COASTAL
COMMUNITY BANK

CRA Public File

Coastal Community Bank

CRA Public File Contents

Coastal Community Bank

Community Reinvestment Act
Public Comments

No CRA related complaints have been received in 2024, 2025 and 2026.

PUBLIC DISCLOSURE

March 7, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Coastal Community Bank
RSSD # 2562164

5415 Evergreen Way
Everett, Washington 98203

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105

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 the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

Institution's Community Reinvestment Act (CRA) Rating

Coastal Community Bank is rated "SATISFACTORY"

The following table shows the performance ratings for the lending and community development tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS	
	LENDING TEST	COMMUNITY DEVELOPMENT TEST
OUTSTANDING		
SATISFACTORY	X	X
NEEDS TO IMPROVE		
SUBSTANTIAL NONCOMPLIANCE		

The major factors supporting the institution's rating include:

- A reasonable loan to deposit ratio;
- A majority of all loans originated within the bank's assessment areas;
- An excellent geographic distribution of small business loans;
- An excellent geographic distribution of home purchase loans;
- A majority of small business loans in amounts of $250,000 or less; and
- An adequate level of responsiveness to the community development needs of its assessment areas.

INSTITUTION

Description of Institution

Coastal Community Bank (Coastal), a wholly-owned subsidiary of shell bank holding company, Coastal Financial Corporation (CFC), commenced operations on April 1, 1997. Coastal is headquartered in Everett, Washington, and reported total assets of $2.6 billion as of December 31, 2021. The bank operates 14 full-service branches in the State of Washington, including 12 branches in Snohomish County and one branch each in both King County and Island County. Since the previous examination, Coastal opened two new branches in Snohomish County and one new branch in King County, and closed one full-service branch located in Island County.

Coastal is a full-service community bank focused on providing commercial banking products and services to small- to medium-sized businesses and professionals. Commercial loans offered by the bank include business term loans and revolving lines of credit, working capital loans, commercial real estate loans, and Small Business Administration (SBA) 504 and 7(a) loans. The bank originates consumer loans primarily to accommodate the personal needs of its business clientele. Loans to consumers include home mortgage loans, home equity loans and lines of credit, and home construction loans; the bank also offers personal lines of credit. Consumer deposit products offered by the bank include personal checking, savings, money market, certificates of deposit, and individual retirement accounts.

Since the prior examination, Coastal launched a division that provides Banking-as-a-Service (BaaS) to the bank's Fintech partners. This service enables the Fintech firms to offer digital financial services including checking and savings accounts, unique lending products, as well as debit and credit cards. Consumer lending activity through these relationships was minimal as of the date of this examination, and therefore did not impact the bank's CRA evaluation for this review period.

Exhibit 1 on the next page represents the bank's loan portfolio composition as stated in the December 31, 2021 Consolidated Reports of Condition and Income, which illustrates the bank's commercial lending focus.

Exhibit 1 Loans and Leases as of December 31, 2021		
Loan Type	**$ ('000s)**	**%**
Commercial/Industrial & Non-Farm Non-Residential Real Estate	1,037,436	59.3
Secured by 1-4 Family Residential Real Estate	204,389	11.7
Construction & Land Development	183,585	10.5
Multi-Family Residential Real Estate	179,995	10.3
All Other	81,292	4.6
Consumer Loans & Credit Cards	47,035	2.7
Farm Land & Agriculture	16,726	1.0
Total (Gross)	**1,750,458**	**100.0**

The addition of the King County branch during the review period resulted in an expansion of the bank's Snohomish assessment area to include King County in its entirety. The bank's current assessment areas include the following geographies:

- The King-Snohomish assessment area consists of King County and Snohomish County in their entireties. This assessment area makes up the Seattle-Bellevue-Everett, WA Metropolitan Division (MD), which is part of the larger Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area (MSA).
- The Island assessment area consists of Island County in its entirety. Island County is a non-MSA county.

Coastal did not face any legal or financial impediments during the review period that would have prevented it from helping to meet the credit needs of its assessment area consistent with its business strategy, financial capacity, size, and local economic conditions. The bank received a satisfactory rating at its previous CRA examination, which was conducted as of September 25, 2017, by the Federal Reserve Bank of San Francisco using the Interagency Intermediate Small Institution CRA Examination Procedures.

Scope of Examination

Coastal's performance was evaluated using the Interagency Intermediate Small Institution CRA Examination Procedures. Performance for intermediate small banks is evaluated under two tests that consider the bank's lending and community development activities. The King-Snohomish assessment area received a full-scope review based on the bank's larger presence and higher level of lending and deposit activity within that market. The Island assessment area received a limited-scope review given the bank's limited presence and lower levels of deposit and lending activity within that market. Performance in the limited-scope area was evaluated as being either above, consistent with, or below the performance in the full-scope assessment areas. The Limited-Scope Assessment Area Market Profile in Appendix B includes the facts and data upon which this evaluation is based.

The original examination date for this CRA performance evaluation was March 4, 2021; however, due to the COVID-19 pandemic, the examination was postponed to March 7, 2022. Accordingly, the review period for the lending test is January 1, 2017, through December 31, 2021; and the review period for the community development test is September 26, 2017, through March 7, 2022. The following includes more details on the scope of the Lending Test and Community Development Test.

LENDING TEST

The lending test evaluation was based on the following criteria:

- Loan volume compared to deposits (Loan-to-Deposit Ratio);
- Lending inside versus outside the assessment area (Lending in Assessment Area);
- Dispersion of lending throughout the assessment area (Lending Distribution by Geography); and
- Lending to businesses of different revenue sizes or borrowers of different income levels (Lending Distribution by Business Revenue or Borrower Profile).

The evaluation was based on small business loans originated or renewed from October 1, 2017, through December 31, 2021, and Home Mortgage Disclosure Act (HMDA) reportable home mortgages originated from January 1, 2017, through November 30, 2021. All loans originated or renewed were considered in the evaluation of Lending in Assessment Area. From that total, the evaluation of Lending Distribution by Geography was based on a sample of 315 small business loans extended within the bank's assessment areas, and a sample of 133 home purchase loans extended within the bank's assessment areas. HMDA loans other than home purchases were too low in volume to produce a meaningful analysis of the geographic distribution of those loans. Similarly, the limited volumes of small business loans to businesses of different revenue sizes in 2017, 2018 and 2019 were not sufficient for meaningful analysis. In addition, HMDA loans to borrowers of different income levels during the review period were not sufficient for meaningful analysis. Consequently, these loans were considered but did not significantly contribute to the overall lending test rating.

Coastal's responsiveness to consumer complaints was not evaluated since the bank did not receive any CRA-related complaints during the review period.

COMMUNITY DEVELOPMENT TEST

The community development test included an evaluation of the responsiveness of Coastal's community development activities in relation to local needs and opportunities as well as the bank's capacity to participate in such activities. The evaluation was based on qualified community development loans, investments, donations, and services provided from September 26, 2017, through March 7, 2022.

In addition, three community representatives were contacted in connection with the examination regarding credit needs and market conditions within the assessment area. Contacts represented organizations working in small business development as well as affordable housing.

Conclusions with Respect to Performance Tests

Lending Test

Coastal's overall performance under the lending test is satisfactory. Lending levels relative to deposits are reasonable and a majority of all loans were extended within the bank's assessment areas. The geographic distribution of both small business and home purchase loans reflect excellent dispersion throughout the assessment areas including low- and moderate-income (LMI) geographies. In addition, a majority of small business loans extended by the bank were in amounts of $250,000 or less, thus meeting the credit needs of small businesses.

Loan-to-Deposit Ratio

Coastal's loan-to-deposit ratio is reasonable. The bank's 17-quarter average loan-to-deposit ratio as of December 31, 2021, was 93.3 percent. This compared reasonably with the state average and national peer average loan-to-deposit ratios of 78.2 percent and 81.7 percent, respectively, within that same time period.

Lending in Assessment Area

A majority of the bank's lending was extended inside of the bank's assessment areas. For purposes of this evaluation, the bank's 2017 data was segregated from its 2018, 2019 and 2020 data based on significant changes in HMDA reporting requirements that became effective on January 1, 2018. As shown in Exhibits 2 and 3 on the next page, a majority of small business loans and HMDA loans were extended within the bank's assessment areas.

Exhibit 2 **Lending Inside and Outside the Assessment Areas** January 1, 2017 to December 31, 2017								
Loan Type	**Inside**				**Outside**			
	#	**%**	**$ ('000s)**	**%**	**#**	**%**	**$ ('000s)**	**%**
Small Business	1	100.0	154	100.0	0	0.0	0	0.0
Total Business Related	1	100.0	154	100.0	0	0.0	0	0.0
HMDA Home Purchase	48	90.6	24,837	94.0	5	9.4	1,587	6.0
HMDA Home Improvement	5	100.0	881	100.0	0	0.0	0	0.0
HMDA Refinance	13	76.5	6,983	84.1	4	23.5	1,318	15.9
HMDA Multifamily	8	72.7	4,798	77.5	3	27.3	1,389	22.5
Total HMDA Related	74	86.0	37,499	89.7	12	14.0	4,294	10.3
Total Loans	**75**	**86.2**	**37,653**	**89.8**	**12**	**13.8**	**4,294**	**10.2**

Exhibit 3 **Lending Inside and Outside the Assessment Areas** January 1, 2018 to December 31, 2021								
Loan Type	**Inside**				**Outside**			
	#	**%**	**$ ('000s)**	**%**	**#**	**%**	**$ ('000s)**	**%**
Small Business	314	82.4	36,962	80.9	67	17.6	8,709	19.1
Total Business Related	314	82.4	36,962	80.9	67	17.6	8,709	19.1
HMDA Home Purchase	85	78.7	49,093	77.9	23	21.3	13,910	22.1
HMDA Home Improvement	10	90.9	648	95.9	1	9.1	28	4.1
HMDA Refinancing	46	74.2	26,757	81.6	16	25.8	6,039	18.4
HMDA Multifamily	28	54.9	41,833	37.6	23	45.1	69,353	62.4
HMDA Other Purpose Closed-End	10	100.0	834	100.0	0	0.0	0	0.0
HMDA Not Applicable	4	100.0	3,636	100.0	0	0.0	0	0.0
Total HMDA Related	183	74.4	122,802	57.9	63	25.6	89,329	42.1
Total Loans	**497**	**79.3**	**159,764**	**62.0**	**130**	**20.7**	**98,038**	**38.0**

GEOGRAPHIC AND BORROWER DISTRIBUTION

Coastal's distribution of credit among geographies of different income levels is excellent. The bank achieved excellent distribution of small business loans and home purchase loans throughout geographies of all income levels, with lending in LMI census tracts at levels more than double the aggregate performance of lenders operating within the King-Snohomish assessment area. While loan data volume was too low to evaluate distribution of credit among businesses of different revenue sizes and borrowers of different income levels, the bank extended a majority of its loans in amounts less than or equal to $250,000, thereby responding to the need for smaller dollar loans.

RESPONSE TO COMPLAINTS

Coastal did not receive any CRA-related complaints during the review period. Accordingly, the bank's performance in responding to complaints was not considered in evaluating its overall CRA performance.

Community Development Test

Coastal's overall performance under the community development test is satisfactory. The bank demonstrates adequate responsiveness to local community needs through its qualified community development loans, investments, and services. Coastal's community development loans helped to address the needs for affordable housing, economic development, and the revitalization and stabilization of LMI geographies. In total, these community development loans provided 374 affordable housing units and helped create or retain at least 154 jobs for low- and moderate-income individuals within the bank's assessment areas. An overview of the bank's community development activities is listed below in Exhibit 4. Details of these activities are further discussed under each applicable assessment area.

EXHIBIT 4
COMMUNITY DEVELOPMENT ACTIVITIES

Assessment Areas	Loans		Investments				Services	
			Prior Period		Current Period			
	#	$ ('000s)	#	$ ('000s)	#	$ ('000s)	#	Hours
King-Snohomish	46	85,036	2	842	103	443	786	3,214
Island	1	1,340	-	-	4	7	299	651
Broader Statewide or Regional Area	11	40,016	7	1,595	4	748	66	161
Total	**58**	**126,392**	**9**	**2,437**	**111**	**1,198**	**1,151**	**4026**

The bank also engaged in qualified community development activities that benefited a broader statewide or regional area. The bank made a total of 13 qualified community development investments, 10 of which were certificates of deposit held at minority- or women-owned depository institutions nationwide.

Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, a review of the bank's compliance with consumer protection laws and regulations was conducted. The review found no evidence of violations of the substantive provisions of anti-discrimination, fair lending, or other credit practice rules, laws or regulations.

Full-Scope Assessment Area Conclusions

For each assessment area where a full-scope review was performed using the examination procedures.

King-Snohomish Assessment Area

DESCRIPTION OF OPERATIONS IN KING-SNOHOMISH

The King-Snohomish assessment area consists of King and Snohomish counties and comprises a part of the Seattle-Tacoma-Bellevue, Washington Metropolitan Statistical Area. Located in Northwestern Washington, the area is bordered by Skagit County to the north, Chelan and Kittitas counties to the east, Pierce County to the south, and Kitsap and Island counties to the west. The area was home to 3.1 million people in 2020.[1]

As of June 30, 2021, the area had 46 Federal Deposit Insurance Corporation (FDIC)-insured institutions operating 654 offices with deposits totaling $137 billion. Coastal Community Bank operated 13 offices in the area and held deposits totaling over $1.7 billion, representing 1.27 percent of the deposit market share.[2]

Exhibit 5 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

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[1] U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2020; available from: www.census.gov/quickfacts/.

[2] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.

Exhibit 5 Assessment Area Demographics King Snohomish Area Assessment Area 2021 FFIEC Census and 2021 Dun and Bradstreet Data								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	31	5.6	34,305	5.1	8,470	24.7	145,540	21.5
Moderate-income	125	22.8	143,790	21.3	17,147	11.9	117,971	17.5
Middle-income	228	41.5	286,477	42.4	14,785	5.2	139,130	20.6
Upper-income	160	29.1	210,499	31.2	6,483	3.1	272,737	40.4
Unknown-income	5	0.9	307	0.0	50	16.3	0	0.0
Total AA	549	100.0	675,378	100.0	46,935	6.9	675,378	100.0
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	**%**	**%**	**#**	**%**	**#**	**%**
Low-income	67,377	19,460	3.0	28.9	43,116	64.0	4,801	7.1
Moderate-income	261,687	118,166	18.1	45.2	125,857	48.1	17,664	6.8
Middle-income	480,868	291,863	44.8	60.7	160,007	33.3	28,998	6.0
Upper-income	354,052	222,319	34.1	62.8	111,769	31.6	19,964	5.6
Unknown-income	1,999	80	0.0	4.0	1,780	89.0	139	7.0
Total AA	1,165,983	651,888	100.0	55.9	442,529	38.0	71,566	6.1
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low-income	9,908	5.8	8,792	5.5	1,043	9.8	73	5.2
Moderate-income	32,781	19.1	30,516	19.1	2,050	19.2	215	15.4
Middle-income	65,659	38.2	61,420	38.5	3,737	35.0	502	35.9
Upper-income	62,713	36.5	58,332	36.5	3,778	35.4	603	43.1
Unknown-income	712	0.4	638	0.4	68	0.6	6	0.4
Total AA	171,773	100.0	159,698	100.0	10,676	100.0	1,399	100.0
% of Total Businesses				93.0		6.2		0.8
2021 Adjusted Median Family Income[3]			$115,700					

Economic Conditions

The area economy expanded early in the review period prior to the economic downturn brought on by the pandemic. The area subsequently entered into a recovery stage of the

[3] FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.

business cycle late in the review period. The primary economic drivers in the area were the manufacturing, high tech, and logistics industries.[4] Technology was the source of the area's economic strength anchored by two of the area's top employers, Amazon and Microsoft.[5] The area's pool of skilled tech workers and abundant access to venture capital made the area a premier global technology hub.[6] The technology industry was a stabilizing force during the economic downturn in 2020, with payrolls that held steady and were on the rise late in the year.[7] The professional services and information industries led the area's economic recovery, contributing more than one third of net new job additions within a three month period in the fall of 2021.[8] In the manufacturing sector, Boeing remained the area's top employer.[9] However, trade and tariff uncertainty early in the review period reduced production at one of Boeing's plants and impacted local suppliers.[10] Boeing continued to struggle through 2020 and cut nearly 10,000 local jobs as it grappled with the extended slump in travel due to the pandemic.[11] By late 2021, the aerospace industry overall showed signs of recovery, adding workers faster than the broader economy.[12] The area's large port with connections to emerging Asian markets was another top strength of the area.[13] In the housing market, house and apartment prices rose at a double-digit rate while wage gains had yet to maintain an upward trend, impacting overall housing affordability.[14] Later in the review period, although overall house price appreciation moderated, wage gains still trailed the rate of house price gains.[15] Overall, the area economy expanded early in the review period prior to contracting at the onset of the COVID-19 pandemic, despite steady performance in the tech industry.

As depicted in Exhibit 6 on the following page, loans to small businesses from banks subject to the CRA increased during the review period. While the number of loans increased at a steady rate, there was a larger increase in the amount of loans made in 2020, compared to the amount of loans made in the prior years of the review period. As of 2020, 80,911 loans totaling $4.9 billion were made. Lending to small businesses played a critical role in the economy given that small businesses accounted for 93 percent of all businesses in the assessment area, as

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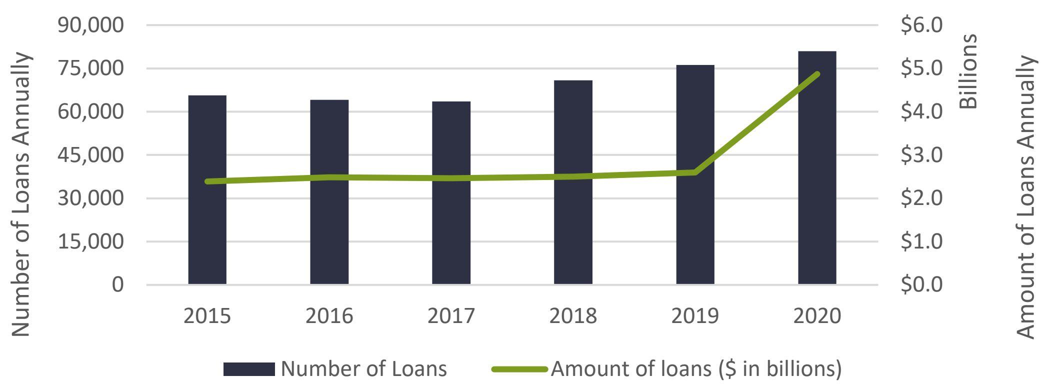
[4] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2021.
[5] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2019.
[6] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2018.
[7] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2020.
[8] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2021.
[9] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2019.
[10] Ibid.
[11] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2020.
[12] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2021.
[13] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2019.
[14] Ibid.
[15] Moody's Precis Report, Seattle-Bellevue-Everett WA, November 2021.

noted in Exhibit 6 below. Late in the review period, the federal Paycheck Protection Program (PPP) was launched to aid small businesses during the pandemic. Nationwide, over 11 million loans totaling $799 trillion were approved for businesses in response to the pandemic's negative effect on consumer and business activity.[16] In the assessment area, over 90,000 PPP loans in amounts of less than $1 million were made and approximately 650,000 jobs were self-reported to benefit from the loans made between April 2020 and May 2021.[17] According to the borrower firms that elected to report their industry sector, most loans under $1 million were made to businesses in the Professional, Scientific, and Technical Services sector, followed by the Transportation and Warehousing sector.[18]

Exhibit 6

Loans to Small Businesses in Assessment Area[19]

2015-2020



The unemployment rates in the area decreased early in the review period prior to increasing in 2020 at the onset of the pandemic, as depicted in Exhibit 7 on the next page. The rate in King County was lower throughout the review period compared to the statewide unemployment rate. Early in the review period through 2019, the unemployment rate in Snohomish County was lower than the statewide unemployment rate. However, the

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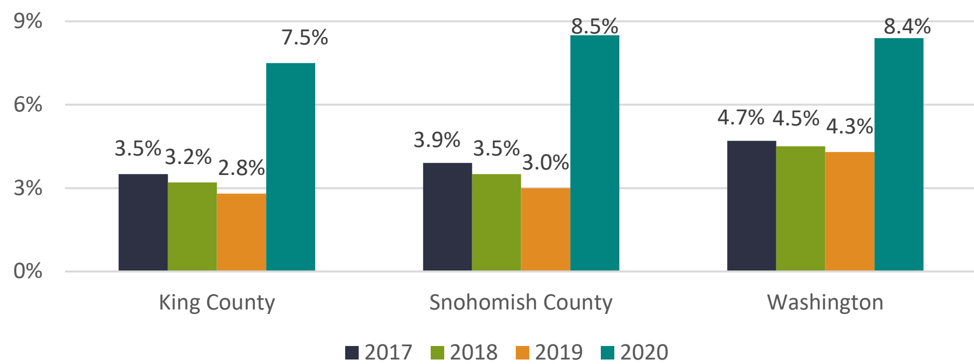
[16] U.S. Small Business Administration, Paycheck Protection Program Report, Approvals through May 31, 2021; available from: https://www.sba.gov/sites/default/files/2021-06/PPP_Report_Public_210531-508.pdf.
[17] U.S. Small Business Administration, Paycheck Protection Program Loan Data; *Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made*; available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program.
[18] Ibid.
[19] Aggregate CRA Small Business data reports available from: https://www.ffiec.gov/craadweb/aggregate.aspx.

unemployment rate in Snohomish County slightly exceeded the statewide unemployment rate, 8.5 percent compared to 8.4 percent, respectively. The data suggests Snohomish County may have experienced a higher share of job losses during the pandemic compared to neighboring King County and the state as a whole.

Exhibit 7

Unemployment Rate[20]

2017-2020



The trends in median home prices in the assessment area are shown in Exhibit 8 on the following page. Median home prices increased early in the review period before flattening between June 2018, and December 2019. Prices increased again starting in January 2020. By November 2021, the median home price in King County was $893,208, representing a 19 percent year-over-year increase. In Snohomish County, the median home price in November 2021 was $717,910, a 29 percent year-over-year increase. Overall, area median home prices in the area were higher than the statewide median home price throughout the review period. Both counties in the area had the same rate, 29 percent, as the statewide rate of cost burdened homeowners, defined as households who spend 30 percent or more of income on housing costs.[21]

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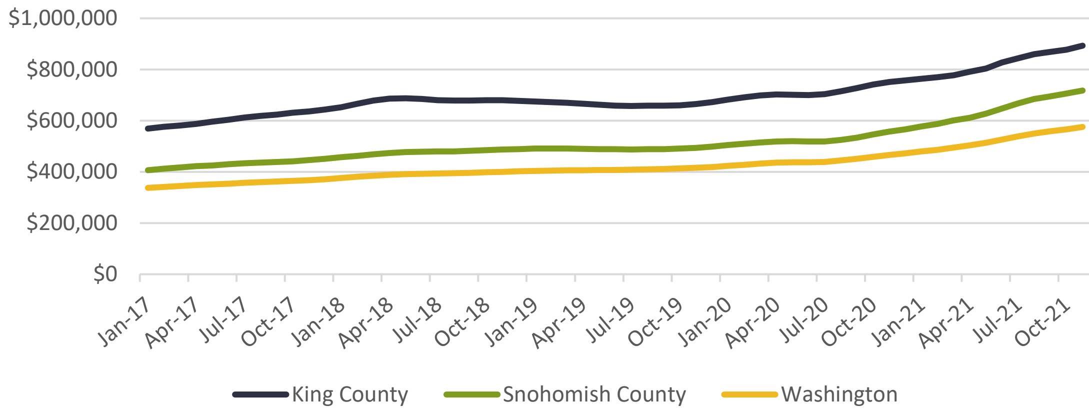
[20] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.

[21] Prosperity Now Scorecard, King County and Snohomish County, WA; available from: https://scorecard.prosperitynow.org.

Exhibit 8
Median Home Prices[22]
January 2017-November 2021



In addition to rising home prices, rental prices also increased during the review period. The median rent for a 1-bedroom unit in King County increased from $1,178 in 2017 to $1,420 in 2019.[23] Similarly, the median rent for a 1-bedroom unit increased in Snohomish County from $975 in 2017, to $1,152 in 2019.[24] There was a higher share of cost burdened renters in Snohomish County, 49 percent, than in King County, 45 percent.[25]

Rates of poverty and usage of public assistance or Supplemental Nutrition Assistance Program (SNAP)/food stamps in the area decreased early in the review period, as depicted in Exhibit 9 on the following page. Data for the later years of the review period were not yet available at the time this report was prepared. The assessment area had lower rates of poverty and public assistance or SNAP/food stamp benefit usage than the state overall. In another measure of poverty, many households were liquid asset poor, or without sufficient liquid assets to subsist at the federal poverty level for three months. In King County 22 percent of households were liquid asset poor.[26] Comparatively, 24 percent of households in

[22] Zillow Research, Zillow Home Value Index, Single-Family Homes Time Series; available from: https://www.zillow.com/research/data/.

[23] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: https://www.census.gov/data.

[24] Ibid.

[25] Prosperity Now Scorecard, King County and Snohomish County, WA; available from: https://scorecard.prosperitynow.org.

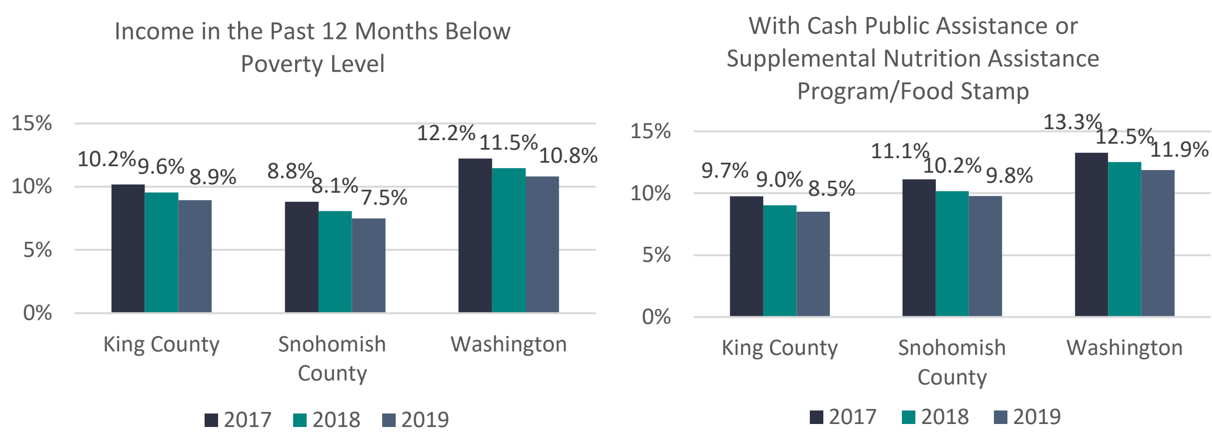
[26] Prosperity Now Scorecard, King County, WA; available from: https://scorecard.prosperitynow.org.

Snohomish County were liquid asset poor, slightly lower than the statewide rate of 27 percent.[27]

Exhibit 9

Poverty and SNAP Usage Rates[28]

2017-2019



Credit and Community Development Needs

The economic data described above and feedback from community contacts indicate that credit and community development needs remain in the area. As previously discussed, small business lending levels remained steady during the review period before increasing in 2020 as PPP loans were distributed to meet the credit needs of small businesses enduring the impacts of COVID-19. According to the U.S. Census Bureau's Weekly Small Business Pulse Survey, as of January 2, 2022, 49 percent of small businesses in Washington received PPP loans.[29] At that time, 13 percent of small businesses reported that obtaining financial assistance would be needed in the next six months, compared to the national average of 15 percent of businesses.[30] In addition, the survey found that 36 percent of small businesses in Washington reported it would take more than six months before the business returned to normal levels of operation

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[27] Prosperity Now Scorecard, Snohomish County, WA; available from: https://scorecard.prosperitynow.org.

[28] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://www.census.gov/programs-surveys/acs/data.html.

[29] U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 61, Collection Date December 27, 2021-January 2, 2022; available from: https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/.

[30] Ibid.

relative to its usual level of operations.[31] Based on the survey results, small businesses in Washington appeared to have ongoing credit needs and expected additional time would be needed to recover business operations.

The Small Business Credit Survey, a collaboration of the 12 Federal Reserve Banks, conducted approximately six months after the onset of the pandemic, highlighted the pandemic's impact on small businesses and their credit needs. The survey results found that of the 37 percent of small business survey respondents that applied for credit in the prior 12 month period, 37 percent received all the financing they sought.[32] This share of applicants was a decrease from the prior year's survey that found 51 percent of applicant firms received all the financing they sought.[33] Small business applicants most often sought loans or lines of credit.[34] A majority, 58 percent, of applicant firms cited that their reason for applying for credit was to meet operating expenses.[35] Only 48 percent of firms applied for less than $100,000, a decrease since the prior year.[36] Despite the increase in small business lending during the pandemic described previously, the survey results indicate there are unmet credit needs for small businesses.

According to community representatives contacted, credit needs remain in the area. One community contact, representing an organization that is a Community Development Financial Institution (CDFI) that provides lending and technical assistance services to low-income entrepreneurs and micro-business owners, stated that there are credit gaps for business lines of credit as well as loans under $5,000 for the clients they serve.

Another community contact that works for a different CDFI that provides lending and technical assistance services to small and micro businesses shared additional credit needs in the community. One need the contact identified was for small business loans in amounts less than $50,000. Additionally, the contact noted many people have started new businesses after losing their job during the pandemic and are now in need of small business grants. The contact stated grants of up to $100,000 would be the most impactful to those businesses as a

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[31] U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 61, Collection Date December 27, 2021-January 2, 2022; available from: https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/.

[32] Small Business Credit Survey, Report on Employer Firms 2021; available from: https://www.fedsmallbusiness.org/survey/2021/report-on-employer-firms.

[33] Small Business Credit Survey, Report on Employer Firms 2021; available from: https://www.fedsmallbusiness.org/survey/2021/report-on-employer-firms.

[34] Ibid.

[35] Ibid.

[36] Ibid.

source to build their business' initial equity. The same contact also stated small businesses that are looking to expand need uncollateralized or minimally collateralized loans of up to $150,000. The contact further explained that these businesses have nearly maxed out their debt options, particularly following the impacts of the pandemic on their business.

One of the contacts noted that there are also service needs in the area. The contact stated there is an opportunity for financial institutions to offer more translation services or support for customers and bankers that do not speak the same language, which often presents a barrier to the customer in accessing needed funding. In addition, the same contact noted their concern with the lack of availability of in-person banking services. According to the contact, some clients that rely on in-person banking services, particularly small business owners with cash-based businesses, face challenges in making in-person deposits because of the closure of bank branches. Finally, the same contact indicated there are opportunities for financial institutions to develop referral partnerships with CDFIs. These partnerships could help serve clients that are seeking loan amounts that exceed what the CDFI is able to lend, or clients that require additional technical assistance with the CDFI prior to applying for credit at a financial institution.

In addition to small business lending needs, a community contact from a nonprofit community development corporation focused on housing, described the need for mortgage assistance. The contact's organization offers various forms of mortgage assistance to serve specific demographics, including down payment assistance for Black homebuyers, loans for borrowers without a social security number, and Sharia-compliant loans for homebuyers who cannot make interest payments due to their religion. According to the contact, these are examples of various forms of assistance that are in demand to support the housing needs of homebuyers in the area.

The same contact from the nonprofit housing organization, noted the need for investments to organizations like their own. According to the contact, funds with less restrictions are the most impactful for community organizations, as well as donations. The contact explained that donations such as general operating grants can help the organization maintain their operations in serving LMI households.

Overall, according to the information shared by the contacts described above, there are opportunities for banks to help address the credit needs of small businesses and homebuyers as well as the community development needs of nonprofit organizations in the community through investments, loans, and donations, and community service activities.

Conclusions with Respect to Performance Tests in King-Snohomish

Lending Test

Coastal's overall lending test performance in the King-Snohomish County assessment area is satisfactory. A majority of small business and HMDA loans were made within the assessment area, and lending activities satisfactorily addressed the credit needs of the communities of King and Snohomish Counties.

Lending Distribution by Geography

Small Business Loans

The overall geographic distribution of lending is excellent. Coastal's geographic distribution of small business loans reflects excellent penetration among geographies of all income levels. This analysis is limited to the bank's performance in 2020, as loan volumes in 2017, 2018 and 2019 were too low to provide meaningful analysis, and aggregate data for 2021 was not available. As shown in Exhibit 10 on the next page, Coastal's 2020 small business lending demonstrated strong performance in LMI geographies where the percentage of lending exceeded the performance of aggregate lenders and the percentage of businesses in these geographies.

Exhibit 10 **Geographic Distribution of Small Business Loans**								
Census Tract	**Low**		**Moderate**		**Middle**		**Upper**	
	#	%	#	%	#	%	#	%
King Snohomish Assessment Area 2017								
Bank Lending	0	0.0	1	100.0	0	0.0	0	0.0
Aggregate Lending	3,945	6.0	12,074	18.4	25,240	38.5	24,376	37.1
Business Concentration	7,187	5.6	23,743	18.7	48,366	38.0	47,957	37.7
King Snohomish Assessment Area 2018								
Bank Lending	0	0.0	5	71.4	2	28.6	0	0.0
Aggregate Lending	4,222	5.8	13,215	18.1	28,243	38.6	27,459	37.5
Business Concentration	8,877	5.8	29,239	19.1	58,762	38.5	55,903	36.6
King Snohomish Assessment Area 2019								
Bank Lending	3	27.3	2	18.2	4	36.4	2	18.2
Aggregate Lending	4,856	6.2	14,917	19.1	29,882	38.3	28,449	36.4
Business Concentration	9,047	5.9	29,436	19.3	58,538	38.4	55,263	36.3
King Snohomish Assessment Area 2020								
Bank Lending	14	10.0	58	41.4	46	32.9	22	15.7
Aggregate Lending	5,385	6.5	15,911	19.2	31,935	38.5	29,757	35.9
Business Concentration	9,917	5.8	32,773	19.1	65,752	38.4	62,957	36.7
King Snohomish Assessment Area 2021								
Bank Lending	11	7.7	49	34.3	54	37.8	29	20.3
Aggregate Lending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business Concentration	9,908	5.8	32,781	19.2	65,659	38.4	62,713	36.7

HMDA Loans

The geographic distribution of home purchase loans reflects excellent penetration among geographies of all income levels compared to other lenders and in light of housing demographics. As depicted in Exhibit 11 on the next page, the bank outperformed the aggregate in the geographic distribution of loans and the percentages of home purchase loans in low- or moderate-income census tracts exceeded owner-occupied unit concentrations throughout the entirety of the review period.

Exhibit 11 **Geographic Distribution of Home Purchase Loans**								
Census Tract	**Low**		**Moderate**		**Middle**		**Upper**	
	#	%	#	%	#	%	#	%
King Snohomish Assessment Area								
Bank Lending	7	14.9	9	19.1	16	34.0	15	31.9
Aggregate Lending	1,976	3.4	11,532	19.6	27,207	46.3	17,991	30.6
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
King Snohomish Assessment Area 2018								
Bank Lending	2	7.1	8	28.6	6	21.4	12	42.9
Aggregate Lending	2,104	3.8	10,982	19.8	25,447	45.8	17,068	30.7
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
King Snohomish Assessment Area 2019								
Bank Lending	5	19.2	9	34.6	10	38.5	2	7.7
Aggregate Lending	1,920	3.3	11,427	19.6	27,406	47.1	17,478	30.0
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
King Snohomish Assessment Area 2020								
Bank Lending	6	30.0	6	30.0	6	30.0	2	10.0
Aggregate Lending	1,908	3.3	11,716	20.1	27,364	46.9	17,343	29.7
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1
King Snohomish Assessment Area 2021								
Bank Lending	3	37.5	1	12.5	4	50.0	0	0.0
Aggregate Lending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owner Occupied Housing	19,460	3.0	118,166	18.1	291,863	44.8	222,319	34.1

Lending Distribution by Borrower Income and Business Revenue

Coastal's lending performance to borrowers of different revenue and income levels is adequate overall. Small business loan volume in 2017, 2018 and 2019 were too low to produce meaningful analysis, and loans in 2020 primarily consisted of PPP loans for which the bank did not collect borrower revenue data. Similarly, the volume of HMDA loans by borrower income was too low to produce meaningful analysis. However, during the review period, Coastal provided a majority of small business loans in small dollar amounts. As depicted in Exhibit 12 on the next page, 89.3 percent of small business loans originated in 2020, and 86.7

percent of small business loans in 2021, were in amounts of $250,000 or less, which was responsive to the need for smaller dollar loans.

Exhibit 12 **Business Revenue Distribution of Small Business Loans**							
Year	**Bank Lending #**	**Lending to Businesses with Revenue <=$1 Million**			**Originations Regardless of Revenue Size by Loan Amount**		
		Bank Lending (%)	**Businesses <=$1M in Revenue (%)**	**Aggregate Lending (%)**	**<=$100K (%)**	**> $100K & <=$250K (%)**	**>250K & <=$1M (%)**
2017	1	0.0	90.6	50.4	0.0	100.0	0.0
2018	7	14.3	91.8	44.9	42.9	0.0	57.1
2019	11	27.3	92.0	48.8	18.2	9.1	72.7
2020	140	2.1	92.8	41.2	68.6	20.7	10.7
2021	143	11.2	93.0	N/A	70.6	16.1	13.3

Community Development Test

Coastal's performance under the community development test is satisfactory. The bank demonstrated an adequate level of responsiveness to the needs of the assessment area, as community development loans, investments and services supported the financing of affordable housing, economic development, job creation, geographic revitalization, and community services targeted to LMI individuals.

Since the previous CRA examination, the bank extended 46 community development loans totaling $85.0 million within the King-Snohomish assessment area. Community development loans secured 205 units of affordable housing, created or retained at least 154 jobs for LMI individuals, and provided $47.1 million in loans applied to revitalizing or stabilizing LMI geographies. The bank also provided 3,214 hours of community development services to over 50 organizations focused on community development within the assessment area. Notable community development activities within the King-Snohomish County assessment area included:

- A community development loan totaling $3.5 million which supported the development of 36 affordable housing units for LMI individuals in a low-income census tract in Snohomish County.

- A community development loan totaling $4.4 million to refinance a 76-room hotel located in a low-income census tract. This loan helped retain 12 low- or moderate-income employees in the owner-occupied business within Snohomish County.
- A community development loan totaling $2.2 million which supported the development of 40 affordable housing units for LMI individuals located in a moderate-income census tract in King County.
- A community development loan participation totaling $6.1 million applied to the revitalization and stabilization of a moderate-income census tract in King County.
- Donations totaling $32,200 made to an organization focused on providing critical services to homeless youth within Snohomish County.
- Donations totaling $11,000 made to local food banks throughout the assessment area.
- A total of 385 community development service hours serving on the board of an organization focused on providing LMI individuals and families with access to critical needs, such as food, shelter, and healthcare.
- A total of 86 community development service hours serving on the economic development committees of various cities within the assessment area.
- A total of 204 community development service hours serving on the board and committees of an organization focused on providing housing to homeless youth.

Limited-Scope Assessment Area Conclusions

For each assessment area where a limited-scope review was performed using the examination procedures.

Coastal Community Bank's performance in the assessment area receiving a limited review is generally consistent with the performance in the King-Snohomish assessment area. Due to the bank's smaller presence, lending volume and deposit share, performance in this assessment area received less weight than the area receiving a full-scope review. Consequently, the bank's performance, which is detailed in Exhibit 13 below, did not materially affect the overall lending and community development test ratings. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

Exhibit 13 Limited-Scope Assessment Area Conclusions		
Assessment Area	**Lending Test**	**Community Development Test**
Island	**Consistent**	**Consistent**

Coastal's lending test performance in the Island assessment area was generally consistent with performance in the full-scope assessment area. While few loans were extended in Island County during the review period, this performance is viewed in light of the low number of businesses and branch locations within the assessment area. Coastal's community development test performance in the Island assessment area was also consistent with its performance in the full-scope assessment area. One community development loan of $1.3 million was extended within the Island assessment area, as well as 4 donations totaling $6,500. In addition, the bank provided 651 community development service hours in the assessment area during the review period.

APPENDIX A

GLOSSARY OF TERMS

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

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

(i) Low- or moderate-income geographies;
(ii) Designated disaster areas; or
(iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
    a. Rates of poverty, unemployment, and population loss; or
    b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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 and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, responsiveness).

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

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

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

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

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) and the Thrift Financial Reporting (TFR) 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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

APPENDIX B

LIMITED-SCOPE ASSESSMENT AREA MARKET PROFILES

All demographic and economic information in this appendix originates from one of the following sources:

U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2020; available from http://www.census.gov/quickfacts/.

Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2021; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.

FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.

Island County Assessment Area

The Island County assessment area consists of Island County in its entirety and comprises a part of the Seattle-Tacoma, Washington Combined Statistical Area. The area is composed entirely of islands in the Salish Sea in Northwest Washington. The largest islands in the county are Whidbey and Camano islands. The area is bordered by Skagit County to the north, Snohomish County to the east, Kitsap County to the southwest, and Jefferson County to the west. The area was home to 86,014 people in 2020.

As of June 30, 2021, there were nine FDIC-insured institutions operating 19 offices in the area. CCB operated one branch in the area, which had total deposits of $67.9 million, representing 4.43 percent of the market. In 2020, there were 49 lenders reporting small business loans pursuant to the reporting requirements of the CRA. These lenders, which represent only a portion of the overall commercial lending market, extended 1,491 small business loans totaling $67,405.

The exhibits on the following pages present key demographic and business information concerning the assessment area.

Exhibit 14 **Assessment Area Demographics** Island Assessment Area 2021 FFIEC Census and 2021 Dun And Bradstreet Data								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	%	#	%	#	%	#	%
Low-income	1	4.5	125	0.6	9	7.2	3,110	13.9
Moderate-income	2	9.1	1,886	8.4	179	9.5	3,191	14.3
Middle-income	4	18.2	3,741	16.7	379	10.1	4,593	20.5
Upper-income	14	63.6	16,619	74.3	920	5.5	11,477	51.3
Unknown-income	1	4.5	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	22,371	100.0	1,487	6.6	22,371	100.0
Income Categories	**Housing Units by Tract**	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	243	25	0.1	10.3	183	75.3	35	14.4
Moderate-income	2,975	232	1.0	7.8	2,478	83.3	265	8.9
Middle-income	7,545	3,736	16.6	49.5	2,568	34.0	1,241	16.4
Upper-income	29,831	18,454	82.2	61.9	5,449	18.3	5,928	19.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	40,594	22,447	100.0	55.3	10,678	26.3	7,469	18.4
Income Categories	**Total Businesses by Tract**		**Businesses by Tract & Revenue Size**					
			Less Than or Equal to $1 Million		**Greater than $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	21	0.5	20	0.5	1	0.9	0	0.0
Moderate-income	347	8.6	329	8.5	15	13.4	3	6.1
Middle-income	522	13.0	505	13.1	13	11.6	4	8.2
Upper-income	3,124	77.8	2,999	77.8	83	74.1	42	85.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,014	100.0	3,853	100.0	112	100.0	49	100.0
% of Total Businesses				96.0		2.8		1.2
2021 Adjusted Median Family Income			$58,900					

Appendix B

Exhibit 15 **Geographic Distribution of Small Business Loans**								
Census Tract	**Low**		**Moderate**		**Middle**		**Upper**	
	#	%	#	%	#	%	#	%
Island Assessment Area 2017								
Bank Lending	0	0.0	0	0.0	0	0.0	0	0.0
Aggregate Lending	1	0.1	82	7.7	128	12.0	854	80.2
Business Concentration	17	0.6	292	9.6	391	12.9	2,327	76.9
Island Assessment Area 2018								
Bank Lending	0	0.0	0	0.0	0	0.0	0	0.0
Aggregate Lending	5	0.4	79	6.9	146	12.7	922	80.0
Business Concentration	21	0.6	339	9.4	467	12.9	2,785	77.1
Island Assessment Area 2019								
Bank Lending	0	0.0	0	0.0	0	0.0	0	0.0
Aggregate Lending	0	0.0	105	8.2	138	10.7	1,043	81.1
Business Concentration	21	0.6	333	9.3	474	13.2	2,763	76.9
Island Assessment Area 2020								
Bank Lending	0	0.0	0	0.0	2	33.3	4	66.7
Aggregate Lending	6	0.4	125	8.1	187	12.2	1,216	79.3
Business Concentration	20	0.5	356	8.8	526	13.0	3,144	77.7
Island Assessment Area 2021								
Bank Lending	0	0.0	0	0.0	1	14.3	6	85.7
Aggregate Lending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business Concentration	21	0.5	347	8.6	522	13.0	3,124	77.8

Exhibit 16 **Business Revenue Distribution of Small Business Loans**							
Year	**Bank Lending #**	**Lending to Businesses with Revenue <=$1 Million**			**Originations Regardless of Revenue Size by Loan Amount**		
		Bank Lending (%)	**Businesses <=$1M in Revenue (%)**	**Aggregate Lending (%)**	**<=$100K (%)**	**> $100K & <=$250K (%)**	**>250K & <=$1M (%)**
2017	0	0.0	95.5	58.7	0.0	0.0	0.0
2018	0	0.0	95.8	55.8	0.0	0.0	0.0
2019	0	0.0	95.9	54.0	0.0	0.0	0.0
2020	6	0.0	96.1	38.0	100.0	0.0	0.0
2021	7	0.0	96.0	N/A	85.7	14.3	0.0

Coastal Community Bank

Assessment Area

State of Washington

Everette MSA

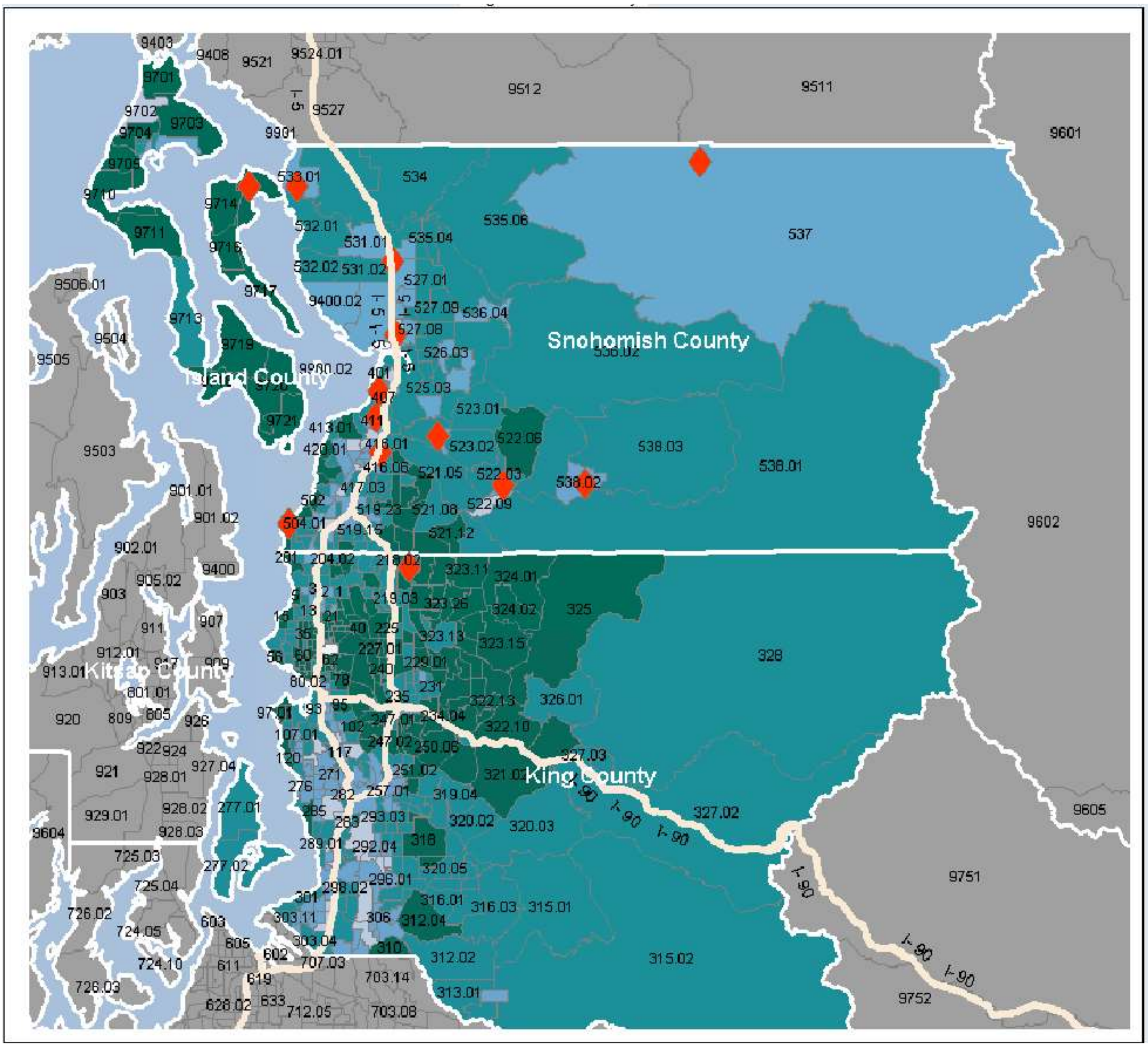
-Snohomish County: MSA #42660

Seattle-Bellevue-Kent MSA

-King County: MSA #42644

Non-MSA

-Island County: Non-MSA #9999



CCB Branches ♦ Rev Updated: March 2026

2024 FFIEC Census Report - Summary Census Demographic Information
State: 53 - WASHINGTON (WA)
County: 029 - ISLAND COUNTY

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
53	029	9701.00	Middle	No	89.47	$90,000	$80,523	$63,036	2830	22.69	642	888	1277
53	029	9702.00	Moderate	No	58.25	$90,000	$52,425	$41,042	1788	49.89	892	22	73
53	029	9703.00	Middle	No	111.50	$90,000	$100,350	$78,561	5475	22.45	1229	1266	2196
53	029	9704.01	Middle	No	103.03	$90,000	$92,727	$72,589	3468	35.03	1215	847	1293
53	029	9704.02	Middle	No	99.85	$90,000	$89,865	$70,353	3302	46.00	1519	618	1416
53	029	9705.00	Middle	No	118.18	$90,000	$106,362	$83,266	6853	27.78	1904	2011	2661
53	029	9706.01	Middle	No	84.80	$90,000	$76,320	$59,750	3561	41.14	1465	663	1043
53	029	9706.02	Middle	No	98.17	$90,000	$88,353	$69,167	3541	33.61	1190	684	1041
53	029	9707.00	Middle	No	82.53	$90,000	$74,277	$58,145	2163	38.28	828	303	705
53	029	9708.00	Middle	No	105.33	$90,000	$94,797	$74,211	2767	34.84	964	711	1246
53	029	9709.00	Moderate	No	74.90	$90,000	$67,410	$52,774	5066	48.22	2443	12	1571
53	029	9710.00	Upper	No	121.54	$90,000	$109,386	$85,631	5158	20.18	1041	1843	2501
53	029	9711.00	Middle	No	100.66	$90,000	$90,594	$70,921	3610	19.17	692	1351	1900
53	029	9713.01	Upper	No	155.50	$90,000	$139,950	$109,554	2423	14.20	344	1073	1583
53	029	9713.02	Upper	No	147.99	$90,000	$133,191	$104,265	2414	12.22	295	1214	1808
53	029	9714.00	Upper	No	130.72	$90,000	$117,648	$92,099	4713	12.16	573	1845	2445
53	029	9715.00	Upper	No	140.16	$90,000	$126,144	$98,750	3848	10.81	416	1401	1935
53	029	9716.00	Upper	No	126.19	$90,000	$113,571	$88,906	4365	15.76	688	1614	1880
53	029	9717.00	Upper	No	125.51	$90,000	$112,959	$88,429	4430	14.20	629	1772	2511
53	029	9718.00	Upper	No	134.45	$90,000	$121,005	$94,727	2851	12.84	366	853	1905
53	029	9719.00	Upper	No	148.39	$90,000	$133,551	$104,545	4067	13.06	531	1534	2508
53	029	9720.00	Upper	No	137.66	$90,000	$123,894	$96,985	4275	14.01	599	1359	2311
53	029	9721.00	Upper	No	158.46	$90,000	$142,614	$111,645	3889	13.78	536	1243	2063
53	029	9922.01	Unknown	No	0.00	$90,000	$0	$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

COASTAL

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	033	0001.01	Low	No	47.13	$158,700	$74,795	$58,413	3759	61.37	2307	136	287
53	033	0001.02	Middle	No	113.04	$158,700	$179,394	$140,104	4321	42.93	1855	969	1195
53	033	0002.01	Middle	No	83.85	$158,700	$133,070	$103,931	4416	45.81	2023	1128	1187
53	033	0002.02	Middle	No	87.25	$158,700	$138,466	$108,141	4099	41.33	1694	1098	1355
53	033	0003.00	Middle	No	89.86	$158,700	$142,608	$111,375	2820	40.07	1130	822	1167
53	033	0004.02	Middle	No	100.94	$158,700	$160,192	$125,114	5174	32.53	1683	1059	1306
53	033	0004.03	Moderate	No	79.32	$158,700	$125,881	$98,311	3074	36.99	1137	690	462
53	033	0004.04	Low	No	43.69	$158,700	$69,336	$54,154	4067	59.04	2401	299	473
53	033	0005.00	Upper	No	154.96	$158,700	$245,922	$192,063	3400	20.50	697	1179	1343
53	033	0006.01	Moderate	No	65.55	$158,700	$104,028	$81,250	4074	46.61	1899	972	1278
53	033	0006.02	Moderate	No	77.11	$158,700	$122,374	$95,570	4006	47.93	1920	1059	1157
53	033	0007.00	Moderate	No	72.56	$158,700	$115,153	$89,937	5204	47.71	2483	1153	1378
53	033	0008.00	Middle	No	97.08	$158,700	$154,066	$120,324	2693	30.23	814	899	1117
53	033	0009.00	Upper	No	137.29	$158,700	$217,879	$170,167	2076	30.06	624	760	959
53	033	0010.00	Middle	No	108.11	$158,700	$171,571	$134,000	2012	38.92	783	505	652
53	033	0011.00	Middle	No	99.12	$158,700	$157,303	$122,854	2711	35.63	966	760	995
53	033	0012.01	Moderate	No	50.56	$158,700	$80,239	$62,669	3781	51.10	1932	247	298
53	033	0012.02	Middle	No	81.78	$158,700	$129,785	$101,361	3880	48.76	1892	485	595
53	033	0013.00	Middle	No	81.42	$158,700	$129,214	$100,921	5085	48.67	2475	951	1366
53	033	0014.00	Middle	No	107.59	$158,700	$170,745	$133,349	5298	29.52	1564	1646	1917
53	033	0015.00	Upper	No	134.64	$158,700	$213,674	$166,875	2679	18.51	496	865	1155
53	033	0016.00	Upper	No	170.64	$158,700	$270,806	$211,500	4504	23.93	1078	1520	1691
53	033	0017.01	Middle	No	82.06	$158,700	$130,229	$101,705	4252	35.28	1500	719	923
53	033	0017.02	Middle	No	100.39	$158,700	$159,319	$124,423	5327	33.34	1776	1272	1622
53	033	0018.00	Middle	No	103.37	$158,700	$164,048	$128,125	5109	40.13	2050	932	1692
53	033	0019.00	Middle	No	117.58	$158,700	$186,599	$145,729	4959	34.52	1712	1196	1440

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	033	0020.00	Upper	No	129.43	$158,700	$205,405	$160,417	3723	29.81	1110	999	1398
53	033	0021.00	Upper	No	134.66	$158,700	$213,705	$166,906	4423	34.32	1518	1170	1500
53	033	0022.00	Upper	No	140.84	$158,700	$223,513	$174,559	5948	27.39	1629	1870	2233
53	033	0024.00	Upper	No	135.25	$158,700	$214,642	$167,639	3217	29.25	941	1045	1295
53	033	0025.00	Upper	No	128.66	$158,700	$204,183	$159,464	3155	27.83	878	958	1171
53	033	0026.00	Upper	No	132.05	$158,700	$209,563	$163,672	5355	28.66	1535	1175	1846
53	033	0027.00	Upper	No	130.42	$158,700	$206,977	$161,648	5876	25.94	1524	1745	2252
53	033	0028.00	Upper	No	143.21	$158,700	$227,274	$177,500	4956	24.19	1199	1267	1970
53	033	0029.00	Middle	No	118.30	$158,700	$187,742	$146,625	4690	19.59	919	1446	1758
53	033	0030.00	Upper	No	129.46	$158,700	$205,453	$160,457	6493	23.29	1512	1912	2386
53	033	0031.00	Upper	No	138.99	$158,700	$220,577	$172,273	6545	19.10	1250	2238	2570
53	033	0032.01	Unknown	No	0.00	$158,700	$0	$0	4724	21.06	995	1077	1052
53	033	0032.02	Middle	No	114.74	$158,700	$182,092	$142,216	4781	24.01	1148	1584	1991
53	033	0033.01	Middle	No	118.47	$158,700	$188,012	$146,833	4351	29.49	1283	784	1221
53	033	0033.02	Upper	No	139.83	$158,700	$221,910	$173,304	3466	26.72	926	810	1150
53	033	0034.00	Upper	No	137.50	$158,700	$218,213	$170,417	3560	21.12	752	950	1511
53	033	0035.00	Middle	No	118.24	$158,700	$187,647	$146,548	4210	19.64	827	1062	1441
53	033	0036.01	Middle	No	91.08	$158,700	$144,544	$112,891	3838	28.35	1088	1221	1499
53	033	0036.02	Middle	No	96.54	$158,700	$153,209	$119,659	4574	38.19	1747	502	408
53	033	0038.00	Upper	No	138.02	$158,700	$219,038	$171,071	2469	35.28	871	597	832
53	033	0039.00	Upper	No	139.00	$158,700	$220,593	$172,278	3041	30.02	913	886	1115
53	033	0040.00	Upper	No	187.59	$158,700	$297,705	$232,500	3308	39.99	1323	1036	643
53	033	0041.01	Upper	No	201.71	$158,700	$320,114	$250,001	3914	20.26	793	1203	1435
53	033	0041.02	Upper	No	175.72	$158,700	$278,868	$217,794	4198	30.44	1278	1166	1413
53	033	0042.01	Upper	No	164.17	$158,700	$260,538	$203,472	3959	31.25	1237	1081	1334
53	033	0042.02	Upper	No	146.05	$158,700	$231,781	$181,023	4441	26.57	1180	1299	1644
53	033	0043.01	Upper	No	148.13	$158,700	$235,082	$183,600	3943	34.47	1359	701	1087
53	033	0043.02	Moderate	No	51.43	$158,700	$81,619	$63,750	3920	42.27	1657	89	263
53	033	0044.01	Upper	No	155.72	$158,700	$247,128	$193,000	3810	31.10	1185	696	811

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	033	0044.02	Unknown	No	0.00	$158,700	$0	$0	3564	50.67	1806	167	640
53	033	0045.00	Upper	No	123.24	$158,700	$195,582	$152,750	2972	29.85	887	634	1035
53	033	0046.00	Upper	No	157.89	$158,700	$250,571	$195,694	3563	22.87	815	861	1312
53	033	0047.01	Middle	No	87.06	$158,700	$138,164	$107,903	3639	28.55	1039	515	168
53	033	0047.02	Upper	No	148.63	$158,700	$235,876	$184,212	3917	33.29	1304	705	284
53	033	0047.03	Upper	No	141.93	$158,700	$225,243	$175,911	3635	31.86	1158	641	1028
53	033	0048.00	Upper	No	125.31	$158,700	$198,867	$155,313	5113	24.33	1244	1308	2043
53	033	0049.01	Upper	No	167.77	$158,700	$266,251	$207,941	3846	25.82	993	741	1041
53	033	0049.02	Upper	No	174.39	$158,700	$276,757	$216,145	3143	29.43	925	469	879
53	033	0050.00	Middle	No	107.91	$158,700	$171,253	$133,750	4523	29.01	1312	454	903
53	033	0051.00	Upper	No	126.32	$158,700	$200,470	$156,563	4012	25.17	1010	1049	1377
53	033	0052.01	Unknown	No	0.00	$158,700	$0	$0	3898	41.02	1599	447	877
53	033	0052.02	Middle	No	84.01	$158,700	$133,324	$104,125	3595	68.26	2454	66	358
53	033	0053.03	Unknown	No	0.00	$158,700	$0	$0	5310	55.84	2965	0	13
53	033	0053.04	Unknown	No	0.00	$158,700	$0	$0	3506	60.04	2105	0	12
53	033	0053.05	Unknown	No	0.00	$158,700	$0	$0	2885	66.41	1916	0	33
53	033	0053.06	Middle	No	83.91	$158,700	$133,165	$104,000	3134	71.12	2229	0	62
53	033	0053.07	Unknown	No	0.00	$158,700	$0	$0	2921	35.78	1045	0	10
53	033	0054.01	Upper	No	120.22	$158,700	$190,789	$149,000	3853	28.76	1108	735	789
53	033	0054.02	Middle	No	86.12	$158,700	$136,672	$106,743	3262	28.26	922	680	1108
53	033	0056.00	Upper	No	147.54	$158,700	$234,146	$182,868	7130	19.94	1422	2565	2948
53	033	0057.00	Upper	No	125.00	$158,700	$198,375	$154,932	6586	24.19	1593	2098	2443
53	033	0058.01	Middle	No	106.08	$158,700	$168,349	$131,481	6116	32.96	2016	956	1616
53	033	0058.03	Upper	No	133.19	$158,700	$211,373	$165,083	3347	31.64	1059	633	932
53	033	0058.04	Middle	No	109.06	$158,700	$173,078	$135,179	2993	39.96	1196	361	363
53	033	0059.01	Upper	No	166.64	$158,700	$264,458	$206,532	3570	35.24	1258	635	749
53	033	0059.02	Upper	No	136.88	$158,700	$217,229	$169,654	4127	25.49	1052	1183	1422
53	033	0060.00	Upper	No	168.70	$158,700	$267,727	$209,091	6061	30.33	1838	1176	1959

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53	033	0061.00	Upper	No	163.61	$158,700	$259,649	$202,786	5667	26.63	1509	1593	1836
53	033	0062.00	Upper	No	201.71	$158,700	$320,114	$250,001	4075	23.48	957	1516	1621
53	033	0063.00	Upper	No	201.71	$158,700	$320,114	$250,001	5530	17.41	963	1789	1887
53	033	0064.00	Upper	No	178.44	$158,700	$283,184	$221,161	3420	23.68	810	1107	1366
53	033	0065.00	Upper	No	153.89	$158,700	$244,223	$190,736	4672	24.57	1148	1144	1532
53	033	0066.00	Upper	No	149.93	$158,700	$237,939	$185,833	4061	31.62	1284	575	794
53	033	0067.01	Upper	No	133.07	$158,700	$211,182	$164,926	4060	60.64	2462	44	90
53	033	0067.02	Upper	No	155.90	$158,700	$247,413	$193,224	3256	45.76	1490	642	560
53	033	0067.03	Middle	No	102.83	$158,700	$163,191	$127,448	3259	29.73	969	1060	692
53	033	0068.00	Upper	No	201.71	$158,700	$320,114	$250,001	3341	24.15	807	676	1025
53	033	0069.00	Upper	No	135.39	$158,700	$214,864	$167,813	4698	23.16	1088	1294	1503
53	033	0070.01	Upper	No	171.13	$158,700	$271,583	$212,109	3757	26.88	1010	983	351
53	033	0070.02	Upper	No	157.79	$158,700	$250,413	$195,568	3981	31.35	1248	572	447
53	033	0071.01	Unknown	No	0.00	$158,700	$0	$0	3221	44.64	1438	365	14
53	033	0071.02	Middle	No	106.18	$158,700	$168,508	$131,607	2661	42.69	1136	327	59
53	033	0072.01	Upper	No	140.36	$158,700	$222,751	$173,971	4646	56.48	2624	742	50
53	033	0072.02	Upper	No	149.57	$158,700	$237,368	$185,385	4148	54.89	2277	228	37
53	033	0072.03	Upper	No	133.13	$158,700	$211,277	$165,000	3421	63.90	2186	209	192
53	033	0073.01	Middle	No	106.60	$158,700	$169,174	$132,120	3736	59.31	2216	0	65
53	033	0073.02	Upper	No	156.43	$158,700	$248,254	$193,885	5290	53.95	2854	449	59
53	033	0073.03	Middle	No	103.66	$158,700	$164,508	$128,478	3880	53.48	2075	111	0
53	033	0074.03	Middle	No	105.65	$158,700	$167,667	$130,952	2545	34.70	883	223	127
53	033	0074.04	Upper	No	146.53	$158,700	$232,543	$181,618	2799	30.55	855	448	239
53	033	0074.05	Unknown	No	0.00	$158,700	$0	$0	2801	43.27	1212	163	92
53	033	0074.06	Middle	No	118.78	$158,700	$188,504	$147,222	2589	38.74	1003	395	61
53	033	0075.01	Upper	No	166.14	$158,700	$263,664	$205,921	3915	32.31	1265	303	249
53	033	0075.02	Unknown	No	0.00	$158,700	$0	$0	3474	38.49	1337	300	178
53	033	0075.03	Low	No	31.60	$158,700	$50,149	$39,172	2460	42.44	1044	158	38
53	033	0076.00	Middle	No	109.73	$158,700	$174,142	$136,000	4344	32.44	1409	832	816

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53	033	0077.00	Middle	No	104.03	$158,700	$165,096	$128,942	5390	40.04	2158	1481	2084
53	033	0078.00	Upper	No	175.99	$158,700	$279,296	$218,125	5285	25.75	1361	1780	2275
53	033	0079.01	Middle	No	104.76	$158,700	$166,254	$129,844	2807	34.38	965	656	258
53	033	0079.02	Unknown	No	0.00	$158,700	$0	$0	3682	43.05	1585	534	815
53	033	0080.02	Middle	No	118.48	$158,700	$188,028	$146,855	4419	42.84	1893	544	98
53	033	0080.03	Middle	No	110.66	$158,700	$175,617	$137,151	4119	48.22	1986	892	125
53	033	0080.04	Upper	No	171.86	$158,700	$272,742	$213,011	3410	47.24	1611	793	55
53	033	0081.01	Upper	No	145.92	$158,700	$231,575	$180,859	2808	41.63	1169	261	46
53	033	0081.02	Middle	No	108.84	$158,700	$172,729	$134,899	3005	41.90	1259	342	0
53	033	0082.00	Middle	No	117.16	$158,700	$185,933	$145,208	4802	44.86	2154	421	159
53	033	0083.00	Middle	No	93.79	$158,700	$148,845	$116,250	3417	44.13	1508	414	35
53	033	0084.01	Unknown	No	0.00	$158,700	$0	$0	3469	43.99	1526	335	108
53	033	0084.02	Unknown	No	0.00	$158,700	$0	$0	3012	42.43	1278	120	72
53	033	0085.00	Middle	No	99.23	$158,700	$157,478	$122,986	4464	54.03	2412	190	85
53	033	0086.00	Middle	No	101.75	$158,700	$161,477	$126,111	7639	52.94	4044	435	722
53	033	0087.00	Upper	No	124.93	$158,700	$198,264	$154,844	4244	46.80	1986	777	1427
53	033	0088.00	Middle	No	114.19	$158,700	$181,220	$141,528	3822	41.84	1599	1024	1538
53	033	0089.00	Middle	No	94.97	$158,700	$150,717	$117,708	5625	48.34	2719	1784	2121
53	033	0090.00	Low	No	49.75	$158,700	$78,953	$61,667	4284	63.17	2706	466	727
53	033	0091.00	Low	No	31.67	$158,700	$50,260	$39,258	2935	77.89	2286	82	56
53	033	0092.00	Low	No	37.21	$158,700	$59,052	$46,125	3374	60.85	2053	116	8
53	033	0093.00	Middle	No	94.87	$158,700	$150,559	$117,593	3611	50.21	1813	606	472
53	033	0094.00	Moderate	No	67.72	$158,700	$107,472	$83,934	6566	60.69	3985	1217	2128
53	033	0095.00	Upper	No	160.70	$158,700	$255,031	$199,182	6747	45.19	3049	1773	2410
53	033	0096.00	Upper	No	154.49	$158,700	$245,176	$191,480	5847	20.68	1209	1725	1830
53	033	0097.01	Upper	No	127.40	$158,700	$202,184	$157,903	5955	22.17	1320	1703	2233
53	033	0097.02	Upper	No	129.44	$158,700	$205,421	$160,434	5911	21.33	1261	1782	2244
53	033	0098.01	Upper	No	123.80	$158,700	$196,471	$153,447	3846	22.98	884	982	1319

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53	033	0098.02	Middle	No	112.05	$158,700	$177,823	$138,879	3523	24.01	846	1112	1124
53	033	0099.00	Moderate	No	77.49	$158,700	$122,977	$96,042	6257	37.00	2315	1491	1790
53	033	0100.01	Moderate	No	62.07	$158,700	$98,505	$76,932	4526	66.81	3024	772	1126
53	033	0100.02	Moderate	No	64.45	$158,700	$102,282	$79,890	4861	61.24	2977	987	1458
53	033	0101.01	Middle	No	80.93	$158,700	$128,436	$100,313	4328	73.06	3162	731	1107
53	033	0101.02	Middle	No	111.12	$158,700	$176,347	$137,727	4382	50.66	2220	1266	1619
53	033	0102.00	Upper	No	122.80	$158,700	$194,884	$152,206	5035	41.01	2065	1641	2036
53	033	0103.01	Middle	No	87.33	$158,700	$138,593	$108,237	3850	62.36	2401	985	1248
53	033	0103.02	Middle	No	87.58	$158,700	$138,989	$108,558	3767	47.89	1804	437	620
53	033	0104.01	Moderate	No	66.34	$158,700	$105,282	$82,222	4514	76.78	3466	971	1474
53	033	0104.02	Moderate	No	77.99	$158,700	$123,770	$96,667	5097	72.98	3720	1168	1672
53	033	0105.01	Middle	No	111.04	$158,700	$176,220	$137,625	4778	33.84	1617	607	813
53	033	0105.02	Middle	No	104.19	$158,700	$165,350	$129,135	5294	25.78	1365	1282	1397
53	033	0106.01	Middle	No	111.36	$158,700	$176,728	$138,024	4074	27.49	1120	1312	1494
53	033	0106.02	Upper	No	131.65	$158,700	$208,929	$163,173	3991	21.07	841	1259	1724
53	033	0107.01	Middle	No	88.38	$158,700	$140,259	$109,538	4121	55.96	2306	1009	1262
53	033	0107.02	Low	No	39.83	$158,700	$63,210	$49,375	4536	66.38	3011	829	1305
53	033	0108.00	Moderate	No	72.51	$158,700	$115,073	$89,875	5063	49.87	2525	1417	1899
53	033	0109.00	Middle	No	109.42	$158,700	$173,650	$135,625	1457	36.72	535	323	538
53	033	0110.01	Moderate	No	58.22	$158,700	$92,395	$72,167	4790	85.26	4084	766	1440
53	033	0110.02	Low	No	38.97	$158,700	$61,845	$48,300	4590	89.28	4098	824	1335
53	033	0111.01	Moderate	No	68.89	$158,700	$109,328	$85,391	5747	78.25	4497	947	1368
53	033	0111.02	Middle	No	113.35	$158,700	$179,886	$140,488	4652	59.67	2776	1170	1556
53	033	0112.00	Low	No	40.17	$158,700	$63,750	$49,792	3736	66.22	2474	554	1204
53	033	0113.00	Middle	No	86.06	$158,700	$136,577	$106,667	6600	49.29	3253	1430	1965
53	033	0114.01	Moderate	No	71.89	$158,700	$114,089	$89,102	4226	49.86	2107	936	1421
53	033	0114.02	Moderate	No	69.64	$158,700	$110,519	$86,316	4199	58.49	2456	875	1260
53	033	0115.00	Middle	No	97.94	$158,700	$155,431	$121,389	4452	28.66	1276	1526	1939
53	033	0116.01	Upper	No	135.60	$158,700	$215,197	$168,070	3555	25.12	893	1116	1437

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53	033	0116.02	Middle	No	110.08	$158,700	$174,697	$136,442	3321	20.05	666	1242	1564
53	033	0117.00	Moderate	No	63.97	$158,700	$101,520	$79,284	5657	84.09	4757	1093	1702
53	033	0118.01	Moderate	No	79.99	$158,700	$126,944	$99,148	3794	78.41	2975	745	1113
53	033	0118.02	Low	No	44.02	$158,700	$69,860	$54,570	4223	76.23	3219	1016	1326
53	033	0119.01	Middle	No	102.15	$158,700	$162,112	$126,613	3718	79.34	2950	1181	1449
53	033	0119.02	Middle	No	83.59	$158,700	$132,657	$103,604	3869	63.25	2447	1126	1468
53	033	0120.00	Middle	No	117.54	$158,700	$186,536	$145,682	3560	25.81	919	1195	1575
53	033	0121.00	Upper	No	147.83	$158,700	$234,606	$183,229	2793	22.20	620	1028	1213
53	033	0201.00	Middle	No	114.33	$158,700	$181,442	$141,705	3335	21.98	733	1142	1224
53	033	0202.00	Middle	No	89.63	$158,700	$142,243	$111,094	5887	31.49	1854	1545	1743
53	033	0203.01	Moderate	No	71.14	$158,700	$112,899	$88,179	3754	48.93	1837	540	572
53	033	0203.02	Middle	No	90.39	$158,700	$143,449	$112,040	3718	43.68	1624	695	981
53	033	0204.01	Middle	No	90.58	$158,700	$143,750	$112,266	3917	40.90	1602	979	1142
53	033	0204.02	Middle	No	101.72	$158,700	$161,430	$126,071	5682	36.01	2046	1430	1631
53	033	0205.00	Middle	No	94.31	$158,700	$149,670	$116,894	7451	41.63	3102	1877	1887
53	033	0206.00	Middle	No	94.30	$158,700	$149,654	$116,875	3842	43.57	1674	1008	1190
53	033	0207.00	Moderate	No	71.94	$158,700	$114,169	$89,167	4170	47.00	1960	802	1143
53	033	0208.00	Middle	No	116.84	$158,700	$185,425	$144,821	4599	26.42	1215	1323	1470
53	033	0209.00	Middle	No	100.68	$158,700	$159,779	$124,792	3700	38.73	1433	1008	1057
53	033	0210.00	Middle	No	93.49	$158,700	$148,369	$115,875	5966	44.74	2669	1643	2034
53	033	0211.00	Middle	No	87.11	$158,700	$138,244	$107,969	4543	42.53	1932	1169	1455
53	033	0213.00	Moderate	No	79.33	$158,700	$125,897	$98,333	4030	37.10	1495	1044	1223
53	033	0214.00	Upper	No	129.06	$158,700	$204,818	$159,968	3907	24.39	953	1206	1495
53	033	0215.00	Upper	No	127.87	$158,700	$202,930	$158,485	4622	24.99	1155	1564	1663
53	033	0216.00	Middle	No	104.82	$158,700	$166,349	$129,919	5458	31.60	1725	1609	1748
53	033	0217.01	Upper	No	124.38	$158,700	$197,391	$154,167	4604	43.16	1987	1068	1207
53	033	0217.02	Middle	No	96.14	$158,700	$152,574	$119,167	4656	40.49	1885	1120	1144
53	033	0218.02	Middle	No	100.45	$158,700	$159,414	$124,504	6090	42.12	2565	1486	1759

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53	033	0218.03	Middle	No	104.71	$158,700	$166,175	$129,782	6097	32.18	1962	1337	1669
53	033	0218.04	Middle	No	83.71	$158,700	$132,848	$103,750	5632	35.78	2015	1121	1334
53	033	0219.03	Middle	No	95.71	$158,700	$151,892	$118,625	6187	36.14	2236	1399	1531
53	033	0219.04	Middle	No	93.42	$158,700	$148,258	$115,789	5762	50.54	2912	1338	1748
53	033	0219.05	Middle	No	82.54	$158,700	$130,991	$102,308	5540	41.46	2297	1738	1812
53	033	0219.06	Middle	No	103.30	$158,700	$163,937	$128,036	4673	42.61	1991	1337	1346
53	033	0220.01	Middle	No	118.93	$158,700	$188,742	$147,411	5570	33.12	1845	1342	1478
53	033	0220.03	Middle	No	102.47	$158,700	$162,620	$127,012	5109	36.47	1863	1291	1747
53	033	0220.05	Moderate	No	73.45	$158,700	$116,565	$91,042	5132	42.34	2173	1137	1415
53	033	0220.06	Upper	No	125.84	$158,700	$199,708	$155,970	3935	34.43	1355	1240	1337
53	033	0221.01	Upper	No	127.13	$158,700	$201,755	$157,576	5257	29.10	1530	1718	1592
53	033	0221.02	Upper	No	121.89	$158,700	$193,439	$151,078	6921	35.31	2444	1944	2219
53	033	0222.01	Middle	No	110.18	$158,700	$174,856	$136,563	4583	29.28	1342	1258	1498
53	033	0222.03	Middle	No	119.45	$158,700	$189,567	$148,056	5419	33.00	1788	1564	1890
53	033	0222.04	Middle	No	102.84	$158,700	$163,207	$127,463	3815	32.82	1252	782	976
53	033	0222.05	Middle	No	96.29	$158,700	$152,812	$119,345	4071	34.12	1389	789	915
53	033	0223.00	Upper	No	146.01	$158,700	$231,718	$180,972	2878	24.25	698	938	1146
53	033	0224.01	Upper	No	177.04	$158,700	$280,962	$219,432	4045	31.25	1264	903	1087
53	033	0224.02	Upper	No	178.38	$158,700	$283,089	$221,087	5544	27.33	1515	1250	1648
53	033	0225.01	Upper	No	137.07	$158,700	$217,530	$169,886	4390	35.22	1546	1224	1446
53	033	0225.02	Upper	No	137.35	$158,700	$217,974	$170,238	4725	30.73	1452	1184	665
53	033	0226.03	Upper	No	132.05	$158,700	$209,563	$163,665	6488	45.25	2936	1649	1655
53	033	0226.04	Upper	No	128.17	$158,700	$203,406	$158,861	5238	42.52	2227	1492	1773
53	033	0226.05	Middle	No	87.88	$158,700	$139,466	$108,920	6300	54.78	3451	1150	1394
53	033	0226.06	Upper	No	128.65	$158,700	$204,168	$159,450	6060	46.70	2830	1454	1996
53	033	0227.01	Upper	No	154.02	$158,700	$244,430	$190,893	3284	30.69	1008	668	635
53	033	0227.02	Upper	No	167.42	$158,700	$265,696	$207,500	4185	31.88	1334	1005	1113
53	033	0227.03	Middle	No	111.54	$158,700	$177,014	$138,250	2655	38.00	1009	905	1052
53	033	0228.02	Upper	No	129.43	$158,700	$205,405	$160,417	5515	51.17	2822	1565	1765

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53	033	0228.03	Middle	No	118.36	$158,700	$187,837	$146,696	7566	70.26	5316	766	1084
53	033	0228.04	Moderate	No	73.62	$158,700	$116,835	$91,250	4936	74.37	3671	413	636
53	033	0228.05	Upper	No	121.32	$158,700	$192,535	$150,368	4181	62.11	2597	707	1061
53	033	0229.01	Upper	No	123.22	$158,700	$195,550	$152,720	3000	47.27	1418	910	1126
53	033	0229.02	Upper	No	145.25	$158,700	$230,512	$180,031	6821	44.16	3012	1810	2117
53	033	0230.00	Upper	No	135.86	$158,700	$215,610	$168,393	7193	49.33	3548	1456	1821
53	033	0231.00	Upper	No	129.90	$158,700	$206,151	$161,000	4158	49.25	2048	1150	1509
53	033	0232.01	Middle	No	83.26	$158,700	$132,134	$103,200	6652	71.21	4737	824	803
53	033	0232.02	Moderate	No	64.80	$158,700	$102,838	$80,323	5017	66.99	3361	690	890
53	033	0233.00	Middle	No	111.63	$158,700	$177,157	$138,355	6895	47.11	3248	1799	2346
53	033	0234.01	Middle	No	111.79	$158,700	$177,411	$138,553	4206	57.66	2425	904	1203
53	033	0234.03	Upper	No	121.86	$158,700	$193,392	$151,042	4371	43.72	1911	1140	1398
53	033	0234.04	Upper	No	125.34	$158,700	$198,915	$155,357	3442	28.36	976	1129	1173
53	033	0235.00	Upper	No	124.30	$158,700	$197,264	$154,063	4063	48.86	1985	979	1273
53	033	0236.01	Upper	No	126.81	$158,700	$201,247	$157,171	4412	53.13	2344	966	1039
53	033	0236.03	Middle	No	109.02	$158,700	$173,015	$135,130	6705	71.10	4767	866	1386
53	033	0236.04	Middle	No	84.90	$158,700	$134,736	$105,234	6581	60.67	3993	1157	1735
53	033	0237.01	Upper	No	147.07	$158,700	$233,400	$182,283	4254	43.46	1849	1271	1377
53	033	0237.02	Upper	No	201.71	$158,700	$320,114	$250,001	1165	67.55	787	27	17
53	033	0238.01	Middle	No	94.02	$158,700	$149,210	$116,538	3536	54.13	1914	501	729
53	033	0238.05	Upper	No	166.22	$158,700	$263,791	$206,016	3076	55.66	1712	356	53
53	033	0238.06	Middle	No	107.98	$158,700	$171,364	$133,839	3115	59.29	1847	42	61
53	033	0238.07	Upper	No	149.31	$158,700	$236,955	$185,054	5750	50.52	2905	603	128
53	033	0238.08	Middle	No	108.47	$158,700	$172,142	$134,444	2869	64.10	1839	157	38
53	033	0239.01	Upper	No	154.27	$158,700	$244,826	$191,205	4551	41.42	1885	1013	1255
53	033	0239.02	Upper	No	199.97	$158,700	$317,352	$247,847	3040	41.38	1258	921	1002
53	033	0240.01	Upper	No	185.34	$158,700	$294,135	$229,712	4791	56.71	2717	1201	1421
53	033	0240.02	Upper	No	142.38	$158,700	$225,957	$176,466	4230	52.74	2231	884	964

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53	033	0241.00	Upper	No	201.71	$158,700	$320,114	$250,001	4717	38.10	1797	1663	1986
53	033	0242.00	Upper	No	201.71	$158,700	$320,114	$250,001	2898	37.41	1084	1010	1290
53	033	0243.01	Middle	No	109.87	$158,700	$174,364	$136,176	5153	42.25	2177	866	531
53	033	0243.02	Upper	No	178.80	$158,700	$283,756	$221,613	3954	35.46	1402	1205	1473
53	033	0244.00	Middle	No	103.27	$158,700	$163,889	$128,000	3053	39.44	1204	471	548
53	033	0245.00	Upper	No	195.28	$158,700	$309,909	$242,031	5192	36.11	1875	1494	1856
53	033	0246.01	Upper	No	201.71	$158,700	$320,114	$250,001	4665	31.30	1460	1560	1835
53	033	0246.02	Upper	No	201.71	$158,700	$320,114	$250,001	3731	33.42	1247	1183	1275
53	033	0247.01	Middle	No	100.60	$158,700	$159,652	$124,688	4053	58.25	2361	878	1019
53	033	0247.03	Upper	No	136.93	$158,700	$217,308	$169,716	3984	45.21	1801	1278	1354
53	033	0247.04	Middle	No	114.84	$158,700	$182,251	$142,337	3799	47.70	1812	1140	1309
53	033	0248.00	Middle	No	103.96	$158,700	$164,985	$128,849	6299	62.96	3966	1265	1749
53	033	0249.01	Upper	No	134.84	$158,700	$213,991	$167,120	5344	65.66	3509	1452	1757
53	033	0249.02	Upper	No	154.98	$158,700	$245,953	$192,083	4176	56.49	2359	1194	1413
53	033	0249.04	Upper	No	176.71	$158,700	$280,439	$219,018	2908	64.00	1861	986	1077
53	033	0249.05	Upper	No	187.59	$158,700	$297,705	$232,500	4115	58.37	2402	1193	1451
53	033	0250.01	Upper	No	150.55	$158,700	$238,923	$186,591	5638	51.29	2892	1920	2156
53	033	0250.05	Upper	No	163.47	$158,700	$259,427	$202,614	6163	56.06	3455	1474	1396
53	033	0250.06	Upper	No	156.42	$158,700	$248,239	$193,875	6613	44.93	2971	1889	2025
53	033	0250.07	Upper	No	134.61	$158,700	$213,626	$166,840	4868	52.20	2541	1101	1190
53	033	0250.08	Upper	No	176.05	$158,700	$279,391	$218,203	2499	46.54	1163	700	854
53	033	0251.01	Middle	No	86.58	$158,700	$137,402	$107,308	6028	55.87	3368	1185	1639
53	033	0251.03	Middle	No	84.86	$158,700	$134,673	$105,179	5073	64.79	3287	1023	1309
53	033	0251.04	Upper	No	128.87	$158,700	$204,517	$159,732	4354	55.17	2402	1248	1376
53	033	0252.01	Middle	No	91.06	$158,700	$144,512	$112,869	3965	52.53	2083	1192	1292
53	033	0252.02	Middle	No	92.48	$158,700	$146,766	$114,625	4674	55.76	2606	1029	1639
53	033	0253.02	Low	No	41.98	$158,700	$66,622	$52,039	5292	57.80	3059	407	960
53	033	0253.03	Moderate	No	78.45	$158,700	$124,500	$97,232	2986	56.76	1695	202	395
53	033	0253.04	Middle	No	111.98	$158,700	$177,712	$138,787	3733	43.08	1608	828	1105

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53	033	0254.01	Low	No	49.25	$158,700	$78,160	$61,047	3997	66.12	2643	599	945
53	033	0254.02	Moderate	No	58.74	$158,700	$93,220	$72,813	3785	63.67	2410	500	740
53	033	0255.00	Moderate	No	59.86	$158,700	$94,998	$74,190	5314	61.69	3278	972	1301
53	033	0256.01	Moderate	No	64.62	$158,700	$102,552	$80,100	5366	64.42	3457	1150	1439
53	033	0256.02	Middle	No	118.78	$158,700	$188,504	$147,216	7173	51.07	3663	1998	2135
53	033	0257.02	Middle	No	84.08	$158,700	$133,435	$104,214	3606	48.59	1752	864	1008
53	033	0257.03	Moderate	No	58.85	$158,700	$93,395	$72,949	3428	57.26	1963	365	481
53	033	0257.04	Moderate	No	77.03	$158,700	$122,247	$95,475	2986	44.27	1322	529	800
53	033	0258.03	Moderate	No	62.38	$158,700	$98,997	$77,321	5261	61.70	3246	796	891
53	033	0258.04	Moderate	No	71.00	$158,700	$112,677	$88,000	3757	52.68	1979	926	1257
53	033	0258.05	Moderate	No	67.53	$158,700	$107,170	$83,704	5606	61.88	3469	1090	1128
53	033	0258.06	Moderate	No	71.05	$158,700	$112,756	$88,065	5303	69.45	3683	1070	1346
53	033	0260.01	Middle	No	86.19	$158,700	$136,784	$106,830	5551	65.59	3641	1705	2181
53	033	0260.03	Low	No	49.36	$158,700	$78,334	$61,182	4599	82.30	3785	238	464
53	033	0260.04	Middle	No	89.68	$158,700	$142,322	$111,154	3927	68.91	2706	944	1260
53	033	0261.01	Moderate	No	67.51	$158,700	$107,138	$83,681	4052	75.81	3072	777	1096
53	033	0261.02	Moderate	No	57.48	$158,700	$91,221	$71,250	3646	82.80	3019	860	1071
53	033	0262.00	Moderate	No	66.68	$158,700	$105,821	$82,644	6469	67.94	4395	526	713
53	033	0263.00	Moderate	No	57.84	$158,700	$91,792	$71,696	1743	71.03	1238	316	500
53	033	0264.00	Low	No	46.59	$158,700	$73,938	$57,755	5982	63.57	3803	961	1056
53	033	0265.00	Low	No	40.20	$158,700	$63,797	$49,826	4384	69.64	3053	579	1330
53	033	0266.00	Middle	No	87.71	$158,700	$139,196	$108,712	2484	56.16	1395	612	855
53	033	0267.00	Moderate	No	71.08	$158,700	$112,804	$88,098	5856	44.83	2625	1204	1643
53	033	0268.01	Low	No	43.86	$158,700	$69,606	$54,365	6594	73.10	4820	1112	1532
53	033	0268.02	Moderate	No	58.95	$158,700	$93,554	$73,063	6238	72.70	4535	1180	1688
53	033	0270.00	Moderate	No	67.34	$158,700	$106,869	$83,472	3453	61.31	2117	753	1107
53	033	0271.00	Low	No	37.96	$158,700	$60,243	$47,054	3773	66.34	2503	581	813
53	033	0272.00	Moderate	No	74.96	$158,700	$118,962	$92,917	2931	70.11	2055	445	707

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53	033	0273.00	Moderate	No	64.54	$158,700	$102,425	$80,000	6670	75.41	5030	1004	1304
53	033	0274.00	Moderate	No	70.73	$158,700	$112,249	$87,672	5781	63.05	3645	1384	1760
53	033	0275.00	Moderate	No	62.36	$158,700	$98,965	$77,297	4977	55.19	2747	1113	1642
53	033	0276.00	Moderate	No	77.65	$158,700	$123,231	$96,250	4324	52.17	2256	838	1029
53	033	0277.01	Middle	No	107.73	$158,700	$170,968	$133,529	5884	16.91	995	1847	2562
53	033	0277.02	Middle	No	87.21	$158,700	$138,402	$108,094	5171	14.77	764	2054	2677
53	033	0278.00	Middle	No	103.09	$158,700	$163,604	$127,778	3316	18.64	618	1211	1376
53	033	0279.01	Middle	No	89.25	$158,700	$141,640	$110,625	3757	33.06	1242	1173	1524
53	033	0279.02	Moderate	No	79.12	$158,700	$125,563	$98,068	3885	48.96	1902	491	419
53	033	0280.00	Low	No	49.48	$158,700	$78,525	$61,332	3797	69.84	2652	493	560
53	033	0281.00	Moderate	No	59.62	$158,700	$94,617	$73,897	2934	84.01	2465	362	501
53	033	0282.00	Low	No	44.21	$158,700	$70,161	$54,805	5128	73.81	3785	792	920
53	033	0283.00	Middle	No	89.47	$158,700	$141,989	$110,893	6194	64.85	4017	1522	1820
53	033	0284.02	Moderate	No	53.08	$158,700	$84,238	$65,799	5921	76.41	4524	747	1212
53	033	0284.03	Moderate	No	56.08	$158,700	$88,999	$69,514	5787	68.53	3966	1235	1390
53	033	0285.00	Moderate	No	73.86	$158,700	$117,216	$91,550	4680	56.92	2664	923	981
53	033	0286.00	Middle	No	95.89	$158,700	$152,177	$118,846	6662	25.11	1673	1941	2244
53	033	0287.00	Middle	No	93.09	$158,700	$147,734	$115,387	5418	37.12	2011	1512	1867
53	033	0288.01	Moderate	No	73.62	$158,700	$116,835	$91,250	3732	51.69	1929	492	619
53	033	0288.02	Moderate	No	52.51	$158,700	$83,333	$65,090	6976	73.58	5133	746	1194
53	033	0289.01	Moderate	No	79.88	$158,700	$126,770	$99,013	3653	39.89	1457	885	751
53	033	0289.02	Low	No	49.79	$158,700	$79,017	$61,719	7177	74.93	5378	760	1141
53	033	0290.01	Middle	No	83.06	$158,700	$131,816	$102,955	4485	38.62	1732	1324	1488
53	033	0290.03	Low	No	49.81	$158,700	$79,048	$61,745	6266	65.29	4091	1014	1440
53	033	0290.04	Low	No	29.62	$158,700	$47,007	$36,719	4016	78.98	3172	419	642
53	033	0291.01	Moderate	No	70.70	$158,700	$112,201	$87,634	4231	73.72	3119	795	932
53	033	0291.02	Moderate	No	73.06	$158,700	$115,946	$90,556	4675	62.01	2899	915	1327
53	033	0292.03	Moderate	No	59.24	$158,700	$94,014	$73,429	4405	59.73	2631	386	600
53	033	0292.05	Moderate	No	61.86	$158,700	$98,172	$76,672	5119	64.60	3307	1230	1292

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53	033	0292.06	Low	No	42.47	$158,700	$67,400	$52,643	4582	71.41	3272	228	509
53	033	0292.07	Middle	No	103.33	$158,700	$163,985	$128,071	2917	61.98	1808	711	852
53	033	0292.08	Low	No	49.64	$158,700	$78,779	$61,531	4520	71.17	3217	321	441
53	033	0293.04	Middle	No	80.87	$158,700	$128,341	$100,234	5750	54.71	3146	1346	1556
53	033	0293.05	Middle	No	82.79	$158,700	$131,388	$102,614	4667	63.77	2976	1113	1389
53	033	0293.06	Middle	No	87.84	$158,700	$139,402	$108,878	4361	62.23	2714	998	1091
53	033	0293.07	Middle	No	90.33	$158,700	$143,354	$111,964	3903	43.81	1710	1190	1385
53	033	0293.08	Middle	No	93.79	$158,700	$148,845	$116,250	3534	68.39	2417	982	1144
53	033	0293.09	Moderate	No	62.58	$158,700	$99,314	$77,565	5047	62.33	3146	836	1284
53	033	0294.03	Moderate	No	73.87	$158,700	$117,232	$91,563	6306	66.18	4173	1381	1723
53	033	0294.05	Middle	No	80.75	$158,700	$128,150	$100,083	6269	59.24	3714	1650	1826
53	033	0294.06	Middle	No	89.92	$158,700	$142,703	$111,450	5346	59.41	3176	1238	1391
53	033	0294.07	Low	No	46.98	$158,700	$74,557	$58,234	5112	67.74	3463	725	1122
53	033	0294.08	Moderate	No	60.59	$158,700	$96,156	$75,096	4626	70.49	3261	726	1010
53	033	0295.04	Moderate	No	55.57	$158,700	$88,190	$68,878	6469	66.19	4282	646	1080
53	033	0295.05	Low	No	47.95	$158,700	$76,097	$59,432	3963	69.62	2759	565	555
53	033	0295.06	Low	No	32.17	$158,700	$51,054	$39,873	4844	73.06	3539	232	431
53	033	0295.07	Middle	No	84.71	$158,700	$134,435	$105,000	3674	54.30	1995	777	926
53	033	0295.08	Middle	No	89.07	$158,700	$141,354	$110,395	4165	60.62	2525	944	1166
53	033	0296.02	Middle	No	114.13	$158,700	$181,124	$141,458	7288	49.04	3574	1836	2064
53	033	0296.03	Middle	No	83.26	$158,700	$132,134	$103,192	3925	69.89	2743	694	1102
53	033	0296.04	Moderate	No	54.79	$158,700	$86,952	$67,917	3888	56.61	2201	648	973
53	033	0297.01	Low	No	47.96	$158,700	$76,113	$59,445	5089	52.74	2684	767	1233
53	033	0297.02	Moderate	No	55.76	$158,700	$88,491	$69,118	3226	55.42	1788	724	831
53	033	0298.03	Moderate	No	57.41	$158,700	$91,110	$71,157	4347	61.28	2664	201	510
53	033	0298.04	Middle	No	82.42	$158,700	$130,801	$102,155	4468	54.79	2448	1130	1376
53	033	0298.05	Moderate	No	75.64	$158,700	$120,041	$93,750	5153	50.55	2605	1329	1560
53	033	0298.06	Middle	No	82.77	$158,700	$131,356	$102,589	4548	54.05	2458	1387	1717

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53	033	0299.01	Moderate	No	75.13	$158,700	$119,231	$93,125	4834	43.86	2120	1159	1429
53	033	0299.02	Middle	No	115.45	$158,700	$183,219	$143,092	5744	46.78	2687	1408	1676
53	033	0300.03	Moderate	No	56.85	$158,700	$90,221	$70,463	6592	56.25	3708	1642	1870
53	033	0300.05	Moderate	No	69.02	$158,700	$109,535	$85,547	6117	71.37	4366	1354	1620
53	033	0300.06	Moderate	No	50.32	$158,700	$79,858	$62,371	4318	70.77	3056	367	581
53	033	0300.07	Low	No	32.11	$158,700	$50,959	$39,799	4554	83.36	3796	88	168
53	033	0300.08	Low	No	49.41	$158,700	$78,414	$61,250	4745	72.24	3428	736	827
53	033	0301.01	Moderate	No	71.18	$158,700	$112,963	$88,229	3772	45.02	1698	781	1485
53	033	0301.02	Middle	No	92.64	$158,700	$147,020	$114,826	3694	36.25	1339	1455	1522
53	033	0302.01	Moderate	No	65.46	$158,700	$103,885	$81,134	5662	60.10	3403	1227	1657
53	033	0302.03	Moderate	No	56.09	$158,700	$89,015	$69,522	4167	71.51	2980	564	664
53	033	0302.04	Moderate	No	59.29	$158,700	$94,093	$73,487	3803	56.19	2137	869	943
53	033	0303.04	Moderate	No	65.24	$158,700	$103,536	$80,870	4537	56.45	2561	881	1070
53	033	0303.05	Moderate	No	61.66	$158,700	$97,854	$76,429	5425	46.23	2508	1298	1753
53	033	0303.06	Middle	No	85.86	$158,700	$136,260	$106,419	5864	49.05	2876	1396	1782
53	033	0303.08	Moderate	No	60.71	$158,700	$96,347	$75,250	6883	67.03	4614	914	1439
53	033	0303.09	Moderate	No	67.27	$158,700	$106,757	$83,382	5906	64.71	3822	738	1483
53	033	0303.10	Middle	No	95.96	$158,700	$152,289	$118,938	6466	62.16	4019	1491	1800
53	033	0303.11	Moderate	No	70.35	$158,700	$111,645	$87,193	5093	58.81	2995	1215	1471
53	033	0303.12	Moderate	No	63.39	$158,700	$100,600	$78,571	5538	61.01	3379	1003	1404
53	033	0303.13	Low	No	43.84	$158,700	$69,574	$54,336	4835	67.09	3244	698	963
53	033	0303.14	Low	No	42.35	$158,700	$67,209	$52,500	4655	58.93	2743	873	1137
53	033	0304.03	Middle	No	90.14	$158,700	$143,052	$111,731	4638	38.27	1775	1444	1643
53	033	0304.04	Middle	No	87.63	$158,700	$139,069	$108,611	5264	38.47	2025	1236	1629
53	033	0304.05	Moderate	No	77.06	$158,700	$122,294	$95,514	3559	36.64	1304	936	1195
53	033	0304.06	Moderate	No	67.93	$158,700	$107,805	$84,196	3145	47.28	1487	521	1012
53	033	0304.07	Moderate	No	64.12	$158,700	$101,758	$79,479	3151	66.74	2103	528	630
53	033	0305.01	Low	No	34.81	$158,700	$55,243	$43,148	2985	44.02	1314	195	353
53	033	0305.03	Moderate	No	59.99	$158,700	$95,204	$74,360	6406	56.09	3593	1010	1602

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53	033	0305.04	Moderate	No	55.18	$158,700	$87,571	$68,399	5137	48.51	2492	873	1484
53	033	0306.00	Moderate	No	64.59	$158,700	$102,504	$80,062	5776	43.32	2502	1114	2052
53	033	0307.00	Moderate	No	57.16	$158,700	$90,713	$70,852	4317	53.44	2307	632	1258
53	033	0308.01	Low	No	46.08	$158,700	$73,129	$57,120	7411	72.34	5361	945	1679
53	033	0308.02	Moderate	No	62.34	$158,700	$98,934	$77,273	4460	57.35	2558	715	1061
53	033	0309.01	Moderate	No	57.71	$158,700	$91,586	$71,528	3916	47.57	1863	882	1097
53	033	0309.02	Moderate	No	50.46	$158,700	$80,080	$62,544	6262	52.11	3263	1010	1829
53	033	0310.00	Middle	No	110.15	$158,700	$174,808	$136,528	4948	42.02	2079	1439	1482
53	033	0311.01	Moderate	No	61.83	$158,700	$98,124	$76,641	3726	56.55	2107	716	1137
53	033	0311.02	Moderate	No	55.67	$158,700	$88,348	$69,000	3718	55.33	2057	973	1141
53	033	0312.02	Moderate	No	74.01	$158,700	$117,454	$91,734	6718	37.32	2507	1573	2149
53	033	0312.04	Middle	No	88.35	$158,700	$140,211	$109,503	6258	22.85	1430	2017	2318
53	033	0312.06	Moderate	No	71.77	$158,700	$113,899	$88,953	5213	49.80	2596	941	1219
53	033	0312.07	Middle	No	80.37	$158,700	$127,547	$99,618	5265	59.05	3109	745	782
53	033	0312.08	Moderate	No	66.44	$158,700	$105,440	$82,353	4282	46.82	2005	1061	1203
53	033	0313.01	Middle	No	92.53	$158,700	$146,845	$114,688	2518	22.20	559	762	987
53	033	0313.02	Moderate	No	64.91	$158,700	$103,012	$80,455	4856	21.79	1058	1304	1742
53	033	0314.00	Middle	No	93.29	$158,700	$148,051	$115,625	5811	16.83	978	1485	2151
53	033	0315.01	Middle	No	88.59	$158,700	$140,592	$109,808	4094	16.90	692	1222	1473
53	033	0315.02	Middle	No	98.57	$158,700	$156,431	$122,174	5000	16.82	841	1601	1928
53	033	0316.01	Middle	No	96.04	$158,700	$152,415	$119,038	5285	25.05	1324	1783	2027
53	033	0316.03	Middle	No	98.12	$158,700	$155,716	$121,609	6801	26.35	1792	2069	2405
53	033	0316.04	Middle	No	82.09	$158,700	$130,277	$101,750	6017	31.96	1923	1531	1813
53	033	0316.05	Middle	No	104.64	$158,700	$166,064	$129,698	3686	17.88	659	1371	1731
53	033	0317.04	Moderate	No	75.93	$158,700	$120,501	$94,107	6201	51.70	3206	1379	1633
53	033	0317.05	Middle	No	97.42	$158,700	$154,606	$120,750	4147	37.35	1549	1186	1454
53	033	0317.07	Upper	No	126.60	$158,700	$200,914	$156,908	3739	42.98	1607	923	1176
53	033	0317.08	Moderate	No	66.48	$158,700	$105,504	$82,399	3973	39.47	1568	1290	1351

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53	033	0317.09	Middle	No	87.34	$158,700	$138,609	$108,257	3810	43.81	1669	1232	1232
53	033	0317.10	Middle	No	90.67	$158,700	$143,893	$112,377	3934	38.33	1508	880	1056
53	033	0318.00	Middle	No	104.99	$158,700	$166,619	$130,132	4944	35.98	1779	1555	1729
53	033	0319.04	Middle	No	107.84	$158,700	$171,142	$133,667	3496	23.57	824	1119	1275
53	033	0319.06	Middle	No	101.95	$158,700	$161,795	$126,364	3975	37.86	1505	1205	1385
53	033	0319.08	Moderate	No	74.56	$158,700	$118,327	$92,419	4470	48.66	2175	855	821
53	033	0319.09	Middle	No	87.50	$158,700	$138,863	$108,456	3052	45.31	1383	828	967
53	033	0319.10	Moderate	No	76.31	$158,700	$121,104	$94,583	3840	46.15	1772	1386	1316
53	033	0319.11	Middle	No	92.04	$158,700	$146,067	$114,074	4165	50.08	2086	1236	1375
53	033	0319.12	Middle	No	87.90	$158,700	$139,497	$108,953	3946	34.52	1362	1225	1429
53	033	0319.13	Middle	No	113.14	$158,700	$179,553	$140,227	3708	42.04	1559	1118	1223
53	033	0320.02	Middle	No	93.04	$158,700	$147,654	$115,313	3070	17.79	546	1005	1210
53	033	0320.03	Middle	No	115.66	$158,700	$183,552	$143,352	5135	18.95	973	1828	2068
53	033	0320.05	Middle	No	84.84	$158,700	$134,641	$105,161	6956	36.95	2570	2234	2752
53	033	0320.06	Middle	No	86.57	$158,700	$137,387	$107,295	5339	26.32	1405	1580	1864
53	033	0320.07	Middle	No	111.65	$158,700	$177,189	$138,388	4172	25.89	1080	1032	1266
53	033	0320.08	Middle	No	99.07	$158,700	$157,224	$122,788	4488	24.80	1113	1468	1627
53	033	0320.10	Middle	No	111.15	$158,700	$176,395	$137,768	6720	30.46	2047	1936	2193
53	033	0320.11	Middle	No	98.95	$158,700	$157,034	$122,643	5247	28.63	1502	1284	1500
53	033	0321.02	Middle	No	117.12	$158,700	$185,869	$145,163	4883	18.17	887	1849	2028
53	033	0321.03	Middle	No	81.49	$158,700	$129,325	$101,005	6347	33.12	2102	1182	1488
53	033	0321.04	Upper	No	120.01	$158,700	$190,456	$148,750	6294	27.42	1726	1469	1671
53	033	0322.07	Upper	No	149.65	$158,700	$237,495	$185,481	3809	37.46	1427	1185	1323
53	033	0322.11	Upper	No	135.89	$158,700	$215,657	$168,426	5359	51.61	2766	1330	1524
53	033	0322.13	Upper	No	165.50	$158,700	$262,649	$205,125	4415	36.58	1615	1508	1507
53	033	0322.15	Upper	No	164.54	$158,700	$261,125	$203,940	5813	53.76	3125	1561	1679
53	033	0322.16	Upper	No	170.04	$158,700	$269,853	$210,750	4825	56.02	2703	1379	1450
53	033	0322.17	Upper	No	201.56	$158,700	$319,876	$249,813	4340	39.01	1693	1243	1450
53	033	0322.18	Upper	No	142.54	$158,700	$226,211	$176,667	5442	38.68	2105	1871	1668

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53	033	0322.19	Upper	No	130.85	$158,700	$207,659	$162,182	4529	47.07	2132	939	1210
53	033	0322.20	Middle	No	116.28	$158,700	$184,536	$144,124	8837	52.89	4674	1940	1864
53	033	0322.21	Upper	No	145.68	$158,700	$231,194	$180,563	6818	45.31	3089	1960	2313
53	033	0322.22	Middle	No	100.85	$158,700	$160,049	$125,000	3881	50.61	1964	967	928
53	033	0322.23	Upper	No	166.49	$158,700	$264,220	$206,349	4727	50.10	2368	1145	1336
53	033	0322.24	Upper	No	147.83	$158,700	$234,606	$183,221	3456	66.61	2302	636	837
53	033	0322.25	Upper	No	167.11	$158,700	$265,204	$207,120	4313	57.01	2459	1082	1069
53	033	0323.07	Middle	No	118.15	$158,700	$187,504	$146,436	6401	21.48	1375	1993	2354
53	033	0323.11	Upper	No	133.53	$158,700	$211,912	$165,500	5925	20.10	1191	1890	2123
53	033	0323.13	Upper	No	131.49	$158,700	$208,675	$162,969	7670	70.51	5408	996	1412
53	033	0323.15	Upper	No	149.92	$158,700	$237,923	$185,821	5586	23.65	1321	1905	2089
53	033	0323.16	Upper	No	168.86	$158,700	$267,981	$209,286	5892	41.73	2459	1695	1959
53	033	0323.17	Upper	No	154.58	$158,700	$245,318	$191,585	6617	38.99	2580	1986	2154
53	033	0323.18	Upper	No	174.83	$158,700	$277,455	$216,691	6903	55.43	3826	1853	2035
53	033	0323.19	Middle	No	95.96	$158,700	$152,289	$118,932	6068	31.16	1891	1133	1191
53	033	0323.20	Upper	No	166.34	$158,700	$263,982	$206,172	4529	21.06	954	1543	1659
53	033	0323.21	Upper	No	168.75	$158,700	$267,806	$209,154	7837	54.96	4307	2095	2283
53	033	0323.22	Upper	No	149.17	$158,700	$236,733	$184,886	3299	30.28	999	1022	1131
53	033	0323.23	Upper	No	150.00	$158,700	$238,050	$185,909	6630	46.06	3054	1356	1883
53	033	0323.24	Upper	No	120.68	$158,700	$191,519	$149,571	5866	47.44	2783	1551	1882
53	033	0323.25	Middle	No	99.24	$158,700	$157,494	$123,000	7196	57.52	4139	1153	1765
53	033	0323.26	Upper	No	187.88	$158,700	$298,166	$232,857	3723	34.17	1272	1199	1277
53	033	0323.27	Middle	No	110.20	$158,700	$174,887	$136,591	4127	17.06	704	1988	2254
53	033	0323.28	Upper	No	163.56	$158,700	$259,570	$202,727	3309	29.92	990	1092	1160
53	033	0323.30	Upper	No	139.35	$158,700	$221,148	$172,716	5224	57.24	2990	664	1060
53	033	0323.31	Upper	No	120.20	$158,700	$190,757	$148,980	5509	53.20	2931	85	252
53	033	0323.32	Upper	No	157.22	$158,700	$249,508	$194,861	5543	57.28	3175	1396	1732
53	033	0323.33	Upper	No	186.49	$158,700	$295,960	$231,146	4360	65.64	2862	848	909

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53	033	0324.01	Upper	No	128.37	$158,700	$203,723	$159,107	6677	20.58	1374	2018	2223
53	033	0324.02	Middle	No	119.93	$158,700	$190,329	$148,641	6828	22.74	1553	2297	2597
53	033	0325.00	Middle	No	115.40	$158,700	$183,140	$143,026	5835	20.51	1197	1845	2154
53	033	0326.01	Middle	No	101.30	$158,700	$160,763	$125,556	2866	18.56	532	775	1026
53	033	0326.03	Upper	No	142.20	$158,700	$225,671	$176,250	4681	22.82	1068	1455	1510
53	033	0326.04	Upper	No	143.40	$158,700	$227,576	$177,735	5941	35.75	2124	1724	1942
53	033	0326.05	Upper	No	122.25	$158,700	$194,011	$151,523	4126	25.47	1051	1134	1274
53	033	0327.03	Middle	No	103.69	$158,700	$164,556	$128,523	1941	20.50	398	546	790
53	033	0327.04	Upper	No	123.13	$158,700	$195,407	$152,614	7644	19.73	1508	2157	2560
53	033	0327.05	Middle	No	99.09	$158,700	$157,256	$122,813	3727	18.06	673	1035	1153
53	033	0327.06	Middle	No	82.06	$158,700	$130,229	$101,713	3112	15.81	492	1042	1322
53	033	0328.00	Middle	No	99.31	$158,700	$157,605	$123,086	2898	14.04	407	990	1714
53	033	9901.00	Unknown	No	0.00	$158,700	$0	$0	0	0.00	0	0	0

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53	061	0401.00	Middle	No	113.51	$129,700	$147,222	$118,571	4372	24.57	1074	1204	1607
53	061	0402.00	Moderate	No	54.70	$129,700	$70,946	$57,143	5538	43.63	2416	602	1521
53	061	0403.00	Middle	No	108.07	$129,700	$140,167	$112,882	3108	24.13	750	769	1166
53	061	0404.00	Moderate	No	75.42	$129,700	$97,820	$78,787	4564	33.74	1540	886	1521
53	061	0405.00	Moderate	No	76.59	$129,700	$99,337	$80,000	2556	30.05	768	583	929
53	061	0407.00	Moderate	No	50.58	$129,700	$65,602	$52,841	4542	31.97	1452	535	958
53	061	0408.00	Middle	No	99.97	$129,700	$129,661	$104,423	3327	28.58	951	413	720
53	061	0409.00	Middle	No	109.09	$129,700	$141,490	$113,947	3052	25.69	784	811	973
53	061	0410.00	Middle	No	98.37	$129,700	$127,586	$102,750	5904	31.64	1868	1204	1902
53	061	0411.00	Middle	No	83.26	$129,700	$107,988	$86,970	5036	35.13	1769	1483	1907
53	061	0412.01	Middle	No	80.96	$129,700	$105,005	$84,567	3439	39.60	1362	774	1192
53	061	0412.02	Moderate	No	74.33	$129,700	$96,406	$77,643	5980	42.84	2562	1155	1534
53	061	0413.01	Upper	No	133.99	$129,700	$173,785	$139,961	5646	27.36	1545	1724	1921
53	061	0413.03	Middle	No	86.07	$129,700	$111,633	$89,912	4886	42.61	2082	1071	1340
53	061	0413.04	Upper	No	140.01	$129,700	$181,593	$146,250	3005	27.79	835	888	971
53	061	0414.00	Middle	No	84.45	$129,700	$109,532	$88,218	6219	41.55	2584	1273	2133
53	061	0415.00	Moderate	No	77.25	$129,700	$100,193	$80,694	2055	34.65	712	421	660
53	061	0416.01	Middle	No	113.89	$129,700	$147,715	$118,967	6205	38.34	2379	1958	2129
53	061	0416.05	Middle	No	101.94	$129,700	$132,216	$106,486	6006	35.35	2123	1546	1673
53	061	0416.06	Moderate	No	73.32	$129,700	$95,096	$76,587	7143	45.33	3238	1008	1457
53	061	0416.07	Upper	No	142.97	$129,700	$185,432	$149,338	3829	29.88	1144	1021	1178
53	061	0416.09	Middle	No	111.59	$129,700	$144,732	$116,565	3436	30.36	1043	1411	1505
53	061	0416.10	Upper	No	123.38	$129,700	$160,024	$128,875	4020	35.50	1427	1015	1253
53	061	0417.01	Moderate	No	79.01	$129,700	$102,476	$82,537	5850	47.23	2763	1514	1808
53	061	0417.03	Middle	No	118.21	$129,700	$153,318	$123,478	7305	49.46	3613	2049	2382
53	061	0417.04	Middle	No	114.97	$129,700	$149,116	$120,093	6652	43.82	2915	1110	1172

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53	061	0418.05	Middle	No	82.63	$129,700	$107,171	$86,319	6354	52.30	3323	1210	1359
53	061	0418.08	Moderate	No	59.83	$129,700	$77,600	$62,500	4539	47.54	2158	1019	1251
53	061	0418.09	Moderate	No	54.38	$129,700	$70,531	$56,802	5609	57.23	3210	822	1121
53	061	0418.10	Moderate	No	61.52	$129,700	$79,791	$64,262	5362	57.67	3092	511	641
53	061	0418.12	Moderate	No	79.25	$129,700	$102,787	$82,782	6450	55.97	3610	1055	1101
53	061	0418.13	Moderate	No	72.64	$129,700	$94,214	$75,877	4360	55.80	2433	625	960
53	061	0418.14	Low	No	38.96	$129,700	$50,531	$40,699	4542	49.41	2244	938	1011
53	061	0418.15	Moderate	No	69.47	$129,700	$90,103	$72,568	3893	57.56	2241	702	653
53	061	0418.16	Middle	No	113.22	$129,700	$146,846	$118,265	5070	60.41	3063	1191	1500
53	061	0419.01	Moderate	No	71.64	$129,700	$92,917	$74,836	6645	55.30	3675	1237	1767
53	061	0419.04	Moderate	No	54.36	$129,700	$70,505	$56,789	6104	61.78	3771	473	925
53	061	0419.05	Middle	No	84.24	$129,700	$109,259	$88,000	5999	53.36	3201	725	1031
53	061	0419.06	Low	No	34.74	$129,700	$45,058	$36,295	3844	60.48	2325	385	554
53	061	0419.07	Moderate	No	51.99	$129,700	$67,431	$54,313	3899	54.55	2127	599	807
53	061	0420.01	Middle	No	114.67	$129,700	$148,727	$119,784	6030	32.22	1943	1597	1745
53	061	0420.03	Upper	No	141.96	$129,700	$184,122	$148,281	3338	26.90	898	1136	1177
53	061	0420.04	Middle	No	107.93	$129,700	$139,985	$112,738	4952	44.26	2192	1177	1710
53	061	0420.05	Upper	No	147.71	$129,700	$191,580	$154,295	5377	40.00	2151	1796	1923
53	061	0420.06	Middle	No	84.43	$129,700	$109,506	$88,194	5143	48.90	2515	845	696
53	061	0501.01	Upper	No	121.66	$129,700	$157,793	$127,083	2861	33.10	947	787	1004
53	061	0501.02	Moderate	No	74.40	$129,700	$96,497	$77,713	6100	49.02	2990	1368	1202
53	061	0502.00	Upper	No	121.63	$129,700	$157,754	$127,045	4387	24.21	1062	1427	1532
53	061	0503.00	Upper	No	139.73	$129,700	$181,230	$145,960	5552	19.38	1076	1759	2042
53	061	0504.02	Middle	No	104.31	$129,700	$135,290	$108,958	5693	29.62	1686	1625	1852
53	061	0504.03	Upper	No	125.36	$129,700	$162,592	$130,946	3912	21.40	837	1123	1128
53	061	0504.04	Middle	No	93.99	$129,700	$121,905	$98,177	3567	38.46	1372	1078	1214
53	061	0505.01	Middle	No	99.77	$129,700	$129,402	$104,213	3704	14.34	531	1216	476
53	061	0505.02	Middle	No	114.59	$129,700	$148,623	$119,700	3714	16.32	606	1596	1545
53	061	0506.00	Upper	No	204.40	$129,700	$265,107	$213,500	1286	20.84	268	403	446

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53	061	0507.00	Middle	No	116.37	$129,700	$150,932	$121,552	6596	28.09	1853	1459	1743
53	061	0508.00	Middle	No	108.04	$129,700	$140,128	$112,857	6619	33.21	2198	1888	2058
53	061	0509.00	Middle	No	90.55	$129,700	$117,443	$94,583	3497	45.90	1605	798	909
53	061	0510.00	Middle	No	87.26	$129,700	$113,176	$91,154	4663	45.06	2101	902	989
53	061	0511.00	Middle	No	95.89	$129,700	$124,369	$100,164	4182	38.50	1610	983	1425
53	061	0512.00	Middle	No	97.96	$129,700	$127,054	$102,328	4613	41.99	1937	1173	1609
53	061	0513.01	Middle	No	84.47	$129,700	$109,558	$88,232	3935	39.34	1548	773	1086
53	061	0513.02	Moderate	No	68.41	$129,700	$88,728	$71,464	3473	35.01	1216	703	856
53	061	0514.01	Moderate	No	56.81	$129,700	$73,683	$59,345	4239	56.95	2414	531	970
53	061	0514.02	Moderate	No	65.98	$129,700	$85,576	$68,923	4224	58.00	2450	660	904
53	061	0515.00	Moderate	No	58.55	$129,700	$75,939	$61,163	5707	46.94	2679	972	1502
53	061	0516.01	Middle	No	91.07	$129,700	$118,118	$95,133	5552	50.97	2830	1059	1497
53	061	0516.02	Middle	No	82.09	$129,700	$106,471	$85,750	4214	35.88	1512	1165	1334
53	061	0517.01	Moderate	No	69.54	$129,700	$90,193	$72,637	6015	49.78	2994	1299	1539
53	061	0517.02	Middle	No	87.85	$129,700	$113,941	$91,771	5129	48.24	2474	904	1198
53	061	0518.02	Middle	No	105.97	$129,700	$137,443	$110,689	6942	57.71	4006	1627	1847
53	061	0518.03	Moderate	No	61.10	$129,700	$79,247	$63,826	6998	55.96	3916	868	1235
53	061	0518.04	Middle	No	90.77	$129,700	$117,729	$94,821	6172	59.58	3677	1359	1494
53	061	0519.12	Upper	No	131.49	$129,700	$170,543	$137,344	2373	22.12	525	714	794
53	061	0519.13	Upper	No	123.07	$129,700	$159,622	$128,553	4574	30.10	1377	1404	1569
53	061	0519.14	Middle	No	115.48	$129,700	$149,778	$120,625	4306	27.29	1175	1457	1735
53	061	0519.16	Upper	No	135.04	$129,700	$175,147	$141,055	4504	33.68	1517	1185	1453
53	061	0519.17	Upper	No	129.58	$129,700	$168,065	$135,357	4223	27.40	1157	1468	1597
53	061	0519.18	Upper	No	135.40	$129,700	$175,614	$141,438	6077	38.11	2316	1869	1995
53	061	0519.21	Middle	No	104.22	$129,700	$135,173	$108,864	5941	50.28	2987	1257	1449
53	061	0519.22	Upper	No	135.82	$129,700	$176,159	$141,875	6110	46.37	2833	1444	1780
53	061	0519.26	Upper	No	150.56	$129,700	$195,276	$157,269	6079	50.22	3053	1678	1929
53	061	0519.27	Upper	No	129.80	$129,700	$168,351	$135,588	6072	45.50	2763	1589	1825

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53	061	0519.28	Middle	No	81.26	$129,700	$105,394	$84,879	5808	54.44	3162	797	1082
53	061	0519.29	Middle	No	93.57	$129,700	$121,360	$97,738	5026	52.27	2627	738	1119
53	061	0519.30	Middle	No	94.14	$129,700	$122,100	$98,333	4660	43.61	2032	1195	1547
53	061	0519.31	Upper	No	134.47	$129,700	$174,408	$140,463	4474	44.97	2012	984	1280
53	061	0519.32	Upper	No	135.74	$129,700	$176,055	$141,786	4083	32.55	1329	1237	1565
53	061	0519.33	Upper	No	133.10	$129,700	$172,631	$139,032	3382	55.94	1892	867	1024
53	061	0519.34	Upper	No	120.66	$129,700	$156,496	$126,042	3974	45.55	1810	962	1115
53	061	0519.35	Middle	No	104.35	$129,700	$135,342	$109,000	3477	42.05	1462	915	1069
53	061	0519.36	Middle	No	88.76	$129,700	$115,122	$92,716	4524	55.64	2517	366	604
53	061	0519.37	Upper	No	160.88	$129,700	$208,661	$168,050	4901	54.81	2686	1326	1516
53	061	0519.38	Middle	No	114.81	$129,700	$148,909	$119,928	4820	54.56	2630	804	962
53	061	0520.04	Upper	No	143.23	$129,700	$185,769	$149,611	6540	37.25	2436	1592	1997
53	061	0520.05	Upper	No	140.01	$129,700	$181,593	$146,250	5892	32.55	1918	1622	1617
53	061	0520.06	Upper	No	129.51	$129,700	$167,974	$135,278	4291	36.70	1575	1139	1362
53	061	0520.07	Upper	No	125.92	$129,700	$163,318	$131,528	5408	47.21	2553	1551	1727
53	061	0520.08	Upper	No	134.69	$129,700	$174,693	$140,688	4665	49.47	2308	976	1223
53	061	0520.09	Upper	No	175.64	$129,700	$227,805	$183,463	4196	69.78	2928	1065	1209
53	061	0520.10	Upper	No	125.08	$129,700	$162,229	$130,654	3955	53.45	2114	1238	1291
53	061	0521.04	Middle	No	103.75	$129,700	$134,564	$108,376	3891	32.07	1248	1227	1600
53	061	0521.05	Upper	No	133.55	$129,700	$173,214	$139,500	1977	21.90	433	636	744
53	061	0521.07	Upper	No	160.62	$129,700	$208,324	$167,778	8325	58.31	4854	2224	2796
53	061	0521.08	Upper	No	161.14	$129,700	$208,999	$168,320	6124	19.11	1170	1818	2087
53	061	0521.12	Upper	No	145.52	$129,700	$188,739	$152,000	2795	18.18	508	818	935
53	061	0521.13	Upper	No	139.66	$129,700	$181,139	$145,882	3163	18.08	572	950	1103
53	061	0521.14	Upper	No	147.95	$129,700	$191,891	$154,539	4903	26.76	1312	1463	1575
53	061	0521.19	Upper	No	134.40	$129,700	$174,317	$140,391	3192	36.25	1157	856	1019
53	061	0521.20	Upper	No	127.89	$129,700	$165,873	$133,591	3496	26.17	915	1119	1248
53	061	0521.21	Upper	No	122.59	$129,700	$158,999	$128,050	3737	31.42	1174	1123	1185
53	061	0521.22	Upper	No	122.06	$129,700	$158,312	$127,500	3697	24.21	895	1089	1174

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	061	0522.03	Upper	No	123.64	$129,700	$160,361	$129,148	7170	24.14	1731	1850	2032
53	061	0522.04	Middle	No	96.95	$129,700	$125,744	$101,268	5450	31.05	1692	1452	1633
53	061	0522.06	Upper	No	146.83	$129,700	$190,439	$153,375	5244	16.80	881	1685	1740
53	061	0522.07	Middle	No	114.39	$129,700	$148,364	$119,491	6014	17.69	1064	1749	2032
53	061	0522.08	Moderate	No	61.74	$129,700	$80,077	$64,489	4367	40.65	1775	663	1081
53	061	0522.10	Middle	No	90.18	$129,700	$116,963	$94,198	2060	38.93	802	361	636
53	061	0522.11	Middle	No	81.59	$129,700	$105,822	$85,227	3162	42.13	1332	109	194
53	061	0523.01	Upper	No	122.59	$129,700	$158,999	$128,056	5309	17.91	951	1605	1739
53	061	0523.02	Upper	No	124.45	$129,700	$161,412	$130,000	4175	15.35	641	1511	1744
53	061	0524.01	Moderate	No	78.14	$129,700	$101,348	$81,625	4151	18.14	753	1149	1665
53	061	0524.02	Middle	No	89.81	$129,700	$116,484	$93,809	4132	22.75	940	653	1361
53	061	0525.02	Upper	No	122.84	$129,700	$159,323	$128,313	5336	19.43	1037	1566	1889
53	061	0525.04	Middle	No	109.79	$129,700	$142,398	$114,688	2999	20.57	617	774	1067
53	061	0525.05	Middle	No	101.92	$129,700	$132,190	$106,463	5301	33.03	1751	1225	1468
53	061	0525.06	Middle	No	87.46	$129,700	$113,436	$91,361	5058	30.90	1563	1278	1804
53	061	0526.03	Upper	No	124.04	$129,700	$160,880	$129,570	2881	19.33	557	743	948
53	061	0526.04	Middle	No	91.28	$129,700	$118,390	$95,345	5747	29.39	1689	1246	1793
53	061	0526.05	Middle	No	98.34	$129,700	$127,547	$102,721	6316	19.52	1233	1527	1733
53	061	0526.06	Middle	No	104.71	$129,700	$135,809	$109,375	5618	21.36	1200	1445	1971
53	061	0526.07	Middle	No	103.43	$129,700	$134,149	$108,040	6670	23.19	1547	1724	2050
53	061	0527.01	Middle	No	103.65	$129,700	$134,434	$108,269	2080	22.40	466	528	640
53	061	0527.06	Middle	No	101.24	$129,700	$131,308	$105,750	6111	34.05	2081	1824	2058
53	061	0527.07	Middle	No	109.76	$129,700	$142,359	$114,647	5112	32.63	1668	1112	1560
53	061	0527.08	Middle	No	106.44	$129,700	$138,053	$111,183	5330	32.01	1706	1697	1926
53	061	0527.09	Middle	No	100.45	$129,700	$130,284	$104,931	3624	28.78	1043	929	1183
53	061	0527.10	Middle	No	99.97	$129,700	$129,661	$104,426	4502	30.85	1389	1461	1564
53	061	0527.11	Middle	No	94.48	$129,700	$122,541	$98,692	5031	35.66	1794	1291	1379
53	061	0528.03	Middle	No	91.77	$129,700	$119,026	$95,859	6245	34.43	2150	1824	2324

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	061	0528.05	Middle	No	89.85	$129,700	$116,535	$93,854	4443	29.75	1322	1267	1816
53	061	0528.07	Middle	No	81.33	$129,700	$105,485	$84,952	4205	33.51	1409	1174	1489
53	061	0528.08	Middle	No	99.29	$129,700	$128,779	$103,712	4215	34.80	1467	1086	1303
53	061	0528.09	Middle	No	104.02	$129,700	$134,914	$108,659	3794	40.35	1531	989	1354
53	061	0528.10	Middle	No	102.86	$129,700	$133,409	$107,448	3835	29.99	1150	1323	1457
53	061	0529.03	Low	No	48.14	$129,700	$62,438	$50,288	4386	38.39	1684	686	1344
53	061	0529.04	Moderate	No	79.60	$129,700	$103,241	$83,154	5382	32.44	1746	1322	1726
53	061	0529.05	Moderate	No	61.63	$129,700	$79,934	$64,375	4606	39.58	1823	704	1396
53	061	0529.06	Moderate	No	74.27	$129,700	$96,328	$77,583	4788	30.10	1441	1213	1611
53	061	0531.01	Middle	No	87.36	$129,700	$113,306	$91,250	5527	29.44	1627	1070	1360
53	061	0531.02	Moderate	No	77.32	$129,700	$100,284	$80,769	5498	19.90	1094	1688	1880
53	061	0532.01	Middle	No	87.10	$129,700	$112,969	$90,985	4289	17.07	732	1327	1717
53	061	0532.02	Middle	No	112.47	$129,700	$145,874	$117,480	4609	16.38	755	1583	1979
53	061	0533.01	Middle	No	83.95	$129,700	$108,883	$87,688	7462	19.97	1490	1820	2286
53	061	0533.02	Middle	No	98.32	$129,700	$127,521	$102,706	6654	17.24	1147	1930	2486
53	061	0534.00	Middle	No	97.55	$129,700	$126,522	$101,895	6058	13.95	845	1918	2293
53	061	0535.05	Middle	No	99.65	$129,700	$129,246	$104,096	5889	16.22	955	1768	2083
53	061	0535.06	Middle	No	83.61	$129,700	$108,442	$87,333	5952	14.25	848	1684	2522
53	061	0535.07	Middle	No	112.71	$129,700	$146,185	$117,730	5296	23.32	1235	1856	2092
53	061	0535.08	Middle	No	102.71	$129,700	$133,215	$107,284	3575	21.09	754	1038	1361
53	061	0535.09	Moderate	No	65.46	$129,700	$84,902	$68,382	4164	31.15	1297	1009	1535
53	061	0535.10	Middle	No	80.18	$129,700	$103,993	$83,750	3704	22.89	848	905	1519
53	061	0535.11	Moderate	No	75.55	$129,700	$97,988	$78,917	3540	24.12	854	675	806
53	061	0536.03	Middle	No	115.08	$129,700	$149,259	$120,208	4358	14.94	651	1492	1676
53	061	0536.04	Middle	No	96.09	$129,700	$124,629	$100,369	5251	20.49	1076	1409	1945
53	061	0536.05	Middle	No	104.83	$129,700	$135,965	$109,505	3035	13.08	397	922	1089
53	061	0536.06	Middle	No	110.59	$129,700	$143,435	$115,515	3788	15.07	571	1164	1806
53	061	0537.00	Moderate	No	70.72	$129,700	$91,724	$73,875	3282	14.44	474	944	1605
53	061	0538.01	Middle	No	90.55	$129,700	$117,443	$94,583	3813	18.62	710	1267	2113

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
53	061	0538.02	Moderate	No	75.36	$129,700	$97,742	$78,725	6122	25.73	1575	1725	2360
53	061	0538.03	Moderate	No	74.99	$129,700	$97,262	$78,333	5907	21.26	1256	1748	2111
53	061	9400.01	Middle	No	94.62	$129,700	$122,722	$98,833	6476	40.95	2652	1852	2517
53	061	9400.02	Middle	No	86.10	$129,700	$111,672	$89,934	4493	41.73	1875	1043	1607
53	061	9900.02	Unknown	No	0.00	$129,700	$0	$0	0	0.00	0	0	0
53	061	9901.00	Unknown	No	0.00	$129,700	$0	$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

Coastal Community Bank
Branch Locations

Branch and ATM Locations

Location	Branch Address	Mailing Address	Phone	Lobby Hours	Drive Thru Hours	Open Date	Census Tract	Income Level
Administrative Offices	5415 Evergreen Way, Everett, WA 98203	PO Box 12220, Everett, WA 98206	(425) 257-9000	Mon-Fri - 9:00am - 5:00pm	NA	January-2015	0411.00	Moderate
Arlington	525 N Olympic Ave, Arlington, WA 98223	525 N Olympic Ave, Arlington, WA 98223	(360) 436-4980	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	June-2020	0535.10	Moderate
Camano Island	818 North Sunrise Blvd, Unit B, Camano Island, WA 98282	818 Unit B Sunrise, Camano Island, WA 98282	(360) 387-8861	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	March-2005	9715.00	Upper
Darrington	1220 SR 530, Darrington, WA 98241	PO Box 90, Darrington, WA 98241	(360) 436-0284	Mon-Fri - 10:00am - 4:00pm	Mon-Fri - 10:00am - 4:00pm ATM available at this branch location	June-2006	0537.00	Moderate
Downtown Everett	2817 Colby Avenue, Everett, WA 98201	PO Box 12220, Everett, WA 98206	(425) 257-1650	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	April-1997	0408.00	Middle
Edmonds	123 3rd Ave S, Edmonds, WA 98020	123 3rd Ave S, Edmonds, WA 98020	(425) 640-3530	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	October-2018	0505.01	Middle
Evergreen Way	5415 Evergreen Way, Everett, WA 98203	5415 Evergreen Way, Everett, WA 98203	(425) 349-2600	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	January-2015	0411.00	Moderate
Marysville	319 State Ave, Suite 105, Marysville WA 98270	319 State Ave, Suite 105, Marysville WA 98270	(360) 651-5525	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	August-2015	0529.03	Low
Monroe	19351 Hwy 2, Monroe, WA 98272	PO Box 1566, Monroe, WA 98272	(360) 805-5484	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	June-2001	0522.03	Middle
Silver Lake Everett	10520 19th Ave SE, Everett, WA 98208	10520 19th Ave SE, Everett, WA 98208	(425) 357-3660	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	February-2009	0417.01	Moderate
Smokey Point	16419 Smokey Point Blvd, Arlington, WA 98223	PO Box 3748, Arlington, WA 98223	(360) 436-4950	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	April-2013	0528.03	Middle
Snohomish	928 Avenue D, Snohomish, WA 98290	928 Avenue D, Snohomish, WA 98290	(360) 563-5460	Mon-Fri - 9:00am - 5:00pm	Mon-Fri - 9:00am - 5:00pm ATM available at this branch location	February-2013	0524.01	Moderate
Stanwood	9818 State Rt 532, Stanwood, WA 98292	9818 State Rt 532, Stanwood, WA 98292	(360) 629-2258	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	June-2008	0533.01	Moderate
Sultan	425 Main St, Sultan, WA 98294	PO Box 1739, Sultan, WA 98294	(360) 793-2881	Mon-Fri - 10:00am - 5:00pm	Mon-Fri - 10:00am - 5:00pm ATM available at this branch location	February-2000	0538.02	Moderate
Woodinville	17601 140th Ave NE, Suite 100, Woodinville, WA 98072	17601 140th Ave NE, Suite 100, Woodinville, WA 98072	(425) 402-3100	Mon-Fri - 9:00am - 5:00pm	Mon-Thurs - 9:00am - 5:00pm ATM available at this branch location	October-2017	0323.19	Middle
Gold Bar (ATM Only)	101 9th St, Gold Bar, WA 98251	NA	NA	NA	NA	NA	0538.03	Moderate

Coastal Community Bank
Branch Open/Close 2024,2025,2026

Open /Close/Re-located	Location	Branch Address	Old Branch Address (Re-location)	Open / Close / Re-located Date	Census Tract	Income Level

Coastal Community Bank Products & Services

Personal Products

Deposit

- Personal Checking Accounts
  - Coastal Checking
  - Green Rewards Checking
  - Interest Checking
  - Access Checking (certified Bank On account)
- Personal Savings Accounts
  - Certificates of Deposit (CDs)
  - Individual Retirement Accounts (IRAs)
  - Money Market
  - Personal Savings
- Bill Pay
- eStatements
- Mobile Banking
- Mobile Wallets
- Mobile Debit Card Controls
- Sending Money with Zelle
- External Transfers via Online Banking
- Deposit Accepting ATM's
- Digital Banking
- Instant Issue Debit Cards
- Personal ICS
- Surcharge-Free ATMs (MoneyPass Network)
- Wire Transfers
- Money Order
- Cashier's Check
- Foreign Currency
- Night Depository

Loans

- Home Mortgage Loans
- Home Equity Loans and Lines of Credit
- Titled Collateral Loans (Auto, Boat, RV)
- Overdraft Lines of Credit
- Savings – CD secured Loans
- Construction Loans
- Land Loans

COASTAL

Commercial Products

Deposit

- Business Checking Accounts
  - Community Business Checking
  - Commercial Checking
  - Commercial Analysis Checking
  - Non-Profit Business Checking
  - Non-Profit Community Checking
  - Business Checking IOLTA/IRETA
- Business Certificates of Deposit (CDs)
- Business ICS
- Business Money Market
- Business Savings
- Credit Card Processing
- Deposit Accepting ATM's
- Treasury Management
  - ACH Origination
  - Same-Day ACH
  - Check Positive Pay
  - Payee Positive Pay
  - Remote Deposit Capture
  - Wire Transfers

Loans

- Coastal Flexline (small loans to businesses) Business Lines of Credit
- Commercial Real Estate Loans
- Construction Loans
- Small Business Administration (SBA) Loans

This list is effective April 1, 2026 and subject to change. The list is an overview of Coastal Community Bank's products and services. Please contact the nearest branch for a full list of products and services.

COASTAL

Business Services & Fee Schedule
Effective November 1, 2023

Account Research *(minimum 1 hour)*	$40.00 per hour
ACH EDI	$10.00
ATM Transaction*	
Coastal Community Bank & Money Pass ATMs	No Charge
Out-of-Network ATM Withdrawals	$2.50 per transaction
Out-of-Network Balance Inquiries or Transfers	$1.50 per transaction
International Transactions	1.00% of transaction amount

**Some banks charge a fee to use their ATM machines, we cannot waive these fees.*

ATM Card I Debit Card	
ATM Card I Debit Card Replacement	$10.00 per card
ATM Card I Debit Card Expedited Delivery	Actual cost
Bagged Coin Handling	
Sorted Loose Coin	$10.00 per bag
Mixed Loose Coin or Partial Bags	$20.00 per bag
Canadian Deposited Items	$5.00 per item
Cash I Currency Order	$5.00 each
Cashier's Checks	
Customer	$7.00 each
Non-Customer	$12.00 each
Checking and Savings Supplies *(Checks, deposit slips, or other banking supplies ordered for your account)*	Ask us for pricing
Collection	
Domestic Incoming or Outgoing	$25.00 per item
Foreign Incoming or Outgoing	$50.00 per item
Deposit Correction	$5.00 each
Deposit Verification I Account Rating	$10.00 each
Dormant Accounts *(12 Months With No Activity or Contact)*	$6.00 per month
Foreign Draft	$30.00 each
Foreign Currency Exchange	$20.00 per exchange
Garnishment, Levy, or Notice to Withhold	$100.00 per request
Item Copy Charge	
Snapshot Statement	$2.00 each
Check Copy (first 5 free)	$4.00 each
Reproduce Statement or Tax Document	$5.00 each
Legal Process	$100.00 per hour
Money Orders	
Customer	$4.00 each
Non-Customer	$6.00 each
Night Deposit Drop Bags	
Locking	$25.00 each
Zipper	$5.00 each
Plastic Bags	Actual Cost
Overdraft and Non-Sufficient Funds Charges	
Overdraft	$35.00 per item
NSF	$35.00* per occurrence
Overdraft Daily Fee after 5 Consecutive Business Days Overdrawn ($50.00 maximum per occurrence)	$5.00 per day

*A single item can incur multiple fees if presented multiple times.

Returned Items	
Charged to Same Account	$10.00 per item
Charged to Alternate Account	$12.00 per item
Re-Deposited to Returning Bank	$10.00 per item
Returned Foreign Item	$25.00 per item
Returned Mail	$5.00 per occurrence
Safe Deposit Box	Annual Rental*
2x5	$30.00
3x5	$35.00
5x5	$45.00
2x10	$40.00
3x10	$55.00
4x10	$65.00
5x10	$75.00
10x10	$125.00
Single Replacement Key	$30.00
Lock Drill and Replacement	Actual Cost ($150 minimum)

**Annual Rental Fee is paid by automatic debit from a Coastal checking account. Boxes are based on availability for checking account clients only. Not all box sizes are available at all locations.*

Starter Checks	$1.00 per sheet of 4
Statements	
eStatements	No charge
Paper Statements	$2.00 per month
Duplicate Paper Statements *(per month / per address)*	$5.00 per month
Stop Payment	
Paper (effective for 6 months)	$35.00 per request
Online (effective for 6 months)	$20.00 per request
Wire Transfers	
Incoming - Domestic	$15.00 each
Outgoing - Domestic	$25.00 each
Outgoing - Domestic Online	$15.00 each
Foreign Incoming or Outgoing	$30.00 each
Domestic Wire Transfer Trace / Amendment	$20.00 per request
Foreign Wire Transfer Trace / Amendment	$30.00 per request
Recurring Wire Template Maintenance	$5.00 per occurrence

Fees for non-standard services will be quoted upon request

Effective March 2026

COASTAL

Personal Services & Fee Schedule
Effective November 1, 2023

Account Research *(minimum 1 hour)*	$40.00 per hour
ATM Transaction*	
Coastal Community Bank & Money Pass ATMs	No Charge
Out-of-Network ATM Withdrawals	$2.50 per transaction
Out-of-Network Balance Inquiries or Transfers	$1.50 per transaction
International Transactions	1.00% of transaction amount
**Some banks charge a fee to use their ATM machines, we cannot waive these fees.*	
ATM Card | Debit Card	
ATM Card | Debit Card Replacement	$10.00 per card
ATM Card | Debit Card Expedited Delivery	Actual cost
Bagged Coin Handling	
Sorted Loose Coin	$10.00 per bag
Mixed Loose Coin or Partial Bags	$20.00 per bag
Canadian Deposited Items	$5.00 per item
Cashier's Checks	
Customer	$7.00 each
Non-Customer	$12.00 each
Check Cashing for Non-Customers	
State of Washington Checks	$10.00 each
U.S. Government and Social Security Checks	$10.00 each
Checking and Savings Supplies *(Checks, deposit slips, or other banking supplies ordered for your account)*	Ask us for pricing
Collection	
Domestic Incoming or Outgoing	$25.00 per item
Foreign Incoming or Outgoing	$50.00 per item
Deposit Verification | Account Rating	$10.00 each
Dormant Accounts** *(12 Months With No Activity or Contact)*	$6.00 per month
Foreign Draft	$30.00 each
Foreign Currency Exchange	$20.00 per exchange
Garnishment, Levy, or Notice to Withhold	$100.00 per request
Item Copy Charge	
Snapshot Statement	$2.00 each
Check Copy (first 5 free)	$4.00 each
Reproduce Statement or Tax Document	$5.00 each

Legal Process	$100.00 per hour
Money Orders	
Customer	$4.00 each
Non-Customer	$6.00 each
Night Deposit Drop Bags	
Locking	$25.00 each
Zipper	$5.00 each
Plastic Bags	Actual Cost
Returned Foreign Item	$25.00 per item
Returned Mail	$5.00 per occurrence
Safe Deposit Box	Annual Rental*
2x5	$30.00
3x5	$35.00
5x5	$45.00
2x10	$40.00
3x10	$55.00
4x10	$65.00
5x10	$75.00
10x10	$125.00
Single Replacement Key	$30.00
Lock Drill and Replacement	Actual Cost ($150 minimum)
**Annual Rental Fee is paid by automatic debit from a Coastal checking account. Boxes are based on availability for checking account clients only. Not all box sizes are available at all locations.*	
Starter Checks	$1.00 per sheet of 4
Statements	
eStatements	No charge
Paper Statements	$2.00 per month
Duplicate Paper Statements (per month / per address)	$5.00 per month
Stop Payment	
Paper (effective for 6 months)	$35.00 per request
Online (effective for 6 months)	$20.00 per request
Wire Transfers	
Incoming - Domestic	$15.00 each
Outgoing - Domestic	$25.00 each
Foreign Incoming or Outgoing	$30.00 each
Domestic Wire Transfer Trace / Amendment	$20.00 per request
Foreign Wire Transfer Trace / Amendment	$30.00 per request

**Fee does not apply to Access Checking

COASTAL

Coastal Community Bank

Loan to Deposit (LTD) Ratios*

Quarter Ending	12/31/2025	9/30/2025	6/30/2025	3/31/2025
LTD Ratio	87.21	88.95	86.82	88.00

*LTD ratios reflect values found in the Uniform Bank Performance Report (UBPR), Summary Ratios, for the applicable year under Net Loans and Leases to Deposits. http://www.ffiec.gov/ubpr.htm

Coastal Community Bank

CRA Disclosure Statement

The Coastal Community Bank CRA Disclosure Statements for 2024 will be available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view the Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID or Institution Name.

https://www.ffiec.gov/craadweb/DisRptMain.aspx

Institution Name: Coastal Community Bank

Respondent ID: 2562164

Coastal Community Bank

Home Mortgage Disclosure Act Notice

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

Coastal Community Bank

CRA Policy Statement

CRA Public File contains information that is required to be made available to the public under the Community Reinvestment Act (CRA). By providing our CRA Public File, Coastal Community Bank allows the public to review information about the Bank and provides the ability to produce hard copies of only those documents needed.

Under CRA, the following information must be maintained in a public file and be current as of April 1 of each year.

Any comments or questions about the CRA Public File of Coastal Community Bank may be addressed to:

CRA Officer
Coastal Community Bank
Administrative Office
5415 Evergreen Way,
Everett, WA 98203

COASTAL COMMUNITY BANK

Community Reinvestment Act Strategic Plan 2026 - 2028

Table of Contents

SECTION I. INTRODUCTION

A. Bank Overview

Headquartered in Everett, Coastal Community Bank (Coastal or CCB) is a Washington-based financial institution that has been serving customers since 1997. It operates as a subsidiary of Coastal Financial Corporation, a bank holding company also headquartered in Everett. With 14 full-service branches across Snohomish (12), Island (1), and King (1) counties, the Bank provides a full range of banking services to individuals, small- and medium-sized businesses, and professionals throughout the Greater Puget Sound area. CCB is a member of the Federal Reserve System (FRS) with deposits insured by the Federal Deposit Insurance Corporation (FDIC) and is listed on the Nasdaq under the stock symbol CCB.

Coastal emphasizes relationship-based banking, focusing on trust and personalized service. The Bank supports local businesses and non-profits through donations and volunteer programs. Furthermore, Coastal prides itself on being “un-bankey,” meaning it prioritizes customer needs over traditional banking norms.

Important Coastal features and offerings include the following:

- *Business Banking:* Coastal Community Bank offers business checking accounts, savings accounts, certificates of deposit, and money market accounts. It also provides commercial loans, Small Business Administrative (SBA) loans (504 and 7a), lines of credit, and treasury management solutions.
- *Personal Banking:* Consumer products include personal checking accounts, savings accounts, certificates of deposit, individual retirement accounts, and home loans.
- *Banking-as-a-Service (BaaS):* Through its CCBX division, the Bank partners with broker dealers and digital financial service providers (collectively referred to as Fintech partners) to offer banking services, including both home mortgage and small business lending, nationwide.
- *Technology and Accessibility:* Coastal Community Bank provides online and mobile banking, allowing customers to manage their accounts, pay bills, and access statements securely.

CCB has experienced growth in several key financials. Financial data from year-end (YE) 2023 and 2024 Call Reports, as well as the latest data from the June 30, 2025 Call Report, are provided below.

Key Financial Data ($000)				
Financial	**12/31/2023**	**12/31/2024**	**% Change**	**06/30/2025**
Total Assets	3,749,496	4,118,001	9.83	4,477,147
Total Deposits	3,365,879	363,315	7.94	3,957,575
Total Securities	150,364	47,321	(68.53)	45,577
Total Loans	3,026,092	3,507,165	15.90	3,600,804
Total Equity Capital	333,406	436,126	30.81	462,376
Net Interest Income	241,371	268,549	11.26	153,726
Total Revenue	448,023	581,998	29.90	260,205
Net Income	47,108	48,035	1.97	22,094

Source: Call Reports

Coastal's loan portfolio is comprised mostly of commercial lending (commercial real estate and commercial industrial loans), ranging from 33.56 percent to 40.47 percent, and consumer lending, ranging from 23.07 percent to 35.19 percent. Following close behind is residential lending (one- to four-family and multifamily), ranging from 22.14 percent to 27.52 percent. The composition of the loan portfolio is provided below.

Loan Portfolio Composition						
Loan Type	12/31/2023		12/31/2024		06/30/2025	
	$000	% of Total Loans	$000	% of Total Loans	$000	% of Total Loans
Construction & Land Development	157,094	5.19	148,198	4.23	194,150	5.39
Farmland	11,043	0.36	10,453	0.30	12,422	0.34
1-4 Family Residential	463,426	15.31	469,771	13.39	433,630	12.04
Multifamily Residential	369,493	12.21	411,990	11.75	363,697	10.10
Non-Farm, Non-Residential	923,004	30.50	952,358	27.15	934,763	25.96
Total Real Estate Loans	**1,924,060**	**63.58**	**1,992,770**	**56.82**	**1,938,662**	**53.84**
Agricultural	136	0.00	73	0.00	39	0.00
Commercial and Industrial	242,488	8.01	224,606	6.40	319,736	8.88
Consumer	815,186	26.94	1,208,772	34.47	1,267,080	35.19
Other	51,522	1.70	87,398	2.49	81,838	2.27
Less: Unearned Income	(7,300)	(0.24)	(6,454)	(0.18)	(6,551)	(0.18)
Total Loans	**3,026,092**	**100.00**	**3,507,165**	**100.00**	**3,600,804**	**100.00**

Source: Call Reports

B. Branch Network

As previously stated, the Bank's branch network consists of 14 full-service banking locations in the Washington counties of Snohomish (12), Island (1), and King (1). Each office is equipped with drive-through facilities and automated teller machines (ATMs). Additionally, CCB maintains a stand-alone ATM in Snohomish County. The table below displays the office/ATM locations along with the county and census tract category in which they are located.

Office Locations		
County	Location	Census Tract Category
Full-Service Offices		
Snohomish	Evergreen Way Everett*	Middle
	Downtown Everett	Middle
	Silver Lake Everett	Moderate
	Edmonds	Middle
	Monroe	Upper
	Snohomish	Moderate
	Smokey Point	Middle
	Marysville	Low
	Stanwood	Middle
	Arlington	Middle
	Darrington	Moderate
	Sultan	Moderate
King	Woodinville	Middle
Island	Camano Island	Upper

Office Locations		
County	**Location**	**Census Tract Category**
Stand-Alone ATM		
Snohomish	Gold Bar	Moderate

Sources: Bank Records, 2025 FFIEC Geocoding; *Headquarters, includes administrative offices

As shown above, one office is located in a low-income tract and four offices and the stand-alone ATM are located in moderate-income tracts. While the other nine offices are located in a middle- or upper-income census tracts, five are bordered and/or in close proximity to moderate-income census tracts.

The Bank currently does not have plans to expand or reduce its branch infrastructure. The existing branch network continues to meet the needs of our customers and aligns with our strategic objectives.

C. Strategic Plan Election

Coastal Community Bank has elected to pursue the Community Reinvestment Act (CRA) Strategic Plan option to fulfill its obligations under the CRA for several compelling reasons. This decision reflects our commitment to proactively and effectively address the unique credit needs of the communities we serve while ensuring compliance with regulatory requirements.

The CRA Strategic Plan option allows Coastal to tailor its community reinvestment efforts to the specific needs of its assessment area. By adopting this framework, we aim to:

- *Align our efforts with community priorities:* The Strategic Plan enables us to focus on key economic and social drivers within the local community, ensuring that our initiatives directly address the most pressing challenges.
- *Enhance accountability and transparency:* The Plan sets measurable and time-bound goals, allowing both the Bank and the community to evaluate progress and impact effectively.
- *Maximize flexibility and innovation:* The Strategic Plan option provides the flexibility to create innovative solutions tailored to local needs, which is especially important for the diverse and evolving demographics within our assessment area.

The traditional CRA large institution examination evaluates performance based on three tests: the Lending Test (50 percent weight), the Investment Test (25 percent weight), and the Service Test (25 percent weight). While this method ensures consistency, it poses specific challenges for our Bank as the most weight is attributed to the Lending Test. Given that the vast majority of our CRA- and HMDA[1]-reportable loans, particularly CCBX-originated loans, are located outside our assessment area, our Assessment Area Concentration performance metrics could adversely affect our overall CRA rating.

To achieve a satisfactory rating under the CRA large institution examination, Coastal would be required to meet internal assessment area lending thresholds that are misaligned with our current business model, and thus, the geographic distribution of our loan portfolio.

[1] Home Mortgage Disclosure Act

The CRA Strategic Plan option offers several advantages that address challenges inherent in the traditional examination framework:

- *Customizable benchmarks:* The Strategic Plan allows the Bank to define specific performance metrics that align with the community's needs and our operational strengths.
- *Focused community impact:* By prioritizing initiatives with measurable outcomes in housing, small business lending, and financial education, we can ensure that our resources are utilized efficiently and effectively to improve local conditions.
- *Proactive collaboration:* Developing the CRA Strategic Plan involves direct engagement with community stakeholders, fostering partnerships, and building trust within the region.

Coastal is deeply committed to promoting economic growth and social equity within its assessment area. By electing the CRA Strategic Plan option, we demonstrate our dedication to:

- Providing fair and affordable access to credit, especially for underserved populations.
- Investing in community development (CD) projects that support housing, infrastructure, and job creation.
- Delivering meaningful service through financial literacy programs and accessible banking solutions.

The CRA Strategic Plan option provides Coastal with the opportunity to shape a focused and impactful approach to community reinvestment. This path aligns with our values, operational priorities, and the needs of the communities we serve. By adopting this strategy, we aim to achieve meaningful and measurable outcomes that benefit our community while fulfilling our CRA obligations.

SECTION II. THE BANK'S COMMITMENT TO CRA

CCB's Board of Directors (Board) and Executive Management team fully recognize and appreciate the importance of CRA. We are committed to serving the credit needs of all members of the communities, including those residing in low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operations. It is the policy of Coastal to make credit available to all qualified applicants. To accomplish this, the Bank complies with both the spirit and letter of all federal and state fair lending laws and regulations governing activities of the Bank. These laws include the Fair Housing Act, the Equal Credit Opportunity Act (ECOA), and its implementation of Regulation B, as well as laws, which are closely related and serve the same goal including the CRA and the Home Mortgage Disclosure Act (HMDA).

Previously, CCB did not have an established CRA Committee; however, the Bank formally launched the CRA & Fair Lending Committee in Q2 2025, which will now be responsible for overseeing the implementation and monitoring of CRA Strategic Plan objectives. The Board of Directors and Executive Management are regularly informed of CRA performance and initiatives through scheduled Board meetings and quarterly Committee meetings. CRA reporting encompasses updates on the Bank's internal lending, investment, donation, and service goals, addresses any issues related to CRA performance, and outlines proposed products or programs designed to strengthen the Bank's CRA program.

The Board provides oversight of the Bank's CRA Program, including, but not limited to, the CRA Policy, community development and involvement, and compliance with technical requirements (e.g., data integrity).

The Board will receive written progress reports from the Bank's CRA Officer regarding the Bank's performance and monitoring of its lending, investments, and service goals relating to the Plan. The Board will be notified annually regarding the Bank's measurable results relative to the CRA Strategic Plan commitments.

To effectively execute the CRA Strategic Plan, the Bank will take steps to further elevate and strengthen CRA visibility, support, and resources throughout the Bank. In addition, we are:

- Improving lending strategies and reporting methods which will effectively support CRA Strategic Plan objectives;
- Increasing levels of qualified investments and CD grants;
- Communicating service expectations to all employees;
- Developing new CRA performance reports for the Board and Executive Management; and
- Expanding CRA and CD training and resources for all appropriate levels of bank personnel.

All bank personnel will be encouraged to support and assist in the execution of the CRA Strategic Plan. Specific importance will be placed on the contributions of the lending staff, branch management, community engagement and finance, especially with respect to the Bank's small business, HMDA, and CD lending; qualified investments; and CD service activities.

The following table summarizes CCB's CRA Program Governance by role and responsibilities.

CRA Program Governance	
Roles	**Responsibilities**
Board of Directors (or Board designated committee)	Maintain oversight of the Bank's CRA Program, regulations, regulatory guidance, and CRA-related policies.
	Require, as necessary, internal CRA Action Plan goals to be reviewed and updated to reflect any future regulatory changes, branch closures, branch openings, mergers, acquisitions, or other relevant changes.
	Review reports and program updates at least quarterly.
Chief Risk Officer (CRO)	Meet periodically with the CRA Officer to review the Bank's CRA performance and progress in meeting the internal CRA Plan goals and the CRA Strategic Plan goals.
	Escalate issues or concerns to the Board or a committee of the Board as appropriate.
	Assess and ensure appropriate resources and staffing are made available to manage CRA compliance.
CRA Officer	Responsible for managing the CRA Program to ensure the Bank's adherence to applicable laws and regulations.
	Chair the CRA & Fair Lending Committee
	Monitor, review, and update the Bank's internal CRA Plan goals and CRA Strategic Plan goals on an annual basis.
	Participate in bank-wide committees, providing CRA performance metrics, assessing the effectiveness of the Bank's CRA Program, and monitoring the Bank's progress in meeting established goals.

CRA Program Governance	
Roles	**Responsibilities**
	Conduct and report on CRA Self-Assessment in advance of regulatory performance evaluations.
	Develop appropriate forms and documents to report CRA activities relating to lending, investments, and CD outreach efforts.
	Assist management in developing appropriate strategies, products, and services to support the achievement of the internal CRA Plan goals and CRA Strategic Plan goals.
	Work with bank managers to ensure effective and complete identification and documentation of CRA activities.
Lines of Business and Control Functions (includes CCB, CCBX and Strategic Partners	Support and adhere to lending, investment, and service effort goals established in the Bank's internal CRA Action Plan and CRA Strategic Plan.
	Understand the impacts of applicable laws, rules, and regulations, and how they relate to businesses activities
	Develop and maintain procedures and other effective controls which adhere to CRA-related policies.
Second Lines of Defense	Perform applicable compliance monitoring and testing.
	Report results to the CRA Officer.
Internal Audit	Report independent audit results to the Board of Directors (or committee of the Board).

SECTION III. THE BANK'S ASSESSMENT AREA

In accordance with 12 C.F.R. § 228.41, Coastal Community Bank has designated two assessment areas in which it intends to help meet the area's credit needs.

King-Snohomish Assessment Area – This assessment area consists of King County which comprises the Seattle-Bellevue-Kent, WA Metropolitan Division (MD) 42644, and Snohomish County which comprises the Everett, WA MD 21794. Both MDs are part of the larger Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area (MSA) 42660.

Island Assessment Area consists of Island County which is located in a non-MSA.

These defined assessment areas (shown on the following map) meet the technical requirements of the regulations, as they include whole geographies, do not reflect illegal discrimination, and do not arbitrarily exclude LMI areas.

For the purposes of this Strategic Plan, the two assessment areas were combined. Section V of this Plan includes detailed demographic, housing, and economic data for the combined assessment area.

SECTION IV. PUBLIC PARTICIPATION

Coastal Community Bank has undertaken efforts to assess the credit and other needs of the assessment areas and to seek public participation in the development of this CRA Strategic Plan. Federal Reserve Board (Federal Reserve or FRB) regulations governing public participation fall into two categories: (1) the informal seeking of public participation in the development of the proposed strategic plan, and (2) the formal solicitation of public comment by publication in a newspaper of general circulation in the assessment areas. The Bank has complied fully with both sets of requirements as detailed below.

A. Public Participation and Informal Suggestions

In preparation for this Plan, Coastal Community Bank informally sought input and suggestions from local community organizations (community contacts) serving the assessment area communities. Additionally, research was conducted to further learn of the needs and opportunities that exist within the assessment area counties. This research included recent Housing and Urban Development's (HUD) Consolidated Plans,[2] Community Health Needs Assessments,[3] and Regulatory CRA Performance Evaluations.

[2] Consolidated Plans are designed to help states and local jurisdictions assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities.

[3] Community Health Needs Assessments are conducted ever 3-5 years to better understand the community's health needs, top health priorities, inequities, strengths, design programs, support local community-based organizations, and advocate for funding to address those needs to improve public health.

Community Contacts

The following 11 organizations were surveyed to gain direct insight into the assessment area's needs and opportunities.

Community Contact Organizations		
Organization	**Location**	**Service Area**
Cocoon House	Everett, WA	Snohomish County
Downtown Everett Association	Everett, WA	Downtown Everett, WA
Habitat For Humanity of Snohomish County	Lynnwood, WA	Snohomish County
Homes and Hope Community Land Trust	Lynnwood, WA	Snohomish County
Housing Authority Snohomish County	Everett, WA	Snohomish County
Housing Consortium of Everett and Snohomish County	Everett, WA	Snohomish County
Local Initiatives Support Corporation Puget Sound	Seattle, WA	Washington State
Stanwood-Camano Area Foundation	Stanwood, WA	Stanwood (Snohomish County) Camano Island (Island County)
The Village on Casino Road	Everett, WA	Casino Road neighborhood in South Everett
Volunteers of America Western Washington	Everett, WA	Washington State, primarily North Puget Sound Region
Workforce Snohomish	Everett, WA	Snohomish County

The contacts identified the following as the most pressing needs:

- Affordable Housing
- Housing Rehabilitation
- Job Creation / Workforce Development
- Bilingual Services
- Financial Literacy
- Services for Elderly

Affordable housing was the most frequently cited need among those listed above. The following excerpts from the organizations offer valuable perspectives into the housing issues affecting the assessment area.

- *Our housing crisis continues to reach critical levels as increasing demand and constrained supply of housing units have caused home prices and rents to skyrocket in recent years. Home prices in our region have far outpaced the growth in household income pushing homeownership out of reach, exacerbating housing instability and pushing more of our neighbors into homelessness.*

- *Snohomish County has a rapidly growing and expanding economy, with numerous high-tech and living-wage jobs being created. The crunch is increasing housing costs and the resulting financial pain that households are experiencing. We need more "doors," and the existing ones that aren't safe, need to be repaired. Especially among seniors and rural households!*

- *Washington State is experiencing a deep and growing housing crisis. The state must build more than 1.1 million new homes by 2044, with at least half affordable to low- and moderate-income households. The greatest need is in the Puget Sound region, where land is scarce, costs have skyrocketed, and production timelines have slowed dramatically.*

These pressures are squeezing out renters and prospective homeowners, especially in communities that have been historically underinvested.

- *Snohomish County's economic growth is strong, but housing affordability has become a significant threat to the area's equitable prosperity and opportunity. Median incomes are rising, unemployment remains low, and job creation is steady, yet home prices and rents continue to climb beyond the reach of many working families. Data from the Puget Sound Regional Council (PSRC) and the Economic Alliance of Snohomish County (EASC) confirm a critical gap in affordable housing, especially for low-income households, older adults, and historically underserved communities.*

Other economic-related insights include the following:

- *People with low-incomes (disabled, elderly and low skill workers) struggle substantially with affordability of basic needs.*

- *[The] economic divide is especially pronounced in rural communities and among populations navigating systemic barriers. High housing and transportation costs, limited access to childcare and healthcare, and the "benefits cliff" all restrict upward mobility for families trying to build more secure futures.*

- *Many residents continue to work, but earn wages insufficient to meet the high and ever-rising cost of living in our region. Many working households still need to rely on Medicaid, food assistance, utility subsidies, and other financial supports, underscoring the widening gap between high-income earners and the thousands of working families still struggling to cover basic needs.*

- *It is hard to find employment within our community and businesses often struggle to find success.*

The contacts also identified the following opportunities for financial institutions to support the area:

- In-Kind Support
- Board Participation
- Investments
- Loans
- Technical Assistance

Consolidated Plans

Reviews of the *King County Consolidated Plan: 2020-2024* and *Snohomish County Consolidated Plan: 2020-2024* identified similar needs and opportunities among the two counties, as shown in the table below.[4] Several of the housing-related needs are echoed in Section V (Performance Context) of this Strategic Plan.

[4] A Consolidated Plan for Island County was not available.

Consolidated Plans – Identified Needs and Opportunities		
Identified Need	**King County**	**Snohomish County**
Housing		
Affordable Housing (rental and homeownership)	X	X
Housing Rehabilitation (rental and owner-occupied)	X	X
Rental Assistance	X	X
Fair Housing Activities	X	X
Community Development		
Public infrastructure and facilities improvements		X
Public services support for homeless/low-income/ special needs residents	X	X
Public Transportation	X	X
Economic Development	X	X
Job Skill Training	X	X
Homeless, Elderly, and Disabled Populations		
Homeless Outreach and Services	X	X
Emergency Shelters		X
Transitional Housing	X	X
Rapid Rehousing Assistance	X	X
Permanent Housing with Support	X	X
Homelessness Prevention	X	X
Adult Care Homes		X
Food Security	X	

Sources: HUD Consolidated Plans for King and Snohomish counties

Community Health Needs Assessments

The *Island County Community Health Assessment: 2024*, *King County Community Health Needs Assessment: 2024/2025*, and *Snohomish County Community Health Assessment: 2022* were also considered by the Bank which identified the following needs and opportunities.

Community Health Needs Assessments – Identified Needs and Opportunities			
Identified Need	**Island County**	**King County**	**Snohomish County**
Housing			
Affordable and Safe Housing	X	X	X
Rent and Utility Assistance		X	
Healthcare			
Access, Affordability, and Delivery	X	X	X
Mental Health	X	X	X
Senior Health	X		
Dental Health			X
Prenatal Care		X	X
Food Insecurity and Access			
Food banks and meal programs	X	X	X
Agriculture and Gardening Support		X	
Low-cost or free meal delivery options		X	
Equity and Social Determinants of Health			
Poverty and Economic Insecurity		X	X
Access to employment		X	
Language Access	X	X	X

Community Health Needs Assessments – Identified Needs and Opportunities			
Identified Need	**Island County**	**King County**	**Snohomish County**
Discrimination		X	
Support for Children and Youth			
Affordable Childcare	X	X	X
Funding for early learning programs		X	
Free meals for all students in school		X	

Sources: Community Health Need Assessments for Island, King, and Snohomish counties

CRA Performance Evaluations

Four recent CRA Performance Evaluation of institutions operating within Coastal Community Bank's assessment area were also reviewed. These reviews, all conducted by the FDIC, included:

- 1st Security Bank of Washington
- Banner Bank
- Seattle Bank
- Timberland Bank

The identified needs and opportunities are summarized below.

CRA Performance Evaluations – Identified Needs and Opportunities				
Identified Need	**1st Security Bank of WA**	**Banner Bank**	**Seattle Bank**	**Timberland Bank**
Assessment Area County(s)	*King & Snohomish*	*King & Snohomish*	*King & Snohomish*	*King*
Needs				
Affordable Housing	X	X	X	X
Housing Counseling			X	
Grants and Grant Writing Assistance			X	
Financial Literacy		X	X	
Alternative Financing for Small Business			X	
CD Participation/Loans		X		X
Small Business Lending		X		
Start-Up Financing		X		
Flexible Financing Programs				X
Community Services/Outreach				X
Housing Rehabilitation	X			
Social Services	X			

Sources: FDIC CRA Performance Evaluations

Coastal Community Bank is committed to helping the assessment area communities meet these identified needs and participate in opportunities through CD loans, donations, and/or service opportunities, when possible and in alignment with its business strategy, objectives, and product offerings.

B. Formal Public Comment Process

The Bank solicited formal public comments on its Strategic Plan by publishing notice in at least one newspaper of general circulation in the assessment area, as required by 12 C.F.R. §228.27(d)(2).

The notice, shown below, was published on October 3, 2025 in *The Seattle Times* newspaper.

Notice of Community Reinvestment Act (CRA) Strategic Plan

Under the Community Reinvestment Act (CRA), any bank that intends to adopt a CRA Strategic Plan must announce the plan and invite written public feedback for at least 30 days. Accordingly, Costal Community Bank, ("Coastal Bank" or "Coastal") hereby notifies the public of its intent to submit its CRA Strategic Plan to the Federal Reserve Bank (FRB).

Written comments from the public are encouraged. To obtain a copy of the draft plan at no cost, individuals may request it from the CRA Officer using the contact methods below. The comment period closes November 3, 2025, after which the plan will be submitted to the FRB for approval. Coastal will carefully review every comment and may incorporate suggestions at its discretion. Please share your written comments on our plan or contact us with any questions here:

Coastal Community Bank
Attention: Cinnamon Chambers,
SVP CRA Officer
PO Box 12220, Everett WA 98206
Phone: 425-349-9295
Email:
CRApubliccomments@coastalbank.com

The 30-day public comment period closed on November 3, 2025. No comments were received from the public on the proposed Plan.

SECTION V. THE BANK'S CRA PERFORMANCE CONTEXT

The FRB applies the various CRA tests and standards in the context of seven factors collectively referred to as a bank's CRA "performance context." The FRB also considers whether to approve a proposed strategic plan within those same "performance context" factors (12 C.F.R. §228.21(b)). While the Bank's CRA performance context elements are discussed throughout this Strategic Plan, a summary of the factors outlined in 12 C.F.R. §228.21(b)(1) - (7) is provided below.

As previously stated, the assessment area consists of the counties of Island, King, and Snohomish in Washington State. Island County is located in a non-MSA, King County composes the Seattle-Bellevue-Kent, WA MD 42644, and Snohomish County composes the Everett, WA MD 21794. Combined, these counties cover 4,411 square miles in the western portion of the State. Profiles or "County Spotlights" of the individual counties from the Washington State Association of Counties (WSAC) are provided below.

- Island County encompasses Camano and Whidbey Islands as well as several small uninhabited islands. Coupeville, located on Whidbey Island, is the historical county seat, while Oak Harbor is the county's largest town and hosts the county's primary employer, the United State Naval Air Station. Due to its proximity to the robust job market located in Seattle and its surrounding cities, many residents of Island County commute to jobs outside of the county by ferry. Almost all of the county's economic activity is related to the Navy, while previously prominent industries like fishing remain popular tourist and leisure activities. Many residents of Island County are retirees or part-time residents, leading to the emergence of real estate as a growing industry within the County.

- King County is the most populous county and has the most active economy within Washington State. The County hosts a variety of industries, including professional and business services, government, health services, leisure, hospitality, manufacturing, and education. Seattle, the County's largest city and its seat, is the center of most of King County's commerce and attracts a wide variety of residents. Seattle is home to some of the State's most recognizable landmarks, including the Space Needle and Pike Place Market, attracting both in-state and international visitors year round. Some of the State's most successful businesses are also located in the County including Starbucks, Amazon, Microsoft, Boeing, and Google. The flourishing tech industry has resulted in an influx of young people to the area, contributing to a diverse and vibrant city culture.

- Snohomish County is one of the fastest-growing counties in Washington. The County is a booming hub for the State's largest manufacturing and technology industries. As home for Boeing's largest part manufacturing plant, Snohomish County has seen immense growth in the past few decades as the aerospace industry has attracted people to the Puget Sound. Everett, the county seat and one of the State's largest cities, has quickly become a commuter community closely connected to Seattle and continues to grow as the County expands. Snohomish County features a wide variety of recreational activities. The County hosts three federally recognized Native American tribes: the Stillaguamish, the Sauk-Suiattle, and the Tulalip.

A. Demographic Data

Demographic data for the assessment area, including population, census tracts, households, families, housing units, businesses, and farms, is detailed below. Data on housing affordability, unemployment, and other economic indicators are also provided.

Population and Census Tracts: According to the United States Census' 2020 American Community Survey (ACS), the assessment area has a population of approximately 3.2 million people and contains 694 census tracts of which 25.21 percent are designated as low- and moderate-income.

Population and Census Tracts				
Income Category	Population		Census Tracts	
	#	% Col	#	% Col
Low	169,036	5.31	37	5.33
Moderate	657,666	20.65	138	19.88
Middle	1,335,594	41.94	286	41.21
Upper	975,726	30.64	216	31.12
Unknown	46,467	1.46	17	2.45
Totals	3,184,489	100.00	694	100.00

Source: 2020 ACS US Census

A listing of the assessment area's census tracts can be found in Appendix.

Households and Families: There are approximately 1.2 million households in the assessment area, of which 25.04 percent are located in LMI census tracts. Based on household income, 39.84 percent earn income levels classified as LMI and 7.85 percent earn incomes below the poverty level.

Household Demographics								
Income Category	by Tract Income		by Household Income		Below Poverty Level		Receiving Public Assistance	
	#	% Col	#	% Col	#	% Row	#	% Row
Low	67,065	5.43	286,245	23.19	11,779	17.56	3,069	4.58
Moderate	242,000	19.61	205,475	16.65	25,804	10.66	10,531	4.35
Middle	521,572	42.26	226,015	18.31	38,260	7.34	12,079	2.32
Upper	383,766	31.09	516,467	41.85	17,929	4.67	6,388	1.66
Unknown	19,799	1.60	NA	NA	3,055	15.43	357	1.80
Totals	1,234,202	100.00	1,234,202	100.00	96,827	7.85	32,424	2.63

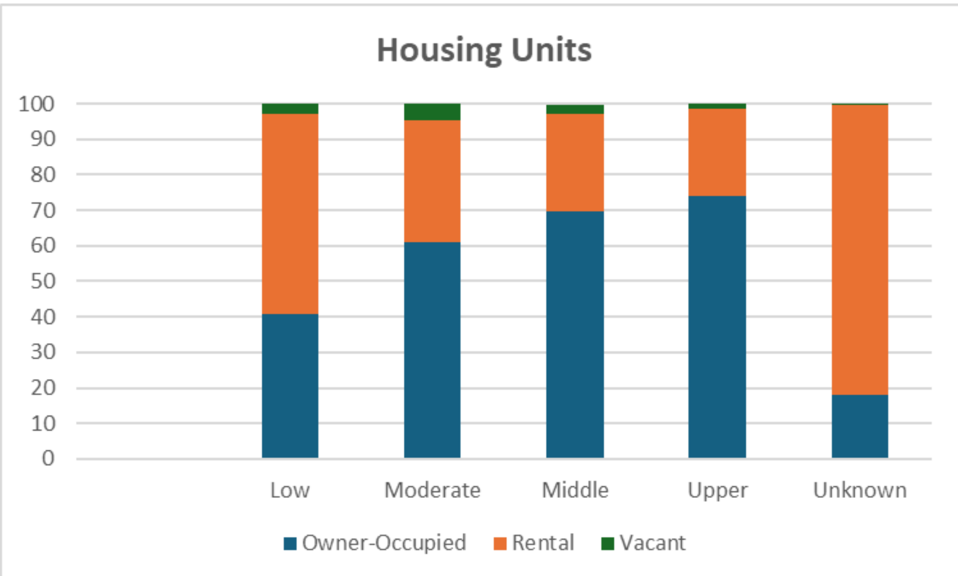
Source: 2020 ACS US Census

Of the total households, 765,513 are classified as families, 38.40 percent of which are considered LMI and 5.01 percent earn incomes below the poverty level.

Family Demographics						
Income Category	by Tract Income		by Family Income		Below Poverty Level	
	#	% Col	#	% Col	#	% Row
Low	35,465	4.63	157,081	20.52	6,044	17.04
Moderate	148,452	19.39	136,905	17.88	11,961	8.06
Middle	325,897	42.57	164,765	21.52	14,017	4.30
Upper	251,412	32.84	306,762	40.07	5,881	2.34
Unknown	4,287	0.56	NA	NA	411	9.59
Totals	765,513	100.00	765,513	100.00	38,314	5.01

Source: 2020 ACS US Census

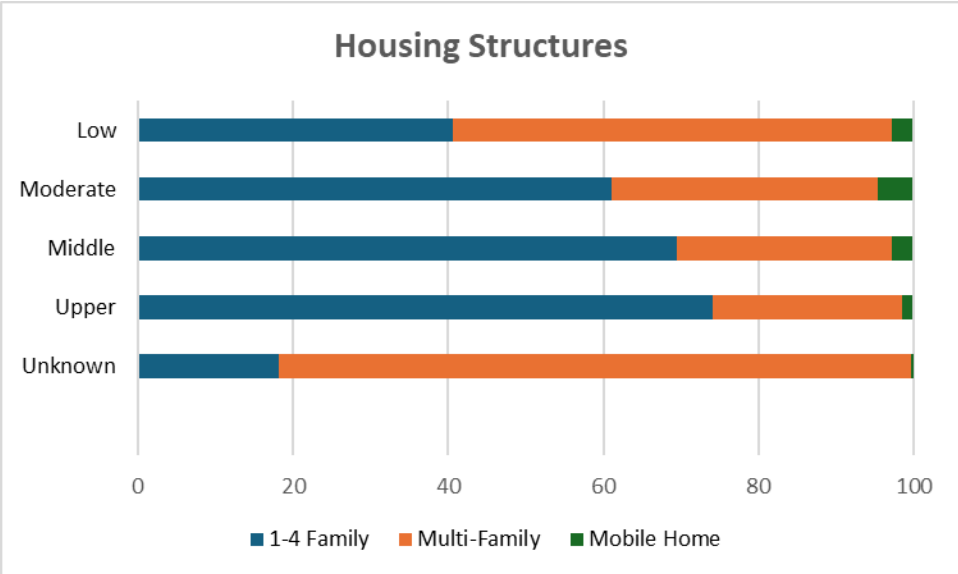
Housing Units: The assessment area contains approximately 1.3 million housing units of which 56.30 percent are owner-occupied units, 38.01 percent are rental units, and 5.69 percent are vacant units. Within the low-income census tracts, the majority of the housing units are rental, while housing units in the moderate-income tracts are almost evenly distributed among owner-occupied and rental.



Housing Units											
Income Category	Total Units	Owner-Occupied Units			Rental Units			Vacant Units			
	#	#	% Col	% Row	#	% Col	% Row	#	% Col	% Row	
Low	71,160	20,817	2.83	29.25	46,248	9.30	64.99	4,095	5.50	5.75	
Moderate	255,783	122,652	16.65	47.95	119,348	23.99	46.66	13,783	18.50	5.39	
Middle	552,297	327,485	44.45	59.30	194,087	39.02	35.14	30,725	41.24	5.56	
Upper	408,207	262,331	35.60	64.26	121,435	24.41	29.75	24,441	32.81	5.99	
Unknown	21,257	3,508	0.48	16.50	16,291	3.28	76.64	1,458	1.96	6.86	
Totals	1,308,704	736,793	100.00	56.30	497,409	100.00	38.01	74,502	100.00	5.69	

Source: 2020 ACS US Census

Additional demographic information shows 66.90 percent of the housing units are one- to four-family (1-4) units, 30.39 percent are multifamily units, and 2.60 percent are mobile homes. Within the low-income tracts, multifamily properties at 56.59 percent account for the majority of the housing units.



Housing Stuctures*										
Income Category	Total Units	1-4 Family			Multi-Family			Mobile Home		
	#	#	% Col	% Row	#	% Col	% Row	#	% Col	% Row
Low	71,160	28,906	3.30	40.62	40,271	10.12	56.59	1,907	5.61	2.68
Moderate	255,783	156,011	17.82	60.99	87,947	22.11	34.38	11,619	34.16	4.54
Middle	552,297	384,130	43.88	69.55	152,564	38.36	27.62	14,824	43.58	2.68
Upper	408,207	302,594	34.56	74.13	99,622	25.05	24.40	5,600	16.46	1.37
Unknown	21,257	3,854	0.44	18.13	17,341	4.36	81.58	62	0.18	0.29
Totals	1,308,704	875,495	100.00	66.90	397,745	100.00	30.39	34,012	100.00	2.60

Source: 2020 ACS US Census; *excludes "other" housing units

Housing and Affordability: Below are the FFIEC's 2024 estimated median family income (MFI) for the non-MSA and the MDs in which the assessment area counties are located and the income ranges by category.

Median Family Income and Ranges					
MSA/MD	MFI	Income Category			
		Low	Moderate	Middle	Upper
Non-MSA (Island)	$90,000	< $45,000	$45,000 to < $72,000	$72,000 to < $108,000	≥ $108,000
Seattle-Bellevue-Kent (King)	$158,700	< $79,350	$79,350 to < $126,960	$126,960 to < $190,440	≥ $190,440
Everett (Snohomish)	$129,700	< $64,850	$64,850 to < $103,760	$103,760 to < $155,640	≥ $155,640

Source: FFIEC 2024 Estimated MFI

The following table shows the median home prices obtained from the National Association of REALTORS® for a single-family home during the fourth quarter 2024. To demonstrate housing affordability, these median prices are shown as a multiple of the MFIs (using the high-end from the figures above) for low- and moderate-income persons. Within the assessment area counties, median home prices are 11.35 to 13.78 times the MFI for a low-income person and 7.09 to 8.61 times for a moderate-income person. Generally, prices that are more than five times a person's income are considered not affordable.

Housing Affordability				
Location	Median Home Price	Median Family Income	Price per Income Category	
			Low	Moderate
Island County	620,196	90,000	13.78	8.61
King County	900,412	158,700	11.35	7.09
Snohomish County	740,560	129,700	11.42	7.14

Sources: National Association of REALTORS® as of Q4 2024; FFIEC 2024 MFI

Data obtained from the Federal Reserve Bank of New York at the county and national levels shows year-over-year changes in home prices from April 2023 to April 2024 within the assessment area counties, ranging from +7.2 percent in Island County to +9.3 percent in Snohomish County, outpaced the +5.3 percent growth throughout the United States. Over the past year from April 2024 to April 2025, overall home prices increased but at much slower rates. Changes for both King and Snohomish counties at +2.2 percent and +2.3 percent were equivalent to price changes in the United States at +2.0 percent, while Island County at +0.8 percent was lower.

Home Price Changes		
Location	% Change	
	April 2023 to April 2024	April 2024 to April 2025
Island County	+7.2	+0.8
King County	+7.5	+2.2
Snohomish County	+9.3	+2.3
United States	+5.3	+2.0

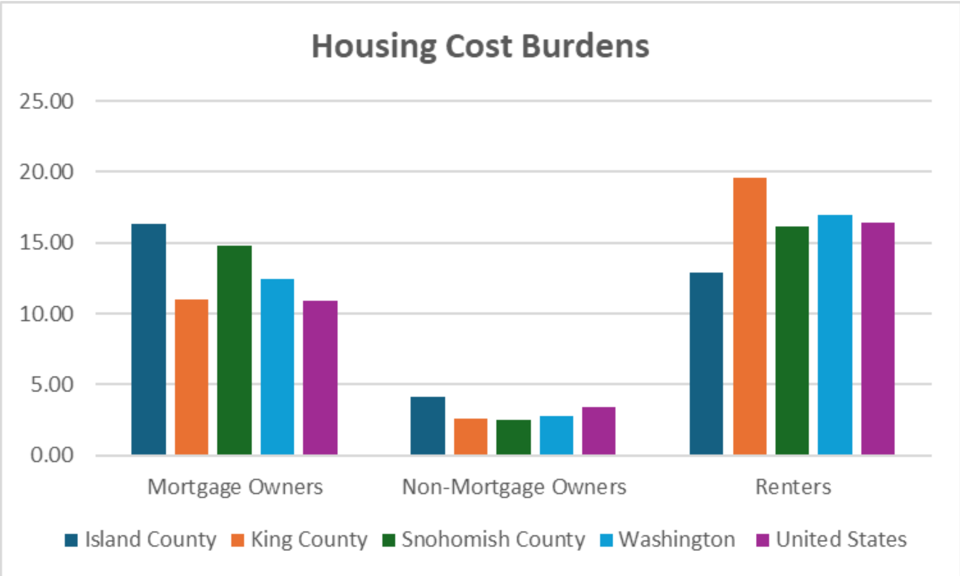
Source: FRB of NY

Affordability for both owner-occupied (with and without a mortgage) and rental households is further illustrated by housing cost burdens. A household whose total housing costs are 30 percent or more of its income is considered to be a cost burden. According to the 2019-2023 ACS, mortgage owners with a housing cost burden in King County (10.99 percent) was below Washington State (12.43 percent) but was in-line with the United States (10.89 percent). The housing cost burden in both Island (16.37 percent) and Snohomish (14.83 percent) counties exceeded Washington State and the United States.

The percentage of non-mortgage owners suffering from high housing cost burdens are much less. Both King and Snohomish counties (2.59 percent and 2.47 percent, respectively) were in-line with Washington State (2.81 percent), all of which were below the United States (3.44 percent). Similar to mortgage owners, the percentage of non-mortgage owners in Island County (4.14 percent) exceeded Washington State and the United States.

The percentage of cost-burdened renters in King County (19.62 percent) exceeded those in Washington State (16.93 percent) and the United States (16.40 percent). Burdened renters in Snohomish County (16.14 percent) was comparable to the State and the United States, while Island County (12.92 percent) was below both benchmarks.

The graph and table below displays the percentage of owners and renters that spend 30 percent or more of household income on housing costs.



Housing Cost Burdens			
Location	Mortgage Owners	Non-Mortgage Owners	Renters
Island County	16.37	4.14	12.92
King County	10.99	2.59	19.62
Snohomish County	14.83	2.47	16.14
Washington	12.43	2.81	16.93
United States	10.89	3.44	16.40

Source: 2019-2023 ACS US Census via SparkMap.org

The housing cost burden and lack of affordable rental homes throughout the United States is further supported by the National Low Income Housing Coalition's (NLIHC) March 2025 report entitled *The Gap: A Shortage of Affordable Homes*. Relevant report excerpts are included below.

The nation's lowest-income renters face a long-standing, systemic shortage of affordable and accessible housing attributable to the inherent limitations of the private market and inadequate public subsidies. This shortage of affordable housing impacts nearly every community in the U.S. and constitutes a crisis that is detrimental to the wellbeing of millions of people, including low-wage workers, seniors, people with disabilities, and single-adult caregivers of young children and family members with disabilities.

The nation's 10.9 million extremely low-income[5] renter households face a shortage of 7.1 million affordable and available rental homes, resulting in only 35 affordable and available homes for every 100 extremely low-income renter households.

Black, Latino, and American Indian or Alaska Native households are disproportionately extremely low-income renters and are disproportionately impacted by the housing shortage. Eighteen percent of Black non-Latino households, 17% of American Indian or Alaska Native households, and 13% of Latino households are extremely low-income renters compared to only 6% of white, non-Latino households.

From a local standpoint, the Coalition's website includes the following data for Washington State and the Seattle-Tacoma-Bellevue, WA MSA.[6]

Renter-Households and Rental Homes		
Data	Washington	MSA
ELI Renter Households	238,086	135,155
Affordable & Available Rental Home Deficit	-166,912	-97,778
Affordable & Available Rental Units per 100 Households	30	28

Source: ACS and ACS Public Use Microdata Sample (PUMS) via NLIHC

Businesses and Farms: There are 478,746 businesses and 8,614 farms operating in the assessment area, the vast majority of which at 92.21 percent and 97.33 percent, respectively have revenues of $1.0 million or less.

Business and Farm Demographics								
Income Category	Total by Tract		Revenue ≤ $1 Million		Revenue > $1 Million		Revenue Not Reported	
	#	% Col	#	% Col	#	% Col	#	% Col
Businesses								
Low	28,142	5.88	24,449	5.54	1,187	10.45	2,506	9.67
Moderate	80,202	16.75	73,340	16.61	1,865	16.42	4,997	19.28
Middle	195,653	40.87	180,157	40.81	4,765	41.95	10,731	41.40
Upper	167,722	35.03	157,219	35.61	3,350	29.49	7,153	27.59
Unknown	7,027	1.47	6,301	1.43	191	1.68	535	2.06
Totals	478,746	100.00	441,466	100.00	11,358	100.00	25,922	100.00
% of Total Businesses:				92.21		2.37		5.41

[5] Extremely Low-Income (ELI) is defined as household with incomes at or below the federal poverty guideline or 30 percent of area median income, whichever is higher.
[6] The MSA is comprised of King, Pierce, and Snohomish counties.

Business and Farm Demographics								
Income Category	Total by Tract		Revenue ≤ $1 Million		Revenue > $1 Million		Revenue Not Reported	
	#	% Col	#	% Col	#	% Col	#	% Col
Farms								
Low	335	3.89	324	3.86	2	1.82	9	7.50
Moderate	1,377	15.99	1,342	16.01	14	12.73	21	17.50
Middle	3,999	46.42	3,894	46.45	50	45.45	55	45.83
Upper	2,845	33.03	2,770	33.04	43	39.09	32	26.67
Unknown	58	0.67	54	0.64	1	0.91	3	2.50
Totals	8,614	100.00	8,384	100.00	110	100.00	120	100.00
% of Total Farms:				97.33		1.28		1.39

Source: D&B (06/2024)

Of the classifiable business establishments, the largest sector by industry is Services at 36.19 percent, followed by Finance, Insurance, and Real Estate at 10.56 percent and Retail Trade at 8.06 percent.

Businesses by Industry		
Industry	#	% Col
Agriculture, Forestry, & Fishing	8,614	1.77
Mining	159	0.03
Construction	28,905	5.93
Manufacturing	10,168	2.09
Transportation, Communication	19,397	3.98
Wholesale Trade	11,057	2.27
Retail Trade	39,289	8.06
Finance, Insurance, & Real Estate	51,443	10.56
Services	176,388	36.19
Public Administration	1,970	0.40
Non-Classifiable Establishments	139,970	28.72
Totals	487,360	100.00

Source: D&B (06/2024)

Small Business Credit Survey: In March 2025, the Small Business Credit Survey (SBCS), a collaboration of all 12 Federal Reserve Banks, published its *2025 Report on Employer Firms: Findings from the 2024 Small Business Credit Survey*. The survey, fielded from September to November 2024, reached more than 7,600 small employer firms[7] and collected information about the performance, challenges, and credit-seeking experiences of businesses across the United States. While state and county data are not available, the following statements extracted from the report's summaries and data points provide insight into small business conditions.

- *The net share of firms reporting revenue growth declined year-over-year (46% in 2023 vs. 38% in 2024). All performance indices have recovered from their pandemic-era lows but remain below pre-pandemic levels.*

- *Compared to a year earlier, firms were more likely to cite challenges reaching customers and growing sales (53% in 2023 vs. 57% in 2024) and less likely to report issues with supply chains (41% in 2023 vs. 29% in 2024).*

[7] firms with fewer than 500 employees

- *Rising costs of goods, services, and wages remained the most commonly reported financial challenge (77% in 2023 vs. 75% in 2024). Firms were more likely to identify weak sales (44% in 2023 vs. 48% in 2024) and paying operating expenses (52% in 2023 vs. 56% in 2024) as challenges.*

- *The share of firms with debt was mostly steady compared to 2023 (61% in 2023 vs. 62% in 2024), and the share with more than $100,000 in debt remained substantially elevated from pre-pandemic years (31% in 2019 vs. 39% in 2024).*

- *About 8 in 10 firms use a bank as their primary financial services provider: 45% large bank,[8] 35% small bank,[9] 9% credit union, and 7% financial company/non-bank.*

- *Use of financing credit included: 58% credit card, 50% loan, 34% line of credit, 14% trade credit, 13% lease, 6% merchant cash advance, and 2% factoring.*

- *More than half of firms (59%) sought some type of financing in the 12 months prior to the survey. Firms most often applied for financing to meet operating expenses (56%). Other reasons for financing included: 46% expand business, pursue new opportunities, or acquire business assets; 40% have available credit for future use as needed; 27% make repairs or replace capital assets; and 27% refinance or pay down debt.*

- *Financing of less than $50,000 was sought by 40% of applicants.*

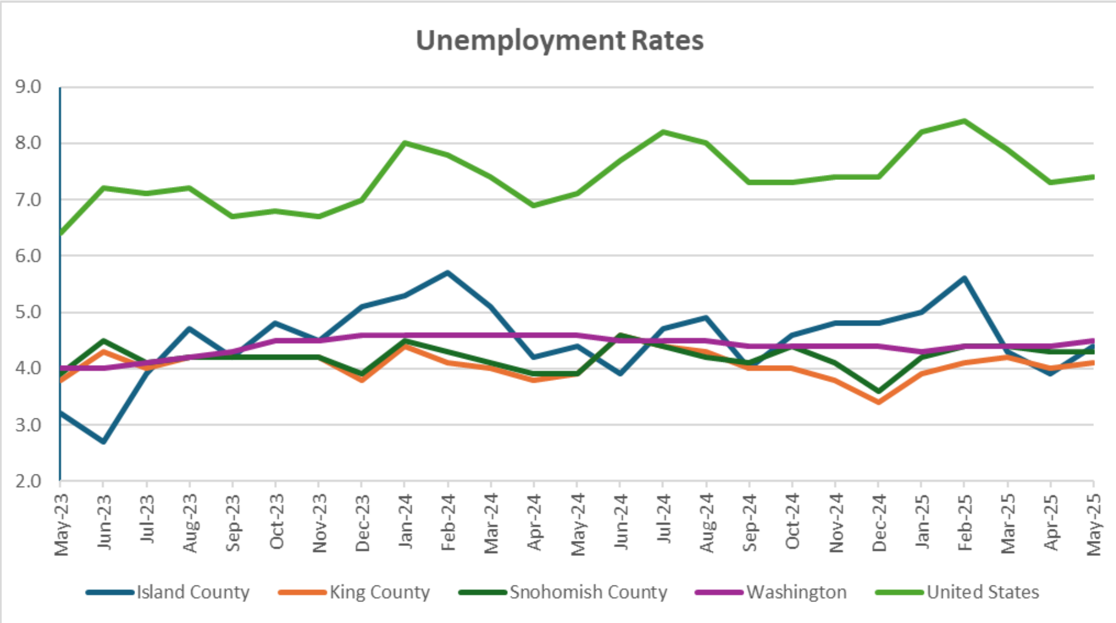
- *Nearly 4 in 10 firms sought a loan, line of credit, or merchant cash advance in the 12 months prior to the survey.*
    - *37% loan, line of credit, or merchant cash advance*[10]
    - *31% credit card*
    - *15% trade credit*
    - *10% lease*
    - *2% factoring*

- *Applicants most often sought financing at large banks (39%), small banks (29%), and online lenders (24%). Applicants most often sought financing at large banks, but fewer did so in 2024 (39%) compared to 2023 (44%).*

Unemployment: Obtained from the Bureau of Labor Statistics (BLS) from May 2023 to May 2025, unemployment rates for the three assessment area counties are displayed in the graph below with the specific rates included in the table. Rates are also provided for Washington State and the United States for comparison purposes. As shown, King and Snohomish counties had similar unemployment rates during the stated period. Both experienced their lowest unemployment rates of 3.4 percent and 3.6 percent, respectively, in December 2024 and their highest rates at

[8] Large banks are defined by the SBCS as those with at least $10 billion in total assets.
[9] Small banks are defined by the SBCS as those with less than $10 billion in total assets.
[10] Application rate by loan/line type: 40% business line of credit, 33% business loan, 20% SBA loan or line, 11% auto or equipment loan, 9% merchant cash advance, 7% mortgage/real estate loan, 7% home equity loan or line, 7% personal loan.

4.6 percent each in June 2024; fluctuations of 1.2 points and 1.0 point. Island County had greater fluctuations, 3.0 points, in its unemployment rates which ranged from a low of 2.7 percent in June 2023 to a high of 5.7 percent in February 2024. Rates in the State of Washington remained stable during the period, ranging from 4.0 percent in May and June 2024 to 4.6 percent from December 2023 through May 2024. The rates for the counties and the State were below those for the Nation, which experienced the lowest rate of 6.4 percent in May 2023 and the highest rate of 8.4 percent in February 2025.



Unemployment Rates					
Month-Year	Island County	King County	Snohomish County	Washington	United States
May-25	4.4	4.1	4.3	4.5	7.4
Apr-25	3.9	4.0	4.3	4.4	7.3
Mar-25	4.3	4.2	4.4	4.4	7.9
Feb-25	5.6	4.1	4.4	4.4	8.4
Jan-25	5.0	3.9	4.2	4.3	8.2
Dec-24	4.8	3.4	3.6	4.4	7.4
Nov-24	4.8	3.8	4.1	4.4	7.4
Oct-24	4.6	4.0	4.4	4.4	7.3
Sep-24	4.0	4.0	4.1	4.4	7.3
Aug-24	4.9	4.3	4.2	4.5	8.0
Jul-24	4.7	4.4	4.4	4.5	8.2
Jun-24	3.9	4.6	4.6	4.5	7.7
May-24	4.4	3.9	3.9	4.6	7.1
Apr-24	4.2	3.8	3.9	4.6	6.9
Mar-24	5.1	4.0	4.1	4.6	7.4
Feb-24	5.7	4.1	4.3	4.6	7.8
Jan-24	5.3	4.4	4.5	4.6	8.0
Dec-23	5.1	3.8	3.9	4.6	7.0
Nov-23	4.5	4.2	4.2	4.5	6.7
Oct-23	4.8	4.2	4.2	4.5	6.8
Sep-23	4.2	4.2	4.2	4.3	6.7
Aug-23	4.7	4.2	4.2	4.2	7.2

Unemployment Rates					
Month-Year	Island County	King County	Snohomish County	Washington	United States
Jul-23	3.9	4.0	4.1	4.1	7.1
Jun-23	2.7	4.3	4.5	4.0	7.2
May-23	3.2	3.8	3.9	4.0	6.4

Source: BLS

Economic Indicators: Employment Growth indicators obtained from the FDIC's Washington - State Profile show non-farm businesses experienced employment growth rates of 1.4 percent in the first quarter of 2025, which followed a 1.2 percent growth in 2024 and 2.0 percent growth in 2023. Industries contributing to the growth include both Private Service-Providing and Government.

Employment Growth Rates (% change from year ago, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)		1.4%	1.2%	1.0%	1.2%	2.0%
Manufacturing	(7%)	-0.8%	-3.0%	1.5%	0.2%	2.0%
Other (non-manufacturing) Goods-Producing	(6%)	-4.6%	-2.7%	-3.0%	-2.7%	-0.7%
Private Service-Providing	(70%)	2.1%	1.4%	0.3%	0.9%	1.8%
Government	(17%)	1.8%	4.2%	5.4%	4.5%	3.8%

Source: BLS (not seasonally adjusted) via FDIC State Profile[11]

Construction-related indicators show that home permits for single-family homes have fluctuated. Permits declined by -12.2 percent in 2023 and somewhat recovered in 2024 with an increase of +5.8 percent but have fallen again by -5.2 percent during the first quarter of 2025.

Other Indicators (% change of 4-qtr moving total, unless noted)	Q1-25	Q4-24	Q1-24	2024	2023
Single-Family Home Permits	-5.2%	5.8%	7.3%	5.8%	-12.2%
Multifamily Building Permits	-1.7%	-6.2%	-35.7%	-6.2%	-31.9%
Home Price Index (change from year ago)	4.5%	5.1%	4.5%	4.7%	1.0%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.00	0.98	1.03	0.81

Sources: Bureau of the Census, Federal Housing Finance Agency, Administrative Office of the U.S. Courts, Bureau of the Census via FDIC State Profile[12]

B. Business Model and Product Offerings

Coastal is a community-focused financial institution that operates primarily in Snohomish, King, and Island counties. The Bank's primary mission is to meet the credit needs of its communities, including LMI neighborhoods, as mandated by the CRA.

As the Bank's primary funding sources are deposits from customers in the Greater Puget Sound area as well as from Fintech partners, Coastal's core business focuses on providing a wide range of banking services to small- and medium-sized businesses, professionals, and individuals. Coastal operates its CCBX division, which provides BaaS to Fintech partners. These partners offer digital financial services, including checking and savings accounts, various lending products, and secured and unsecured debit and credit cards. This model allows the Bank to broaden access to consumer credit and small business needs across the country.

[11] Per FDIC State Profile's Definitions, Data Sources, and Calculation Methodologies, growth rates show the percentage change from the year-ago quarter in columns one, two, and three. Growth rates in columns four and five show the percentage change from the prior calendar year.

[12] Per FDIC State Profile's Definitions, Data Sources, and Calculation Methodologies, Single-Family Home Permits and Multifamily Building Permits are calculated as a percentage change from one year ago of the four-quarter moving total.

This innovative approach has enabled the Bank to serve consumer and small business credit needs across a broad geographical area, facilitating financial inclusion and expanding access to credit. However, this model presents inherent challenges in satisfying traditional CRA obligations, particularly the regulatory standard of originating a majority of loans within the Bank's defined assessment area(s). Despite these challenges, Coastal demonstrates excellent CRA performance.

Coastal Community Bank is committed to community and business banking, providing financial solutions important for the daily operation of businesses, including fraud management, ACH, online banking, sweeps, and more.

C. Needs and Opportunities

The Bank has drawn upon various sources in formulating its assessment of needs and opportunities within the communities. Management will continue to work with its current community partners to help meet those needs discussed in Section IV as well as continue to search for additional opportunities.

D. Institutional Capacity and Constraints

Coastal Community Bank does not have any major legal, financial, regulatory, and/or economic constraints that would impact the Bank's ability to lend, invest, or serve the communities in which it operates.

E. Competitive Factors

Nationwide banks, mortgage companies, and credit unions all compete in the counties for deposits, home mortgage loans, small business loans, and small farm loans. Mortgage companies play a significant role in the home mortgage arena while national banks play a significant role in small business.

Deposits: According to the FDIC's Deposit Market Share Reports, as of June 30, 2025, a total of 44 depository institutions operated 580 branches and held $127.2 billion in deposits. The top five institutions, all national banks with a total of 377 banking offices, held 71.77 percent of total deposits (based on dollar volume). Coastal Community Bank, with approximately $4.0 million in deposits, achieved a market rank of 8th with a share of 3.11 percent.

Home Mortgage Lending: In 2024, 555 lenders originated 56,900 home mortgage loans totaling $34.1 billion. One credit union, three mortgage companies, and one national bank held the top rankings and accounted for 32.07 percent of the total loans (based on loan volume). Coastal achieved a 114th ranking with a market share of 0.11 percent.

Small Business Lending: In 2023 (the most recent data available), 140 lenders originated/purchased 84,776 small business loans totaling $2.4 billion. The top market rankings were held by five nationwide banks and accounted for 79.74 percent of total loans (based on loan volume). CCB was ranked 20th among these lenders, with a market share of 0.28 percent.

Small Farm Lending: In 2023 (the most recent data available), 15 lenders originated/purchased 352 small farm loans totaling $8.5 million. The top market rankings were held by five nationwide banks and accounted for 90.91 percent of total loans (based on loan volume). Coastal Community Bank was not included in the market share data as the Bank did not report any applicable loans.

F. The Bank's Past Performance and the Performance of Similarly Situated Lenders

1. Past CRA Performance

Coastal Community Bank achieved a "Satisfactory" CRA rating during the March 7, 2022 Performance Evaluation conducted by the FRB. At the time, the Bank was evaluated under the Intermediate Small Bank procedures. The individual ratings assigned and the applicable scope periods for the tests are displayed below.

CRA Performance Evaluation Ratings and Scope		
Performance Test	Rating	Scope
Lending	Satisfactory	01/01/2017 – 12/31/2021
Community Development	Satisfactory	09/26/2017 – 03/07/2022

The major factors contributing to the rating included:

- A reasonable loan to deposit ratio.
- A majority of loans were originated within the Bank's assessment areas.
- An excellent geographic distribution of small business loans.
- An excellent geographic distribution of home purchase loans.
- A majority of small business loans in amounts of $250,000 or less.
- An adequate level of responsiveness to the community development needs of its assessment areas.

The Evaluation also noted CCB's recent partnership with Fintech firms and stated minimal lending activity did not impact the review.

2. Performance of Similarly Situated Lenders

In preparation for this Strategic Plan, Bank Management reviewed regulator-approved CRA Strategic Plans and CRA Performance Evaluations to determine the reasonableness of Coastal Community Bank's established goals. The following seven institutions, all operating under strategic plans, each with their own unique, non-traditional business models, served as the benchmarks while establishing our goals.

Similarly Situated Lenders						
Bank	Headquarters	Regulator	Source[1] / Period	Rating	Total Assets[2]	Assessment Area
Green Dot Bank	Provo, UT	FRB	SP - 2024-2028	-	$3.8 B	UT - Juab, Utah
			PE - 2021-2023	Oustanding	$4.8 B	
The Bancorp Bank, NA	Sioux Falls, SD	OCC	SP - 2023-2025	-	Not Stated	SD - Lincoln, McCook, Minnehaha, Turner
			PE - 2021-2022	Satisfactory	$7.9 B	DE - New Castle PA - Bucks, Chester, Delaware, Montgomery, Philadelphia
Pathward, NA	Sioux Falls, SD	OCC	SP - 2024-2026	-	$7.5 B	SD - Lincoln, McCook, Minnehaha, Turner
			PE - 2021-2023	Satisfactory	$7.5 B	
SoFi Bank, NA	Cottonwood Heights, UT	OCC	SP - 2023-2027	Satisfactory	$4.4 B	UT - Box Elder, Davis, Juab, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber CA - El Dorado, Nevada, Placer, Sacramento, Yolo, Yuba City
Sallie Mae Bank	Salt Lake City, UT	FDIC	PE - 2020-2022	Oustanding	$27.7 B	UT - Davis, Salt Lake, Tooele, Utah, Weber
Nelnet Bank	Draper, UT	FDIC	PE - 2020-2022	Oustanding	$884.1 M	UT - Box Elder, Davis, Morgan, Salt Lake, Tooele, Weber
Optum Bank, Inc.	Draper, UT	FDIC	PE - 2020-2022	Oustanding	$15.7 B	UT - Salt Lake

1 - Strategic Plan (SP) or Performance Evaluation (PE)
2 - As stated in SP or PE

While the asset sizes and operational business strategies vary among these institutions, the goals and methodology stated in the approved strategic plans were considered when establishing goals for this Plans. Institutions whose goals align with those of Coastal Community are included in Section VI-C-3 for comparative analysis.

G. The Bank's CRA Public File

Coastal's CRA Public File is maintained in compliance with the requirements of 12 C.F.R. §228.43. No complaints related to the Bank's CRA performance have been received.

SECTION VI. THE BANK'S CRA STRATEGIC PLAN AND MEASURABLE GOALS

A. The Strategic Plan's Proposed Effective Date

It is anticipated that the Bank will receive approval from the FRB for this Plan during fourth quarter 2025. Based on this assumption, the proposed effective date of the Bank's CRA Strategic Plan is January 1, 2026.

B. The Term of the Bank's Strategic Plan

The term of Coastal Community Bank's CRA Strategic Plan is January 1, 2026 through December 31, 2028. The Plan sets forth annual interim measurable goals under which the FRB can evaluate the Bank's performance, as required by 12 C.F.R. §228.27(c)(1). Management will amend the Plan if a material change occurs in the Bank's operations, business strategy, product offerings, geography, or volume projections that would have an impact on the goals enumerated in this document. Management recognizes that any amendments may be subject to public notice and approval by the Federal Reserve Bank.

C. The Bank's Measurable Goals

Coastal Community Bank has elected to develop a CRA Strategic Plan as this option enables the Bank to tailor its CRA goals and objectives to address the needs of its community consistent with its business strategy and business models.

1. Overview

Coastal Community Bank's CRA Strategic Plan establishes measurable goals for both Satisfactory and Outstanding performance for the three-year period of 2026 to 2028. Performance will be monitored at least quarterly, enabling Bank Management and the Board to evaluate progress and make timely adjustments to strategies or tactics as needed. The goals may also be revised if circumstances such as changes in the Bank's assessment area, merger or acquisition activity, or other contextual factors materially affect performance expectations.

In setting the Plan, the Bank Management considered its asset size, business model, financial capacity, and growth outlook. The Bank's CRA Strategic Plan establishes measurable three-year goals across three dimensions of community development:

Goal 1: New Community Development Activity
Such activities include annual origination or purchase of small business loans, CRA-qualified loans, renewals, investments, grants, and donations. Targets are tied to Average Assets, with overages carried forward.

Goal 2: Cumulative Community Development Activity
A rolling measure that includes new small business loans, CD originations, CD renewals, new investments, grants, donations, and the year-end balance of prior investments. With a $40.0 million carry-forward of existing investments, cumulative goals are expressed as a percentage of Average Assets.

Goal 3: Community Development Services
Annual service hour targets achieved through employee volunteerism, executive technical assistance, and financial education workshops delivered via nonprofit partnerships.

Together, these goals ensure a balanced approach to CRA performance, aligning the Bank's resources with regulatory expectations and the needs of its assessment area while maintaining accountability through measurable and transparent benchmarks.

CD activities related to loans, investments, grants, and donations—including activities in cooperation with community development financial institutions (CDFIs), community development entities (CDEs), minority- or women-owned financial institutions (MWFIs), or low-income credit unions (LICUs)—will primarily occur within the Bank's assessment area but may also extend to the broader statewide or regional area (BSRA) that includes the assessment area.

To inform goal setting, the Bank engaged with community leaders, development groups, and nonprofit stakeholders to better understand challenges facing LMI communities. These insights were evaluated alongside the Bank's products, market strategy, and overall business model. The resulting goals are benchmarked against commitments in other CRA Strategic Plans previously referenced and are designed to be both ambitious and achievable, given the Bank's financial position and leadership expertise.

The Bank anticipates that the majority of resources dedicated to meeting its goals will consist of CD loans, qualified investments and, supplemented by grants/donations and CD services. This approach reflects both the Bank's Pacific Northwest deposit- and lending-base, as well as its predominantly outside-assessment area BaaS activities. Accordingly, the Plan emphasizes CD lending and investments as the primary channels for meeting CRA performance standards and for making a meaningful contribution to the credit needs of the communities served.

2. **Parameters**
CD lending, qualified investments, including grants/donations and CD services activities may include, but are not limited to:

- Increase the number, amount, and variety of CD loans in the assessment area, including loans for the rehabilitation or construction of affordable housing and multifamily properties serving LMI persons.

- Support community revitalization and stabilization through targeted financing for commercial and industrial developments, healthcare, educational facilities and shopping centers that serve or benefit LMI individuals or communities. Provide financing for the construction or rehabilitation of community facilities located in LMI geographies or primarily serving LMI individuals, which may include environmental clean-up, redevelopment, or remediation of hazards such as lead-based paint.
- Offer loans to nonprofit organizations addressing LMI housing or other CD needs.
- Support renewable energy or energy-efficiency improvements that help reduce operational costs and maintain affordability for housing or community facilities serving LMI individuals.
- Increase qualified investments in the assessment area, including specialized community development funds, Small Business Investment Companies (SBICs), Low Income Housing Tax Credits (LIHTC), equity investments for startups and small businesses meeting SBA size standards, and tax credits.
- Make in-kind donations, such as office space, to qualified CD organizations.
- Provide term loans and refinances for multifamily housing with affordable rents for LMI tenants, whether located in LMI tracts or with proper documentation of LMI tenancy in other tracts.
- Purchase mortgage-backed securities (MBSs) collateralized by loans or mortgages originated to LMI borrowers residing in the Bank's assessment area or the BSRA.
- Invest in bonds or municipal obligations that support affordable housing or other categories of CD.
- Provide qualified community development investments in the form of grants or charitable contributions to organizations that support community development initiatives within a broader statewide or regional area that includes the bank's assessment area. Support CD services like the Federal Home Loan Bank Affordable Housing Program (AHP), financial education with Banzai, and similar initiatives.

Regarding small business lending, Coastal will:

- Monitor Small Business lending annually
- Review lending patterns at the CRA & Fair Lending Committee
- Engage community partners to identify gaps in small business credit access
- Evaluate opportunities to strengthen AA-specific lending over time
- Track enterprise-wide lending that meets CRA's Small Business and CD definitions

The Bank acknowledges that the Community Reinvestment Act prioritizes responsiveness to the credit and community development needs within an institution's assessment areas (AAs). Consistent with the Interagency CRA Questions and Answers (Q&A §__.12(h)–6), the Bank understands that consideration of community development activities outside of its AAs is appropriate only after the Bank has demonstrated meaningful responsiveness to community development needs and opportunities within its AAs.

The Bank's primary focus will remain on supporting community development activities within its designated assessment areas of King, Snohomish, and Island Counties, as well as activities conducted within a broader statewide or regional area that includes those AAs. Consistent with CRA guidance, the Bank may also support organizations whose purpose, mandate, or function includes serving geographies that encompass the Bank's AAs, even where the Bank's AAs may not receive an immediate or direct benefit.

The Bank will prioritize community development lending, investments, and services that directly benefit its assessment areas or organizations whose service areas include those assessment areas. Activities outside the AAs or the broader statewide or regional area will only be considered once the Bank demonstrates that it is responsive to community development needs within its AAs. The substantial majority of Coastal's community development activities will benefit its AAs or organizations serving those AAs. Activities outside those areas are expected to represent a limited portion of total community development activity during the plan period.

3. **Measurable Goals**

The Bank's detailed annual goals for the 2026-2028 Plan period are set forth below. To ensure alignment with the Bank's growth trajectory, the metrics for Goals 1 and 2 utilize Average Assets. Average Assets for any given plan year will be calculated by averaging the dollar amounts of Total Assets reported on line 9 of Schedule RC-K (Quarterly Averages) on the Bank's filed Consolidated Reports of Condition and Income (Call Reports) for each of the prior year's four quarters. This allows the Bank to define its target goals at the beginning of each new plan year, providing greater stability in Bank Management's CD activity planning each year.

Goal 1: New Community Development Activity - Loans, Investments, Grants, and Donations

The Bank will demonstrate its commitment to meeting Community Development needs through the origination or purchase of CRA eligible loans, including small business loans, the origination or purchase of new CRA-qualified CD loans, the renewal and re-underwriting of existing CD loans (counted once per year), new qualified investments, eligible grants, and charitable donations. In addition, any amount in excess of the Bank's established "Outstanding" goal in a given year will be credited toward the subsequent year's goal.

The Bank has established targets expressed as a percentage of Average Assets, with measurable dollar equivalents based on projected growth in average assets during the planned period. For each year from 2026 through 2028, the Satisfactory goal is set at 1.40 percent of Average Assets, and the Outstanding goal is set at 1.85 percent of Average Assets.

This goal reflects the Bank's intention to align annual CD lending, investments, and grants with both regulatory expectations and the needs of its assessment area, while ensuring consistent growth in activity tied to the Bank's balance sheet expansion.

Goal 1: New Community Development Activity		
CRA eligible activities, including new small business loans (originated, renewed or purchased), new CD Loans (originated or purchased), CD Loan Renewals (1 loan per year), Investments, Grants, Donations, Excess over Outstanding goal toward following year's goal[1]		
Plan Year	Satisfactory	Outstanding
	% Average Assets[2]	
2026	1.40	1.85
2027	1.40	1.85
2028	1.40	1.85

1 - Small Business lending will be exclusively from the Bank's assessment area. CD loans, investments, grants, and donations—including those with CDFIs, CDEs, MWFIs, or LICUs—will be executed primarily within the assessment area but may also include activities in the BSRA that includes the assessment area.
2 - Average of Total Assets reported on line 9 of Call Report Schedule RC-K for each of the prior year's four quarters.

The Bank recognizes that grantmaking is a vital complement to CD loans and investments. While CD lending and investments remain the core of CRA performance, grants provide the flexibility to strengthen nonprofit organizations that directly serve LMI communities but may not have access to traditional financing. As such, the Bank will dedicate a portion of the goal percentage stated above to two distinct grant channels:

1. **General CRA Grants:** These funds will support nonprofit organizations and community partners engaged in activities that align with CRA's definitions of CD, including:
   - Affordable housing development and preservation for LMI households,
   - Community services such as food security, shelters, and youth programs,
   - Economic development programs assisting small businesses with revenues under $1.0 million, and
   - Financial education and homeownership counseling targeted to LMI individuals.

2. **Capital Investment Grants:** Multi-year commitments will be provided to qualified nonprofit partners (up to five) to help support organizational capacity, infrastructure, or other capital needs that strengthen long-term service delivery. While recipients have not yet been identified, they will fall within the categories above and will be selected based on their capacity to generate sustainable community impact.

The Grant Program will be managed under the CRA Program to ensure all recipients are properly vetted, align with regulatory standards, and qualify as CD partners. Oversight will include monitoring of disbursements, evaluation of impact, and reporting to the CRA & Fair Lending Committee.

By dedicating a portion of resources to both general and capital investment grants, the Bank underscores its commitment to not only meeting CRA goals but also strengthening the nonprofit ecosystem that delivers essential services to LMI communities across its assessment area.

As noted earlier, the Bank's measurable goals were also developed considering commitments outlined in peer institution's CRA strategic plans or as stated in performance evaluations. The table below compares Coastal's Goal 1 with six peer institutions that have a similar goal. Among these, Coastal is closest in asset size to Green Dot Bank and SoFi Bank. While the location and included activities[13] vary for each institution's goal—such as the activities are limited to the assessment area or a broader area and inclusion or exclusion of in-area small business lending or grants—Coastal's approach aligns most closely with those of Green Dot Bank.

Peer institutions' goals, expressed as a percentage of average assets, range from 0.25 percent to 0.74 percent for a Satisfactory rating and 0.36 percent to 0.91 percent for an Outstanding rating. Coastal's goal is notably higher, exceeding the top end of the Satisfactory range by over 47 percent and over 50 percent of the Outstanding range.

New CD Loans & Investments Goal based on Average Assets[1]					
Bank	Source[2]	Stated Total Assets	Satisfactory Goal	Outstanding Goal	% Increase Between Goals
Coastal Community Bank	SP	$4.5 B	1.40%	1.85%	32.14%
Green Dot Bank	SP	$3.8 B	0.40%	0.60%	50.00%
The Bancorp Bank, NA	PE	$7.9 B	0.35%	0.45%	28.57%
SoFi Bank, NA[3]	SP	$4.4 B	0.25%	0.36%	44.00%
Sallie Mae Bank[4]	PE	$27.7 B	0.74%	0.91%	22.97%
Nelnet Bank	PE	$884.1 M	0.50%	0.60%	20.00%
Optum Bank, Inc.	PE	$15.7 B	0.40%	0.60%	50.00%

1 - Average Assets were based on either the current (2) or prior (2) Plan Year or were not clearly stated (2).
2 - Strategic Plan (SP) or Performance Evaluation (PE)
3 - Displayed goal is the high-end of range.
4 - Displayed goals reflect a combination of Goal 2 (AA) and Goal 4 (Regional Area).

Goal 2: Cumulative Community Development Activity - Loans, Investments, Grants, and Donations

In addition to annual new activity, the Bank will be measured on its cumulative volume of small business loans, CRA-qualified loans, investments, grants, and donations over the plan period. The cumulative measure will include:

- New small business loans originated or purchased,
- New CD loans originated or purchased,
- Renewed and re-underwritten CRA-qualifying loans (counted once per year),
- Eligible grants and donations made during the plan year,
- New CRA-qualified investments, and
- The YE balance of existing CRA-qualified investments purchased in prior years.

To establish a meaningful baseline, the Bank has included $40.0 million in outstanding qualified investments as of the beginning of the plan period.

The cumulative goals are expressed as a percentage of Average Assets, with thresholds set at 2.00 percent for Satisfactory performance and 2.45 percent for Outstanding performance for each year from 2026 through 2028.

[13] Not all the of the peer strategic plans or performance evaluations clearly stated location or types of activities.

This cumulative framework ensures that the Bank's CRA performance reflects not only new annual activity but also the sustained impact of ongoing CD lending and investments. The approach balances year-over-year growth with recognition of longer-term commitments, providing accountability to both regulators and community stakeholders.

Goal 2: Cumulative CD Activity		
CRA eligible activities, Including new small business loans (originated, renewed or purchased), new CD loans (originated or purchased), CD Loan Renewals (1 loan per year), Investments, Grants, Donations, and Existing Investments (YE balance; purchased in prior years)[1]		
Plan Year	Satisfactory	Outstanding
	% of Average Assets[2]	
2026	2.00	2.45
2027	2.00	2.45
2028	2.00	2.45

1 - Small Business lending will be exclusively from the Bank's assessment area. CD loans, investments, grants, and donations—including those with CDFIs, CDEs, MWFIs, or LICUs—will be executed primarily within the assessment area but may also include activities in the BSRA that includes the assessment area.
2 - Average of Total Assets reported on line 9 of Call Report Schedule RC-K for each of the prior year's four quarters.

Four peer institutions established a similar cumulative goal, with Green Dot Bank's parameters being the closest to Coastal's. As shown below, the peer institutions' goals range from 1.10 percent to 2.15 percent for a Satisfactory rating and 1.45 percent to 2.69 percent for an Outstanding rating. The Bank's goal falls at the high-end of these ranges, second to Sallie Mae Bank's combined percentage encompassing its assessment area and regional area.

Cumulative CD Loans & Investments Goal based on Average Assets[1]					
Bank	Source[2]	Stated Total Assets	Satisfactory Goal	Outstanding Goal	% Increase Between Goals
Coastal Community Bank	SP	$4.5 B	2.00%	2.45%	22.50%
Green Dot Bank	SP	$3.8 B	1.40%	1.80%	28.57%
Sallie Mae Bank[3]	PE	$27.7 B	2.15%	2.69%	25.12%
Nelnet Bank	PE	$884.1 M	1.20%	1.45%	20.83%
Optum Bank, Inc.[4]	PE	$15.7 B	1.10%	1.45%	31.82%

1 - Average Assets were based on either the current (2) or prior (2) Plan Year.
2 - Strategic Plan (SP) or Performance Evaluation (PE)
3 - Displayed goals reflect a combination of Goal 1 (AA) and Goal 3 (Regional Area).
4 - Displayed goal is the high-end of range.

Goal 3: Community Development Services

Coastal is committed to supporting its communities through meaningful CD service activities. With fourteen branches, including five located LMI geographies, the Bank is prepared to partner with the appropriate specialized organizations, to offers services and technical expertise intended to support LMI individuals, small businesses, and nonprofit organizations.

While the Bank's branch network provides a strong foundation for delivering CD services within its assessment area, Coastal, under its unique business model and its national distribution of employees under a "Work from Anywhere" arrangement, also recognizes the importance of engaging its remote workforce in meaningful activities that support CRA objectives. As of Q3 2025, approximately 60 percent of the Bank's 513 employees held non-management or fully remote roles. Although these positions may not traditionally participate in board service or branch-based outreach, they represent a significant resource for advancing the Bank's mission of community engagement.

By allowing and encouraging remote employees to participate in qualifying CD service opportunities, the Bank demonstrates that its commitment to community development extends beyond the geographic boundaries of its assessment area. Remote staff are supported in dedicating work hours to financial education initiatives, virtual mentoring, and other CRA-eligible service activities facilitated through nonprofit partnerships. Leveraging the opportunity to design our service efforts to benefit LMI individuals and organizations regardless of location, extends the Bank's impact to communities that may not otherwise be directly served by its physical branch network.

This approach underscores two key principles:

1. **Maximizing Human Capital for Community Impact:** By mobilizing its distributed workforce, the Bank ensures that every employee has an opportunity to contribute to CRA-eligible activities, reinforcing a culture of responsibility and civic engagement.

2. **Commitment Beyond Regulatory Minimums:** While CRA regulations focus on assessment area activities, Coastal's decision to leverage remote employees for service opportunities reflects a broader philosophy—that community development is an organizational value, not merely a compliance requirement. This practice strengthens the Bank's relationships with nonprofit partners, broadens the reach of financial education, and creates measurable impact across multiple communities.

Based on the Bank's CD service log for 2022 through 2025, Coastal provided a total of 4,022 qualifying CD service hours, of which 3,901 hours (97.73 percent) were performed within the assessment area.

Qualified CD Service Hours 2022-2025[1]				
Year	Total	In-AA	Outside-AA	In-AA %
2022	999.10	985.10	14.00	98.60%
2023	910.70	856.70	54.00	94.07%
2024	1,624.35	1,616.35	8.00	99.51%
2025[2]	412.00	406.00	6.00	98.05%
Totals	3,610.15	3,528.15	82.00	97.5%

1 - Exam-Scope Baseline Qualified CD Service hours
2 - January 1, 2025, through September 30, 2025

Community Development Service hours will not be reduced as a result of including remote employee activity. The Bank will maintain an Assessment Area CD service floor equal to at least the Bank's 2022–2024 AA average (approximately 1,150 hours annually). Remote/Outside-Assessment Area qualifying CD services will be tracked and reported in addition to that Assessment Area floor and will not be used as a substitute for Assessment Area CD service delivery.

Through these efforts, the Bank affirms that its dedication to community development is not limited by geography. Instead, it reflects a company-wide culture of service, inclusivity, and accountability that aligns with both regulatory standards and the broader expectations of community stakeholders.

Community Development Services Goal for Satisfactory and Outstanding performance reflect the Bank's nationwide employment model and recognizes not all employees—especially entry-level staff—can perform eligible community development services. Therefore, the goals include a built-in assumption that management-level and CRA-trained staff will complete a higher share of eligible hours. This subset of employees that possess the appropriate skill sets equate to 60 percent of full-time equivalent employees (FTEs) working inside the assessment area and 40 percent for those outside. This approach ensures goals are realistic, measurable, and consistent with the Bank's operating model.

Goal 3: Community Development Services		
Participating FTEs equate to 60% of employees located inside the assessment area and 40% located outside of the assessment area		
Plan Year	Hours per Participating FTE[1]	
	Satisfactory	Outstanding
2026	6	8
2027	6	8
2028	6	8

1 - The number of FTEs on December 31st of the previous year-end Call Report, Schedule RI Memoranda, line 5, multiplied by location subsets specified above.

With an established history of employee volunteerism and in finding unique or innovative ways to provide eligible service, the Bank will meet its service goals through a combination of employee volunteer hours, executive participation on boards and committees of community development organizations, and financial education initiatives delivered through the Bank's partnerships with a nonprofit provider such as Banzai. These activities are consistent with CD initiatives and are directly tied to the Bank's strategy of expanding access to financial services and supporting economic development within its assessment area. The CRA Officer tracks annual service hours and, when necessary, requests increased volunteer efforts with support from Senior Management and the Board of Directors.

Key CD Service activities may include, but are not limited to:

- Provide community development services by delivering financial education workshops, in collaboration with Banzai, to students at schools where the majority of the student body is eligible for the Federal Free and Reduced Price Lunch program, ensuring the primary purpose of the activity benefits low- and moderate-income individuals. Providing a multilingual financial education portal to nonprofit partners serving LMI populations, through partnership with Banzai.
- Encouraging Bank officers and executives to provide technical assistance by serving on boards, advisory committees, or in leadership roles for community development organizations.
- Offering employees paid time to participate in CD-related volunteer opportunities, coordinated through the Bank's Community Engagement team.

Each peer institution established a community service hours goal; however, the table below summarizes the goals of four institutions that are based on hours per FTE.[14] Sallie Mae Bank's FTE service goal was excluded because the hours reported in its CRA Performance Evaluation had significant unexplained fluctuations over the three-year review period. Unlike Coastal Community Bank, the peer institutions—except SoFi Bank[15]—do not maintain a retail branch network. Accordingly, service hours for the peer institutions are generally performed within their assessment area(s) or in a broader geographic area. Both Green Dot Bank and Coastal operate under a "Work from Anywhere" model, which is reflected in the parameters of their respective goals.

As shown below, the peer institutions' goals range from 1.00 to 6.50 hours per FTE for a Satisfactory rating and 1.25 to 8.00 hours per FTE for an Outstanding rating. The Bank's Satisfactory and Outstanding goals fall near or at the high-end of the applicable ranges.

Community Development Service Hours					
Bank	Source[1]	Satisfactory	Outstanding	% Increase Between Goals	Location
Coastal Community Bank	SP	6.00 per FTE	8.00 per FTE	33.33%	Assessment Area & Nationwide
Green Dot Bank	SP	6.50 per FTE	8.00 per FTE	23.08%	Assessment Area & Nationwide
The Bancorp Bank, NA	SP	1.00 per FTE	1.25 per FTE	25.00%	Assessment Area
Pathward, NA	SP	1.00 per FTE	1.25 per FTE	25.00%	Assessment Area
Optum Bank, Inc.[2]	PE	4.50 per FTE	6.00 per FTE	33.33%	State

1 - Strategic Plan (SP) or Performance Evaluation (PE)

4. Execution and Accountability

The Bank will achieve its CRA Plan goals by:

- Designating community development representatives to work with the CRA Officer in building partnerships with CDFIs, housing developers, and community-based organizations.
- Reviewing product offerings in consultation with community partners to ensure relevance to LMI borrowers and communities.
- Refining investment strategies to prioritize CRA-qualified opportunities aligned with identified community needs.
- Providing enhanced reporting to Executive Management and the Board, enabling proactive oversight and course correction.

Oversight of these activities is the responsibility of the CRA & Fair Lending Committee, which ensures transparency, consistency, and accountability across the organization.

5. Conclusion

These Strategic Plan goals provide a balanced and measurable framework for CRA performance. By focusing on new and cumulative community development lending and investments, supported by service hour commitments and active engagement of both branch-based and remote employees, Coastal demonstrates its ability and intent to meet the credit and community development needs of its assessment area.

[14] as of either the prior year-end or the average of the prior year

[15] NelNet Bank maintains one office in Utah and three in California.

The Bank's approach reflects both regulatory expectations and its broader mission to serve as a partner in strengthening economic opportunity, affordable housing, and financial literacy across its communities.

SECTION VII. REQUEST FOR APPROVAL OF STRATEGIC PLAN

A. Regulatory Criteria for Approval

The Bank respectfully submits that it has fulfilled all of the regulatory requirements for strategic plans, including those governing development of the plan, public participation in the plan, and the plan's measurable goals. As established herein, the Bank's CRA performance context thoroughly supports the Bank's measurable goals. The Bank believes that Board approval of the Strategic Plan and its measurable goals as set forth in above are appropriate under the regulator criteria for evaluation of a strategic plan outlined in 12 C.F.R. §228.27(g)(3)(i)-(iii):

Criteria for evaluating the plan. The Board 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 qualified investments; and

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

Coastal Community Bank's measurable goals meet these requirements in a number of ways. The Bank followed strategic plan application requirements, consulted specific regulatory guidance, considered its business strategy and product mix, engaged experienced third-party consultants, and evaluated its CRA performance context as it developed the Plan's measurable goals. Additionally, the Bank notified the public of its intention to apply for a strategic plan and invited the public to comment.

B. Request for Approval

For the reasons set forth above, the Bank respectfully requests the Federal Reserve Board's approval of this CRA Strategic Plan.

C. Election of Alternative CRA Assessment Method

If, through unforeseen circumstances, the Bank is unable to meet substantially all of the goals enumerated in this Plan to achieve a "Satisfactory" rating, then the Bank's CRA performance shall be evaluated based on the Large Bank Performance Standards set forth in 12 C.F.R. §228.21.

SECTION VIII. CONTACT INFORMATION

Any questions or comments regarding this Strategic Plan may be addressed to the following:

Primary Contact:	Eric Sprink, CEO
Secondary Contacts:	Beth Sarvela, EVP / COO
	Cinnamon Chambers, SVP / CRA Officer
Address:	5415 Evergreen Way Everett, WA 98203
Email:	CRApubliccomments@coastalbank.com

Appendix - Assessment Area Census Tract Listing

COASTAL

Island County									
9701.00	9704.01	9706.01	9708.00	9711.00	9714.00	9717.00	9720.00		
9702.00	9704.02	9706.02	9709.00	9713.01	9715.00	9718.00	9721.00		
9703.00	9705.00	9707.00	9710.00	9713.02	9716.00	9719.00	9922.01		
King County									
0001.01	0042.01	0072.03	0104.02	0219.04	0239.01	0262.00	0294.05	0308.01	0322.15
0001.02	0042.02	0073.01	0105.01	0219.05	0239.02	0263.00	0294.06	0308.02	0322.16
0002.01	0043.01	0073.02	0105.02	0219.06	0240.01	0264.00	0294.07	0309.01	0322.17
0002.02	0043.02	0073.03	0106.01	0220.01	0240.02	0265.00	0294.08	0309.02	0322.18
0003.00	0044.01	0074.03	0106.02	0220.03	0241.00	0266.00	0295.04	0310.00	0322.19
0004.02	0044.02	0074.04	0107.01	0220.05	0242.00	0267.00	0295.05	0311.01	0322.20
0004.03	0045.00	0074.05	0107.02	0220.06	0243.01	0268.01	0295.06	0311.02	0322.21
0004.04	0046.00	0074.06	0108.00	0221.01	0243.02	0268.02	0295.07	0312.02	0322.22
0005.00	0047.01	0075.01	0109.00	0221.02	0244.00	0270.00	0295.08	0312.04	0322.23
0006.01	0047.02	0075.02	0110.01	0222.01	0245.00	0271.00	0296.02	0312.06	0322.24
0006.02	0047.03	0075.03	0110.02	0222.03	0246.01	0272.00	0296.03	0312.07	0322.25
0007.00	0048.00	0076.00	0111.01	0222.04	0246.02	0273.00	0296.04	0312.08	0323.07
0008.00	0049.01	0077.00	0111.02	0222.05	0247.01	0274.00	0297.01	0313.01	0323.11
0009.00	0049.02	0078.00	0112.00	0223.00	0247.03	0275.00	0297.02	0313.02	0323.13
0010.00	0050.00	0079.01	0113.00	0224.01	0247.04	0276.00	0298.03	0314.00	0323.15
0011.00	0051.00	0079.02	0114.01	0224.02	0248.00	0277.01	0298.04	0315.01	0323.16
0012.01	0052.01	0080.02	0114.02	0225.01	0249.01	0277.02	0298.05	0315.02	0323.17
0012.02	0052.02	0080.03	0115.00	0225.02	0249.02	0278.00	0298.06	0316.01	0323.18
0013.00	0053.03	0080.04	0116.01	0226.03	0249.04	0279.01	0299.01	0316.03	0323.19
0014.00	0053.04	0081.01	0116.02	0226.04	0249.05	0279.02	0299.02	0316.04	0323.20
0015.00	0053.05	0081.02	0117.00	0226.05	0250.01	0280.00	0300.03	0316.05	0323.21
0016.00	0053.06	0082.00	0118.01	0226.06	0250.05	0281.00	0300.05	0317.04	0323.22
0017.01	0053.07	0083.00	0118.02	0227.01	0250.06	0282.00	0300.06	0317.05	0323.23
0017.02	0054.01	0084.01	0119.01	0227.02	0250.07	0283.00	0300.07	0317.07	0323.24
0018.00	0054.02	0084.02	0119.02	0227.03	0250.08	0284.02	0300.08	0317.08	0323.25
0019.00	0056.00	0085.00	0120.00	0228.02	0251.01	0284.03	0301.01	0317.09	0323.26
0020.00	0057.00	0086.00	0121.00	0228.03	0251.03	0285.00	0301.02	0317.10	0323.27
0021.00	0058.01	0087.00	0201.00	0228.04	0251.04	0286.00	0302.01	0318.00	0323.28
0022.00	0058.03	0088.00	0202.00	0228.05	0252.01	0287.00	0302.03	0319.04	0323.30
0024.00	0058.04	0089.00	0203.01	0229.01	0252.02	0288.01	0302.04	0319.06	0323.31
0025.00	0059.01	0090.00	0203.02	0229.02	0253.02	0288.02	0303.04	0319.08	0323.32
0026.00	0059.02	0091.00	0204.01	0230.00	0253.03	0289.01	0303.05	0319.09	0323.33
0027.00	0060.00	0092.00	0204.02	0231.00	0253.04	0289.02	0303.06	0319.10	0324.01
0028.00	0061.00	0093.00	0205.00	0232.01	0254.01	0290.01	0303.08	0319.11	0324.02
0029.00	0062.00	0094.00	0206.00	0232.02	0254.02	0290.03	0303.09	0319.12	0325.00
0030.00	0063.00	0095.00	0207.00	0233.00	0255.00	0290.04	0303.10	0319.13	0326.01
0031.00	0064.00	0096.00	0208.00	0234.01	0256.01	0291.01	0303.11	0320.02	0326.03
0032.01	0065.00	0097.01	0209.00	0234.03	0256.02	0291.02	0303.12	0320.03	0326.04
0032.02	0066.00	0097.02	0210.00	0234.04	0257.02	0292.03	0303.13	0320.05	0326.05
0033.01	0067.01	0098.01	0211.00	0235.00	0257.03	0292.05	0303.14	0320.06	0327.03
0033.02	0067.02	0098.02	0213.00	0236.01	0257.04	0292.06	0304.03	0320.07	0327.04
0034.00	0067.03	0099.00	0214.00	0236.03	0258.03	0292.07	0304.04	0320.08	0327.05
0035.00	0068.00	0100.01	0215.00	0236.04	0258.04	0292.08	0304.05	0320.10	0327.06
0036.01	0069.00	0100.02	0216.00	0237.01	0258.05	0293.04	0304.06	0320.11	0328.00

King County (Continued)									
0036.02	0070.01	0101.01	0217.01	0237.02	0258.06	0293.05	0304.07	0321.02	9901.00
0038.00	0070.02	0101.02	0217.02	0238.01	0260.01	0293.06	0305.01	0321.03	
0039.00	0071.01	0102.00	0218.02	0238.05	0260.03	0293.07	0305.03	0321.04	
0040.00	0071.02	0103.01	0218.03	0238.06	0260.04	0293.08	0305.04	0322.07	
0041.01	0072.01	0103.02	0218.04	0238.07	0261.01	0293.09	0306.00	0322.11	
0041.02	0072.02	0104.01	0219.03	0238.08	0261.02	0294.03	0307.00	0322.13	
Snohomish County									
0401.00	0416.05	0419.04	0506.00	0518.04	0519.35	0521.19	0525.06	0528.10	0535.11
0402.00	0416.06	0419.05	0507.00	0519.12	0519.36	0521.20	0526.03	0529.03	0536.03
0403.00	0416.07	0419.06	0508.00	0519.13	0519.37	0521.21	0526.04	0529.04	0536.04
0404.00	0416.09	0419.07	0509.00	0519.14	0519.38	0521.22	0526.05	0529.05	0536.05
0405.00	0416.10	0420.01	0510.00	0519.16	0520.04	0522.03	0526.06	0529.06	0536.06
0407.00	0417.01	0420.03	0511.00	0519.17	0520.05	0522.04	0526.07	0531.01	0537.00
0408.00	0417.03	0420.04	0512.00	0519.18	0520.06	0522.06	0527.01	0531.02	0538.01
0409.00	0417.04	0420.05	0513.01	0519.21	0520.07	0522.07	0527.06	0532.01	0538.02
0410.00	0418.05	0420.06	0513.02	0519.22	0520.08	0522.08	0527.07	0532.02	0538.03
0411.00	0418.08	0501.01	0514.01	0519.26	0520.09	0522.10	0527.08	0533.01	9400.01
0412.01	0418.09	0501.02	0514.02	0519.27	0520.10	0522.11	0527.09	0533.02	9400.02
0412.02	0418.10	0502.00	0515.00	0519.28	0521.04	0523.01	0527.10	0534.00	9900.02
0413.01	0418.12	0503.00	0516.01	0519.29	0521.05	0523.02	0527.11	0535.05	9901.00
0413.03	0418.13	0504.02	0516.02	0519.30	0521.07	0524.01	0528.03	0535.06	
0413.04	0418.14	0504.03	0517.01	0519.31	0521.08	0524.02	0528.05	0535.07	
0414.00	0418.15	0504.04	0517.02	0519.32	0521.12	0525.02	0528.07	0535.08	
0415.00	0418.16	0505.01	0518.02	0519.33	0521.13	0525.04	0528.08	0535.09	
0416.01	0419.01	0505.02	0518.03	0519.34	0521.14	0525.05	0528.09	0535.10	