard Examiner 9/22 Notice - Page 1 of 1

McClatchy

Beaufort Gazette
Belleville News-Democrat
Bellingham Herald
Bradenton Herald
Centre Daily Times
Charlotte Observer
Columbus Ledger-Enquirer
Fresno Bee
The Herald - Rock Hill
Herald Sun - Durham
Idaho Statesman
Island Packet
Kansas City Star
Lexington Herald-Leader
Merced Sun-Star
Miami Herald
el Nuevo Herald - Miami
Modesto Bee
Raleigh News & Observer
The Olympian
Sacramento Bee
Fort Worth Star-Telegram
The State - Columbia
Sun Herald - Biloxi
Sun News - Myrtle Beach
The News Tribune Tacoma
The Telegraph - Macon
San Luis Obispo Tribune
Tri-City Herald
Wichita Eagle

AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
60826	330837	Print Legal Ad-IPL0092690 - IPL0092969		$372.19	1	42 L

Attention: Angela Smedley

SoFi
2750 E Cottonwood Parkway ste 300
Cottonwood Heights, UT 84121

SoFi Bank, National Association
Community Reinvestment Act
Strategic Plan
(the "CRA Strategic Plan")

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IPL0092969
Oct 11 2022

DECLARATION OF PUBLICATION (C.C.P.2015.5)

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the printer and principal clerk of the publisher of The Sacramento Bee, printed and published in the City of Sacramento, County of Sacramento, State of California, daily, for which said newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Sacramento, State of California, under the date of September 26, 1994, Action No. 379071, that the notice of which the annexed is a printed copy, has been published in each issue thereof and not in any supplement thereof on the following dates, to wit:

No. of Insertions: 1

Beginning Issue of: 10/11/2022

Ending Issue of: 10/11/2022

Legals Clerk

COUNTY OF DALLAS
STATE OF TEXAS

I certify (or declare) under penalty of perjury that the foregoing is true and correct and that this declaration was executed at Sacramento, California, on 10/11/2022.

Stefani Beard

Notary Public in and for the state of Texas, residing in Dallas County

STEFANI SCOTT BEARD
My Notary ID # 131788051
Expires October 23, 2022

Extra charge for lost or duplicate affidavits.
Legal document please do not destroy!

PROOF OF PUBLICATION

APPEAL-DEMOCRAT

1530 Ellis Lake Drive, Marysville, CA 95901 * (530) 749-4700

STATE OF CALIFORNIA * Counties of Yuba and Sutter

I am not a party to, nor interested in the above entitled matter. I am the principal clerk of the printer and publisher of THE APPEAL-DEMOCRAT, a newspaper of general circulation, printed & published in the City of Marysville, County of Yuba, to which Newspaper has been adjudged a newspaper of general circulation by The Superior Court of the County of Yuba, State of California under the date of November 9, 1951, No. 11481, and County of Sutter to which Newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Sutter, State of California under the date of May 17, 1999, Case No.CV PT99-0819. The Notice, of which the annexed is a copy, appeared in said newspaper on the following dates:.

October 13, 2022

I declare under penalty of perjury that the foregoing is true and correct.

October 13, 2022 Nancy Brown

Date Signature

SoFi Bank Community Reinvestment Act

COPY:

SoFi Bank, National Association

Community Reinvestment Act Strategic Plan

(the "CRA Strategic Plan")

The Community Reinvestment Act ("CRA") requires a bank that seeks to implement a CRA Strategic Plan to publish notice of the CRA Strategic Plan and solicit formal written public comment for at least a 30-day period. In conformance with this requirement, SoFi Bank, National Association ("SoFi Bank") hereby provides notice to the public of its plan to submit a CRA Strategic Plan to the Office of the Comptroller of the Currency ("OCC").

Written comments from the public concerning the CRA Strategic Plan are encouraged. Individuals may request to review the CRA Strategic Plan. To obtain a copy of SoFi Bank's Strategic Plan at no charge to the requesting party, individuals may request a copy by email at cra-officer@sofi.org, by telephone at 844-962-7634, or by mail at 2750 East Cottonwood Parkway, Suite 300, Cottonwood Heights, UT 84121. All written comments regarding the Strategic Plan should be directed to the Bank's CRA Officer at the address, email or phone number listed above. Comments will be accepted until November 14, 2022; after which date the Strategic Plan will be submitted for approval to the OCC. SoFi Bank will review all comments and incorporate suggestions to the Strategic Plan at its discretion.

October 13, 2022 Ad #00284665

9. APPENDICES

9.1 Appendix A - Copies of All Written Comments Received During the Comment Period

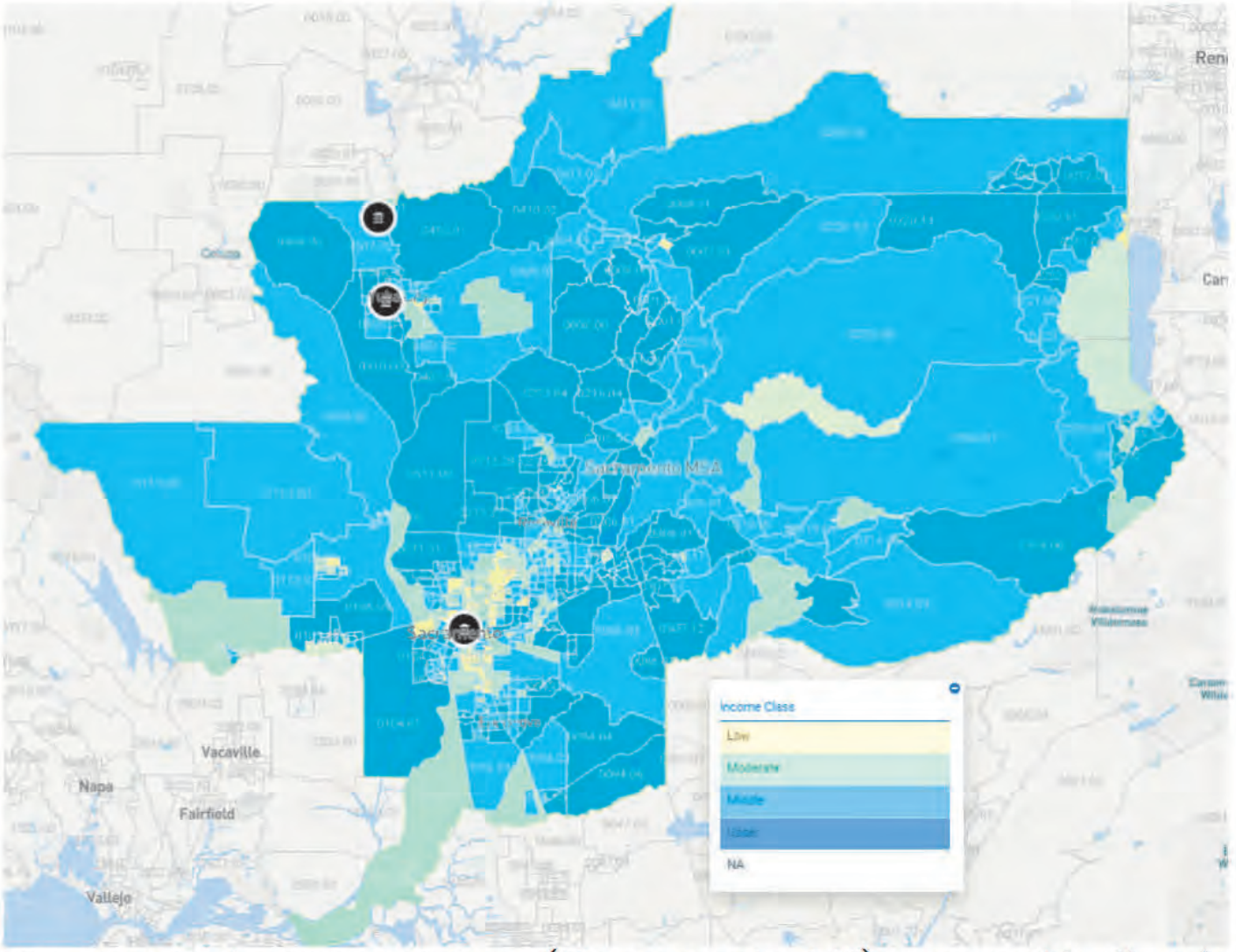
No comments were received.

9.2 Appendix B - Assessment Area Maps

Salt Lake Assessment Area

The Salt Lake Assessment Area ("SL AA") geographically mirrors the Salt Lake City-Provo-Ogden CSA which consists of Box Elder, Davis, Juab, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch and Weber counties.

Sacramento Assessment Area



The Sacramento Assessment Area ("Sacramento AA") geographically mirrors the Sacramento-Roseville CSA and is comprised of El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo and Yuba Counties.

SoFi

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HMDA DISCLOSURE STATEMENT

The HMDA data for the Bank and many other financial institutions is available online for review. This data shows geographic distribution of loans and applications; including information about loan approval and denials. To view the HMDA data, please visit the Consumer Financial Protection Bureau's Web site (consumerfinance.gov/data-research/hmda/).

- SoFi data can be found under SoFi Bank, N.A. (2022-2023), SoFi Lending Corp (2017-2023) and Wyndham Capital Management, Inc. (2017-2023.)
- Golden Pacific Bank did not meet the required threshold for originated loans for the calendar years (2017 - 2023.)

BRANCH INFORMATION

SoFi Bank Headquarters

2750 East Cottonwood Parkway, Suite 300

Cottonwood Heights, UT 84121

(MSA 41620, Salt Lake County, Census Tract 1110.02, Upper Income Tract)

Hours

No Public Services

Golden Pacific Live Oak Branch

9960 Live Oak Blvd

Live Oak, CA 95953

(MSA 49700, Sutter County, Census Tract 0507.02, Middle Income Tract)

Hours

Mon - Thurs 9:00 am - 4:00 pm

Friday 9:00 am - 5:00 pm

Golden Pacific Yuba City Branch

620 N Walton Ave

Yuba City, CA 95993

(MSA 49700, Sutter County, Census Tract 0505.01, Middle Income Tract)

Hours

Mon - Thurs 9:00 am - 5:00 pm

Friday 9:00 am - 6:00 pm

Golden Pacific Sacramento Branch

1409 28th Street

Sacramento, CA 95816

(MSA 40900, Sacramento County, Census Tract 0013.00, Moderate Income Tract)

Hours

Mon - Fri 9:00 am - 4:00 pm

BRANCHES OPENED AND CLOSED

No branches have been opened or closed by the Bank during the current year and each of the prior two calendar years.

LIST OF DEPOSIT PRODUCTS, SERVICES & FEES

SoFi Bank, N.A.

LOAN AND DEPOSIT PRODUCTS, SERVICES & FEES

Effective: 4/1/2024

SoFi Bank, N.A. products and services are available online with easy online applications and access to live customer support. A detailed listing of the Bank's current loan and deposit products along with current terms, interest rates, transaction fees and charges can be viewed online at www.sofi.com. The products and services offered by SoFi Bank, N.A. and affiliates include the following:

CHECKING

- Access to 55,000+ fee-free ATMs within the Allpoint® Network (out-of-network ATMs are not subject to reimbursement.)
- Sign-up online with access to live customer support Monday through Thursday 5am – 7pm PT and Friday through Sunday 5am – 5pm PT at 855-456-SOFI(7634)

SAVINGS

- Sign-up online with access to live customer support Monday through Thursday 5am – 7pm PT and Friday through Sunday 5am – 5pm PT at 855-456-SOFI(7634)

STUDENT LOAN REFINANCING & PRIVATE STUDENT LOANS

- Simple online application and access to live customer support Monday through Thursday 5am – 7pm PT and Friday through Sunday 5am – 5pm PT at 855-456-SOFI(7634)

PERSONAL LOANS

- Simple online application and access to live customer support Monday through Thursday 5am – 7pm PT and Friday through Sunday 5am – 5pm PT at 855-456-SOFI(7634)

HOME LOANS

- Apply online with customer support available Monday through Friday 6am – 6pm PT at 844-763- 4466

CREDIT CARD

- Simple online application and access to live customer support 24 hours per day by phone at 855-456-SOFI(7634)

Golden Pacific Bank, a Division of SoFi Bank, N.A.

LOAN AND DEPOSIT PRODUCTS, SERVICES & FEES

Effective: 4/1/2024

Golden Pacific Bank products and services are available in-person at any Golden Pacific Bank branch location as well as online, with the same product offerings available at all locations. A detailed listing of the Bank's current loan and deposit products along with current terms, interest rates, transaction fees and charges can be viewed online at www.goldenpacificbank.com. The products and services offered by Golden Pacific Bank include the following:

PERSONAL CHECKING

- Access to thousands of surcharge-free ATM's nationwide via MoneyPass

PERSONAL SAVINGS

- Personal savings products include Personal Money Market, Certificates of Deposit (CDs), and Individual Retirement Accounts (IRAs)

BUSINESS CHECKING

BUSINESS SAVINGS

- Business savings products include Business Money Market, Business CDs, and IRAs

DEBIT CARDS

ONLINE AND MOBILE BANKING

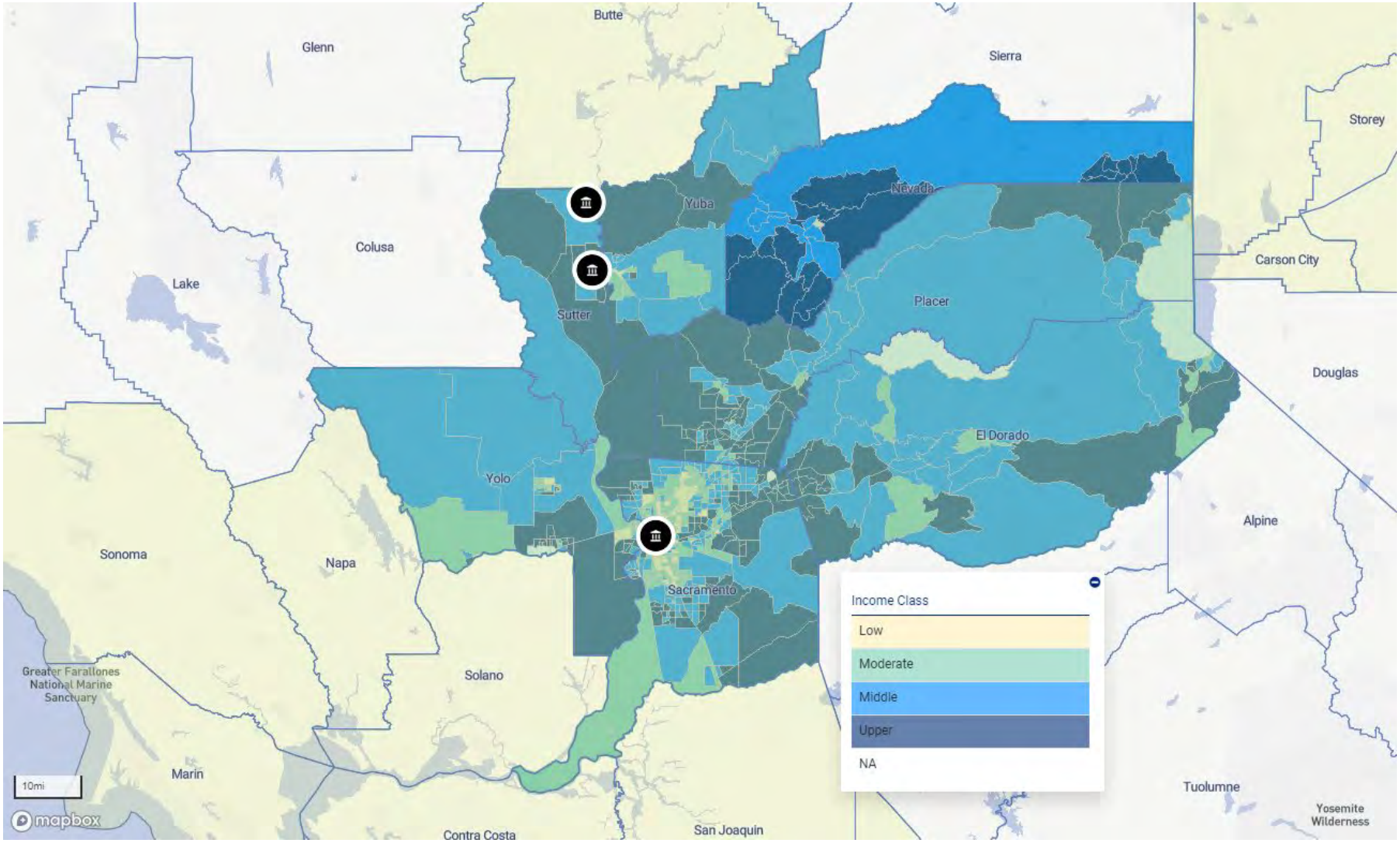
REMOTE DEPOSIT CAPTURE

BUSINESS LOANS

- Commercial Real Estate Term Loans for Owner/User Properties
- Commercial Multi-Family Loans
- Commercial Revolving Lines of Credit
- Small Business Loans

ASSESSMENT AREAS

Sacramento Assessment Area



The Sacramento Assessment Area ("Sacramento AA") geographically mirrors the Sacramento-Roseville CSA and is comprised of El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo and Yuba Counties.

SoFi Bank, National Association

Sacramento Assessment Area Demographic Report

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	017	0302.01	40900	$113,900	$83,648	73.44	MODERATE INCOME	2,253	1,081	47.98	6.23	482	1,489
06	017	0302.02	40900	$113,900	$122,545	107.59	MIDDLE INCOME	2,141	1,210	56.52	12.98	305	1,028
06	017	0303.01	40900	$113,900	$68,431	60.08	MODERATE INCOME	2,703	1,079	39.92	14.21	478	1,631
06	017	0303.02	40900	$113,900	$94,548	83.01	MIDDLE INCOME	2,903	1,062	36.58	7.53	419	2,108
06	017	0304.02	40900	$113,900	$87,464	76.79	MODERATE INCOME	3,847	1,246	32.39	12.10	789	2,069
06	017	0304.03	40900	$113,900	$145,883	128.08	UPPER INCOME	1,391	290	20.85	3.94	523	1,855
06	017	0304.04	40900	$113,900	$146,156	128.32	UPPER INCOME	2,117	686	32.40	7.07	547	1,464
06	017	0305.02	40900	$113,900	$154,403	135.56	UPPER INCOME	2,768	511	18.46	2.87	975	1,813
06	017	0305.04	40900	$113,900	$146,749	128.84	UPPER INCOME	2,579	542	21.02	4.12	941	2,160
06	017	0305.06	40900	$113,900	$69,843	61.32	MODERATE INCOME	1,009	166	16.45	6.19	244	815
06	017	0305.07	40900	$113,900	$137,022	120.30	UPPER INCOME	1,717	343	19.98	5.77	538	1,279
06	017	0306.01	40900	$113,900	$135,347	118.83	MIDDLE INCOME	5,087	919	18.07	6.91	1,779	2,236
06	017	0306.03	40900	$113,900	$109,367	96.02	MIDDLE INCOME	3,401	654	19.23	12.12	1,286	2,078
06	017	0306.04	40900	$113,900	$0	0.00	NA	814	156	19.16	23.70	398	607
06	017	0306.05	40900	$113,900	$90,699	79.63	MODERATE INCOME	1,696	338	19.93	10.41	608	815
06	017	0306.06	40900	$113,900	$96,747	84.94	MIDDLE INCOME	4,141	812	19.61	11.65	1,744	1,902
06	017	0307.01	40900	$113,900	$168,435	147.88	UPPER INCOME	6,177	1,490	24.12	6.00	1,829	1,950
06	017	0307.06	40900	$113,900	$170,691	149.86	UPPER INCOME	6,563	2,005	30.55	5.56	1,549	1,920
06	017	0307.09	40900	$113,900	$230,055	201.98	UPPER INCOME	5,065	1,317	26.00	3.19	1,559	1,798
06	017	0307.10	40900	$113,900	$184,746	162.20	UPPER INCOME	5,947	1,675	28.17	3.77	1,986	2,205
06	017	0307.11	40900	$113,900	$158,162	138.86	UPPER INCOME	6,518	2,198	33.72	7.21	1,569	1,778
06	017	0307.12	40900	$113,900	$257,630	226.19	UPPER INCOME	5,114	1,858	36.33	0.40	1,325	1,452
06	017	0308.01	40900	$113,900	$164,039	144.02	UPPER INCOME	4,347	905	20.82	4.18	1,423	1,607
06	017	0308.04	40900	$113,900	$136,327	119.69	MIDDLE INCOME	6,695	1,449	21.64	5.06	2,043	2,555
06	017	0308.07	40900	$113,900	$144,049	126.47	UPPER INCOME	4,044	999	24.70	2.19	1,052	1,270
06	017	0308.08	40900	$113,900	$142,626	125.22	UPPER INCOME	6,726	1,674	24.89	3.13	1,700	1,970
06	017	0308.09	40900	$113,900	$127,090	111.58	MIDDLE INCOME	2,557	724	28.31	10.73	792	981
06	017	0308.10	40900	$113,900	$100,824	88.52	MIDDLE INCOME	3,644	1,125	30.87	16.95	925	1,389

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	017	0308.11	40900	$113,900	$90,710	79.64	MODERATE INCOME	1,689	391	23.15	10.91	456	684
06	017	0308.12	40900	$113,900	$129,812	113.97	MIDDLE INCOME	5,814	1,150	19.78	4.06	1,528	1,953
06	017	0309.01	40900	$113,900	$132,067	115.95	MIDDLE INCOME	3,158	553	17.51	7.60	1,050	1,343
06	017	0309.02	40900	$113,900	$175,429	154.02	UPPER INCOME	4,829	1,008	20.87	3.22	1,628	1,912
06	017	0310.00	40900	$113,900	$124,071	108.93	MIDDLE INCOME	6,314	1,659	26.27	10.18	1,738	2,460
06	017	0311.00	40900	$113,900	$100,847	88.54	MIDDLE INCOME	5,634	1,374	24.39	13.30	1,490	2,371
06	017	0312.00	40900	$113,900	$117,465	103.13	MIDDLE INCOME	5,157	1,221	23.68	10.31	1,529	1,933
06	017	0313.01	40900	$113,900	$125,256	109.97	MIDDLE INCOME	3,403	679	19.95	8.52	1,116	1,642
06	017	0313.02	40900	$113,900	$58,715	51.55	MODERATE INCOME	4,815	1,216	25.25	33.85	1,250	2,185
06	017	0314.04	40900	$113,900	$112,453	98.73	MIDDLE INCOME	2,508	435	17.34	8.98	731	922
06	017	0314.05	40900	$113,900	$119,857	105.23	MIDDLE INCOME	2,484	516	20.77	9.24	884	1,155
06	017	0314.06	40900	$113,900	$125,427	110.12	MIDDLE INCOME	5,526	1,040	18.82	7.78	1,784	2,368
06	017	0314.07	40900	$113,900	$83,113	72.97	MODERATE INCOME	1,259	255	20.25	34.64	568	707
06	017	0314.08	40900	$113,900	$157,467	138.25	UPPER INCOME	2,137	397	18.58	3.53	639	859
06	017	0314.09	40900	$113,900	$91,519	80.35	MIDDLE INCOME	2,395	492	20.54	7.05	973	1,336
06	017	0315.03	40900	$113,900	$128,434	112.76	MIDDLE INCOME	2,818	549	19.48	5.24	894	1,082
06	017	0315.04	40900	$113,900	$90,220	79.21	MODERATE INCOME	5,556	1,236	22.25	15.47	1,853	2,510
06	017	0315.05	40900	$113,900	$140,849	123.66	UPPER INCOME	3,366	810	24.06	3.30	960	1,341
06	017	0315.06	40900	$113,900	$132,420	116.26	MIDDLE INCOME	2,703	690	25.53	7.23	601	1,133
06	017	0316.01	40900	$113,900	$73,055	64.14	MODERATE INCOME	2,077	1,235	59.46	17.51	84	1,048
06	017	0316.02	40900	$113,900	$135,393	118.87	MIDDLE INCOME	1,928	1,214	62.97	24.20	348	1,227
06	017	0317.00	40900	$113,900	$223,153	195.92	UPPER INCOME	3,660	1,383	37.79	1.90	1,005	1,069
06	017	0318.00	40900	$113,900	$203,186	178.39	UPPER INCOME	6,896	2,862	41.50	2.27	1,981	2,106
06	017	0319.00	40900	$113,900	$149,767	131.49	UPPER INCOME	155	31	20.00	9.30	40	854
06	017	0320.01	40900	$113,900	$99,697	87.53	MIDDLE INCOME	672	102	15.18	13.24	161	1,116
06	017	0320.02	40900	$113,900	$95,961	84.25	MIDDLE INCOME	268	32	11.94	19.51	94	1,575
06	017	9900.00	40900	$113,900	$0	0.00	NA	0	0	0.00	0.00	0	0
06	057	0001.02	99999	$83,800	$115,225	137.50	UPPER INCOME	6,977	1,205	17.27	3.94	2,551	2,932

SoFi Bank, National Association

Sacramento Assessment Area Demographic Report

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	057	0001.04	99999	$83,800	$77,808	92.85	MIDDLE INCOME	3,405	548	16.09	14.67	1,256	1,508
06	057	0001.05	99999	$83,800	$114,102	136.16	UPPER INCOME	2,807	437	15.57	10.33	894	1,236
06	057	0001.06	99999	$83,800	$106,392	126.96	UPPER INCOME	1,933	361	18.68	6.26	615	791
06	057	0001.07	99999	$83,800	$130,577	155.82	UPPER INCOME	6,010	993	16.52	2.73	2,159	2,680
06	057	0002.00	99999	$83,800	$145,686	173.85	UPPER INCOME	2,672	426	15.94	13.87	934	1,185
06	057	0003.00	99999	$83,800	$118,200	141.05	UPPER INCOME	2,496	438	17.55	6.42	833	1,121
06	057	0004.01	99999	$83,800	$97,032	115.79	MIDDLE INCOME	5,932	993	16.74	8.65	1,760	2,787
06	057	0004.03	99999	$83,800	$136,560	162.96	UPPER INCOME	1,894	357	18.85	11.83	558	899
06	057	0004.04	99999	$83,800	$80,817	96.44	MIDDLE INCOME	5,090	914	17.96	14.08	1,385	2,079
06	057	0005.02	99999	$83,800	$72,085	86.02	MIDDLE INCOME	4,718	903	19.14	8.68	1,329	2,221
06	057	0005.03	99999	$83,800	$183,145	218.55	UPPER INCOME	1,225	270	22.04	4.74	360	587
06	057	0005.04	99999	$83,800	$75,981	90.67	MIDDLE INCOME	5,148	1,028	19.97	10.10	1,040	1,963
06	057	0006.01	99999	$83,800	$36,386	43.42	LOW INCOME	1,907	468	24.54	27.09	253	672
06	057	0006.02	99999	$83,800	$71,817	85.70	MIDDLE INCOME	5,130	1,220	23.78	11.77	972	1,993
06	057	0007.01	99999	$83,800	$106,342	126.90	UPPER INCOME	7,581	1,228	16.20	7.63	2,509	3,303
06	057	0007.02	99999	$83,800	$93,688	111.80	MIDDLE INCOME	4,079	667	16.35	11.24	1,343	1,932
06	057	0008.01	99999	$83,800	$108,823	129.86	UPPER INCOME	5,289	803	15.18	13.98	1,726	2,635
06	057	0008.02	99999	$83,800	$103,300	123.27	UPPER INCOME	6,700	1,114	16.63	13.34	1,824	2,930
06	057	0009.00	99999	$83,800	$97,593	116.46	MIDDLE INCOME	4,274	707	16.54	12.69	1,325	2,329
06	057	0012.05	99999	$83,800	$141,781	169.19	UPPER INCOME	4,882	660	13.52	6.18	1,606	2,285
06	057	0012.07	99999	$83,800	$100,862	120.36	UPPER INCOME	5,518	2,263	41.01	10.68	1,561	2,616
06	057	0012.08	99999	$83,800	$138,429	165.19	UPPER INCOME	1,780	296	16.63	8.84	611	2,530
06	057	0012.09	99999	$83,800	$122,532	146.22	UPPER INCOME	1,877	526	28.02	1.19	389	1,965
06	057	0012.10	99999	$83,800	$241,109	287.72	UPPER INCOME	1,595	228	14.29	3.14	512	2,915
06	057	0012.11	99999	$83,800	$170,315	203.24	UPPER INCOME	1,322	378	28.59	0.00	300	1,086
06	061	0201.04	40900	$113,900	$120,871	106.12	MIDDLE INCOME	1,327	180	13.56	1.25	307	1,715
06	061	0201.05	40900	$113,900	$147,444	129.45	UPPER INCOME	1,319	140	10.61	7.86	557	2,012
06	061	0201.06	40900	$113,900	$102,407	89.91	MIDDLE INCOME	1,643	538	32.74	2.31	457	1,599

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	061	0201.07	40900	$113,900	$52,588	46.17	LOW INCOME	3,315	1,846	55.69	16.02	632	1,704
06	061	0202.00	40900	$113,900	$106,451	93.46	MIDDLE INCOME	6,429	1,161	18.06	9.78	2,398	2,720
06	061	0203.00	40900	$113,900	$68,682	60.30	MODERATE INCOME	4,639	1,108	23.88	24.93	998	1,528
06	061	0204.01	40900	$113,900	$86,040	75.54	MODERATE INCOME	2,242	614	27.39	15.37	389	996
06	061	0204.02	40900	$113,900	$147,147	129.19	UPPER INCOME	3,511	674	19.20	4.34	1,088	1,384
06	061	0205.01	40900	$113,900	$145,781	127.99	UPPER INCOME	2,973	589	19.81	1.68	964	1,210
06	061	0205.02	40900	$113,900	$181,522	159.37	UPPER INCOME	4,317	770	17.84	4.44	1,615	1,927
06	061	0206.01	40900	$113,900	$189,780	166.62	UPPER INCOME	7,257	1,625	22.39	2.18	2,581	2,771
06	061	0206.04	40900	$113,900	$200,806	176.30	UPPER INCOME	5,927	1,516	25.58	4.08	1,877	2,313
06	061	0206.05	40900	$113,900	$238,791	209.65	UPPER INCOME	5,885	1,683	28.60	3.00	1,874	2,031
06	061	0206.06	40900	$113,900	$314,637	276.24	UPPER INCOME	4,296	1,390	32.36	2.60	1,382	1,514
06	061	0206.07	40900	$113,900	$267,722	235.05	UPPER INCOME	5,099	1,313	25.75	7.22	1,486	1,723
06	061	0206.08	40900	$113,900	$222,435	195.29	UPPER INCOME	3,811	749	19.65	4.15	1,232	1,514
06	061	0207.10	40900	$113,900	$149,915	131.62	UPPER INCOME	4,408	1,174	26.63	6.96	1,358	1,676
06	061	0207.11	40900	$113,900	$154,505	135.65	UPPER INCOME	4,558	1,625	35.65	6.65	793	1,118
06	061	0207.12	40900	$113,900	$72,885	63.99	MODERATE INCOME	3,855	1,329	34.47	9.69	759	1,103
06	061	0207.13	40900	$113,900	$101,872	89.44	MIDDLE INCOME	3,323	1,126	33.89	15.86	474	740
06	061	0207.14	40900	$113,900	$116,007	101.85	MIDDLE INCOME	3,848	1,097	28.51	8.53	1,131	1,351
06	061	0207.15	40900	$113,900	$113,205	99.39	MIDDLE INCOME	3,074	978	31.82	9.83	671	989
06	061	0207.17	40900	$113,900	$192,013	168.58	UPPER INCOME	4,888	2,024	41.41	9.73	1,323	1,658
06	061	0208.05	40900	$113,900	$117,294	102.98	MIDDLE INCOME	4,202	1,535	36.53	9.93	969	1,427
06	061	0208.06	40900	$113,900	$127,989	112.37	MIDDLE INCOME	3,576	1,175	32.86	14.14	853	1,459
06	061	0209.01	40900	$113,900	$68,545	60.18	MODERATE INCOME	2,777	1,416	50.99	24.94	334	990
06	061	0209.08	40900	$113,900	$96,804	84.99	MIDDLE INCOME	7,512	3,322	44.22	8.43	1,613	2,529
06	061	0210.03	40900	$113,900	$148,321	130.22	UPPER INCOME	6,784	2,471	36.42	4.87	1,507	2,008
06	061	0210.34	40900	$113,900	$157,011	137.85	UPPER INCOME	4,331	1,777	41.03	1.87	1,121	1,351
06	061	0210.37	40900	$113,900	$139,528	122.50	UPPER INCOME	2,209	786	35.58	7.56	538	693
06	061	0210.38	40900	$113,900	$147,034	129.09	UPPER INCOME	7,627	2,912	38.18	6.88	2,198	2,566

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06	061	0210.39	40900	$113,900	$119,811	105.19	MIDDLE INCOME	1,703	190	11.16	4.64	894	979
06	061	0210.40	40900	$113,900	$121,167	106.38	MIDDLE INCOME	3,123	378	12.10	8.25	1,564	1,825
06	061	0210.43	40900	$113,900	$178,515	156.73	UPPER INCOME	3,760	1,259	33.48	7.81	846	1,080
06	061	0210.44	40900	$113,900	$175,554	154.13	UPPER INCOME	5,765	1,999	34.67	2.84	1,472	1,663
06	061	0210.45	40900	$113,900	$81,256	71.34	MODERATE INCOME	3,533	1,429	40.45	14.82	672	1,195
06	061	0210.46	40900	$113,900	$95,072	83.47	MIDDLE INCOME	5,056	2,096	41.46	12.20	1,025	1,522
06	061	0210.47	40900	$113,900	$153,469	134.74	UPPER INCOME	4,463	1,755	39.32	11.58	963	1,218
06	061	0210.48	40900	$113,900	$198,038	173.87	UPPER INCOME	3,439	1,331	38.70	3.29	990	1,169
06	061	0211.03	40900	$113,900	$112,522	98.79	MIDDLE INCOME	4,904	1,692	34.50	12.49	1,063	1,543
06	061	0211.06	40900	$113,900	$131,930	115.83	MIDDLE INCOME	2,401	579	24.11	6.55	709	815
06	061	0211.08	40900	$113,900	$111,690	98.06	MIDDLE INCOME	3,410	1,234	36.19	7.91	767	1,142
06	061	0211.09	40900	$113,900	$183,299	160.93	UPPER INCOME	5,594	1,730	30.93	8.87	1,481	1,875
06	061	0211.22	40900	$113,900	$164,768	144.66	UPPER INCOME	3,455	893	25.85	1.83	1,265	1,391
06	061	0211.23	40900	$113,900	$165,075	144.93	UPPER INCOME	7,558	2,009	26.58	1.67	2,313	2,692
06	061	0211.28	40900	$113,900	$130,176	114.29	MIDDLE INCOME	3,244	1,134	34.96	14.32	807	1,043
06	061	0211.29	40900	$113,900	$97,988	86.03	MIDDLE INCOME	3,453	1,219	35.30	8.66	407	848
06	061	0211.30	40900	$113,900	$90,118	79.12	MODERATE INCOME	2,272	952	41.90	8.99	147	382
06	061	0211.31	40900	$113,900	$131,577	115.52	MIDDLE INCOME	5,722	1,845	32.24	4.20	824	1,076
06	061	0212.03	40900	$113,900	$134,106	117.74	MIDDLE INCOME	7,431	1,821	24.51	7.23	2,315	3,039
06	061	0212.04	40900	$113,900	$135,290	118.78	MIDDLE INCOME	2,748	520	18.92	7.42	817	1,015
06	061	0213.04	40900	$113,900	$137,056	120.33	UPPER INCOME	6,258	1,578	25.22	4.64	1,735	2,209
06	061	0213.23	40900	$113,900	$188,391	165.40	UPPER INCOME	11,223	5,163	46.00	2.79	1,892	1,998
06	061	0213.24	40900	$113,900	$198,528	174.30	UPPER INCOME	6,321	2,271	35.93	1.92	1,744	1,847
06	061	0213.25	40900	$113,900	$169,210	148.56	UPPER INCOME	9,279	4,319	46.55	11.67	2,260	2,532
06	061	0213.26	40900	$113,900	$193,015	169.46	UPPER INCOME	4,394	2,461	56.01	0.00	652	753
06	061	0213.27	40900	$113,900	$154,950	136.04	UPPER INCOME	5,643	2,575	45.63	7.27	1,099	1,395
06	061	0213.28	40900	$113,900	$194,143	170.45	UPPER INCOME	8,556	3,994	46.68	5.18	1,830	2,209
06	061	0214.01	40900	$113,900	$99,993	87.79	MIDDLE INCOME	3,056	1,237	40.48	9.60	693	1,165

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06	061	0214.03	40900	$113,900	$84,901	74.54	MODERATE INCOME	7,164	4,129	57.64	16.39	984	1,787
06	061	0215.01	40900	$113,900	$116,098	101.93	MIDDLE INCOME	5,911	1,503	25.43	10.87	1,472	2,050
06	061	0215.02	40900	$113,900	$116,155	101.98	MIDDLE INCOME	3,806	813	21.36	6.87	1,315	1,776
06	061	0216.03	40900	$113,900	$112,693	98.94	MIDDLE INCOME	4,927	1,926	39.09	11.16	1,047	1,648
06	061	0216.04	40900	$113,900	$149,915	131.62	UPPER INCOME	3,421	631	18.44	2.07	1,281	1,448
06	061	0218.01	40900	$113,900	$140,792	123.61	UPPER INCOME	4,663	741	15.89	9.21	1,834	1,985
06	061	0218.02	40900	$113,900	$104,868	92.07	MIDDLE INCOME	6,052	1,328	21.94	9.21	1,770	2,536
06	061	0219.01	40900	$113,900	$123,331	108.28	MIDDLE INCOME	3,315	677	20.42	6.36	1,074	1,452
06	061	0219.02	40900	$113,900	$117,385	103.06	MIDDLE INCOME	4,462	694	15.55	3.30	1,720	2,051
06	061	0220.02	40900	$113,900	$118,445	103.99	MIDDLE INCOME	6,569	1,301	19.81	8.16	2,067	2,839
06	061	0220.11	40900	$113,900	$185,110	162.52	UPPER INCOME	2,292	429	18.72	1.12	457	2,349
06	061	0220.13	40900	$113,900	$115,882	101.74	MIDDLE INCOME	2,833	454	16.03	17.03	970	1,654
06	061	0220.14	40900	$113,900	$154,391	135.55	UPPER INCOME	1,529	209	13.67	5.26	322	2,386
06	061	0221.00	40900	$113,900	$129,937	114.08	MIDDLE INCOME	901	122	13.54	4.66	285	1,334
06	061	0222.00	40900	$113,900	$141,498	124.23	UPPER INCOME	902	129	14.30	5.53	224	1,185
06	061	0223.00	40900	$113,900	$129,607	113.79	MIDDLE INCOME	646	80	12.38	27.85	166	1,488
06	061	0224.00	40900	$113,900	$218,107	191.49	UPPER INCOME	4,893	1,677	34.27	3.67	1,086	1,206
06	061	0225.00	40900	$113,900	$241,411	211.95	UPPER INCOME	4,689	2,077	44.30	11.67	1,367	1,501
06	061	0226.00	40900	$113,900	$144,972	127.28	UPPER INCOME	4,982	1,987	39.88	5.52	873	985
06	061	0228.00	40900	$113,900	$151,236	132.78	UPPER INCOME	4,986	2,115	42.42	5.90	1,008	1,322
06	061	0229.00	40900	$113,900	$128,012	112.39	MIDDLE INCOME	5,765	2,444	42.39	9.25	743	1,176
06	061	0230.00	40900	$113,900	$190,839	167.55	UPPER INCOME	3,914	1,455	37.17	1.27	742	962
06	061	0231.00	40900	$113,900	$174,620	153.31	UPPER INCOME	8,697	3,498	40.22	2.54	2,345	2,897
06	061	0232.00	40900	$113,900	$159,813	140.31	UPPER INCOME	6,078	2,500	41.13	3.32	1,561	1,740
06	061	0233.00	40900	$113,900	$179,131	157.27	UPPER INCOME	6,333	2,618	41.34	3.22	1,715	2,035
06	061	0234.00	40900	$113,900	$133,719	117.40	MIDDLE INCOME	5,721	2,007	35.08	8.69	1,598	1,803
06	061	0235.01	40900	$113,900	$238,074	209.02	UPPER INCOME	1,245	417	33.49	0.00	362	370
06	061	0235.02	40900	$113,900	$183,755	161.33	UPPER INCOME	5,315	1,670	31.42	5.01	1,465	1,587

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06	061	0236.00	40900	$113,900	$111,485	97.88	MIDDLE INCOME	4,361	484	11.10	3.58	2,252	2,634
06	061	0237.00	40900	$113,900	$87,988	77.25	MODERATE INCOME	3,301	314	9.51	7.00	1,529	2,205
06	061	0238.00	40900	$113,900	$93,216	81.84	MIDDLE INCOME	3,211	448	13.95	8.73	1,699	1,866
06	061	0239.00	40900	$113,900	$135,393	118.87	MIDDLE INCOME	3,129	1,085	34.68	3.95	836	969
06	061	9900.00	40900	$113,900	$0	0.00	NA	0	0	0.00	0.00	0	0
06	067	0001.00	40900	$113,900	$178,026	156.30	UPPER INCOME	3,749	939	25.05	8.01	1,297	1,611
06	067	0002.00	40900	$113,900	$203,528	178.69	UPPER INCOME	3,889	1,056	27.15	7.78	1,346	1,749
06	067	0003.00	40900	$113,900	$214,383	188.22	UPPER INCOME	3,347	921	27.52	4.30	1,185	1,483
06	067	0004.00	40900	$113,900	$119,561	104.97	MIDDLE INCOME	3,840	1,542	40.16	15.26	709	1,181
06	067	0005.01	40900	$113,900	$44,170	38.78	LOW INCOME	1,905	983	51.60	28.14	121	590
06	067	0005.02	40900	$113,900	$128,434	112.76	MIDDLE INCOME	1,433	648	45.22	3.35	176	569
06	067	0006.00	40900	$113,900	$110,904	97.37	MIDDLE INCOME	1,686	855	50.71	19.76	38	274
06	067	0007.00	40900	$113,900	$25,001	21.95	LOW INCOME	2,676	1,831	68.42	48.06	14	14
06	067	0008.00	40900	$113,900	$87,020	76.40	MODERATE INCOME	1,637	783	47.83	17.22	102	331
06	067	0011.02	40900	$113,900	$166,955	146.58	UPPER INCOME	1,443	651	45.11	14.85	156	280
06	067	0011.03	40900	$113,900	$0	0.00	NA	1,604	878	54.74	26.18	128	52
06	067	0012.01	40900	$113,900	$80,345	70.54	MODERATE INCOME	2,141	945	44.14	21.43	18	307
06	067	0012.02	40900	$113,900	$95,756	84.07	MIDDLE INCOME	1,855	885	47.71	25.91	216	388
06	067	0013.00	40900	$113,900	$78,432	68.86	MODERATE INCOME	3,320	1,333	40.15	15.70	178	931
06	067	0014.00	40900	$113,900	$156,146	137.09	UPPER INCOME	2,930	1,198	40.89	17.29	215	883
06	067	0015.00	40900	$113,900	$174,210	152.95	UPPER INCOME	4,946	1,501	30.35	2.74	1,140	2,090
06	067	0016.01	40900	$113,900	$153,617	134.87	UPPER INCOME	3,908	1,411	36.11	6.11	871	1,582
06	067	0016.02	40900	$113,900	$192,127	168.68	UPPER INCOME	2,645	635	24.01	5.69	873	1,211
06	067	0017.01	40900	$113,900	$98,934	86.86	MIDDLE INCOME	2,574	1,439	55.91	32.20	365	510
06	067	0017.02	40900	$113,900	$106,941	93.89	MIDDLE INCOME	3,620	1,362	37.62	18.79	1,016	1,480
06	067	0018.00	40900	$113,900	$77,167	67.75	MODERATE INCOME	5,346	2,819	52.73	13.54	831	1,660
06	067	0019.00	40900	$113,900	$108,023	94.84	MIDDLE INCOME	3,509	1,665	47.45	12.67	357	858
06	067	0020.00	40900	$113,900	$126,942	111.45	MIDDLE INCOME	3,882	2,375	61.18	11.61	243	941

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06	067	0021.00	40900	$113,900	$76,689	67.33	MODERATE INCOME	2,773	1,624	58.56	18.19	261	894
06	067	0022.00	40900	$113,900	$74,126	65.08	MODERATE INCOME	4,898	3,302	67.42	29.93	856	1,323
06	067	0023.00	40900	$113,900	$167,536	147.09	UPPER INCOME	3,380	1,020	30.18	4.05	1,317	1,714
06	067	0024.00	40900	$113,900	$203,118	178.33	UPPER INCOME	4,627	1,405	30.37	4.60	1,391	1,734
06	067	0025.00	40900	$113,900	$209,861	184.25	UPPER INCOME	1,935	606	31.32	0.89	746	861
06	067	0026.00	40900	$113,900	$142,614	125.21	UPPER INCOME	2,538	905	35.66	4.83	637	1,077
06	067	0027.00	40900	$113,900	$87,145	76.51	MODERATE INCOME	3,545	2,197	61.97	24.78	561	1,260
06	067	0028.00	40900	$113,900	$76,734	67.37	MODERATE INCOME	3,317	2,517	75.88	28.99	413	1,156
06	067	0029.00	40900	$113,900	$101,223	88.87	MIDDLE INCOME	4,617	1,966	42.58	10.87	1,476	2,207
06	067	0030.01	40900	$113,900	$49,535	43.49	LOW INCOME	2,757	1,817	65.90	28.96	676	1,184
06	067	0030.02	40900	$113,900	$120,700	105.97	MIDDLE INCOME	3,897	1,889	48.47	6.20	1,276	1,827
06	067	0031.01	40900	$113,900	$69,468	60.99	MODERATE INCOME	3,583	2,557	71.36	13.70	686	1,202
06	067	0031.02	40900	$113,900	$88,090	77.34	MODERATE INCOME	3,168	2,223	70.17	18.61	628	1,001
06	067	0032.02	40900	$113,900	$67,554	59.31	MODERATE INCOME	5,354	4,428	82.70	28.26	766	1,397
06	067	0032.03	40900	$113,900	$54,011	47.42	LOW INCOME	3,149	2,953	93.78	27.77	380	657
06	067	0032.04	40900	$113,900	$50,674	44.49	LOW INCOME	5,553	5,028	90.55	30.57	574	1,411
06	067	0033.00	40900	$113,900	$164,198	144.16	UPPER INCOME	4,256	1,912	44.92	4.79	1,467	1,840
06	067	0034.00	40900	$113,900	$129,789	113.95	MIDDLE INCOME	4,335	2,561	59.08	9.60	1,153	1,702
06	067	0035.01	40900	$113,900	$109,595	96.22	MIDDLE INCOME	2,760	1,502	54.42	22.55	928	1,289
06	067	0035.02	40900	$113,900	$88,011	77.27	MODERATE INCOME	3,034	1,933	63.71	7.25	822	1,259
06	067	0036.00	40900	$113,900	$69,035	60.61	MODERATE INCOME	2,728	1,951	71.52	25.15	485	995
06	067	0037.00	40900	$113,900	$57,383	50.38	MODERATE INCOME	4,611	3,906	84.71	26.94	727	1,484
06	067	0038.00	40900	$113,900	$95,608	83.94	MIDDLE INCOME	5,348	4,456	83.32	8.92	1,030	1,676
06	067	0039.00	40900	$113,900	$121,292	106.49	MIDDLE INCOME	3,598	1,922	53.42	3.60	1,083	1,466
06	067	0040.05	40900	$113,900	$124,219	109.06	MIDDLE INCOME	4,418	2,710	61.34	7.30	1,194	1,573
06	067	0040.06	40900	$113,900	$112,829	99.06	MIDDLE INCOME	5,175	3,624	70.03	7.45	1,075	1,402
06	067	0040.08	40900	$113,900	$134,402	118.00	MIDDLE INCOME	3,665	2,360	64.39	7.37	1,091	1,387
06	067	0040.11	40900	$113,900	$224,964	197.51	UPPER INCOME	3,185	2,306	72.40	7.03	923	1,092

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06	067	0040.12	40900	$113,900	$168,686	148.10	UPPER INCOME	3,338	2,278	68.24	7.36	893	1,163
06	067	0040.13	40900	$113,900	$103,159	90.57	MIDDLE INCOME	3,580	2,422	67.65	20.19	1,056	1,536
06	067	0040.14	40900	$113,900	$75,550	66.33	MODERATE INCOME	2,708	1,965	72.56	8.87	286	754
06	067	0040.15	40900	$113,900	$115,176	101.12	MIDDLE INCOME	4,254	2,846	66.90	2.12	1,098	1,610
06	067	0040.16	40900	$113,900	$167,274	146.86	UPPER INCOME	2,108	1,205	57.16	13.25	615	782
06	067	0040.17	40900	$113,900	$128,399	112.73	MIDDLE INCOME	2,813	1,949	69.29	11.36	550	928
06	067	0040.18	40900	$113,900	$139,892	122.82	UPPER INCOME	2,441	1,854	75.95	3.87	545	854
06	067	0040.19	40900	$113,900	$106,121	93.17	MIDDLE INCOME	2,996	2,143	71.53	10.18	587	781
06	067	0040.20	40900	$113,900	$34,409	30.21	LOW INCOME	2,135	1,390	65.11	21.68	189	377
06	067	0041.00	40900	$113,900	$75,630	66.40	MODERATE INCOME	5,459	4,746	86.94	14.28	749	1,379
06	067	0042.01	40900	$113,900	$88,067	77.32	MODERATE INCOME	5,564	4,840	86.99	10.68	1,030	1,841
06	067	0042.02	40900	$113,900	$67,543	59.30	MODERATE INCOME	5,774	5,162	89.40	26.10	875	1,384
06	067	0042.03	40900	$113,900	$60,891	53.46	MODERATE INCOME	5,889	5,436	92.31	25.19	734	1,504
06	067	0043.01	40900	$113,900	$74,889	65.75	MODERATE INCOME	4,919	4,456	90.59	17.38	804	1,464
06	067	0043.02	40900	$113,900	$61,586	54.07	MODERATE INCOME	4,730	4,419	93.42	31.45	660	1,077
06	067	0044.01	40900	$113,900	$60,230	52.88	MODERATE INCOME	4,431	3,524	79.53	29.30	569	1,521
06	067	0044.02	40900	$113,900	$52,998	46.53	LOW INCOME	4,343	3,783	87.11	29.94	489	1,246
06	067	0045.01	40900	$113,900	$48,396	42.49	LOW INCOME	3,643	3,348	91.90	34.59	265	851
06	067	0045.02	40900	$113,900	$55,811	49.00	LOW INCOME	5,362	4,670	87.09	28.41	612	1,133
06	067	0046.02	40900	$113,900	$40,901	35.91	LOW INCOME	5,663	4,764	84.13	38.91	664	1,559
06	067	0046.03	40900	$113,900	$53,567	47.03	LOW INCOME	2,789	2,325	83.36	26.54	417	956
06	067	0046.04	40900	$113,900	$52,907	46.45	LOW INCOME	5,080	4,408	86.77	20.11	559	1,279
06	067	0047.01	40900	$113,900	$48,749	42.80	LOW INCOME	3,895	3,456	88.73	22.18	311	673
06	067	0047.02	40900	$113,900	$59,274	52.04	MODERATE INCOME	5,050	4,411	87.35	28.32	597	1,152
06	067	0048.01	40900	$113,900	$59,091	51.88	MODERATE INCOME	6,041	5,473	90.60	18.06	996	1,483
06	067	0048.02	40900	$113,900	$69,297	60.84	MODERATE INCOME	4,958	4,252	85.76	31.92	736	1,309
06	067	0049.04	40900	$113,900	$73,352	64.40	MODERATE INCOME	6,468	5,214	80.61	11.89	1,064	1,716
06	067	0049.06	40900	$113,900	$68,591	60.22	MODERATE INCOME	3,279	2,946	89.84	34.12	658	976

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0049.07	40900	$113,900	$34,591	30.37	LOW INCOME	2,523	2,356	93.38	57.86	55	643
06	067	0049.08	40900	$113,900	$79,457	69.76	MODERATE INCOME	4,740	4,360	91.98	10.51	882	1,238
06	067	0049.09	40900	$113,900	$74,730	65.61	MODERATE INCOME	2,892	2,542	87.90	18.09	396	627
06	067	0049.10	40900	$113,900	$107,476	94.36	MIDDLE INCOME	4,103	3,673	89.52	18.32	592	769
06	067	0050.02	40900	$113,900	$47,644	41.83	LOW INCOME	7,436	6,476	87.09	41.76	879	1,919
06	067	0050.03	40900	$113,900	$69,171	60.73	MODERATE INCOME	5,240	4,470	85.31	32.65	928	1,418
06	067	0050.04	40900	$113,900	$70,014	61.47	MODERATE INCOME	3,703	3,319	89.63	17.75	452	1,029
06	067	0051.01	40900	$113,900	$57,918	50.85	MODERATE INCOME	4,879	4,108	84.20	24.20	779	1,126
06	067	0051.02	40900	$113,900	$87,168	76.53	MODERATE INCOME	4,632	3,306	71.37	10.90	915	1,410
06	067	0052.01	40900	$113,900	$33,373	29.30	LOW INCOME	4,645	2,693	57.98	43.67	11	210
06	067	0052.02	40900	$113,900	$145,564	127.80	UPPER INCOME	3,513	1,633	46.48	16.47	1,031	1,119
06	067	0052.04	40900	$113,900	$113,592	99.73	MIDDLE INCOME	4,900	2,184	44.57	9.37	1,269	1,716
06	067	0052.05	40900	$113,900	$61,836	54.29	MODERATE INCOME	3,096	1,913	61.79	29.52	390	729
06	067	0053.01	40900	$113,900	$34,113	29.95	LOW INCOME	5,508	3,233	58.70	52.66	140	306
06	067	0054.02	40900	$113,900	$73,989	64.96	MODERATE INCOME	3,272	1,823	55.72	26.48	0	223
06	067	0054.03	40900	$113,900	$133,798	117.47	MIDDLE INCOME	2,234	611	27.35	34.36	952	1,123
06	067	0054.04	40900	$113,900	$150,906	132.49	UPPER INCOME	6,080	2,059	33.87	6.70	1,562	2,189
06	067	0055.02	40900	$113,900	$56,996	50.04	MODERATE INCOME	6,031	4,561	75.63	31.08	702	1,297
06	067	0055.05	40900	$113,900	$52,861	46.41	LOW INCOME	5,619	3,626	64.53	22.34	527	1,028
06	067	0055.06	40900	$113,900	$51,118	44.88	LOW INCOME	3,410	2,440	71.55	49.45	157	500
06	067	0055.08	40900	$113,900	$48,168	42.29	LOW INCOME	3,491	1,629	46.66	32.99	537	715
06	067	0055.09	40900	$113,900	$50,572	44.40	LOW INCOME	2,008	1,399	69.67	28.14	49	134
06	067	0055.10	40900	$113,900	$32,587	28.61	LOW INCOME	5,238	3,296	62.92	29.95	330	1,202
06	067	0056.01	40900	$113,900	$58,089	51.00	MODERATE INCOME	6,136	3,404	55.48	32.11	750	1,666
06	067	0056.05	40900	$113,900	$68,602	60.23	MODERATE INCOME	3,758	2,257	60.06	29.11	488	893
06	067	0056.06	40900	$113,900	$106,189	93.23	MIDDLE INCOME	4,461	1,945	43.60	12.84	824	1,601
06	067	0057.01	40900	$113,900	$144,220	126.62	UPPER INCOME	3,175	934	29.42	7.68	1,105	1,390
06	067	0057.02	40900	$113,900	$207,412	182.10	UPPER INCOME	4,887	1,132	23.16	3.61	1,524	1,741

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0058.01	40900	$113,900	$137,090	120.36	UPPER INCOME	5,335	1,677	31.43	8.41	1,661	2,143
06	067	0058.03	40900	$113,900	$178,812	156.99	UPPER INCOME	3,731	994	26.64	3.20	1,345	1,531
06	067	0058.04	40900	$113,900	$205,533	180.45	UPPER INCOME	2,659	673	25.31	5.47	772	1,025
06	067	0059.01	40900	$113,900	$113,558	99.70	MIDDLE INCOME	6,722	2,252	33.50	8.10	2,034	2,432
06	067	0059.03	40900	$113,900	$52,451	46.05	LOW INCOME	2,996	1,609	53.70	25.61	210	516
06	067	0059.04	40900	$113,900	$120,586	105.87	MIDDLE INCOME	5,348	2,069	38.69	13.90	1,260	1,574
06	067	0060.02	40900	$113,900	$64,741	56.84	MODERATE INCOME	5,309	2,537	47.79	16.17	1,031	1,218
06	067	0060.03	40900	$113,900	$68,693	60.31	MODERATE INCOME	5,029	2,430	48.32	29.53	677	1,105
06	067	0060.04	40900	$113,900	$152,501	133.89	UPPER INCOME	2,626	946	36.02	4.49	870	1,049
06	067	0061.01	40900	$113,900	$53,134	46.65	LOW INCOME	5,500	2,969	53.98	23.93	769	1,499
06	067	0061.02	40900	$113,900	$68,112	59.80	MODERATE INCOME	4,047	2,238	55.30	23.00	376	1,070
06	067	0062.02	40900	$113,900	$53,282	46.78	LOW INCOME	4,319	2,853	66.06	19.49	532	1,388
06	067	0062.03	40900	$113,900	$36,585	32.12	LOW INCOME	3,873	2,593	66.95	37.50	333	895
06	067	0062.04	40900	$113,900	$75,163	65.99	MODERATE INCOME	4,137	2,578	62.32	33.18	676	889
06	067	0063.00	40900	$113,900	$59,228	52.00	MODERATE INCOME	5,262	3,583	68.09	32.33	778	1,619
06	067	0064.00	40900	$113,900	$67,201	59.00	MODERATE INCOME	5,918	4,126	69.72	19.75	985	1,703
06	067	0065.01	40900	$113,900	$28,748	25.24	LOW INCOME	5,005	4,453	88.97	45.67	372	1,024
06	067	0065.02	40900	$113,900	$87,600	76.91	MODERATE INCOME	2,565	1,846	71.97	11.81	557	694
06	067	0066.00	40900	$113,900	$62,144	54.56	MODERATE INCOME	7,103	5,351	75.33	19.30	1,063	2,241
06	067	0067.03	40900	$113,900	$64,262	56.42	MODERATE INCOME	4,985	4,170	83.65	14.40	672	1,231
06	067	0067.04	40900	$113,900	$93,603	82.18	MIDDLE INCOME	3,903	3,038	77.84	26.33	446	742
06	067	0067.05	40900	$113,900	$53,066	46.59	LOW INCOME	4,982	4,109	82.48	25.29	671	1,344
06	067	0067.06	40900	$113,900	$77,452	68.00	MODERATE INCOME	3,943	3,483	88.33	10.94	486	876
06	067	0068.01	40900	$113,900	$73,932	64.91	MODERATE INCOME	1,990	1,737	87.29	12.76	188	448
06	067	0068.02	40900	$113,900	$30,366	26.66	LOW INCOME	2,806	2,361	84.14	31.40	373	722
06	067	0068.03	40900	$113,900	$0	0.00	NA	3,151	2,661	84.45	21.38	182	853
06	067	0069.01	40900	$113,900	$0	0.00	NA	1,774	783	44.14	23.55	396	643
06	067	0069.02	40900	$113,900	$40,537	35.59	LOW INCOME	3,608	2,666	73.89	39.42	406	1,071

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates
2022 Dun and Bradstreet (as of 02/26/2024)

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0070.01	40900	$113,900	$66,825	58.67	MODERATE INCOME	4,493	3,656	81.37	26.34	618	1,279
06	067	0070.07	40900	$113,900	$91,951	80.73	MIDDLE INCOME	5,691	4,647	81.66	14.37	913	1,537
06	067	0070.10	40900	$113,900	$116,212	102.03	MIDDLE INCOME	4,015	2,402	59.83	12.48	371	948
06	067	0070.11	40900	$113,900	$75,094	65.93	MODERATE INCOME	6,494	4,928	75.89	13.79	816	1,214
06	067	0070.12	40900	$113,900	$88,364	77.58	MODERATE INCOME	3,605	2,581	71.60	11.55	782	1,196
06	067	0070.13	40900	$113,900	$101,109	88.77	MIDDLE INCOME	3,015	2,395	79.44	5.91	490	750
06	067	0070.16	40900	$113,900	$104,162	91.45	MIDDLE INCOME	5,971	4,630	77.54	10.90	956	1,356
06	067	0070.17	40900	$113,900	$126,099	110.71	MIDDLE INCOME	2,986	2,022	67.72	4.98	735	1,137
06	067	0070.19	40900	$113,900	$34,079	29.92	LOW INCOME	2,815	2,407	85.51	56.13	67	182
06	067	0070.20	40900	$113,900	$164,768	144.66	UPPER INCOME	4,225	2,408	56.99	4.83	1,285	1,473
06	067	0070.21	40900	$113,900	$68,294	59.96	MODERATE INCOME	4,795	3,878	80.88	11.37	983	1,553
06	067	0070.22	40900	$113,900	$80,106	70.33	MODERATE INCOME	3,489	2,885	82.69	14.04	380	408
06	067	0070.23	40900	$113,900	$82,076	72.06	MODERATE INCOME	5,137	3,954	76.97	4.61	955	1,334
06	067	0070.24	40900	$113,900	$57,759	50.71	MODERATE INCOME	2,626	1,969	74.98	20.49	171	665
06	067	0070.25	40900	$113,900	$141,931	124.61	UPPER INCOME	3,695	2,591	70.12	14.51	682	826
06	067	0070.26	40900	$113,900	$139,698	122.65	UPPER INCOME	5,697	3,936	69.09	4.66	1,214	1,424
06	067	0070.27	40900	$113,900	$102,476	89.97	MIDDLE INCOME	2,145	1,705	79.49	8.18	72	70
06	067	0070.28	40900	$113,900	$107,897	94.73	MIDDLE INCOME	5,110	3,960	77.50	10.65	589	983
06	067	0071.01	40900	$113,900	$191,398	168.04	UPPER INCOME	218	47	21.56	0.00	61	96
06	067	0071.03	40900	$113,900	$131,156	115.15	MIDDLE INCOME	4,058	3,042	74.96	3.91	614	908
06	067	0071.05	40900	$113,900	$106,348	93.37	MIDDLE INCOME	7,408	5,411	73.04	7.96	1,254	1,973
06	067	0071.06	40900	$113,900	$143,890	126.33	UPPER INCOME	7,378	5,374	72.84	1.85	1,870	2,020
06	067	0071.07	40900	$113,900	$182,194	159.96	UPPER INCOME	4,076	2,891	70.93	4.43	1,032	1,297
06	067	0071.08	40900	$113,900	$150,530	132.16	UPPER INCOME	6,138	4,925	80.24	3.16	1,003	1,555
06	067	0071.09	40900	$113,900	$120,848	106.10	MIDDLE INCOME	3,801	1,926	50.67	5.59	1,259	1,464
06	067	0071.10	40900	$113,900	$158,993	139.59	UPPER INCOME	4,272	3,020	70.69	1.37	1,264	1,370
06	067	0071.11	40900	$113,900	$206,580	181.37	UPPER INCOME	4,327	2,996	69.24	2.00	872	1,140
06	067	0072.02	40900	$113,900	$89,514	78.59	MODERATE INCOME	4,282	2,044	47.73	20.63	962	1,283

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0072.04	40900	$113,900	$80,140	70.36	MODERATE INCOME	5,509	3,634	65.96	6.83	1,208	1,699
06	067	0072.06	40900	$113,900	$109,447	96.09	MIDDLE INCOME	4,067	1,436	35.31	9.17	961	1,337
06	067	0072.07	40900	$113,900	$92,635	81.33	MIDDLE INCOME	4,330	1,477	34.11	22.27	1,034	1,404
06	067	0072.08	40900	$113,900	$102,487	89.98	MIDDLE INCOME	4,819	2,091	43.39	12.81	1,066	1,470
06	067	0072.09	40900	$113,900	$104,173	91.46	MIDDLE INCOME	3,881	1,489	38.37	9.37	749	1,219
06	067	0073.01	40900	$113,900	$51,414	45.14	LOW INCOME	5,251	3,289	62.64	28.77	627	1,427
06	067	0074.02	40900	$113,900	$78,785	69.17	MODERATE INCOME	6,992	3,958	56.61	13.37	1,601	2,420
06	067	0074.03	40900	$113,900	$88,546	77.74	MODERATE INCOME	4,969	2,948	59.33	19.27	967	1,432
06	067	0074.13	40900	$113,900	$55,800	48.99	LOW INCOME	7,556	4,529	59.94	33.59	859	1,674
06	067	0074.14	40900	$113,900	$83,591	73.39	MODERATE INCOME	4,409	2,341	53.10	14.67	779	1,129
06	067	0074.15	40900	$113,900	$90,676	79.61	MODERATE INCOME	3,445	1,587	46.07	8.91	797	1,229
06	067	0074.16	40900	$113,900	$74,001	64.97	MODERATE INCOME	4,175	2,135	51.14	24.47	875	1,455
06	067	0074.17	40900	$113,900	$111,383	97.79	MIDDLE INCOME	3,685	1,787	48.49	13.10	783	957
06	067	0074.22	40900	$113,900	$84,867	74.51	MODERATE INCOME	2,849	1,441	50.58	10.35	344	838
06	067	0074.23	40900	$113,900	$41,722	36.63	LOW INCOME	5,803	4,012	69.14	31.83	415	901
06	067	0074.24	40900	$113,900	$46,152	40.52	LOW INCOME	4,087	2,498	61.12	24.96	514	1,131
06	067	0074.26	40900	$113,900	$85,471	75.04	MODERATE INCOME	2,444	1,440	58.92	13.38	355	647
06	067	0074.27	40900	$113,900	$87,373	76.71	MODERATE INCOME	7,278	3,687	50.66	13.01	1,158	2,369
06	067	0074.28	40900	$113,900	$97,441	85.55	MIDDLE INCOME	3,756	1,415	37.67	15.49	833	1,096
06	067	0074.29	40900	$113,900	$57,565	50.54	MODERATE INCOME	5,186	2,950	56.88	25.45	531	1,020
06	067	0074.30	40900	$113,900	$107,203	94.12	MIDDLE INCOME	8,078	3,794	46.97	11.62	1,425	2,003
06	067	0074.31	40900	$113,900	$106,417	93.43	MIDDLE INCOME	3,613	1,684	46.61	16.14	895	1,053
06	067	0074.32	40900	$113,900	$105,768	92.86	MIDDLE INCOME	5,236	2,234	42.67	8.72	1,267	1,511
06	067	0074.34	40900	$113,900	$73,363	64.41	MODERATE INCOME	6,339	3,797	59.90	14.37	1,217	1,554
06	067	0074.35	40900	$113,900	$43,726	38.39	LOW INCOME	2,420	953	39.38	36.33	450	635
06	067	0074.36	40900	$113,900	$111,690	98.06	MIDDLE INCOME	2,251	1,082	48.07	4.77	554	722
06	067	0074.37	40900	$113,900	$128,935	113.20	MIDDLE INCOME	7,076	3,274	46.27	8.32	1,752	1,864
06	067	0074.38	40900	$113,900	$77,520	68.06	MODERATE INCOME	3,455	1,671	48.36	16.37	522	1,023

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0074.39	40900	$113,900	$115,426	101.34	MIDDLE INCOME	4,749	2,239	47.15	5.38	1,189	1,167
06	067	0075.01	40900	$113,900	$79,229	69.56	MODERATE INCOME	7,168	3,141	43.82	15.92	838	1,759
06	067	0075.03	40900	$113,900	$89,913	78.94	MODERATE INCOME	5,605	2,704	48.24	19.79	755	1,512
06	067	0075.04	40900	$113,900	$112,636	98.89	MIDDLE INCOME	2,256	871	38.61	17.50	370	631
06	067	0076.02	40900	$113,900	$96,177	84.44	MIDDLE INCOME	5,108	1,798	35.20	12.98	1,112	1,653
06	067	0076.03	40900	$113,900	$70,561	61.95	MODERATE INCOME	3,167	1,229	38.81	16.88	663	993
06	067	0076.04	40900	$113,900	$87,475	76.80	MODERATE INCOME	4,100	1,718	41.90	10.09	656	1,178
06	067	0077.01	40900	$113,900	$55,424	48.66	LOW INCOME	7,420	3,362	45.31	22.80	749	1,632
06	067	0077.02	40900	$113,900	$210,020	184.39	UPPER INCOME	4,855	1,689	34.79	6.09	1,154	1,943
06	067	0078.01	40900	$113,900	$118,240	103.81	MIDDLE INCOME	5,807	1,855	31.94	17.04	1,239	1,804
06	067	0078.02	40900	$113,900	$145,462	127.71	UPPER INCOME	4,951	1,550	31.31	3.13	1,034	1,376
06	067	0079.03	40900	$113,900	$115,517	101.42	MIDDLE INCOME	4,869	1,621	33.29	5.83	1,386	1,797
06	067	0079.04	40900	$113,900	$120,780	106.04	MIDDLE INCOME	5,212	1,620	31.08	10.37	1,376	1,963
06	067	0079.05	40900	$113,900	$152,774	134.13	UPPER INCOME	4,484	1,300	28.99	4.12	1,081	1,462
06	067	0079.06	40900	$113,900	$91,484	80.32	MIDDLE INCOME	3,832	1,155	30.14	4.52	833	1,064
06	067	0080.05	40900	$113,900	$161,522	141.81	UPPER INCOME	4,647	1,061	22.83	5.46	1,467	1,749
06	067	0080.06	40900	$113,900	$209,098	183.58	UPPER INCOME	5,869	1,527	26.02	6.40	1,479	1,847
06	067	0080.07	40900	$113,900	$134,766	118.32	MIDDLE INCOME	3,290	917	27.87	18.78	882	1,013
06	067	0080.08	40900	$113,900	$142,386	125.01	UPPER INCOME	4,939	1,381	27.96	6.05	1,327	1,725
06	067	0080.09	40900	$113,900	$140,484	123.34	UPPER INCOME	4,692	1,315	28.03	10.50	1,185	1,502
06	067	0080.10	40900	$113,900	$136,566	119.90	MIDDLE INCOME	5,032	1,380	27.42	4.63	1,585	2,156
06	067	0081.11	40900	$113,900	$94,799	83.23	MIDDLE INCOME	6,467	2,047	31.65	5.66	1,978	2,390
06	067	0081.13	40900	$113,900	$85,550	75.11	MODERATE INCOME	3,852	1,520	39.46	9.82	807	1,106
06	067	0081.17	40900	$113,900	$100,631	88.35	MIDDLE INCOME	2,168	812	37.45	14.14	508	819
06	067	0081.19	40900	$113,900	$113,513	99.66	MIDDLE INCOME	5,857	2,013	34.37	8.04	1,292	2,052
06	067	0081.20	40900	$113,900	$87,999	77.26	MODERATE INCOME	4,839	1,705	35.23	7.81	801	1,436
06	067	0081.22	40900	$113,900	$146,863	128.94	UPPER INCOME	3,890	1,379	35.45	9.29	741	1,075
06	067	0081.24	40900	$113,900	$109,731	96.34	MIDDLE INCOME	4,692	1,256	26.77	3.97	1,352	1,661

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0081.25	40900	$113,900	$120,996	106.23	MIDDLE INCOME	5,405	1,510	27.94	4.01	1,664	1,898
06	067	0081.27	40900	$113,900	$87,794	77.08	MODERATE INCOME	4,925	1,951	39.61	8.86	1,294	1,684
06	067	0081.28	40900	$113,900	$85,117	74.73	MODERATE INCOME	2,392	833	34.82	13.71	717	886
06	067	0081.29	40900	$113,900	$87,168	76.53	MODERATE INCOME	3,519	1,492	42.40	12.66	876	1,152
06	067	0081.30	40900	$113,900	$94,662	83.11	MIDDLE INCOME	4,014	1,677	41.78	5.39	1,074	1,456
06	067	0081.31	40900	$113,900	$99,970	87.77	MIDDLE INCOME	5,796	2,303	39.73	14.94	1,419	1,706
06	067	0081.32	40900	$113,900	$102,578	90.06	MIDDLE INCOME	3,758	1,159	30.84	4.88	1,386	1,591
06	067	0081.33	40900	$113,900	$61,905	54.35	MODERATE INCOME	2,794	1,098	39.30	7.99	436	811
06	067	0081.34	40900	$113,900	$89,127	78.25	MODERATE INCOME	5,086	1,879	36.94	9.55	974	1,592
06	067	0081.35	40900	$113,900	$97,384	85.50	MIDDLE INCOME	4,283	1,538	35.91	15.15	1,152	1,845
06	067	0081.36	40900	$113,900	$93,819	82.37	MIDDLE INCOME	2,848	878	30.83	6.74	387	915
06	067	0081.37	40900	$113,900	$104,617	91.85	MIDDLE INCOME	2,430	665	27.37	6.58	356	589
06	067	0081.38	40900	$113,900	$92,646	81.34	MIDDLE INCOME	3,724	1,588	42.64	15.04	888	1,284
06	067	0081.39	40900	$113,900	$64,490	56.62	MODERATE INCOME	3,818	1,665	43.61	27.81	358	753
06	067	0081.40	40900	$113,900	$129,106	113.35	MIDDLE INCOME	3,095	981	31.70	7.27	742	991
06	067	0081.41	40900	$113,900	$68,340	60.00	MODERATE INCOME	7,300	3,284	44.99	17.37	706	1,784
06	067	0081.42	40900	$113,900	$84,024	73.77	MODERATE INCOME	3,724	1,370	36.79	13.56	503	899
06	067	0081.43	40900	$113,900	$92,418	81.14	MIDDLE INCOME	4,379	1,590	36.31	9.33	720	1,266
06	067	0081.44	40900	$113,900	$117,511	103.17	MIDDLE INCOME	3,018	961	31.84	4.49	782	1,096
06	067	0081.45	40900	$113,900	$110,950	97.41	MIDDLE INCOME	7,520	2,096	27.87	10.44	2,225	2,689
06	067	0082.03	40900	$113,900	$93,216	81.84	MIDDLE INCOME	4,923	1,074	21.82	13.49	1,571	1,849
06	067	0082.04	40900	$113,900	$123,969	108.84	MIDDLE INCOME	4,702	1,225	26.05	6.58	1,300	1,613
06	067	0082.06	40900	$113,900	$108,216	95.01	MIDDLE INCOME	5,930	1,664	28.06	7.03	1,610	2,163
06	067	0082.07	40900	$113,900	$118,832	104.33	MIDDLE INCOME	4,529	1,057	23.34	4.27	1,232	1,677
06	067	0082.08	40900	$113,900	$101,656	89.25	MIDDLE INCOME	4,715	1,375	29.16	10.80	1,018	1,371
06	067	0082.09	40900	$113,900	$155,280	136.33	UPPER INCOME	4,372	1,214	27.77	6.15	1,164	1,402
06	067	0082.10	40900	$113,900	$183,538	161.14	UPPER INCOME	5,660	1,387	24.51	3.29	2,161	2,653
06	067	0082.11	40900	$113,900	$122,636	107.67	MIDDLE INCOME	2,959	652	22.03	9.30	839	1,066

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06	067	0084.02	40900	$113,900	$142,546	125.15	UPPER INCOME	5,447	1,792	32.90	6.29	1,575	2,031
06	067	0084.03	40900	$113,900	$162,820	142.95	UPPER INCOME	6,060	2,447	40.38	10.37	1,260	1,541
06	067	0084.04	40900	$113,900	$103,945	91.26	MIDDLE INCOME	3,329	1,073	32.23	17.33	851	1,443
06	067	0085.01	40900	$113,900	$192,206	168.75	UPPER INCOME	7,064	2,642	37.40	1.96	2,124	2,490
06	067	0085.04	40900	$113,900	$170,497	149.69	UPPER INCOME	5,367	2,418	45.05	5.64	1,212	1,684
06	067	0085.05	40900	$113,900	$193,493	169.88	UPPER INCOME	2,200	894	40.64	2.75	608	714
06	067	0085.06	40900	$113,900	$126,121	110.73	MIDDLE INCOME	2,827	1,585	56.07	4.95	0	89
06	067	0085.07	40900	$113,900	$155,109	136.18	UPPER INCOME	4,109	1,846	44.93	3.55	752	1,130
06	067	0085.08	40900	$113,900	$197,992	173.83	UPPER INCOME	8,897	4,850	54.51	5.12	2,287	2,568
06	067	0085.09	40900	$113,900	$223,324	196.07	UPPER INCOME	4,748	2,035	42.86	1.34	1,358	1,508
06	067	0085.10	40900	$113,900	$216,456	190.04	UPPER INCOME	5,292	1,979	37.40	1.69	1,364	1,656
06	067	0085.12	40900	$113,900	$219,155	192.41	UPPER INCOME	5,453	2,570	47.13	0.65	1,336	1,557
06	067	0085.13	40900	$113,900	$189,587	166.45	UPPER INCOME	3,962	2,144	54.11	3.77	914	1,059
06	067	0086.01	40900	$113,900	$165,975	145.72	UPPER INCOME	5,563	1,328	23.87	2.70	2,004	2,113
06	067	0086.02	40900	$113,900	$95,312	83.68	MIDDLE INCOME	1,729	598	34.59	10.03	534	701
06	067	0087.02	40900	$113,900	$197,822	173.68	UPPER INCOME	2,867	812	28.32	1.32	1,402	1,465
06	067	0087.03	40900	$113,900	$165,873	145.63	UPPER INCOME	5,786	2,396	41.41	4.67	1,765	1,958
06	067	0087.04	40900	$113,900	$162,535	142.70	UPPER INCOME	3,605	2,310	64.08	7.91	745	869
06	067	0087.06	40900	$113,900	$252,437	221.63	UPPER INCOME	1,998	1,165	58.31	0.00	218	218
06	067	0087.07	40900	$113,900	$196,819	172.80	UPPER INCOME	6,648	4,064	61.13	5.33	1,503	1,671
06	067	0087.08	40900	$113,900	$140,131	123.03	UPPER INCOME	3,173	1,873	59.03	5.27	745	850
06	067	0088.02	40900	$113,900	$147,808	129.77	UPPER INCOME	3,001	1,545	51.48	8.45	745	832
06	067	0088.03	40900	$113,900	$145,348	127.61	UPPER INCOME	1,766	924	52.32	14.10	331	376
06	067	0089.05	40900	$113,900	$104,116	91.41	MIDDLE INCOME	4,912	2,662	54.19	7.29	813	1,374
06	067	0089.07	40900	$113,900	$74,878	65.74	MODERATE INCOME	5,277	2,739	51.90	13.79	909	1,489
06	067	0089.08	40900	$113,900	$83,944	73.70	MODERATE INCOME	5,204	2,498	48.00	10.75	1,061	1,846
06	067	0089.09	40900	$113,900	$114,116	100.19	MIDDLE INCOME	2,481	1,409	56.79	23.66	478	692
06	067	0089.10	40900	$113,900	$82,885	72.77	MODERATE INCOME	3,768	1,861	49.39	7.77	767	1,039

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06	067	0089.11	40900	$113,900	$59,581	52.31	MODERATE INCOME	2,434	1,634	67.13	28.47	206	537
06	067	0089.12	40900	$113,900	$118,615	104.14	MIDDLE INCOME	3,130	1,173	37.48	5.58	813	1,218
06	067	0089.13	40900	$113,900	$76,256	66.95	MODERATE INCOME	4,320	1,667	38.59	6.03	881	1,201
06	067	0090.04	40900	$113,900	$96,621	84.83	MIDDLE INCOME	4,041	2,204	54.54	18.09	834	1,315
06	067	0090.05	40900	$113,900	$77,167	67.75	MODERATE INCOME	3,511	1,970	56.11	16.44	542	848
06	067	0090.06	40900	$113,900	$77,304	67.87	MODERATE INCOME	5,649	3,130	55.41	16.99	923	1,479
06	067	0090.07	40900	$113,900	$50,298	44.16	LOW INCOME	3,084	2,023	65.60	12.03	180	438
06	067	0090.08	40900	$113,900	$79,047	69.40	MODERATE INCOME	5,143	3,077	59.83	21.35	922	1,403
06	067	0090.10	40900	$113,900	$99,719	87.55	MIDDLE INCOME	6,018	3,792	63.01	7.15	628	1,088
06	067	0090.11	40900	$113,900	$141,430	124.17	UPPER INCOME	5,547	2,981	53.74	7.06	1,254	1,674
06	067	0091.03	40900	$113,900	$103,991	91.30	MIDDLE INCOME	3,472	1,796	51.73	6.72	742	1,131
06	067	0091.05	40900	$113,900	$69,616	61.12	MODERATE INCOME	2,905	1,692	58.24	11.64	615	1,000
06	067	0091.06	40900	$113,900	$100,380	88.13	MIDDLE INCOME	4,247	1,962	46.20	7.51	894	1,429
06	067	0091.07	40900	$113,900	$97,886	85.94	MIDDLE INCOME	3,361	1,488	44.27	6.75	964	1,402
06	067	0091.08	40900	$113,900	$115,859	101.72	MIDDLE INCOME	3,800	1,849	48.66	7.41	1,191	1,437
06	067	0091.09	40900	$113,900	$117,807	103.43	MIDDLE INCOME	4,875	2,447	50.19	8.44	1,248	1,726
06	067	0091.10	40900	$113,900	$39,250	34.46	LOW INCOME	1,873	1,430	76.35	38.73	89	541
06	067	0091.11	40900	$113,900	$92,168	80.92	MIDDLE INCOME	5,800	3,466	59.76	15.36	889	1,701
06	067	0091.12	40900	$113,900	$86,359	75.82	MODERATE INCOME	3,690	2,222	60.22	17.19	740	1,196
06	067	0092.01	40900	$113,900	$120,164	105.50	MIDDLE INCOME	6,781	4,847	71.48	10.82	1,403	1,655
06	067	0093.07	40900	$113,900	$123,422	108.36	MIDDLE INCOME	5,436	2,675	49.21	10.51	1,244	1,624
06	067	0093.08	40900	$113,900	$110,267	96.81	MIDDLE INCOME	6,197	3,219	51.94	5.96	1,813	2,260
06	067	0093.09	40900	$113,900	$129,527	113.72	MIDDLE INCOME	2,424	937	38.66	7.48	753	860
06	067	0093.10	40900	$113,900	$100,414	88.16	MIDDLE INCOME	7,303	3,541	48.49	9.69	1,536	2,203
06	067	0093.11	40900	$113,900	$108,900	95.61	MIDDLE INCOME	6,750	4,987	73.88	8.12	1,467	2,027
06	067	0093.12	40900	$113,900	$101,325	88.96	MIDDLE INCOME	7,749	6,259	80.77	21.10	1,563	2,077
06	067	0093.14	40900	$113,900	$116,360	102.16	MIDDLE INCOME	6,350	4,650	73.23	21.88	1,207	1,545
06	067	0093.16	40900	$113,900	$84,719	74.38	MODERATE INCOME	4,915	4,221	85.88	21.86	945	1,273

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06	067	0093.17	40900	$113,900	$115,176	101.12	MIDDLE INCOME	7,182	5,821	81.05	11.19	1,358	1,886
06	067	0093.18	40900	$113,900	$78,443	68.87	MODERATE INCOME	2,497	2,197	87.99	12.51	432	630
06	067	0093.19	40900	$113,900	$78,659	69.06	MODERATE INCOME	5,588	4,888	87.47	9.16	837	1,265
06	067	0093.20	40900	$113,900	$75,869	66.61	MODERATE INCOME	4,688	4,065	86.71	18.51	794	1,199
06	067	0093.21	40900	$113,900	$108,319	95.10	MIDDLE INCOME	5,975	5,056	84.62	14.14	1,272	1,660
06	067	0093.23	40900	$113,900	$162,820	142.95	UPPER INCOME	5,605	3,404	60.73	8.66	1,375	1,615
06	067	0093.26	40900	$113,900	$183,037	160.70	UPPER INCOME	5,117	3,395	66.35	3.65	1,127	1,237
06	067	0093.28	40900	$113,900	$186,158	163.44	UPPER INCOME	6,022	4,360	72.40	6.01	1,268	1,479
06	067	0093.29	40900	$113,900	$86,621	76.05	MODERATE INCOME	2,471	1,965	79.52	25.47	331	506
06	067	0093.30	40900	$113,900	$155,587	136.60	UPPER INCOME	4,541	3,164	69.68	4.12	1,099	1,336
06	067	0093.31	40900	$113,900	$151,020	132.59	UPPER INCOME	7,663	5,438	70.96	3.22	1,748	2,203
06	067	0093.32	40900	$113,900	$100,961	88.64	MIDDLE INCOME	1,609	1,022	63.52	17.67	364	445
06	067	0093.33	40900	$113,900	$156,966	137.81	UPPER INCOME	2,374	1,828	77.00	10.41	627	803
06	067	0093.34	40900	$113,900	$135,302	118.79	MIDDLE INCOME	5,840	4,826	82.64	1.77	1,260	1,628
06	067	0093.35	40900	$113,900	$97,590	85.68	MIDDLE INCOME	6,166	5,622	91.18	10.58	1,020	1,311
06	067	0093.36	40900	$113,900	$208,414	182.98	UPPER INCOME	3,850	1,896	49.25	4.21	1,078	1,342
06	067	0094.03	40900	$113,900	$109,652	96.27	MIDDLE INCOME	2,077	835	40.20	13.43	514	714
06	067	0094.04	40900	$113,900	$145,416	127.67	UPPER INCOME	6,603	2,506	37.95	9.87	1,554	2,240
06	067	0094.06	40900	$113,900	$148,059	129.99	UPPER INCOME	2,443	926	37.90	6.70	697	857
06	067	0094.08	40900	$113,900	$154,950	136.04	UPPER INCOME	1,767	912	51.61	6.88	530	660
06	067	0094.09	40900	$113,900	$139,915	122.84	UPPER INCOME	4,876	2,596	53.24	4.55	1,125	1,222
06	067	0094.10	40900	$113,900	$118,410	103.96	MIDDLE INCOME	5,869	3,215	54.78	2.91	1,606	2,242
06	067	0095.01	40900	$113,900	$82,452	72.39	MODERATE INCOME	2,784	1,768	63.51	9.17	654	856
06	067	0095.02	40900	$113,900	$116,064	101.90	MIDDLE INCOME	7,414	3,854	51.98	10.73	2,017	2,572
06	067	0095.03	40900	$113,900	$62,224	54.63	MODERATE INCOME	3,326	2,034	61.15	22.57	745	1,109
06	067	0095.04	40900	$113,900	$71,119	62.44	MODERATE INCOME	2,713	1,606	59.20	13.93	475	754
06	067	0096.01	40900	$113,900	$75,652	66.42	MODERATE INCOME	6,954	6,328	91.00	11.62	1,154	1,794
06	067	0096.08	40900	$113,900	$92,988	81.64	MIDDLE INCOME	10,056	8,824	87.75	15.03	1,470	2,153

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06	067	0096.09	40900	$113,900	$81,382	71.45	MODERATE INCOME	5,308	4,739	89.28	16.34	971	1,478
06	067	0096.10	40900	$113,900	$107,169	94.09	MIDDLE INCOME	6,864	6,026	87.79	13.67	1,198	1,772
06	067	0096.11	40900	$113,900	$104,936	92.13	MIDDLE INCOME	3,553	2,476	69.69	9.10	712	1,053
06	067	0096.12	40900	$113,900	$112,237	98.54	MIDDLE INCOME	5,321	3,891	73.13	11.41	1,157	1,513
06	067	0096.14	40900	$113,900	$135,404	118.88	MIDDLE INCOME	7,234	5,668	78.35	5.05	1,706	2,060
06	067	0096.16	40900	$113,900	$113,205	99.39	MIDDLE INCOME	6,117	3,543	57.92	6.05	1,639	2,262
06	067	0096.17	40900	$113,900	$180,383	158.37	UPPER INCOME	3,613	1,893	52.39	4.89	1,096	1,296
06	067	0096.18	40900	$113,900	$119,174	104.63	MIDDLE INCOME	4,834	3,668	75.88	10.13	1,105	1,440
06	067	0096.22	40900	$113,900	$175,463	154.05	UPPER INCOME	7,565	4,994	66.01	1.88	2,104	2,528
06	067	0096.32	40900	$113,900	$152,740	134.10	UPPER INCOME	7,195	5,722	79.53	10.23	1,503	1,884
06	067	0096.33	40900	$113,900	$75,140	65.97	MODERATE INCOME	3,573	3,216	90.01	20.74	480	957
06	067	0096.34	40900	$113,900	$54,159	47.55	LOW INCOME	5,150	4,770	92.62	18.85	570	1,080
06	067	0096.35	40900	$113,900	$169,062	148.43	UPPER INCOME	6,077	4,607	75.81	11.59	1,125	1,558
06	067	0096.37	40900	$113,900	$146,623	128.73	UPPER INCOME	6,374	5,171	81.13	9.55	1,397	1,646
06	067	0096.39	40900	$113,900	$91,598	80.42	MIDDLE INCOME	3,897	3,234	82.99	19.07	566	799
06	067	0096.40	40900	$113,900	$81,518	71.57	MODERATE INCOME	3,124	2,747	87.93	26.30	372	806
06	067	0096.41	40900	$113,900	$49,216	43.21	LOW INCOME	4,229	3,572	84.46	31.82	529	934
06	067	0096.42	40900	$113,900	$91,006	79.90	MODERATE INCOME	1,874	1,380	73.64	0.00	399	557
06	067	0096.43	40900	$113,900	$129,322	113.54	MIDDLE INCOME	6,361	4,446	69.89	2.17	1,748	2,333
06	067	0096.44	40900	$113,900	$164,346	144.29	UPPER INCOME	3,328	2,181	65.53	3.01	989	1,185
06	067	0096.45	40900	$113,900	$171,351	150.44	UPPER INCOME	4,579	3,510	76.65	11.29	1,072	1,359
06	067	0096.46	40900	$113,900	$143,013	125.56	UPPER INCOME	3,783	2,952	78.03	0.96	763	1,070
06	067	0096.47	40900	$113,900	$95,710	84.03	MIDDLE INCOME	6,617	5,380	81.31	6.85	929	1,681
06	067	0096.48	40900	$113,900	$112,966	99.18	MIDDLE INCOME	3,562	2,752	77.26	26.24	534	1,056
06	067	0096.49	40900	$113,900	$147,364	129.38	UPPER INCOME	5,314	4,229	79.58	9.40	1,012	1,365
06	067	0096.50	40900	$113,900	$185,919	163.23	UPPER INCOME	3,455	2,968	85.90	7.47	762	817
06	067	0096.51	40900	$113,900	$130,062	114.19	MIDDLE INCOME	5,683	4,164	73.27	4.20	1,687	1,777
06	067	0096.52	40900	$113,900	$187,104	164.27	UPPER INCOME	3,810	3,215	84.38	6.59	318	424

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	067	0096.53	40900	$113,900	$127,636	112.06	MIDDLE INCOME	3,282	2,215	67.49	12.57	446	658
06	067	0098.00	40900	$113,900	$73,557	64.58	MODERATE INCOME	2,183	780	35.73	19.04	585	1,081
06	067	0099.00	40900	$113,900	$75,049	65.89	MODERATE INCOME	3,730	2,239	60.03	11.43	709	1,430
06	067	9883.00	40900	$113,900	$0	0.00	NA	5,667	4,606	81.28	0.00	0	24
06	101	0501.01	49700	$76,100	$75,248	98.88	MIDDLE INCOME	7,292	4,559	62.52	21.63	1,155	2,049
06	101	0501.02	49700	$76,100	$50,652	66.56	MODERATE INCOME	5,008	2,855	57.01	22.62	476	1,057
06	101	0502.01	49700	$76,100	$50,333	66.14	MODERATE INCOME	3,277	2,084	63.59	25.88	324	972
06	101	0502.02	49700	$76,100	$48,377	63.57	MODERATE INCOME	3,982	2,512	63.08	20.75	278	1,176
06	101	0503.01	49700	$76,100	$58,490	76.86	MODERATE INCOME	2,593	1,237	47.71	19.93	511	735
06	101	0503.02	49700	$76,100	$50,827	66.79	MODERATE INCOME	6,286	4,614	73.40	17.13	772	1,616
06	101	0504.01	49700	$76,100	$72,881	95.77	MIDDLE INCOME	5,109	2,893	56.63	10.80	1,005	1,456
06	101	0504.02	49700	$76,100	$115,976	152.40	UPPER INCOME	4,270	2,349	55.01	2.65	947	1,332
06	101	0504.03	49700	$76,100	$126,212	165.85	UPPER INCOME	3,970	2,332	58.74	10.47	676	958
06	101	0505.01	49700	$76,100	$67,904	89.23	MIDDLE INCOME	6,325	4,570	72.25	10.45	1,127	1,992
06	101	0505.03	49700	$76,100	$98,511	129.45	UPPER INCOME	7,368	5,080	68.95	8.47	1,545	2,156
06	101	0505.04	49700	$76,100	$84,570	111.13	MIDDLE INCOME	7,395	4,820	65.18	7.66	1,584	2,333
06	101	0506.01	49700	$76,100	$124,888	164.11	UPPER INCOME	6,281	3,161	50.33	9.69	1,611	2,159
06	101	0506.03	49700	$76,100	$112,940	148.41	UPPER INCOME	5,350	2,463	46.04	8.80	1,799	2,068
06	101	0506.04	49700	$76,100	$94,608	124.32	UPPER INCOME	4,379	1,997	45.60	6.00	1,023	1,225
06	101	0507.01	49700	$76,100	$66,321	87.15	MIDDLE INCOME	4,533	2,867	63.25	23.08	811	1,362
06	101	0507.02	49700	$76,100	$79,144	104.00	MIDDLE INCOME	6,616	4,338	65.57	15.44	1,194	1,940
06	101	0508.00	49700	$76,100	$99,219	130.38	UPPER INCOME	3,518	926	26.32	5.40	974	1,321
06	101	0509.00	49700	$76,100	$69,898	91.85	MIDDLE INCOME	1,388	655	47.19	11.86	264	571
06	101	0510.00	49700	$76,100	$92,804	121.95	UPPER INCOME	2,237	1,128	50.42	8.69	627	1,007
06	101	0511.00	49700	$76,100	$103,549	136.07	UPPER INCOME	2,456	827	33.67	9.22	564	976
06	113	0101.02	40900	$113,900	$88,910	78.06	MODERATE INCOME	1,401	661	47.18	11.73	206	511
06	113	0101.03	40900	$113,900	$86,906	76.30	MODERATE INCOME	5,882	3,743	63.63	15.02	707	1,406
06	113	0101.04	40900	$113,900	$84,161	73.89	MODERATE INCOME	5,045	3,363	66.66	19.51	874	1,487

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates
2022 Dun and Bradstreet (as of 02/26/2024)

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	113	0101.05	40900	$113,900	$45,309	39.78	LOW INCOME	2,008	1,207	60.11	21.09	75	347
06	113	0102.01	40900	$113,900	$98,603	86.57	MIDDLE INCOME	3,985	2,146	53.85	10.00	796	1,326
06	113	0102.03	40900	$113,900	$33,065	29.03	LOW INCOME	5,722	3,930	68.68	41.51	501	1,242
06	113	0102.04	40900	$113,900	$82,418	72.36	MODERATE INCOME	5,186	3,054	58.89	29.01	1,187	1,868
06	113	0103.10	40900	$113,900	$154,847	135.95	UPPER INCOME	5,956	3,521	59.12	8.05	1,255	1,779
06	113	0103.12	40900	$113,900	$152,045	133.49	UPPER INCOME	5,320	2,501	47.01	12.53	1,309	1,648
06	113	0103.13	40900	$113,900	$137,056	120.33	UPPER INCOME	5,406	3,048	56.38	1.74	1,319	1,488
06	113	0103.14	40900	$113,900	$132,147	116.02	MIDDLE INCOME	2,322	1,256	54.09	8.30	682	765
06	113	0103.15	40900	$113,900	$150,952	132.53	UPPER INCOME	1,442	799	55.41	17.28	307	405
06	113	0104.01	40900	$113,900	$213,027	187.03	UPPER INCOME	4,678	2,194	46.90	4.01	1,215	1,771
06	113	0104.02	40900	$113,900	$178,846	157.02	UPPER INCOME	4,379	2,619	59.81	2.45	1,182	1,350
06	113	0105.01	40900	$113,900	$0	0.00	NA	8,696	4,561	52.45	62.75	49	188
06	113	0105.05	40900	$113,900	$183,641	161.23	UPPER INCOME	5,968	2,919	48.91	10.74	1,297	1,775
06	113	0105.08	40900	$113,900	$178,675	156.87	UPPER INCOME	2,569	1,067	41.53	15.78	679	845
06	113	0105.09	40900	$113,900	$154,801	135.91	UPPER INCOME	3,578	1,702	47.57	27.83	650	1,100
06	113	0105.10	40900	$113,900	$193,619	169.99	UPPER INCOME	4,908	2,394	48.78	36.11	1,146	1,768
06	113	0105.11	40900	$113,900	$207,833	182.47	UPPER INCOME	3,333	1,441	43.23	28.77	523	796
06	113	0105.12	40900	$113,900	$224,964	197.51	UPPER INCOME	3,322	1,724	51.90	28.27	512	920
06	113	0105.13	40900	$113,900	$137,204	120.46	UPPER INCOME	2,964	1,371	46.26	42.73	329	672
06	113	0106.02	40900	$113,900	$71,894	63.12	MODERATE INCOME	5,597	3,034	54.21	33.91	350	1,284
06	113	0106.05	40900	$113,900	$193,596	169.97	UPPER INCOME	3,627	2,005	55.28	8.35	780	879
06	113	0106.07	40900	$113,900	$191,420	168.06	UPPER INCOME	4,395	1,879	42.75	9.63	1,021	1,531
06	113	0106.08	40900	$113,900	$126,008	110.63	MIDDLE INCOME	5,675	3,647	64.26	45.58	640	1,277
06	113	0106.09	40900	$113,900	$167,672	147.21	UPPER INCOME	2,575	836	32.47	5.38	649	853
06	113	0106.10	40900	$113,900	$141,532	124.26	UPPER INCOME	3,721	1,758	47.25	25.07	657	1,061
06	113	0106.11	40900	$113,900	$115,278	101.21	MIDDLE INCOME	1,673	752	44.95	19.38	207	546
06	113	0107.01	40900	$113,900	$162,535	142.70	UPPER INCOME	4,779	2,042	42.73	34.56	660	1,634
06	113	0107.03	40900	$113,900	$198,642	174.40	UPPER INCOME	5,438	2,725	50.11	46.98	608	1,010

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates
2022 Dun and Bradstreet (as of 02/26/2024)

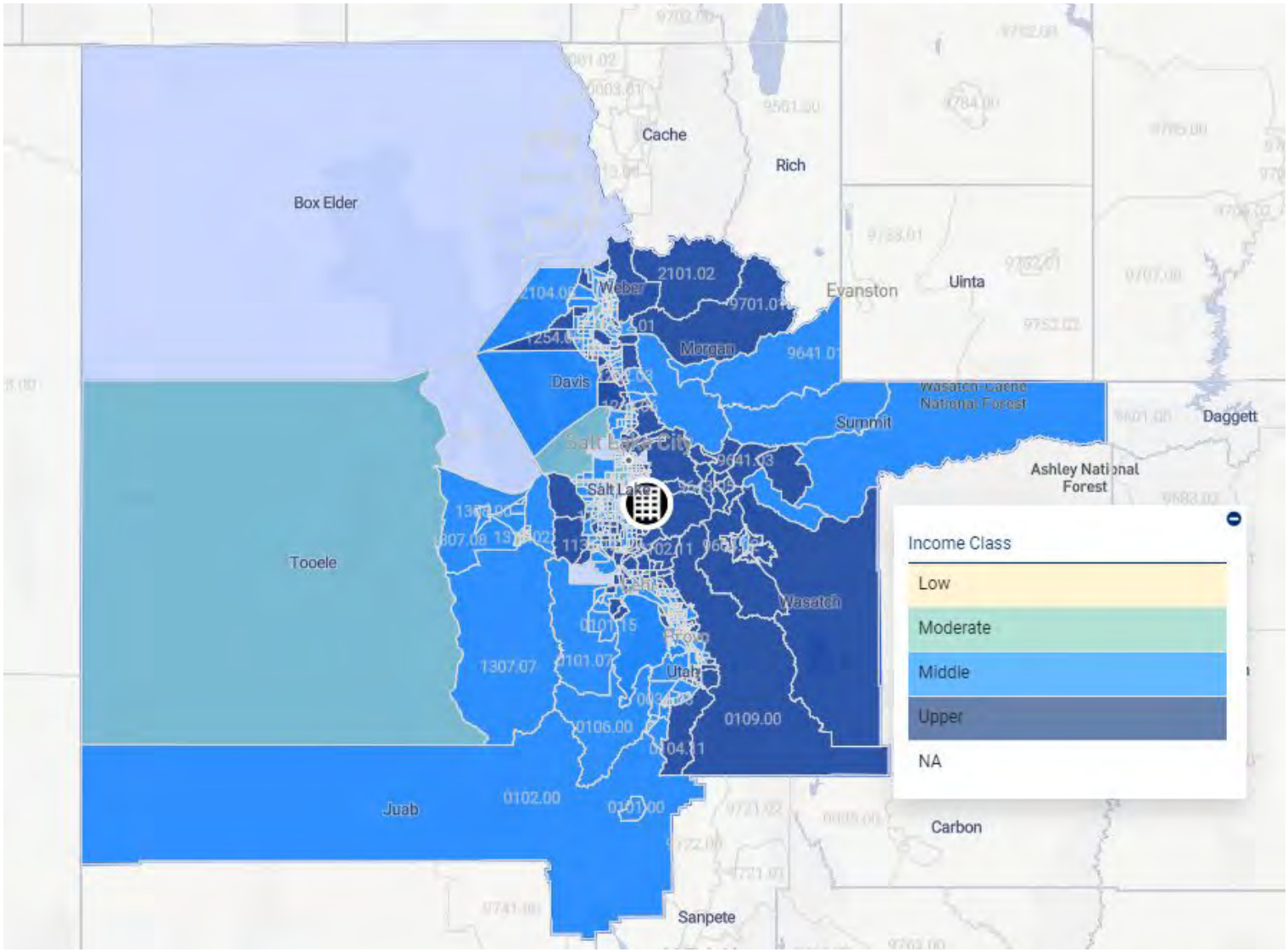
State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	113	0107.04	40900	$113,900	$213,426	187.38	UPPER INCOME	2,275	889	39.08	26.14	418	670
06	113	0108.00	40900	$113,900	$54,866	48.17	LOW INCOME	3,824	2,509	65.61	17.24	448	1,072
06	113	0109.01	40900	$113,900	$87,179	76.54	MODERATE INCOME	5,595	3,895	69.62	11.47	782	1,480
06	113	0109.02	40900	$113,900	$74,821	65.69	MODERATE INCOME	6,385	4,335	67.89	10.12	612	1,511
06	113	0110.01	40900	$113,900	$77,646	68.17	MODERATE INCOME	6,744	4,457	66.09	13.06	722	1,586
06	113	0110.02	40900	$113,900	$125,894	110.53	MIDDLE INCOME	3,244	1,157	35.67	4.83	991	1,249
06	113	0111.01	40900	$113,900	$76,939	67.55	MODERATE INCOME	2,922	1,721	58.90	21.57	507	971
06	113	0111.02	40900	$113,900	$67,121	58.93	MODERATE INCOME	5,123	4,197	81.92	16.64	718	1,235
06	113	0111.03	40900	$113,900	$108,581	95.33	MIDDLE INCOME	3,271	2,324	71.05	6.83	725	1,064
06	113	0112.03	40900	$113,900	$120,643	105.92	MIDDLE INCOME	2,657	981	36.92	4.10	824	1,085
06	113	0112.04	40900	$113,900	$140,997	123.79	UPPER INCOME	5,707	3,037	53.22	5.57	1,560	1,915
06	113	0112.07	40900	$113,900	$107,533	94.41	MIDDLE INCOME	2,754	1,120	40.67	3.12	627	967
06	113	0112.08	40900	$113,900	$122,408	107.47	MIDDLE INCOME	7,643	4,675	61.17	4.94	1,378	1,805
06	113	0112.09	40900	$113,900	$90,767	79.69	MODERATE INCOME	4,037	2,970	73.57	14.11	673	833
06	113	0112.10	40900	$113,900	$137,489	120.71	UPPER INCOME	2,738	2,017	73.67	12.98	625	757
06	113	0112.11	40900	$113,900	$138,776	121.84	UPPER INCOME	1,653	1,085	65.64	3.06	355	560
06	113	0113.01	40900	$113,900	$91,006	79.90	MODERATE INCOME	2,079	1,283	61.71	13.05	380	747
06	113	0113.02	40900	$113,900	$128,263	112.61	MIDDLE INCOME	3,634	2,151	59.19	2.31	762	1,093
06	113	0113.03	40900	$113,900	$143,161	125.69	UPPER INCOME	1,446	788	54.50	17.48	381	626
06	113	0113.04	40900	$113,900	$0	0.00	NA	1,361	945	69.43	14.89	205	393
06	113	0114.00	40900	$113,900	$97,965	86.01	MIDDLE INCOME	4,052	2,584	63.77	15.74	894	1,661
06	113	0115.00	40900	$113,900	$95,243	83.62	MIDDLE INCOME	5,709	3,473	60.83	12.87	1,321	2,088
06	115	0401.00	49700	$76,100	$61,207	80.43	MIDDLE INCOME	5,029	2,563	50.96	22.25	443	1,384
06	115	0402.01	49700	$76,100	$64,320	84.52	MIDDLE INCOME	3,827	1,736	45.36	20.61	829	1,316
06	115	0402.02	49700	$76,100	$71,671	94.18	MIDDLE INCOME	4,346	1,962	45.14	21.72	876	1,070
06	115	0403.01	49700	$76,100	$39,823	52.33	MODERATE INCOME	3,600	2,173	60.36	39.39	380	1,170
06	115	0403.02	49700	$76,100	$26,232	34.47	LOW INCOME	2,479	1,644	66.32	44.32	232	461
06	115	0403.04	49700	$76,100	$83,695	109.98	MIDDLE INCOME	6,587	4,194	63.67	6.29	1,153	1,820

SoFi Bank, National Association

Sacramento Assessment Area Demographic Report

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
06	115	0403.05	49700	$76,100	$92,553	121.62	UPPER INCOME	2,755	1,449	52.60	10.40	662	675
06	115	0404.00	49700	$76,100	$46,809	61.51	MODERATE INCOME	5,938	3,456	58.20	27.99	744	1,670
06	115	0405.00	49700	$76,100	$48,902	64.26	MODERATE INCOME	4,002	2,434	60.82	16.90	503	971
06	115	0406.00	49700	$76,100	$58,148	76.41	MODERATE INCOME	6,396	3,879	60.65	14.99	1,290	2,198
06	115	0407.01	49700	$76,100	$113,663	149.36	UPPER INCOME	8,299	4,015	48.38	4.89	1,861	2,419
06	115	0407.02	49700	$76,100	$88,763	116.64	MIDDLE INCOME	6,231	3,522	56.52	2.36	1,415	1,927
06	115	0408.00	49700	$76,100	$83,116	109.22	MIDDLE INCOME	4,405	1,576	35.78	3.34	967	1,416
06	115	0409.01	49700	$76,100	$86,602	113.80	MIDDLE INCOME	3,047	1,229	40.33	9.44	913	1,249
06	115	0409.02	49700	$76,100	$57,904	76.09	MODERATE INCOME	2,412	1,042	43.20	9.25	0	333
06	115	0410.01	49700	$76,100	$92,127	121.06	UPPER INCOME	3,594	1,088	30.27	5.91	1,249	1,570
06	115	0410.02	49700	$76,100	$115,718	152.06	UPPER INCOME	3,935	831	21.12	7.59	1,198	1,660
06	115	0411.01	49700	$76,100	$71,329	93.73	MIDDLE INCOME	3,187	711	22.31	21.12	938	1,551
06	115	0411.02	49700	$76,100	$84,753	111.37	MIDDLE INCOME	1,506	321	21.31	14.51	436	757

Salt Lake Assessment Area



The Salt Lake Assessment Area ("SL AA") geographically mirrors the Salt Lake City-Provo-Ogden CSA which consists of Box Elder, Davis, Juab, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch and Weber counties.

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
49	003	9601.00	99999	49 NON-MSA	$87,768	80.30	NA	3,498	285	8.15	8.60	929	1,338
49	003	9602.00	99999	49 NON-MSA	$94,883	86.81	NA	8,037	905	11.26	8.47	1,955	2,622
49	003	9603.01	99999	49 NON-MSA	$75,242	68.84	NA	4,500	613	13.62	7.95	966	1,299
49	003	9603.02	99999	49 NON-MSA	$81,330	74.41	NA	5,746	1,280	22.28	15.13	1,165	1,776
49	003	9604.00	99999	49 NON-MSA	$94,402	86.37	NA	5,350	578	10.80	4.79	1,415	1,643
49	003	9605.00	99999	49 NON-MSA	$90,653	82.94	NA	5,311	892	16.80	9.77	1,188	1,678
49	003	9606.01	99999	49 NON-MSA	$83,757	76.63	NA	3,695	586	15.86	12.13	962	1,384
49	003	9606.02	99999	49 NON-MSA	$110,032	100.67	NA	2,620	313	11.95	1.02	771	889
49	003	9607.01	99999	49 NON-MSA	$68,542	62.71	NA	5,379	1,158	21.53	3.99	1,119	1,626
49	003	9607.02	99999	49 NON-MSA	$71,766	65.66	NA	2,893	637	22.02	17.01	435	813
49	003	9608.01	99999	49 NON-MSA	$119,323	109.17	NA	5,166	550	10.65	5.03	1,287	1,530
49	003	9608.02	99999	49 NON-MSA	$112,983	103.37	NA	5,471	508	9.29	2.00	1,422	1,531
49	011	1251.02	36260	OGDEN, UT	$138,068	126.32	UPPER INCOME	4,290	477	11.12	2.30	1,214	1,394
49	011	1251.03	36260	OGDEN, UT	$110,644	101.23	MIDDLE INCOME	7,390	1,535	20.77	3.56	1,701	2,036
49	011	1251.04	36260	OGDEN, UT	$165,174	151.12	UPPER INCOME	6,064	808	13.32	3.59	1,770	1,882
49	011	1252.01	36260	OGDEN, UT	$70,652	64.64	MODERATE INCOME	3,548	1,252	35.29	9.22	32	1,034
49	011	1253.01	36260	OGDEN, UT	$80,882	74.00	MODERATE INCOME	5,386	1,452	26.96	10.71	1,102	1,604
49	011	1253.04	36260	OGDEN, UT	$100,884	92.30	MIDDLE INCOME	5,606	1,305	23.28	1.48	1,239	1,451
49	011	1253.05	36260	OGDEN, UT	$125,618	114.93	MIDDLE INCOME	6,449	1,510	23.41	5.24	1,627	1,900
49	011	1253.06	36260	OGDEN, UT	$136,898	125.25	UPPER INCOME	4,335	960	22.15	1.94	1,137	1,214
49	011	1253.07	36260	OGDEN, UT	$117,563	107.56	MIDDLE INCOME	8,734	1,640	18.78	2.65	1,839	2,002
49	011	1254.07	36260	OGDEN, UT	$124,383	113.80	MIDDLE INCOME	8,219	1,183	14.39	2.90	1,967	2,186
49	011	1254.08	36260	OGDEN, UT	$132,778	121.48	UPPER INCOME	6,670	1,073	16.09	0.97	1,611	1,689
49	011	1254.09	36260	OGDEN, UT	$134,264	122.84	UPPER INCOME	5,271	852	16.16	3.28	1,155	1,358
49	011	1254.10	36260	OGDEN, UT	$173,612	158.84	UPPER INCOME	4,223	678	16.05	0.00	998	1,026
49	011	1254.11	36260	OGDEN, UT	$111,519	102.03	MIDDLE INCOME	6,523	1,169	17.92	18.30	1,458	1,856
49	011	1254.12	36260	OGDEN, UT	$92,348	84.49	MIDDLE INCOME	2,918	696	23.85	2.74	647	696
49	011	1254.13	36260	OGDEN, UT	$168,016	153.72	UPPER INCOME	6,232	878	14.09	1.19	1,415	1,430

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
49	011	1254.14	36260	OGDEN, UT	$120,700	110.43	MIDDLE INCOME	5,271	1,290	24.47	5.65	1,059	1,149
49	011	1254.15	36260	OGDEN, UT	$132,220	120.97	UPPER INCOME	5,093	1,237	24.29	16.99	1,082	1,271
49	011	1255.01	36260	OGDEN, UT	$100,414	91.87	MIDDLE INCOME	6,741	1,694	25.13	4.34	1,821	2,004
49	011	1255.02	36260	OGDEN, UT	$98,031	89.69	MIDDLE INCOME	5,555	1,791	32.24	3.04	1,378	1,740
49	011	1255.03	36260	OGDEN, UT	$119,367	109.21	MIDDLE INCOME	5,657	1,104	19.52	7.03	1,416	1,600
49	011	1256.00	36260	OGDEN, UT	$67,362	61.63	MODERATE INCOME	239	78	32.64	24.25	37	46
49	011	1257.01	36260	OGDEN, UT	$60,224	55.10	MODERATE INCOME	4,972	1,682	33.83	17.99	531	1,404
49	011	1257.02	36260	OGDEN, UT	$76,903	70.36	MODERATE INCOME	3,943	1,093	27.72	13.00	904	1,383
49	011	1258.01	36260	OGDEN, UT	$67,843	62.07	MODERATE INCOME	7,086	2,573	36.31	17.92	1,385	1,839
49	011	1258.04	36260	OGDEN, UT	$136,942	125.29	UPPER INCOME	6,480	1,224	18.89	1.70	1,509	1,819
49	011	1258.05	36260	OGDEN, UT	$98,698	90.30	MIDDLE INCOME	6,377	1,979	31.03	2.93	1,251	1,797
49	011	1258.07	36260	OGDEN, UT	$77,887	71.26	MODERATE INCOME	3,675	1,405	38.23	13.68	611	890
49	011	1258.09	36260	OGDEN, UT	$111,956	102.43	MIDDLE INCOME	4,513	1,475	32.68	2.30	873	1,136
49	011	1258.10	36260	OGDEN, UT	$100,545	91.99	MIDDLE INCOME	2,875	975	33.91	4.81	201	366
49	011	1259.05	36260	OGDEN, UT	$111,191	101.73	MIDDLE INCOME	6,701	1,380	20.59	7.09	1,734	2,295
49	011	1259.06	36260	OGDEN, UT	$118,110	108.06	MIDDLE INCOME	7,987	1,440	18.03	5.52	1,753	2,141
49	011	1259.07	36260	OGDEN, UT	$122,033	111.65	MIDDLE INCOME	2,596	489	18.84	7.93	604	691
49	011	1259.08	36260	OGDEN, UT	$119,509	109.34	MIDDLE INCOME	5,201	916	17.61	2.42	1,330	1,500
49	011	1260.01	36260	OGDEN, UT	$93,921	85.93	MIDDLE INCOME	5,835	1,914	32.80	9.52	1,334	1,699
49	011	1260.02	36260	OGDEN, UT	$138,352	126.58	UPPER INCOME	7,994	1,063	13.30	9.81	1,781	2,044
49	011	1261.01	36260	OGDEN, UT	$115,738	105.89	MIDDLE INCOME	6,670	951	14.26	4.58	1,684	2,086
49	011	1261.05	36260	OGDEN, UT	$139,434	127.57	UPPER INCOME	6,436	637	9.90	6.01	1,543	1,635
49	011	1261.06	36260	OGDEN, UT	$181,558	166.11	UPPER INCOME	4,590	333	7.25	0.00	1,019	1,019
49	011	1261.07	36260	OGDEN, UT	$168,486	154.15	UPPER INCOME	3,889	331	8.51	5.50	890	934
49	011	1261.08	36260	OGDEN, UT	$184,662	168.95	UPPER INCOME	6,625	584	8.82	0.00	1,389	1,404
49	011	1262.03	36260	OGDEN, UT	$177,296	162.21	UPPER INCOME	4,517	462	10.23	1.89	1,032	1,298
49	011	1262.04	36260	OGDEN, UT	$121,345	111.02	MIDDLE INCOME	5,304	589	11.10	3.00	986	1,362
49	011	1262.05	36260	OGDEN, UT	$132,330	121.07	UPPER INCOME	6,615	829	12.53	5.78	1,956	2,008

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

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49	011	1262.06	36260	OGDEN, UT	$165,141	151.09	UPPER INCOME	7,040	765	10.87	1.71	1,401	1,496
49	011	1263.03	36260	OGDEN, UT	$121,706	111.35	MIDDLE INCOME	4,723	497	10.52	2.86	1,418	1,553
49	011	1263.04	36260	OGDEN, UT	$156,452	143.14	UPPER INCOME	6,955	819	11.78	2.01	2,000	2,163
49	011	1263.05	36260	OGDEN, UT	$154,485	141.34	UPPER INCOME	2,556	194	7.59	1.03	821	847
49	011	1263.06	36260	OGDEN, UT	$106,742	97.66	MIDDLE INCOME	7,585	1,261	16.62	3.56	2,078	2,344
49	011	1264.02	36260	OGDEN, UT	$176,039	161.06	UPPER INCOME	3,606	410	11.37	0.93	903	1,109
49	011	1264.04	36260	OGDEN, UT	$157,742	144.32	UPPER INCOME	8,413	1,643	19.53	3.36	1,758	2,037
49	011	1264.05	36260	OGDEN, UT	$154,616	141.46	UPPER INCOME	3,779	488	12.91	3.94	998	1,062
49	011	1264.06	36260	OGDEN, UT	$88,467	80.94	MIDDLE INCOME	4,770	1,008	21.13	6.65	786	1,416
49	011	1265.00	36260	OGDEN, UT	$122,405	111.99	MIDDLE INCOME	6,551	690	10.53	2.92	1,567	1,797
49	011	1266.00	36260	OGDEN, UT	$96,129	87.95	MIDDLE INCOME	5,502	1,081	19.65	6.11	1,151	1,618
49	011	1267.00	36260	OGDEN, UT	$85,112	77.87	MODERATE INCOME	4,218	962	22.81	15.92	665	1,203
49	011	1268.01	36260	OGDEN, UT	$165,043	151.00	UPPER INCOME	3,534	357	10.10	0.29	1,107	1,178
49	011	1268.02	36260	OGDEN, UT	$144,189	131.92	UPPER INCOME	5,052	654	12.95	3.07	1,288	1,412
49	011	1269.01	36260	OGDEN, UT	$90,129	82.46	MIDDLE INCOME	6,123	1,336	21.82	9.32	1,159	1,485
49	011	1269.02	36260	OGDEN, UT	$97,244	88.97	MIDDLE INCOME	7,142	1,422	19.91	4.20	1,499	1,965
49	011	1270.02	36260	OGDEN, UT	$89,080	81.50	MIDDLE INCOME	8,272	3,363	40.66	0.92	2,160	2,354
49	011	1270.03	36260	OGDEN, UT	$122,066	111.68	MIDDLE INCOME	8,446	1,634	19.35	8.15	2,119	2,355
49	011	1270.05	36260	OGDEN, UT	$119,738	109.55	MIDDLE INCOME	3,899	745	19.11	0.49	1,075	1,213
49	011	1270.06	36260	OGDEN, UT	$111,300	101.83	MIDDLE INCOME	4,130	739	17.89	10.01	1,079	1,302
49	011	1271.00	36260	OGDEN, UT	$109,016	99.74	MIDDLE INCOME	8,538	944	11.06	3.48	2,168	2,672
49	011	9800.00	36260	OGDEN, UT	$252,997	231.47	UPPER INCOME	550	223	40.55	0.00	0	28
49	023	0101.00	39340	PROVO-OREM-LEHI, UT	$99,727	93.29	MIDDLE INCOME	6,653	609	9.15	11.26	1,478	1,973
49	023	0102.00	39340	PROVO-OREM-LEHI, UT	$97,322	91.04	MIDDLE INCOME	5,133	396	7.71	12.16	1,244	1,709
49	029	9701.01	36260	OGDEN, UT	$149,129	136.44	UPPER INCOME	6,568	440	6.70	1.76	1,522	1,775
49	029	9701.02	36260	OGDEN, UT	$106,710	97.63	MIDDLE INCOME	4,058	221	5.45	1.92	1,113	1,340
49	029	9702.00	36260	OGDEN, UT	$113,934	104.24	MIDDLE INCOME	1,669	72	4.31	0.67	404	512
49	035	1001.00	41620	SALT LAKE CITY-MURRAY, UT	$88,123	82.90	MIDDLE INCOME	2,987	1,186	39.71	10.67	278	539

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

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49	035	1002.00	41620	SALT LAKE CITY-MURRAY, UT	$169,102	159.08	UPPER INCOME	1,333	205	15.38	6.41	311	575
49	035	1003.06	41620	SALT LAKE CITY-MURRAY, UT	$62,749	59.03	MODERATE INCOME	6,043	4,106	67.95	13.08	779	1,055
49	035	1003.07	41620	SALT LAKE CITY-MURRAY, UT	$91,429	86.01	MIDDLE INCOME	4,968	3,853	77.56	21.79	1,046	1,195
49	035	1003.08	41620	SALT LAKE CITY-MURRAY, UT	$59,985	56.43	MODERATE INCOME	4,025	3,064	76.12	22.66	446	679
49	035	1005.00	41620	SALT LAKE CITY-MURRAY, UT	$78,503	73.85	MODERATE INCOME	5,893	3,066	52.03	20.44	1,155	1,643
49	035	1006.00	41620	SALT LAKE CITY-MURRAY, UT	$56,105	52.78	MODERATE INCOME	6,699	3,755	56.05	29.37	1,749	2,352
49	035	1007.00	41620	SALT LAKE CITY-MURRAY, UT	$83,998	79.02	MODERATE INCOME	2,683	725	27.02	12.84	702	1,204
49	035	1008.00	41620	SALT LAKE CITY-MURRAY, UT	$88,739	83.48	MIDDLE INCOME	2,562	665	25.96	20.44	310	311
49	035	1010.00	41620	SALT LAKE CITY-MURRAY, UT	$165,637	155.82	UPPER INCOME	3,127	528	16.89	9.26	993	1,422
49	035	1011.01	41620	SALT LAKE CITY-MURRAY, UT	$114,251	107.48	MIDDLE INCOME	1,973	426	21.59	12.48	277	594
49	035	1011.02	41620	SALT LAKE CITY-MURRAY, UT	$117,174	110.23	MIDDLE INCOME	3,431	777	22.65	7.84	493	509
49	035	1012.00	41620	SALT LAKE CITY-MURRAY, UT	$159,716	150.25	UPPER INCOME	3,972	784	19.74	9.59	1,165	1,466
49	035	1014.01	41620	SALT LAKE CITY-MURRAY, UT	$31,040	29.20	LOW INCOME	2,171	960	44.22	58.50	8	24
49	035	1014.02	41620	SALT LAKE CITY-MURRAY, UT	$0	00.00	NA	4,339	1,760	40.56	54.29	6	51
49	035	1015.00	41620	SALT LAKE CITY-MURRAY, UT	$153,295	144.21	UPPER INCOME	3,288	786	23.91	33.49	395	872
49	035	1016.00	41620	SALT LAKE CITY-MURRAY, UT	$99,146	93.27	MIDDLE INCOME	3,742	913	24.40	33.87	494	817
49	035	1017.00	41620	SALT LAKE CITY-MURRAY, UT	$78,853	74.18	MODERATE INCOME	3,582	1,059	29.56	27.24	326	806
49	035	1018.00	41620	SALT LAKE CITY-MURRAY, UT	$77,195	72.62	MODERATE INCOME	3,347	914	27.31	22.79	373	879
49	035	1019.00	41620	SALT LAKE CITY-MURRAY, UT	$61,569	57.92	MODERATE INCOME	3,103	1,028	33.13	34.74	144	127
49	035	1020.00	41620	SALT LAKE CITY-MURRAY, UT	$82,159	77.29	MODERATE INCOME	2,837	902	31.79	16.02	360	756
49	035	1021.00	41620	SALT LAKE CITY-MURRAY, UT	$57,976	54.54	MODERATE INCOME	2,378	906	38.10	16.51	219	108
49	035	1023.00	41620	SALT LAKE CITY-MURRAY, UT	$104,939	98.72	MIDDLE INCOME	3,153	1,365	43.29	29.09	290	494
49	035	1025.01	41620	SALT LAKE CITY-MURRAY, UT	$79,693	74.97	MODERATE INCOME	3,134	1,477	47.13	25.50	203	162
49	035	1025.02	41620	SALT LAKE CITY-MURRAY, UT	$132,535	124.68	UPPER INCOME	2,062	679	32.93	10.30	221	35
49	035	1026.00	41620	SALT LAKE CITY-MURRAY, UT	$75,973	71.47	MODERATE INCOME	4,391	2,678	60.99	19.91	843	1,542
49	035	1027.01	41620	SALT LAKE CITY-MURRAY, UT	$61,431	57.79	MODERATE INCOME	4,752	3,176	66.84	6.91	1,049	1,659
49	035	1027.02	41620	SALT LAKE CITY-MURRAY, UT	$70,583	66.40	MODERATE INCOME	3,704	2,862	77.27	21.94	541	784
49	035	1028.01	41620	SALT LAKE CITY-MURRAY, UT	$61,728	58.07	MODERATE INCOME	5,919	4,152	70.15	19.89	1,388	1,888

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

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49	035	1028.02	41620	SALT LAKE CITY-MURRAY, UT	$74,378	69.97	MODERATE INCOME	4,888	3,468	70.95	17.92	557	959
49	035	1029.00	41620	SALT LAKE CITY-MURRAY, UT	$62,579	58.87	MODERATE INCOME	5,768	2,840	49.24	25.86	390	841
49	035	1030.00	41620	SALT LAKE CITY-MURRAY, UT	$102,675	96.59	MIDDLE INCOME	2,756	873	31.68	10.65	712	1,310
49	035	1031.00	41620	SALT LAKE CITY-MURRAY, UT	$118,036	111.04	MIDDLE INCOME	4,144	1,310	31.61	8.75	1,046	1,625
49	035	1032.00	41620	SALT LAKE CITY-MURRAY, UT	$114,985	108.17	MIDDLE INCOME	4,433	1,107	24.97	18.47	996	1,636
49	035	1033.00	41620	SALT LAKE CITY-MURRAY, UT	$115,336	108.50	MIDDLE INCOME	4,256	880	20.68	17.51	665	1,411
49	035	1034.00	41620	SALT LAKE CITY-MURRAY, UT	$110,137	103.61	MIDDLE INCOME	4,167	816	19.58	14.52	1,087	1,974
49	035	1035.00	41620	SALT LAKE CITY-MURRAY, UT	$151,339	142.37	UPPER INCOME	4,031	625	15.50	7.80	1,097	1,748
49	035	1036.00	41620	SALT LAKE CITY-MURRAY, UT	$176,873	166.39	UPPER INCOME	2,671	378	14.15	4.57	844	1,131
49	035	1037.00	41620	SALT LAKE CITY-MURRAY, UT	$131,461	123.67	UPPER INCOME	2,631	313	11.90	1.73	843	1,095
49	035	1038.00	41620	SALT LAKE CITY-MURRAY, UT	$179,987	169.32	UPPER INCOME	2,325	355	15.27	4.70	697	966
49	035	1039.00	41620	SALT LAKE CITY-MURRAY, UT	$123,723	116.39	MIDDLE INCOME	3,605	640	17.75	6.91	1,187	1,478
49	035	1040.00	41620	SALT LAKE CITY-MURRAY, UT	$186,907	175.83	UPPER INCOME	3,302	484	14.66	3.94	952	1,177
49	035	1041.00	41620	SALT LAKE CITY-MURRAY, UT	$214,683	201.96	UPPER INCOME	2,941	442	15.03	17.17	969	996
49	035	1042.00	41620	SALT LAKE CITY-MURRAY, UT	$183,357	172.49	UPPER INCOME	6,895	1,159	16.81	2.48	2,275	2,298
49	035	1043.00	41620	SALT LAKE CITY-MURRAY, UT	$118,174	111.17	MIDDLE INCOME	2,901	616	21.23	13.06	459	799
49	035	1044.00	41620	SALT LAKE CITY-MURRAY, UT	$181,975	171.19	UPPER INCOME	2,067	174	8.42	4.40	586	768
49	035	1047.00	41620	SALT LAKE CITY-MURRAY, UT	$118,610	111.58	MIDDLE INCOME	4,818	787	16.33	8.22	1,477	1,906
49	035	1048.00	41620	SALT LAKE CITY-MURRAY, UT	$110,775	104.21	MIDDLE INCOME	5,263	854	16.23	8.48	1,343	2,043
49	035	1049.00	41620	SALT LAKE CITY-MURRAY, UT	$91,503	86.08	MIDDLE INCOME	3,135	913	29.12	12.20	760	1,390
49	035	1101.03	41620	SALT LAKE CITY-MURRAY, UT	$161,916	152.32	UPPER INCOME	3,562	452	12.69	3.33	1,261	1,648
49	035	1101.04	41620	SALT LAKE CITY-MURRAY, UT	$238,218	224.10	UPPER INCOME	5,557	877	15.78	4.11	1,806	2,104
49	035	1101.05	41620	SALT LAKE CITY-MURRAY, UT	$201,630	189.68	UPPER INCOME	2,011	271	13.48	3.78	665	814
49	035	1101.06	41620	SALT LAKE CITY-MURRAY, UT	$149,118	140.28	UPPER INCOME	2,519	319	12.66	8.30	639	1,394
49	035	1102.00	41620	SALT LAKE CITY-MURRAY, UT	$130,451	122.72	UPPER INCOME	5,070	667	13.16	3.58	1,508	1,932
49	035	1103.00	41620	SALT LAKE CITY-MURRAY, UT	$121,703	114.49	MIDDLE INCOME	5,802	983	16.94	2.22	1,597	2,144
49	035	1104.01	41620	SALT LAKE CITY-MURRAY, UT	$126,561	119.06	MIDDLE INCOME	3,401	728	21.41	8.65	777	824
49	035	1104.02	41620	SALT LAKE CITY-MURRAY, UT	$135,936	127.88	UPPER INCOME	3,873	582	15.03	4.30	965	1,187

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

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49	035	1105.00	41620	SALT LAKE CITY-MURRAY, UT	$137,818	129.65	UPPER INCOME	6,425	814	12.67	1.72	1,803	2,094
49	035	1106.00	41620	SALT LAKE CITY-MURRAY, UT	$129,165	121.51	UPPER INCOME	5,825	706	12.12	5.62	1,571	1,816
49	035	1107.01	41620	SALT LAKE CITY-MURRAY, UT	$98,636	92.79	MIDDLE INCOME	3,798	932	24.54	15.47	591	910
49	035	1107.02	41620	SALT LAKE CITY-MURRAY, UT	$111,689	105.07	MIDDLE INCOME	5,199	765	14.71	1.87	1,300	1,737
49	035	1108.00	41620	SALT LAKE CITY-MURRAY, UT	$98,062	92.25	MIDDLE INCOME	5,813	945	16.26	4.86	1,715	1,699
49	035	1109.00	41620	SALT LAKE CITY-MURRAY, UT	$162,798	153.15	UPPER INCOME	4,923	622	12.63	3.68	1,251	1,626
49	035	1110.01	41620	SALT LAKE CITY-MURRAY, UT	$171,313	161.16	UPPER INCOME	4,594	475	10.34	10.88	1,237	1,549
49	035	1110.02	41620	SALT LAKE CITY-MURRAY, UT	$149,543	140.68	UPPER INCOME	5,627	1,071	19.03	1.31	1,330	1,731
49	035	1111.04	41620	SALT LAKE CITY-MURRAY, UT	$128,113	120.52	UPPER INCOME	2,982	565	18.95	1.30	844	966
49	035	1111.05	41620	SALT LAKE CITY-MURRAY, UT	$63,259	59.51	MODERATE INCOME	3,847	1,024	26.62	7.84	1,179	1,319
49	035	1111.06	41620	SALT LAKE CITY-MURRAY, UT	$111,966	105.33	MIDDLE INCOME	3,118	604	19.37	2.58	937	1,036
49	035	1111.07	41620	SALT LAKE CITY-MURRAY, UT	$94,671	89.06	MIDDLE INCOME	3,090	696	22.52	7.72	445	832
49	035	1111.08	41620	SALT LAKE CITY-MURRAY, UT	$143,101	134.62	UPPER INCOME	3,332	485	14.56	13.42	1,044	1,115
49	035	1111.09	41620	SALT LAKE CITY-MURRAY, UT	$142,123	133.70	UPPER INCOME	3,233	509	15.74	8.46	1,217	1,169
49	035	1112.01	41620	SALT LAKE CITY-MURRAY, UT	$105,184	98.95	MIDDLE INCOME	2,632	539	20.48	11.30	681	812
49	035	1112.02	41620	SALT LAKE CITY-MURRAY, UT	$105,078	98.85	MIDDLE INCOME	4,664	1,020	21.87	9.51	912	1,166
49	035	1113.02	41620	SALT LAKE CITY-MURRAY, UT	$147,385	138.65	UPPER INCOME	5,878	758	12.90	6.21	1,919	2,169
49	035	1113.04	41620	SALT LAKE CITY-MURRAY, UT	$132,035	124.21	UPPER INCOME	3,692	522	14.14	7.00	940	1,343
49	035	1113.05	41620	SALT LAKE CITY-MURRAY, UT	$123,117	115.82	MIDDLE INCOME	3,872	596	15.39	7.39	1,209	1,483
49	035	1113.06	41620	SALT LAKE CITY-MURRAY, UT	$118,493	111.47	MIDDLE INCOME	2,454	433	17.64	1.28	455	510
49	035	1114.00	41620	SALT LAKE CITY-MURRAY, UT	$75,048	70.60	MODERATE INCOME	6,976	2,862	41.03	19.97	1,118	1,989
49	035	1115.00	41620	SALT LAKE CITY-MURRAY, UT	$62,600	58.89	MODERATE INCOME	2,529	1,342	53.06	16.12	219	400
49	035	1116.01	41620	SALT LAKE CITY-MURRAY, UT	$92,268	86.80	MIDDLE INCOME	4,449	2,429	54.60	19.09	407	702
49	035	1116.02	41620	SALT LAKE CITY-MURRAY, UT	$46,134	43.40	LOW INCOME	6,762	3,508	51.88	15.31	458	492
49	035	1117.01	41620	SALT LAKE CITY-MURRAY, UT	$48,643	45.76	LOW INCOME	5,452	2,981	54.68	27.51	677	1,328
49	035	1117.02	41620	SALT LAKE CITY-MURRAY, UT	$76,398	71.87	MODERATE INCOME	4,407	1,856	42.11	9.36	864	1,514
49	035	1118.01	41620	SALT LAKE CITY-MURRAY, UT	$102,122	96.07	MIDDLE INCOME	5,762	1,811	31.43	14.14	1,307	1,633
49	035	1118.02	41620	SALT LAKE CITY-MURRAY, UT	$90,801	85.42	MIDDLE INCOME	2,777	719	25.89	16.64	675	1,063

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49	035	1119.03	41620	SALT LAKE CITY-MURRAY, UT	$96,191	90.49	MIDDLE INCOME	4,113	1,235	30.03	7.69	1,187	1,521
49	035	1119.04	41620	SALT LAKE CITY-MURRAY, UT	$95,075	89.44	MIDDLE INCOME	3,624	919	25.36	13.98	888	910
49	035	1119.05	41620	SALT LAKE CITY-MURRAY, UT	$54,830	51.58	MODERATE INCOME	3,806	1,141	29.98	19.58	621	858
49	035	1119.06	41620	SALT LAKE CITY-MURRAY, UT	$75,420	70.95	MODERATE INCOME	4,524	1,903	42.06	14.94	473	631
49	035	1120.01	41620	SALT LAKE CITY-MURRAY, UT	$74,389	69.98	MODERATE INCOME	3,362	926	27.54	7.92	746	1,028
49	035	1120.02	41620	SALT LAKE CITY-MURRAY, UT	$97,637	91.85	MIDDLE INCOME	4,871	1,111	22.81	3.98	1,115	1,126
49	035	1121.01	41620	SALT LAKE CITY-MURRAY, UT	$46,442	43.69	LOW INCOME	5,058	2,784	55.04	9.22	272	445
49	035	1121.02	41620	SALT LAKE CITY-MURRAY, UT	$101,846	95.81	MIDDLE INCOME	5,041	1,197	23.75	7.51	1,025	1,174
49	035	1122.01	41620	SALT LAKE CITY-MURRAY, UT	$106,449	100.14	MIDDLE INCOME	5,018	876	17.46	1.50	1,572	1,701
49	035	1122.02	41620	SALT LAKE CITY-MURRAY, UT	$110,095	103.57	MIDDLE INCOME	4,005	862	21.52	4.73	1,114	1,498
49	035	1123.01	41620	SALT LAKE CITY-MURRAY, UT	$91,960	86.51	MIDDLE INCOME	3,815	931	24.40	10.09	938	1,091
49	035	1123.02	41620	SALT LAKE CITY-MURRAY, UT	$106,119	99.83	MIDDLE INCOME	3,623	633	17.47	2.02	1,049	1,139
49	035	1124.02	41620	SALT LAKE CITY-MURRAY, UT	$88,346	83.11	MIDDLE INCOME	7,498	3,657	48.77	16.20	1,018	1,874
49	035	1124.04	41620	SALT LAKE CITY-MURRAY, UT	$69,467	65.35	MODERATE INCOME	4,578	1,877	41.00	16.40	423	635
49	035	1124.05	41620	SALT LAKE CITY-MURRAY, UT	$76,206	71.69	MODERATE INCOME	6,241	2,726	43.68	8.07	388	746
49	035	1124.06	41620	SALT LAKE CITY-MURRAY, UT	$71,997	67.73	MODERATE INCOME	3,394	2,018	59.46	26.74	366	548
49	035	1125.01	41620	SALT LAKE CITY-MURRAY, UT	$87,389	82.21	MIDDLE INCOME	4,027	1,131	28.09	10.60	1,104	1,407
49	035	1125.03	41620	SALT LAKE CITY-MURRAY, UT	$80,926	76.13	MODERATE INCOME	4,832	1,508	31.21	11.46	1,465	1,860
49	035	1125.04	41620	SALT LAKE CITY-MURRAY, UT	$99,125	93.25	MIDDLE INCOME	2,995	808	26.98	9.43	470	677
49	035	1125.05	41620	SALT LAKE CITY-MURRAY, UT	$84,296	79.30	MODERATE INCOME	3,972	1,153	29.03	11.93	826	1,112
49	035	1126.04	41620	SALT LAKE CITY-MURRAY, UT	$95,617	89.95	MIDDLE INCOME	4,767	975	20.45	4.79	1,384	1,491
49	035	1126.08	41620	SALT LAKE CITY-MURRAY, UT	$136,638	128.54	UPPER INCOME	5,165	803	15.55	5.16	1,474	1,723
49	035	1126.09	41620	SALT LAKE CITY-MURRAY, UT	$136,532	128.44	UPPER INCOME	5,402	788	14.59	3.46	1,487	1,760
49	035	1126.10	41620	SALT LAKE CITY-MURRAY, UT	$90,249	84.90	MIDDLE INCOME	6,292	2,009	31.93	7.35	1,392	1,685
49	035	1126.11	41620	SALT LAKE CITY-MURRAY, UT	$122,245	115.00	MIDDLE INCOME	6,681	1,366	20.45	1.70	1,711	2,089
49	035	1126.12	41620	SALT LAKE CITY-MURRAY, UT	$102,781	96.69	MIDDLE INCOME	5,440	1,432	26.32	9.40	1,021	1,198
49	035	1126.13	41620	SALT LAKE CITY-MURRAY, UT	$119,949	112.84	MIDDLE INCOME	5,264	977	18.56	1.57	1,346	1,446
49	035	1126.14	41620	SALT LAKE CITY-MURRAY, UT	$155,049	145.86	UPPER INCOME	3,575	465	13.01	3.70	1,223	1,304

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49	035	1126.15	41620	SALT LAKE CITY-MURRAY, UT	$154,401	145.25	UPPER INCOME	2,340	298	12.74	0.55	725	782
49	035	1126.16	41620	SALT LAKE CITY-MURRAY, UT	$142,378	133.94	UPPER INCOME	4,239	634	14.96	1.88	1,215	1,280
49	035	1126.17	41620	SALT LAKE CITY-MURRAY, UT	$177,351	166.84	UPPER INCOME	3,354	428	12.76	6.62	966	991
49	035	1126.18	41620	SALT LAKE CITY-MURRAY, UT	$127,060	119.53	MIDDLE INCOME	3,911	711	18.18	4.43	939	1,078
49	035	1126.19	41620	SALT LAKE CITY-MURRAY, UT	$156,102	146.85	UPPER INCOME	3,111	492	15.81	4.60	960	1,027
49	035	1126.20	41620	SALT LAKE CITY-MURRAY, UT	$69,361	65.25	MODERATE INCOME	3,206	614	19.15	6.74	978	1,052
49	035	1126.21	41620	SALT LAKE CITY-MURRAY, UT	$99,082	93.21	MIDDLE INCOME	5,540	1,913	34.53	7.13	1,037	1,274
49	035	1127.00	41620	SALT LAKE CITY-MURRAY, UT	$84,338	79.34	MODERATE INCOME	5,671	1,477	26.04	5.19	1,141	1,514
49	035	1128.04	41620	SALT LAKE CITY-MURRAY, UT	$132,110	124.28	UPPER INCOME	5,429	943	17.37	3.29	1,400	1,605
49	035	1128.05	41620	SALT LAKE CITY-MURRAY, UT	$133,502	125.59	UPPER INCOME	5,319	1,063	19.98	1.21	1,347	1,530
49	035	1128.12	41620	SALT LAKE CITY-MURRAY, UT	$101,804	95.77	MIDDLE INCOME	5,774	1,221	21.15	3.93	1,590	1,821
49	035	1128.13	41620	SALT LAKE CITY-MURRAY, UT	$161,789	152.20	UPPER INCOME	5,410	704	13.01	1.37	1,516	1,603
49	035	1128.14	41620	SALT LAKE CITY-MURRAY, UT	$217,447	204.56	UPPER INCOME	4,960	611	12.32	4.28	1,519	1,719
49	035	1128.15	41620	SALT LAKE CITY-MURRAY, UT	$189,692	178.45	UPPER INCOME	5,126	757	14.77	0.76	1,495	1,561
49	035	1128.16	41620	SALT LAKE CITY-MURRAY, UT	$169,506	159.46	UPPER INCOME	5,906	674	11.41	1.33	1,418	1,576
49	035	1128.18	41620	SALT LAKE CITY-MURRAY, UT	$0	00.00	NA	3,159	1,149	36.37	0.00	0	0
49	035	1128.21	41620	SALT LAKE CITY-MURRAY, UT	$159,514	150.06	UPPER INCOME	7,038	1,140	16.20	5.86	1,761	2,067
49	035	1128.22	41620	SALT LAKE CITY-MURRAY, UT	$120,076	112.96	MIDDLE INCOME	5,269	1,579	29.97	3.69	1,088	1,223
49	035	1128.23	41620	SALT LAKE CITY-MURRAY, UT	$114,039	107.28	MIDDLE INCOME	6,165	1,448	23.49	6.40	1,319	1,571
49	035	1128.24	41620	SALT LAKE CITY-MURRAY, UT	$128,782	121.15	UPPER INCOME	5,722	1,717	30.01	4.58	645	807
49	035	1128.25	41620	SALT LAKE CITY-MURRAY, UT	$103,696	97.55	MIDDLE INCOME	4,874	1,487	30.51	10.01	838	1,108
49	035	1128.26	41620	SALT LAKE CITY-MURRAY, UT	$173,343	163.07	UPPER INCOME	5,253	487	9.27	1.72	1,222	1,455
49	035	1128.27	41620	SALT LAKE CITY-MURRAY, UT	$134,129	126.18	UPPER INCOME	10,862	2,293	21.11	4.95	1,699	1,832
49	035	1128.28	41620	SALT LAKE CITY-MURRAY, UT	$195,156	183.59	UPPER INCOME	5,063	676	13.35	0.65	1,278	1,294
49	035	1128.29	41620	SALT LAKE CITY-MURRAY, UT	$85,316	80.26	MIDDLE INCOME	3,181	875	27.51	6.20	645	795
49	035	1128.30	41620	SALT LAKE CITY-MURRAY, UT	$128,049	120.46	UPPER INCOME	5,027	1,037	20.63	8.41	1,493	1,689
49	035	1128.31	41620	SALT LAKE CITY-MURRAY, UT	$186,184	175.15	UPPER INCOME	3,398	834	24.54	4.41	851	1,279
49	035	1129.04	41620	SALT LAKE CITY-MURRAY, UT	$97,371	91.60	MIDDLE INCOME	6,352	2,669	42.02	8.76	1,540	1,884

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49	035	1129.05	41620	SALT LAKE CITY-MURRAY, UT	$132,599	124.74	UPPER INCOME	5,295	1,336	25.23	2.51	1,583	1,715
49	035	1129.07	41620	SALT LAKE CITY-MURRAY, UT	$103,483	97.35	MIDDLE INCOME	4,705	1,564	33.24	13.07	1,022	1,121
49	035	1129.12	41620	SALT LAKE CITY-MURRAY, UT	$124,073	116.72	MIDDLE INCOME	2,648	747	28.21	0.65	737	811
49	035	1129.13	41620	SALT LAKE CITY-MURRAY, UT	$111,402	104.80	MIDDLE INCOME	5,158	1,230	23.85	1.68	1,356	1,486
49	035	1129.14	41620	SALT LAKE CITY-MURRAY, UT	$103,770	97.62	MIDDLE INCOME	6,548	2,010	30.70	5.02	1,681	2,011
49	035	1129.16	41620	SALT LAKE CITY-MURRAY, UT	$90,514	85.15	MIDDLE INCOME	4,736	2,005	42.34	1.52	741	1,095
49	035	1129.17	41620	SALT LAKE CITY-MURRAY, UT	$104,036	97.87	MIDDLE INCOME	4,168	1,359	32.61	6.99	1,037	1,333
49	035	1129.18	41620	SALT LAKE CITY-MURRAY, UT	$85,614	80.54	MIDDLE INCOME	5,362	2,072	38.64	4.03	1,068	1,370
49	035	1129.20	41620	SALT LAKE CITY-MURRAY, UT	$98,317	92.49	MIDDLE INCOME	5,155	1,495	29.00	4.06	1,197	1,405
49	035	1129.21	41620	SALT LAKE CITY-MURRAY, UT	$98,221	92.40	MIDDLE INCOME	4,280	1,215	28.39	6.78	968	1,107
49	035	1130.07	41620	SALT LAKE CITY-MURRAY, UT	$125,870	118.41	MIDDLE INCOME	4,947	870	17.59	4.27	1,336	1,361
49	035	1130.08	41620	SALT LAKE CITY-MURRAY, UT	$154,135	145.00	UPPER INCOME	6,285	1,005	15.99	3.84	1,820	1,868
49	035	1130.10	41620	SALT LAKE CITY-MURRAY, UT	$150,414	141.50	UPPER INCOME	7,371	997	13.53	3.16	1,998	2,063
49	035	1130.11	41620	SALT LAKE CITY-MURRAY, UT	$146,513	137.83	UPPER INCOME	6,567	1,158	17.63	4.38	1,634	1,789
49	035	1130.12	41620	SALT LAKE CITY-MURRAY, UT	$150,776	141.84	UPPER INCOME	5,837	964	16.52	2.27	1,860	1,967
49	035	1130.13	41620	SALT LAKE CITY-MURRAY, UT	$142,495	134.05	UPPER INCOME	6,130	868	14.16	1.17	1,364	1,428
49	035	1130.14	41620	SALT LAKE CITY-MURRAY, UT	$111,753	105.13	MIDDLE INCOME	5,273	808	15.32	4.50	1,619	1,690
49	035	1130.16	41620	SALT LAKE CITY-MURRAY, UT	$169,591	159.54	UPPER INCOME	7,420	1,062	14.31	4.61	1,658	1,754
49	035	1130.17	41620	SALT LAKE CITY-MURRAY, UT	$110,903	104.33	MIDDLE INCOME	7,279	996	13.68	3.45	1,686	2,203
49	035	1130.21	41620	SALT LAKE CITY-MURRAY, UT	$115,080	108.26	MIDDLE INCOME	5,887	1,810	30.75	5.35	1,632	1,699
49	035	1130.22	41620	SALT LAKE CITY-MURRAY, UT	$158,706	149.30	UPPER INCOME	7,589	1,552	20.45	0.91	1,779	2,096
49	035	1130.23	41620	SALT LAKE CITY-MURRAY, UT	$122,213	114.97	MIDDLE INCOME	6,756	1,546	22.88	0.97	1,674	1,762
49	035	1130.24	41620	SALT LAKE CITY-MURRAY, UT	$151,669	142.68	UPPER INCOME	5,388	928	17.22	0.97	1,156	1,156
49	035	1130.25	41620	SALT LAKE CITY-MURRAY, UT	$124,233	116.87	MIDDLE INCOME	5,320	1,424	26.77	3.48	1,057	1,198
49	035	1131.01	41620	SALT LAKE CITY-MURRAY, UT	$105,386	99.14	MIDDLE INCOME	7,013	2,327	33.18	7.70	1,846	2,167
49	035	1131.02	41620	SALT LAKE CITY-MURRAY, UT	$125,551	118.11	MIDDLE INCOME	3,766	779	20.69	1.30	1,105	1,143
49	035	1131.05	41620	SALT LAKE CITY-MURRAY, UT	$131,366	123.58	UPPER INCOME	7,886	1,150	14.58	1.53	1,590	1,834
49	035	1131.08	41620	SALT LAKE CITY-MURRAY, UT	$127,762	120.19	UPPER INCOME	4,035	1,059	26.25	2.70	986	1,174

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49	035	1131.09	41620	SALT LAKE CITY-MURRAY, UT	$153,263	144.18	UPPER INCOME	4,823	810	16.79	7.89	1,183	1,387
49	035	1131.10	41620	SALT LAKE CITY-MURRAY, UT	$113,741	107.00	MIDDLE INCOME	4,399	654	14.87	14.21	1,142	1,231
49	035	1131.11	41620	SALT LAKE CITY-MURRAY, UT	$153,104	144.03	UPPER INCOME	5,210	907	17.41	0.00	1,025	1,106
49	035	1131.12	41620	SALT LAKE CITY-MURRAY, UT	$129,314	121.65	UPPER INCOME	3,726	560	15.03	0.85	1,000	1,000
49	035	1131.13	41620	SALT LAKE CITY-MURRAY, UT	$103,706	97.56	MIDDLE INCOME	11,122	3,194	28.72	4.10	1,836	2,014
49	035	1131.14	41620	SALT LAKE CITY-MURRAY, UT	$88,973	83.70	MIDDLE INCOME	9,861	2,790	28.29	1.19	1,286	1,509
49	035	1133.07	41620	SALT LAKE CITY-MURRAY, UT	$73,060	68.73	MODERATE INCOME	7,413	5,411	72.99	13.92	1,314	1,802
49	035	1133.08	41620	SALT LAKE CITY-MURRAY, UT	$67,320	63.33	MODERATE INCOME	5,196	3,447	66.34	8.94	702	1,340
49	035	1133.09	41620	SALT LAKE CITY-MURRAY, UT	$82,053	77.19	MODERATE INCOME	5,111	2,814	55.06	14.99	983	1,265
49	035	1133.10	41620	SALT LAKE CITY-MURRAY, UT	$66,597	62.65	MODERATE INCOME	3,143	1,570	49.95	10.11	517	780
49	035	1133.11	41620	SALT LAKE CITY-MURRAY, UT	$53,958	50.76	MODERATE INCOME	4,900	2,963	60.47	34.71	739	1,336
49	035	1133.12	41620	SALT LAKE CITY-MURRAY, UT	$41,170	38.73	LOW INCOME	3,859	2,693	69.78	26.31	339	682
49	035	1133.13	41620	SALT LAKE CITY-MURRAY, UT	$64,056	60.26	MODERATE INCOME	3,993	2,323	58.18	14.64	326	477
49	035	1133.14	41620	SALT LAKE CITY-MURRAY, UT	$63,195	59.45	MODERATE INCOME	2,821	1,882	66.71	19.28	360	453
49	035	1134.06	41620	SALT LAKE CITY-MURRAY, UT	$60,835	57.23	MODERATE INCOME	6,787	4,648	68.48	19.29	936	1,448
49	035	1134.08	41620	SALT LAKE CITY-MURRAY, UT	$86,156	81.05	MIDDLE INCOME	7,119	3,386	47.56	8.76	1,328	1,632
49	035	1134.09	41620	SALT LAKE CITY-MURRAY, UT	$99,072	93.20	MIDDLE INCOME	5,049	2,274	45.04	5.78	1,315	1,479
49	035	1134.10	41620	SALT LAKE CITY-MURRAY, UT	$85,816	80.73	MIDDLE INCOME	6,805	3,470	50.99	14.79	1,264	1,646
49	035	1134.11	41620	SALT LAKE CITY-MURRAY, UT	$92,045	86.59	MIDDLE INCOME	2,808	1,458	51.92	10.05	686	726
49	035	1134.12	41620	SALT LAKE CITY-MURRAY, UT	$105,790	99.52	MIDDLE INCOME	3,018	1,792	59.38	5.42	600	705
49	035	1134.13	41620	SALT LAKE CITY-MURRAY, UT	$92,045	86.59	MIDDLE INCOME	5,980	2,434	40.70	16.64	1,252	1,539
49	035	1134.14	41620	SALT LAKE CITY-MURRAY, UT	$114,209	107.44	MIDDLE INCOME	6,530	3,221	49.33	4.99	1,407	1,610
49	035	1134.15	41620	SALT LAKE CITY-MURRAY, UT	$99,018	93.15	MIDDLE INCOME	5,951	3,441	57.82	1.43	1,372	1,400
49	035	1135.05	41620	SALT LAKE CITY-MURRAY, UT	$81,575	76.74	MODERATE INCOME	6,558	3,072	46.84	19.72	1,396	1,871
49	035	1135.09	41620	SALT LAKE CITY-MURRAY, UT	$74,952	70.51	MODERATE INCOME	7,826	5,552	70.94	15.05	1,232	1,769
49	035	1135.10	41620	SALT LAKE CITY-MURRAY, UT	$102,229	96.17	MIDDLE INCOME	3,357	1,384	41.23	7.55	1,010	1,049
49	035	1135.11	41620	SALT LAKE CITY-MURRAY, UT	$76,462	71.93	MODERATE INCOME	3,900	1,556	39.90	11.73	901	1,028
49	035	1135.12	41620	SALT LAKE CITY-MURRAY, UT	$74,495	70.08	MODERATE INCOME	3,417	1,439	42.11	8.78	403	600

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

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49	035	1135.13	41620	SALT LAKE CITY-MURRAY, UT	$85,125	80.08	MIDDLE INCOME	6,186	2,650	42.84	14.24	1,078	1,298
49	035	1135.14	41620	SALT LAKE CITY-MURRAY, UT	$65,428	61.55	MODERATE INCOME	6,757	3,814	56.45	16.10	821	1,561
49	035	1135.15	41620	SALT LAKE CITY-MURRAY, UT	$88,144	82.92	MIDDLE INCOME	6,168	1,746	28.31	2.36	1,660	1,968
49	035	1135.20	41620	SALT LAKE CITY-MURRAY, UT	$86,624	81.49	MIDDLE INCOME	4,101	1,835	44.75	4.07	920	1,180
49	035	1135.21	41620	SALT LAKE CITY-MURRAY, UT	$82,191	77.32	MODERATE INCOME	6,493	2,730	42.05	13.01	1,580	1,891
49	035	1135.22	41620	SALT LAKE CITY-MURRAY, UT	$110,892	104.32	MIDDLE INCOME	3,281	1,013	30.87	2.31	1,003	1,039
49	035	1135.23	41620	SALT LAKE CITY-MURRAY, UT	$76,685	72.14	MODERATE INCOME	6,102	2,565	42.04	10.28	1,498	1,865
49	035	1135.26	41620	SALT LAKE CITY-MURRAY, UT	$89,600	84.29	MIDDLE INCOME	5,793	2,758	47.61	5.30	1,267	1,416
49	035	1135.27	41620	SALT LAKE CITY-MURRAY, UT	$89,696	84.38	MIDDLE INCOME	4,241	1,833	43.22	17.96	1,152	1,241
49	035	1135.28	41620	SALT LAKE CITY-MURRAY, UT	$101,697	95.67	MIDDLE INCOME	4,976	1,928	38.75	4.57	1,498	1,578
49	035	1135.32	41620	SALT LAKE CITY-MURRAY, UT	$111,998	105.36	MIDDLE INCOME	3,259	917	28.14	8.67	859	968
49	035	1135.33	41620	SALT LAKE CITY-MURRAY, UT	$111,413	104.81	MIDDLE INCOME	4,918	1,163	23.65	3.11	1,257	1,428
49	035	1135.36	41620	SALT LAKE CITY-MURRAY, UT	$73,995	69.61	MODERATE INCOME	4,201	2,608	62.08	20.38	516	1,133
49	035	1135.37	41620	SALT LAKE CITY-MURRAY, UT	$109,691	103.19	MIDDLE INCOME	3,699	1,618	43.74	3.10	829	1,030
49	035	1135.38	41620	SALT LAKE CITY-MURRAY, UT	$90,918	85.53	MIDDLE INCOME	3,105	1,667	53.69	2.80	680	746
49	035	1135.39	41620	SALT LAKE CITY-MURRAY, UT	$100,177	94.24	MIDDLE INCOME	4,883	2,671	54.70	4.59	965	1,087
49	035	1135.40	41620	SALT LAKE CITY-MURRAY, UT	$108,490	102.06	MIDDLE INCOME	5,367	2,123	39.56	3.06	1,462	1,532
49	035	1135.41	41620	SALT LAKE CITY-MURRAY, UT	$118,684	111.65	MIDDLE INCOME	2,545	1,103	43.34	1.00	521	569
49	035	1135.42	41620	SALT LAKE CITY-MURRAY, UT	$111,859	105.23	MIDDLE INCOME	4,018	1,582	39.37	1.41	906	980
49	035	1135.43	41620	SALT LAKE CITY-MURRAY, UT	$126,848	119.33	MIDDLE INCOME	4,478	1,032	23.05	2.98	1,154	1,202
49	035	1135.44	41620	SALT LAKE CITY-MURRAY, UT	$115,410	108.57	MIDDLE INCOME	4,050	2,186	53.98	9.43	959	1,035
49	035	1135.45	41620	SALT LAKE CITY-MURRAY, UT	$125,923	118.46	MIDDLE INCOME	3,791	2,477	65.34	3.27	739	816
49	035	1136.00	41620	SALT LAKE CITY-MURRAY, UT	$69,318	65.21	MODERATE INCOME	5,498	2,941	53.49	6.85	1,382	1,652
49	035	1137.01	41620	SALT LAKE CITY-MURRAY, UT	$92,003	86.55	MIDDLE INCOME	4,160	1,977	47.52	4.22	1,008	1,143
49	035	1137.02	41620	SALT LAKE CITY-MURRAY, UT	$72,093	67.82	MODERATE INCOME	2,619	1,214	46.35	3.39	625	830
49	035	1138.01	41620	SALT LAKE CITY-MURRAY, UT	$80,182	75.43	MODERATE INCOME	5,939	3,269	55.04	11.97	1,235	1,563
49	035	1138.02	41620	SALT LAKE CITY-MURRAY, UT	$66,725	62.77	MODERATE INCOME	4,371	2,642	60.44	9.34	968	1,177
49	035	1138.04	41620	SALT LAKE CITY-MURRAY, UT	$109,043	102.58	MIDDLE INCOME	4,809	2,643	54.96	4.73	1,299	1,404

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

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49	035	1138.05	41620	SALT LAKE CITY-MURRAY, UT	$115,378	108.54	MIDDLE INCOME	4,178	2,173	52.01	21.52	663	926
49	035	1139.03	41620	SALT LAKE CITY-MURRAY, UT	$106,438	100.13	MIDDLE INCOME	5,403	2,342	43.35	12.40	1,311	1,610
49	035	1139.04	41620	SALT LAKE CITY-MURRAY, UT	$92,215	86.75	MIDDLE INCOME	6,039	2,590	42.89	11.00	1,594	1,720
49	035	1139.05	41620	SALT LAKE CITY-MURRAY, UT	$83,201	78.27	MODERATE INCOME	7,667	3,700	48.26	9.45	1,615	1,819
49	035	1139.06	41620	SALT LAKE CITY-MURRAY, UT	$67,288	63.30	MODERATE INCOME	4,888	1,814	37.11	14.91	716	1,200
49	035	1139.08	41620	SALT LAKE CITY-MURRAY, UT	$80,469	75.70	MODERATE INCOME	5,272	2,382	45.18	8.14	1,213	1,422
49	035	1139.09	41620	SALT LAKE CITY-MURRAY, UT	$135,277	127.26	UPPER INCOME	4,119	1,231	29.89	10.05	938	1,002
49	035	1140.00	41620	SALT LAKE CITY-MURRAY, UT	$111,020	104.44	MIDDLE INCOME	4,344	1,393	32.07	11.13	628	186
49	035	1141.00	41620	SALT LAKE CITY-MURRAY, UT	$138,371	130.17	UPPER INCOME	3,582	633	17.67	6.20	649	959
49	035	1142.00	41620	SALT LAKE CITY-MURRAY, UT	$122,043	114.81	MIDDLE INCOME	5,161	1,442	27.94	5.34	1,392	1,567
49	035	1143.01	41620	SALT LAKE CITY-MURRAY, UT	$60,400	56.82	MODERATE INCOME	5,511	2,708	49.14	15.96	849	925
49	035	1143.02	41620	SALT LAKE CITY-MURRAY, UT	$111,796	105.17	MIDDLE INCOME	2,833	851	30.04	3.25	657	816
49	035	1143.03	41620	SALT LAKE CITY-MURRAY, UT	$146,162	137.50	UPPER INCOME	10,724	3,394	31.65	3.23	1,970	2,070
49	035	1143.04	41620	SALT LAKE CITY-MURRAY, UT	$106,066	99.78	MIDDLE INCOME	5,801	1,965	33.87	0.95	1,068	1,180
49	035	1145.00	41620	SALT LAKE CITY-MURRAY, UT	$90,695	85.32	MIDDLE INCOME	7,487	4,641	61.99	10.73	1,245	1,732
49	035	1146.01	41620	SALT LAKE CITY-MURRAY, UT	$142,442	134.00	UPPER INCOME	5,315	766	14.41	2.57	1,469	1,585
49	035	1146.02	41620	SALT LAKE CITY-MURRAY, UT	$162,309	152.69	UPPER INCOME	2,083	200	9.60	1.40	658	705
49	035	1147.00	41620	SALT LAKE CITY-MURRAY, UT	$78,938	74.26	MODERATE INCOME	4,620	2,459	53.23	4.24	1,373	1,597
49	035	1148.00	41620	SALT LAKE CITY-MURRAY, UT	$294,100	276.67	UPPER INCOME	3,654	566	15.49	3.58	1,294	1,318
49	035	1151.07	41620	SALT LAKE CITY-MURRAY, UT	$160,237	150.74	UPPER INCOME	6,431	899	13.98	0.59	1,350	1,470
49	035	1151.08	41620	SALT LAKE CITY-MURRAY, UT	$117,770	110.79	MIDDLE INCOME	8,083	1,664	20.59	3.07	2,043	2,258
49	035	1151.09	41620	SALT LAKE CITY-MURRAY, UT	$88,505	83.26	MIDDLE INCOME	7,272	2,145	29.50	14.71	904	938
49	035	1152.10	41620	SALT LAKE CITY-MURRAY, UT	$158,833	149.42	UPPER INCOME	8,274	1,681	20.32	2.00	1,756	1,929
49	035	1152.11	41620	SALT LAKE CITY-MURRAY, UT	$114,613	107.82	MIDDLE INCOME	7,033	2,090	29.72	7.47	913	1,003
49	035	9800.00	41620	SALT LAKE CITY-MURRAY, UT	$0	00.00	NA	16	5	31.25	0.00	0	0
49	035	9801.00	41620	SALT LAKE CITY-MURRAY, UT	$0	00.00	NA	10	3	30.00	0.00	0	0
49	043	9641.01	99999	49 NON-MSA	$103,027	117.88	MIDDLE INCOME	2,269	338	14.90	2.35	510	979
49	043	9641.03	99999	49 NON-MSA	$141,929	162.39	UPPER INCOME	1,308	156	11.93	5.43	404	957

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49	043	9641.04	99999	49 NON-MSA	$101,908	116.60	MIDDLE INCOME	2,222	358	16.11	2.60	607	773
49	043	9642.01	99999	49 NON-MSA	$104,530	119.60	MIDDLE INCOME	4,438	610	13.74	4.89	1,109	1,704
49	043	9642.02	99999	49 NON-MSA	$107,336	122.81	UPPER INCOME	3,216	384	11.94	4.15	845	1,226
49	043	9642.03	99999	49 NON-MSA	$96,201	110.07	MIDDLE INCOME	192	23	11.98	0.00	35	2,124
49	043	9643.03	99999	49 NON-MSA	$237,562	271.81	UPPER INCOME	3,276	369	11.26	2.27	815	990
49	043	9643.04	99999	49 NON-MSA	$151,438	173.27	UPPER INCOME	5,531	962	17.39	4.62	1,788	1,927
49	043	9643.05	99999	49 NON-MSA	$133,538	152.79	UPPER INCOME	2,285	593	25.95	10.80	544	1,033
49	043	9643.06	99999	49 NON-MSA	$173,568	198.59	UPPER INCOME	3,397	503	14.81	1.65	1,075	1,689
49	043	9643.07	99999	49 NON-MSA	$205,871	235.55	UPPER INCOME	5,382	689	12.80	1.68	1,432	1,749
49	043	9643.08	99999	49 NON-MSA	$200,915	229.88	UPPER INCOME	3,238	477	14.73	5.79	922	1,938
49	043	9644.01	99999	49 NON-MSA	$161,017	184.23	UPPER INCOME	1,473	195	13.24	7.21	500	1,692
49	043	9644.02	99999	49 NON-MSA	$132,752	151.89	UPPER INCOME	4,130	1,592	38.55	8.76	722	2,653
49	045	1306.00	41620	SALT LAKE CITY-MURRAY, UT	$69,680	65.55	MODERATE INCOME	1,717	1,056	61.50	13.42	168	855
49	045	1307.01	41620	SALT LAKE CITY-MURRAY, UT	$121,235	114.05	MIDDLE INCOME	5,109	898	17.58	5.94	939	971
49	045	1307.04	41620	SALT LAKE CITY-MURRAY, UT	$143,973	135.44	UPPER INCOME	6,070	1,041	17.15	1.49	1,587	1,631
49	045	1307.05	41620	SALT LAKE CITY-MURRAY, UT	$123,032	115.74	MIDDLE INCOME	5,812	933	16.05	1.81	1,371	1,684
49	045	1307.06	41620	SALT LAKE CITY-MURRAY, UT	$120,055	112.94	MIDDLE INCOME	6,774	1,373	20.27	2.63	1,338	1,522
49	045	1307.07	41620	SALT LAKE CITY-MURRAY, UT	$123,467	116.15	MIDDLE INCOME	3,909	538	13.76	2.89	1,071	1,246
49	045	1307.08	41620	SALT LAKE CITY-MURRAY, UT	$101,516	95.50	MIDDLE INCOME	7,224	1,194	16.53	1.92	1,493	1,891
49	045	1308.00	41620	SALT LAKE CITY-MURRAY, UT	$88,516	83.27	MIDDLE INCOME	6,988	752	10.76	8.32	1,411	1,806
49	045	1309.00	41620	SALT LAKE CITY-MURRAY, UT	$76,366	71.84	MODERATE INCOME	5,579	1,541	27.62	12.62	1,353	1,896
49	045	1310.01	41620	SALT LAKE CITY-MURRAY, UT	$106,555	100.24	MIDDLE INCOME	2,898	645	22.26	7.49	718	848
49	045	1310.03	41620	SALT LAKE CITY-MURRAY, UT	$61,760	58.10	MODERATE INCOME	3,800	911	23.97	5.82	1,029	1,433
49	045	1310.04	41620	SALT LAKE CITY-MURRAY, UT	$87,060	81.90	MIDDLE INCOME	2,465	613	24.87	4.80	775	775
49	045	1310.05	41620	SALT LAKE CITY-MURRAY, UT	$43,115	40.56	LOW INCOME	2,198	543	24.70	18.30	406	657
49	045	1311.01	41620	SALT LAKE CITY-MURRAY, UT	$81,660	76.82	MODERATE INCOME	4,606	980	21.28	4.76	1,109	1,276
49	045	1311.02	41620	SALT LAKE CITY-MURRAY, UT	$80,448	75.68	MODERATE INCOME	3,986	777	19.49	8.87	1,230	1,555
49	045	1312.00	41620	SALT LAKE CITY-MURRAY, UT	$82,648	77.75	MODERATE INCOME	3,563	704	19.76	4.09	1,076	1,327

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49	045	9800.00	41620	SALT LAKE CITY-MURRAY, UT	$0	00.00	NA	0	0	0.00	0.00	0	0
49	049	0001.02	39340	PROVO-OREM-LEHI, UT	$96,349	90.13	MIDDLE INCOME	4,785	753	15.74	9.34	833	1,362
49	049	0001.03	39340	PROVO-OREM-LEHI, UT	$114,640	107.24	MIDDLE INCOME	4,323	725	16.77	8.05	987	1,309
49	049	0001.04	39340	PROVO-OREM-LEHI, UT	$128,291	120.01	UPPER INCOME	3,200	370	11.56	13.13	616	793
49	049	0001.05	39340	PROVO-OREM-LEHI, UT	$114,073	106.71	MIDDLE INCOME	4,073	507	12.45	4.62	930	1,141
49	049	0002.03	39340	PROVO-OREM-LEHI, UT	$82,901	77.55	MODERATE INCOME	4,751	913	19.22	6.49	1,028	1,423
49	049	0002.05	39340	PROVO-OREM-LEHI, UT	$179,667	168.07	UPPER INCOME	3,875	464	11.97	1.57	970	1,093
49	049	0002.06	39340	PROVO-OREM-LEHI, UT	$134,470	125.79	UPPER INCOME	3,747	443	11.82	1.64	799	907
49	049	0002.07	39340	PROVO-OREM-LEHI, UT	$110,513	103.38	MIDDLE INCOME	2,551	493	19.33	4.73	523	728
49	049	0002.08	39340	PROVO-OREM-LEHI, UT	$101,651	95.09	MIDDLE INCOME	4,088	640	15.66	11.07	1,004	1,268
49	049	0004.00	39340	PROVO-OREM-LEHI, UT	$90,491	84.65	MIDDLE INCOME	5,843	1,453	24.87	6.31	983	1,470
49	049	0005.04	39340	PROVO-OREM-LEHI, UT	$106,162	99.31	MIDDLE INCOME	4,373	651	14.89	4.51	1,120	1,400
49	049	0005.05	39340	PROVO-OREM-LEHI, UT	$111,123	103.95	MIDDLE INCOME	3,288	428	13.02	4.39	969	1,052
49	049	0005.06	39340	PROVO-OREM-LEHI, UT	$107,103	100.19	MIDDLE INCOME	4,316	814	18.86	0.79	894	1,082
49	049	0005.07	39340	PROVO-OREM-LEHI, UT	$121,503	113.66	MIDDLE INCOME	2,203	293	13.30	3.07	587	725
49	049	0005.08	39340	PROVO-OREM-LEHI, UT	$96,157	89.95	MIDDLE INCOME	5,309	1,196	22.53	5.64	797	1,397
49	049	0005.10	39340	PROVO-OREM-LEHI, UT	$82,270	76.96	MODERATE INCOME	3,748	918	24.49	14.80	607	554
49	049	0005.11	39340	PROVO-OREM-LEHI, UT	$54,380	50.87	MODERATE INCOME	5,103	1,782	34.92	19.63	619	528
49	049	0006.01	39340	PROVO-OREM-LEHI, UT	$99,599	93.17	MIDDLE INCOME	4,075	770	18.90	2.28	823	1,028
49	049	0006.03	39340	PROVO-OREM-LEHI, UT	$124,421	116.39	MIDDLE INCOME	4,279	545	12.74	7.60	895	1,180
49	049	0006.04	39340	PROVO-OREM-LEHI, UT	$193,104	180.64	UPPER INCOME	3,162	507	16.03	1.59	707	777
49	049	0007.03	39340	PROVO-OREM-LEHI, UT	$78,155	73.11	MODERATE INCOME	6,141	2,284	37.19	19.30	951	1,538
49	049	0007.06	39340	PROVO-OREM-LEHI, UT	$93,826	87.77	MIDDLE INCOME	6,370	1,874	29.42	10.84	1,200	1,285
49	049	0007.07	39340	PROVO-OREM-LEHI, UT	$103,447	96.77	MIDDLE INCOME	3,948	967	24.49	7.88	951	1,024
49	049	0007.08	39340	PROVO-OREM-LEHI, UT	$144,283	134.97	UPPER INCOME	2,951	460	15.59	4.90	670	804
49	049	0007.09	39340	PROVO-OREM-LEHI, UT	$109,156	102.11	MIDDLE INCOME	3,127	769	24.59	4.94	700	892
49	049	0007.10	39340	PROVO-OREM-LEHI, UT	$180,747	169.08	UPPER INCOME	2,821	434	15.38	2.98	714	732
49	049	0007.11	39340	PROVO-OREM-LEHI, UT	$148,890	139.28	UPPER INCOME	2,325	329	14.15	2.55	483	550

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49	049	0008.01	39340	PROVO-OREM-LEHI, UT	$74,381	69.58	MODERATE INCOME	5,624	2,530	44.99	14.76	1,081	1,698
49	049	0008.03	39340	PROVO-OREM-LEHI, UT	$88,813	83.08	MIDDLE INCOME	2,694	1,307	48.52	11.63	504	559
49	049	0008.04	39340	PROVO-OREM-LEHI, UT	$69,057	64.60	MODERATE INCOME	3,150	1,141	36.22	9.09	675	1,024
49	049	0009.01	39340	PROVO-OREM-LEHI, UT	$64,749	60.57	MODERATE INCOME	5,559	2,252	40.51	15.89	742	1,364
49	049	0009.03	39340	PROVO-OREM-LEHI, UT	$117,280	109.71	MIDDLE INCOME	3,547	596	16.80	5.74	847	1,005
49	049	0009.04	39340	PROVO-OREM-LEHI, UT	$105,158	98.37	MIDDLE INCOME	3,183	558	17.53	3.07	834	987
49	049	0010.01	39340	PROVO-OREM-LEHI, UT	$104,441	97.70	MIDDLE INCOME	3,914	996	25.45	8.75	919	1,126
49	049	0010.02	39340	PROVO-OREM-LEHI, UT	$92,789	86.80	MIDDLE INCOME	2,776	525	18.91	23.10	816	1,183
49	049	0011.03	39340	PROVO-OREM-LEHI, UT	$104,815	98.05	MIDDLE INCOME	2,731	648	23.73	18.44	391	557
49	049	0011.05	39340	PROVO-OREM-LEHI, UT	$117,109	109.55	MIDDLE INCOME	3,755	1,014	27.00	9.22	650	846
49	049	0011.06	39340	PROVO-OREM-LEHI, UT	$91,261	85.37	MIDDLE INCOME	2,967	862	29.05	6.31	678	918
49	049	0011.07	39340	PROVO-OREM-LEHI, UT	$86,503	80.92	MIDDLE INCOME	3,961	997	25.17	5.19	729	1,046
49	049	0011.08	39340	PROVO-OREM-LEHI, UT	$56,016	52.40	MODERATE INCOME	3,574	1,660	46.45	19.45	232	1,176
49	049	0012.01	39340	PROVO-OREM-LEHI, UT	$113,528	106.20	MIDDLE INCOME	5,803	1,459	25.14	17.31	669	1,025
49	049	0012.02	39340	PROVO-OREM-LEHI, UT	$72,029	67.38	MODERATE INCOME	5,201	1,897	36.47	10.58	730	1,339
49	049	0013.00	39340	PROVO-OREM-LEHI, UT	$94,329	88.24	MIDDLE INCOME	3,677	1,041	28.31	4.67	704	1,237
49	049	0014.01	39340	PROVO-OREM-LEHI, UT	$126,698	118.52	MIDDLE INCOME	3,710	540	14.56	10.04	618	947
49	049	0014.03	39340	PROVO-OREM-LEHI, UT	$68,138	63.74	MODERATE INCOME	2,321	654	28.18	35.74	63	287
49	049	0014.04	39340	PROVO-OREM-LEHI, UT	$60,644	56.73	MODERATE INCOME	4,011	1,388	34.60	21.63	377	705
49	049	0015.01	39340	PROVO-OREM-LEHI, UT	$127,906	119.65	MIDDLE INCOME	4,191	661	15.77	4.13	971	1,070
49	049	0015.03	39340	PROVO-OREM-LEHI, UT	$138,521	129.58	UPPER INCOME	3,919	562	14.34	5.65	1,035	1,205
49	049	0015.04	39340	PROVO-OREM-LEHI, UT	$110,887	103.73	MIDDLE INCOME	4,632	925	19.97	24.41	761	1,163
49	049	0016.01	39340	PROVO-OREM-LEHI, UT	$33,802	31.62	LOW INCOME	4,385	964	21.98	63.04	19	37
49	049	0016.02	39340	PROVO-OREM-LEHI, UT	$0	00.00	NA	5,380	1,005	18.68	81.73	0	18
49	049	0017.01	39340	PROVO-OREM-LEHI, UT	$142,936	133.71	UPPER INCOME	3,697	648	17.53	15.02	865	1,150
49	049	0017.02	39340	PROVO-OREM-LEHI, UT	$51,098	47.80	LOW INCOME	4,282	977	22.82	40.85	286	677
49	049	0018.01	39340	PROVO-OREM-LEHI, UT	$37,875	35.43	LOW INCOME	6,062	1,204	19.86	65.11	12	581
49	049	0018.02	39340	PROVO-OREM-LEHI, UT	$34,165	31.96	LOW INCOME	7,141	1,454	20.36	58.78	60	819

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49	049	0018.03	39340	PROVO-OREM-LEHI, UT	$40,857	38.22	LOW INCOME	1,945	503	25.86	37.05	119	503
49	049	0019.00	39340	PROVO-OREM-LEHI, UT	$45,155	42.24	LOW INCOME	4,063	1,010	24.86	33.43	49	369
49	049	0020.01	39340	PROVO-OREM-LEHI, UT	$55,706	52.11	MODERATE INCOME	3,357	1,162	34.61	26.02	278	1,015
49	049	0020.02	39340	PROVO-OREM-LEHI, UT	$53,610	50.15	MODERATE INCOME	3,223	1,704	52.87	23.58	478	1,017
49	049	0021.01	39340	PROVO-OREM-LEHI, UT	$104,837	98.07	MIDDLE INCOME	4,206	857	20.38	14.20	959	1,189
49	049	0021.02	39340	PROVO-OREM-LEHI, UT	$98,081	91.75	MIDDLE INCOME	3,098	982	31.70	7.58	542	803
49	049	0022.04	39340	PROVO-OREM-LEHI, UT	$95,814	89.63	MIDDLE INCOME	4,520	1,664	36.81	6.44	720	1,006
49	049	0022.05	39340	PROVO-OREM-LEHI, UT	$90,480	84.64	MIDDLE INCOME	4,427	1,755	39.64	12.58	1,086	1,308
49	049	0022.06	39340	PROVO-OREM-LEHI, UT	$93,024	87.02	MIDDLE INCOME	3,314	1,270	38.32	9.16	774	1,049
49	049	0022.08	39340	PROVO-OREM-LEHI, UT	$129,221	120.88	UPPER INCOME	6,588	1,658	25.17	7.12	651	897
49	049	0022.09	39340	PROVO-OREM-LEHI, UT	$78,101	73.06	MODERATE INCOME	3,869	1,437	37.14	15.94	199	367
49	049	0022.10	39340	PROVO-OREM-LEHI, UT	$96,092	89.89	MIDDLE INCOME	2,728	944	34.60	8.65	167	239
49	049	0022.11	39340	PROVO-OREM-LEHI, UT	$60,227	56.34	MODERATE INCOME	2,117	663	31.32	14.37	45	70
49	049	0022.12	39340	PROVO-OREM-LEHI, UT	$130,386	121.97	UPPER INCOME	5,502	1,315	23.90	7.97	1,028	1,240
49	049	0022.13	39340	PROVO-OREM-LEHI, UT	$99,011	92.62	MIDDLE INCOME	3,935	1,665	42.31	9.48	767	964
49	049	0023.00	39340	PROVO-OREM-LEHI, UT	$77,011	72.04	MODERATE INCOME	3,683	1,572	42.68	11.17	430	1,028
49	049	0024.00	39340	PROVO-OREM-LEHI, UT	$47,902	44.81	LOW INCOME	2,149	640	29.78	15.83	83	322
49	049	0025.00	39340	PROVO-OREM-LEHI, UT	$53,717	50.25	MODERATE INCOME	4,218	1,583	37.53	18.83	433	1,162
49	049	0027.02	39340	PROVO-OREM-LEHI, UT	$93,153	87.14	MIDDLE INCOME	4,975	1,687	33.91	14.77	754	1,283
49	049	0027.03	39340	PROVO-OREM-LEHI, UT	$78,582	73.51	MODERATE INCOME	2,794	861	30.82	9.53	530	797
49	049	0029.01	39340	PROVO-OREM-LEHI, UT	$101,245	94.71	MIDDLE INCOME	8,681	2,411	27.77	8.43	1,432	1,717
49	049	0029.02	39340	PROVO-OREM-LEHI, UT	$89,678	83.89	MIDDLE INCOME	3,579	1,330	37.16	16.35	672	1,069
49	049	0030.01	39340	PROVO-OREM-LEHI, UT	$106,376	99.51	MIDDLE INCOME	4,473	938	20.97	5.82	846	1,200
49	049	0030.02	39340	PROVO-OREM-LEHI, UT	$102,047	95.46	MIDDLE INCOME	2,227	415	18.63	4.97	441	620
49	049	0031.03	39340	PROVO-OREM-LEHI, UT	$113,923	106.57	MIDDLE INCOME	2,814	396	14.07	6.81	775	883
49	049	0031.04	39340	PROVO-OREM-LEHI, UT	$144,529	135.20	UPPER INCOME	4,257	355	8.34	2.68	868	934
49	049	0031.05	39340	PROVO-OREM-LEHI, UT	$90,491	84.65	MIDDLE INCOME	3,838	743	19.36	6.06	571	1,084
49	049	0031.06	39340	PROVO-OREM-LEHI, UT	$91,186	85.30	MIDDLE INCOME	2,856	801	28.05	7.53	505	796

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49	049	0032.01	39340	PROVO-OREM-LEHI, UT	$74,712	69.89	MODERATE INCOME	2,664	746	28.00	12.08	319	834
49	049	0032.03	39340	PROVO-OREM-LEHI, UT	$139,633	130.62	UPPER INCOME	4,014	513	12.78	9.09	817	964
49	049	0032.04	39340	PROVO-OREM-LEHI, UT	$73,462	68.72	MODERATE INCOME	2,725	553	20.29	10.94	527	878
49	049	0032.05	39340	PROVO-OREM-LEHI, UT	$106,836	99.94	MIDDLE INCOME	3,993	787	19.71	6.39	890	1,143
49	049	0033.01	39340	PROVO-OREM-LEHI, UT	$94,061	87.99	MIDDLE INCOME	4,205	1,141	27.13	8.69	652	1,030
49	049	0033.02	39340	PROVO-OREM-LEHI, UT	$96,616	90.38	MIDDLE INCOME	3,034	650	21.42	10.03	588	919
49	049	0034.01	39340	PROVO-OREM-LEHI, UT	$90,138	84.32	MIDDLE INCOME	3,896	870	22.33	19.02	860	1,279
49	049	0034.03	39340	PROVO-OREM-LEHI, UT	$78,026	72.99	MODERATE INCOME	5,315	1,353	25.46	8.28	1,140	1,493
49	049	0034.04	39340	PROVO-OREM-LEHI, UT	$117,718	110.12	MIDDLE INCOME	2,361	353	14.95	10.99	478	562
49	049	0034.05	39340	PROVO-OREM-LEHI, UT	$103,052	96.40	MIDDLE INCOME	3,935	645	16.39	2.77	977	1,162
49	049	0101.07	39340	PROVO-OREM-LEHI, UT	$127,190	118.98	MIDDLE INCOME	5,765	654	11.34	15.93	794	881
49	049	0101.10	39340	PROVO-OREM-LEHI, UT	$169,351	158.42	UPPER INCOME	5,326	656	12.32	2.21	774	839
49	049	0101.14	39340	PROVO-OREM-LEHI, UT	$101,534	94.98	MIDDLE INCOME	7,244	1,424	19.66	3.45	1,339	1,450
49	049	0101.15	39340	PROVO-OREM-LEHI, UT	$98,113	91.78	MIDDLE INCOME	3,604	670	18.59	12.16	746	823
49	049	0101.16	39340	PROVO-OREM-LEHI, UT	$157,132	146.99	UPPER INCOME	7,299	1,242	17.02	4.53	1,187	1,339
49	049	0101.17	39340	PROVO-OREM-LEHI, UT	$132,652	124.09	UPPER INCOME	3,801	501	13.18	2.19	746	915
49	049	0101.18	39340	PROVO-OREM-LEHI, UT	$111,454	104.26	MIDDLE INCOME	5,723	967	16.90	4.79	1,114	1,174
49	049	0101.19	39340	PROVO-OREM-LEHI, UT	$96,862	90.61	MIDDLE INCOME	2,622	549	20.94	13.95	497	558
49	049	0101.20	39340	PROVO-OREM-LEHI, UT	$111,026	103.86	MIDDLE INCOME	11,715	2,449	20.90	6.20	1,757	1,996
49	049	0101.21	39340	PROVO-OREM-LEHI, UT	$134,566	125.88	UPPER INCOME	9,403	1,730	18.40	2.53	1,549	1,493
49	049	0101.22	39340	PROVO-OREM-LEHI, UT	$116,211	108.71	MIDDLE INCOME	7,132	1,443	20.23	2.63	1,195	1,179
49	049	0101.23	39340	PROVO-OREM-LEHI, UT	$130,814	122.37	UPPER INCOME	7,623	1,408	18.47	3.39	1,389	1,461
49	049	0101.24	39340	PROVO-OREM-LEHI, UT	$176,609	165.21	UPPER INCOME	5,299	1,311	24.74	0.00	399	542
49	049	0101.25	39340	PROVO-OREM-LEHI, UT	$102,667	96.04	MIDDLE INCOME	3,542	733	20.69	8.60	463	503
49	049	0101.26	39340	PROVO-OREM-LEHI, UT	$139,932	130.90	UPPER INCOME	3,115	550	17.66	0.00	574	647
49	049	0101.27	39340	PROVO-OREM-LEHI, UT	$117,847	110.24	MIDDLE INCOME	6,391	1,116	17.46	3.01	1,420	1,606
49	049	0101.28	39340	PROVO-OREM-LEHI, UT	$94,521	88.42	MIDDLE INCOME	4,394	1,152	26.22	18.05	723	987
49	049	0101.29	39340	PROVO-OREM-LEHI, UT	$129,680	121.31	UPPER INCOME	5,147	969	18.83	0.12	939	1,067

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49	049	0101.30	39340	PROVO-OREM-LEHI, UT	$120,487	112.71	MIDDLE INCOME	4,250	591	13.91	3.07	834	877
49	049	0101.31	39340	PROVO-OREM-LEHI, UT	$125,447	117.35	MIDDLE INCOME	5,060	755	14.92	7.85	822	1,044
49	049	0101.32	39340	PROVO-OREM-LEHI, UT	$125,052	116.98	MIDDLE INCOME	4,378	863	19.71	1.23	650	898
49	049	0102.08	39340	PROVO-OREM-LEHI, UT	$198,075	185.29	UPPER INCOME	4,107	408	9.93	1.69	916	1,006
49	049	0102.09	39340	PROVO-OREM-LEHI, UT	$177,433	165.98	UPPER INCOME	5,649	544	9.63	10.11	1,326	1,591
49	049	0102.10	39340	PROVO-OREM-LEHI, UT	$172,665	161.52	UPPER INCOME	5,868	803	13.68	5.98	1,308	1,386
49	049	0102.11	39340	PROVO-OREM-LEHI, UT	$194,334	181.79	UPPER INCOME	3,898	350	8.98	2.29	877	1,010
49	049	0102.12	39340	PROVO-OREM-LEHI, UT	$161,686	151.25	UPPER INCOME	9,953	2,429	24.40	5.22	1,496	1,812
49	049	0102.13	39340	PROVO-OREM-LEHI, UT	$196,429	183.75	UPPER INCOME	3,240	317	9.78	3.26	661	688
49	049	0102.16	39340	PROVO-OREM-LEHI, UT	$167,983	157.14	UPPER INCOME	3,544	379	10.69	3.13	918	995
49	049	0102.17	39340	PROVO-OREM-LEHI, UT	$202,244	189.19	UPPER INCOME	7,135	972	13.62	0.11	1,467	1,549
49	049	0102.19	39340	PROVO-OREM-LEHI, UT	$185,888	173.89	UPPER INCOME	5,704	622	10.90	2.32	1,198	1,678
49	049	0102.20	39340	PROVO-OREM-LEHI, UT	$142,797	133.58	UPPER INCOME	6,336	787	12.42	4.14	1,371	1,610
49	049	0102.21	39340	PROVO-OREM-LEHI, UT	$114,009	106.65	MIDDLE INCOME	2,032	489	24.06	11.56	322	503
49	049	0102.22	39340	PROVO-OREM-LEHI, UT	$164,434	153.82	UPPER INCOME	7,105	1,021	14.37	4.36	1,541	1,704
49	049	0102.23	39340	PROVO-OREM-LEHI, UT	$192,388	179.97	UPPER INCOME	2,489	218	8.76	1.47	501	518
49	049	0102.24	39340	PROVO-OREM-LEHI, UT	$182,126	170.37	UPPER INCOME	3,619	360	9.95	1.79	674	826
49	049	0102.25	39340	PROVO-OREM-LEHI, UT	$152,386	142.55	UPPER INCOME	4,188	486	11.60	5.51	808	890
49	049	0102.26	39340	PROVO-OREM-LEHI, UT	$161,301	150.89	UPPER INCOME	3,751	499	13.30	1.06	949	1,100
49	049	0103.03	39340	PROVO-OREM-LEHI, UT	$141,151	132.04	UPPER INCOME	5,205	454	8.72	1.41	1,192	1,383
49	049	0103.05	39340	PROVO-OREM-LEHI, UT	$165,887	155.18	UPPER INCOME	3,974	332	8.35	3.76	916	984
49	049	0103.06	39340	PROVO-OREM-LEHI, UT	$76,540	71.60	MODERATE INCOME	2,282	730	31.99	2.42	516	637
49	049	0103.07	39340	PROVO-OREM-LEHI, UT	$140,541	131.47	UPPER INCOME	6,502	1,084	16.67	2.46	997	1,140
49	049	0103.08	39340	PROVO-OREM-LEHI, UT	$140,541	131.47	UPPER INCOME	4,919	802	16.30	0.00	810	882
49	049	0104.04	39340	PROVO-OREM-LEHI, UT	$135,742	126.98	UPPER INCOME	5,188	921	17.75	5.03	1,045	1,121
49	049	0104.05	39340	PROVO-OREM-LEHI, UT	$108,193	101.21	MIDDLE INCOME	3,893	672	17.26	3.57	907	982
49	049	0104.06	39340	PROVO-OREM-LEHI, UT	$125,736	117.62	MIDDLE INCOME	3,555	431	12.12	2.55	726	811
49	049	0104.07	39340	PROVO-OREM-LEHI, UT	$126,912	118.72	MIDDLE INCOME	2,652	294	11.09	1.61	617	758

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49	049	0104.08	39340	PROVO-OREM-LEHI, UT	$117,056	109.50	MIDDLE INCOME	4,745	366	7.71	4.46	1,006	1,070
49	049	0104.09	39340	PROVO-OREM-LEHI, UT	$122,657	114.74	MIDDLE INCOME	3,721	440	11.82	3.52	815	892
49	049	0104.10	39340	PROVO-OREM-LEHI, UT	$103,490	96.81	MIDDLE INCOME	4,410	810	18.37	5.73	921	1,039
49	049	0104.11	39340	PROVO-OREM-LEHI, UT	$144,486	135.16	UPPER INCOME	7,911	698	8.82	1.81	1,601	1,736
49	049	0105.03	39340	PROVO-OREM-LEHI, UT	$96,135	89.93	MIDDLE INCOME	3,687	657	17.82	5.24	610	781
49	049	0105.04	39340	PROVO-OREM-LEHI, UT	$90,320	84.49	MIDDLE INCOME	3,942	680	17.25	2.07	837	866
49	049	0105.05	39340	PROVO-OREM-LEHI, UT	$85,573	80.05	MIDDLE INCOME	5,087	1,004	19.74	6.95	1,178	1,266
49	049	0105.06	39340	PROVO-OREM-LEHI, UT	$73,312	68.58	MODERATE INCOME	2,109	622	29.49	12.13	332	569
49	049	0106.00	39340	PROVO-OREM-LEHI, UT	$117,237	109.67	MIDDLE INCOME	5,884	935	15.89	5.79	1,188	1,327
49	049	0107.00	39340	PROVO-OREM-LEHI, UT	$102,421	95.81	MIDDLE INCOME	5,310	677	12.75	7.32	1,383	1,572
49	049	0109.00	39340	PROVO-OREM-LEHI, UT	$132,556	124.00	UPPER INCOME	1,094	98	8.96	3.89	314	823
49	049	9801.00	39340	PROVO-OREM-LEHI, UT	$0	00.00	NA	0	0	0.00	0.00	0	0
49	049	9802.00	39340	PROVO-OREM-LEHI, UT	$28,574	26.73	LOW INCOME	2,035	506	24.86	53.96	0	164
49	049	9803.00	39340	PROVO-OREM-LEHI, UT	$64,300	60.15	MODERATE INCOME	3,707	2,249	60.67	20.56	325	984
49	049	9804.00	39340	PROVO-OREM-LEHI, UT	$0	00.00	NA	320	106	33.13	18.10	0	15
49	049	9805.00	39340	PROVO-OREM-LEHI, UT	$43,733	40.91	LOW INCOME	1,616	775	47.96	22.63	174	438
49	049	9806.00	39340	PROVO-OREM-LEHI, UT	$0	00.00	NA	0	0	0.00	0.00	0	0
49	051	9405.01	99999	49 NON-MSA	$145,801	166.82	UPPER INCOME	4,026	905	22.48	11.27	1,072	2,773
49	051	9601.00	99999	49 NON-MSA	$94,785	108.45	MIDDLE INCOME	5,016	1,567	31.24	7.58	1,202	1,619
49	051	9602.01	99999	49 NON-MSA	$95,327	109.07	MIDDLE INCOME	4,252	876	20.60	2.93	699	1,005
49	051	9602.02	99999	49 NON-MSA	$120,428	137.79	UPPER INCOME	5,236	1,013	19.35	5.44	926	1,401
49	051	9602.03	99999	49 NON-MSA	$115,936	132.65	UPPER INCOME	4,017	457	11.38	4.10	821	1,301
49	051	9602.04	99999	49 NON-MSA	$117,876	134.87	UPPER INCOME	3,976	1,114	28.02	2.68	895	1,056
49	051	9604.01	99999	49 NON-MSA	$107,021	122.45	UPPER INCOME	3,066	289	9.43	0.55	771	954
49	051	9604.02	99999	49 NON-MSA	$154,838	177.16	UPPER INCOME	4,121	359	8.71	3.69	981	1,785
49	051	9605.00	99999	49 NON-MSA	$159,077	182.01	UPPER INCOME	1,058	33	3.12	0.28	387	633
49	051	9801.00	99999	49 NON-MSA	$0	00.00	NA	20	7	35.00	0.00	0	0
49	057	2001.00	36260	OGDEN, UT	$90,839	83.11	MIDDLE INCOME	4,586	1,397	30.46	8.70	1,248	1,658

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
49	057	2002.02	36260	OGDEN, UT	$56,869	52.03	MODERATE INCOME	3,978	1,769	44.47	12.80	595	1,168
49	057	2002.03	36260	OGDEN, UT	$80,948	74.06	MODERATE INCOME	5,420	2,558	47.20	8.36	1,348	1,727
49	057	2002.04	36260	OGDEN, UT	$103,868	95.03	MIDDLE INCOME	5,209	2,228	42.77	12.35	1,258	1,601
49	057	2003.01	36260	OGDEN, UT	$68,848	62.99	MODERATE INCOME	4,805	2,447	50.93	17.07	1,305	1,621
49	057	2003.02	36260	OGDEN, UT	$94,402	86.37	MIDDLE INCOME	3,519	1,866	53.03	17.78	456	836
49	057	2004.00	36260	OGDEN, UT	$74,892	68.52	MODERATE INCOME	1,829	1,015	55.49	17.26	225	544
49	057	2005.00	36260	OGDEN, UT	$75,264	68.86	MODERATE INCOME	6,255	2,141	34.23	6.86	1,733	2,486
49	057	2006.00	36260	OGDEN, UT	$94,162	86.15	MIDDLE INCOME	4,488	1,208	26.92	11.26	835	1,309
49	057	2007.00	36260	OGDEN, UT	$97,977	89.64	MIDDLE INCOME	3,270	777	23.76	8.09	945	1,240
49	057	2008.00	36260	OGDEN, UT	$63,689	58.27	MODERATE INCOME	4,531	1,999	44.12	19.69	1,050	1,689
49	057	2009.00	36260	OGDEN, UT	$52,584	48.11	LOW INCOME	4,200	1,851	44.07	28.99	466	1,093
49	057	2011.00	36260	OGDEN, UT	$100,403	91.86	MIDDLE INCOME	2,525	772	30.57	20.38	227	332
49	057	2012.00	36260	OGDEN, UT	$52,715	48.23	LOW INCOME	2,378	1,582	66.53	34.59	251	727
49	057	2013.01	36260	OGDEN, UT	$71,581	65.49	MODERATE INCOME	2,744	1,357	49.45	11.44	398	1,121
49	057	2013.02	36260	OGDEN, UT	$64,935	59.41	MODERATE INCOME	3,468	1,944	56.06	21.48	603	1,098
49	057	2014.00	36260	OGDEN, UT	$127,684	116.82	MIDDLE INCOME	3,213	579	18.02	6.21	1,131	1,371
49	057	2015.00	36260	OGDEN, UT	$104,600	95.70	MIDDLE INCOME	4,261	789	18.52	11.07	1,056	1,196
49	057	2016.00	36260	OGDEN, UT	$72,805	66.61	MODERATE INCOME	4,156	1,245	29.96	14.72	932	1,319
49	057	2017.00	36260	OGDEN, UT	$61,470	56.24	MODERATE INCOME	3,460	1,763	50.95	14.37	774	1,327
49	057	2018.00	36260	OGDEN, UT	$64,410	58.93	MODERATE INCOME	2,421	1,473	60.84	20.60	433	795
49	057	2019.00	36260	OGDEN, UT	$81,439	74.51	MODERATE INCOME	1,284	707	55.06	14.79	272	415
49	057	2020.00	36260	OGDEN, UT	$158,059	144.61	UPPER INCOME	5,560	1,152	20.72	9.32	1,380	1,640
49	057	2101.01	36260	OGDEN, UT	$145,708	133.31	UPPER INCOME	3,965	362	9.13	3.78	1,109	1,650
49	057	2101.02	36260	OGDEN, UT	$151,217	138.35	UPPER INCOME	4,301	354	8.23	3.81	1,463	2,930
49	057	2102.01	36260	OGDEN, UT	$119,673	109.49	MIDDLE INCOME	4,532	563	12.42	9.55	1,082	1,225
49	057	2102.03	36260	OGDEN, UT	$117,957	107.92	MIDDLE INCOME	3,235	475	14.68	3.10	901	1,031
49	057	2102.04	36260	OGDEN, UT	$101,452	92.82	MIDDLE INCOME	4,994	814	16.30	2.75	1,055	1,323
49	057	2103.03	36260	OGDEN, UT	$136,778	125.14	UPPER INCOME	8,164	958	11.73	2.33	1,997	2,096

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2023 FFIEC/ACS-1 Updates
2022 Dun and Bradstreet (as of 02/26/2024)

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
49	057	2103.04	36260	OGDEN, UT	$129,313	118.31	MIDDLE INCOME	5,762	1,109	19.25	11.80	1,240	1,718
49	057	2103.05	36260	OGDEN, UT	$84,259	77.09	MODERATE INCOME	5,785	1,320	22.82	8.53	1,299	1,504
49	057	2103.06	36260	OGDEN, UT	$109,683	100.35	MIDDLE INCOME	4,824	948	19.65	6.86	1,334	1,663
49	057	2104.04	36260	OGDEN, UT	$108,305	99.09	MIDDLE INCOME	2,363	208	8.80	1.07	583	696
49	057	2104.05	36260	OGDEN, UT	$120,569	110.31	MIDDLE INCOME	3,290	538	16.35	3.35	740	859
49	057	2104.06	36260	OGDEN, UT	$128,373	117.45	MIDDLE INCOME	5,349	709	13.25	2.36	1,357	1,466
49	057	2104.07	36260	OGDEN, UT	$136,450	124.84	UPPER INCOME	6,511	688	10.57	3.24	1,856	2,079
49	057	2104.08	36260	OGDEN, UT	$119,126	108.99	MIDDLE INCOME	3,571	302	8.46	5.23	1,034	1,162
49	057	2105.08	36260	OGDEN, UT	$116,404	106.50	MIDDLE INCOME	2,411	671	27.83	6.22	665	776
49	057	2105.09	36260	OGDEN, UT	$108,327	99.11	MIDDLE INCOME	4,575	1,081	23.63	5.88	1,416	1,575
49	057	2105.10	36260	OGDEN, UT	$111,967	102.44	MIDDLE INCOME	3,626	795	21.92	4.82	982	1,047
49	057	2105.11	36260	OGDEN, UT	$88,533	81.00	MIDDLE INCOME	4,202	1,026	24.42	3.96	1,301	1,423
49	057	2105.12	36260	OGDEN, UT	$76,761	70.23	MODERATE INCOME	5,165	1,416	27.42	12.42	1,162	1,449
49	057	2105.13	36260	OGDEN, UT	$98,709	90.31	MIDDLE INCOME	6,533	1,970	30.15	4.42	1,543	1,756
49	057	2105.14	36260	OGDEN, UT	$122,952	112.49	MIDDLE INCOME	6,022	1,414	23.48	7.23	1,248	1,502
49	057	2105.15	36260	OGDEN, UT	$129,859	118.81	MIDDLE INCOME	4,964	742	14.95	0.20	1,205	1,250
49	057	2105.16	36260	OGDEN, UT	$140,702	128.73	UPPER INCOME	6,014	619	10.29	4.85	1,653	1,738
49	057	2105.17	36260	OGDEN, UT	$144,615	132.31	UPPER INCOME	4,639	647	13.95	3.44	1,126	1,198
49	057	2105.18	36260	OGDEN, UT	$110,426	101.03	MIDDLE INCOME	7,352	1,346	18.31	6.15	1,500	1,773
49	057	2106.00	36260	OGDEN, UT	$88,118	80.62	MIDDLE INCOME	6,958	1,726	24.81	9.25	2,029	2,345
49	057	2107.01	36260	OGDEN, UT	$88,686	81.14	MIDDLE INCOME	6,063	1,636	26.98	12.04	1,352	2,037
49	057	2107.03	36260	OGDEN, UT	$92,063	84.23	MIDDLE INCOME	2,606	698	26.78	5.51	748	876
49	057	2107.04	36260	OGDEN, UT	$94,512	86.47	MIDDLE INCOME	6,142	1,571	25.58	3.08	1,882	2,054
49	057	2108.00	36260	OGDEN, UT	$67,110	61.40	MODERATE INCOME	3,168	1,114	35.16	9.35	823	1,183
49	057	2109.00	36260	OGDEN, UT	$103,988	95.14	MIDDLE INCOME	6,776	1,455	21.47	1.87	1,933	2,233
49	057	2110.00	36260	OGDEN, UT	$99,507	91.04	MIDDLE INCOME	3,314	846	25.53	1.07	921	1,184
49	057	2111.00	36260	OGDEN, UT	$107,322	98.19	MIDDLE INCOME	5,713	1,528	26.75	8.59	1,194	1,615
49	057	2112.01	36260	OGDEN, UT	$121,389	111.06	MIDDLE INCOME	4,922	938	19.06	5.18	1,148	1,383

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2022 Dun and Bradstreet (as of 02/26/2024)

SoFi Bank, National Association

Salt Lake Assessment Area Demographic Report

State Code	County Code	Census Tract Code	MSA Code	FFIEC MSA/MD MFI	Tract MFI	Tract MFI %	Tract Income Level	Population	Minority	Minority %	Poverty %	Owner Occ Units	1-4 Family Units
49	057	2112.02	36260	OGDEN, UT	$101,190	92.58	MIDDLE INCOME	6,852	1,128	16.46	8.36	1,856	2,259