CRA PUBLIC FILE

The Community Reinvestment Act (CRA) regulation requires all financial institutions to maintain a CRA Public File. As a designated "Large Bank," this File must contain the following at all times:

1. This Introduction Cover Memo indicating the CRA Public File contents.

2. A copy of the Bank's most recent CRA Performance Evaluation.

3. A list of Branch Information:

    a. Branch Locations & Hours of Operation
    b. Branch locations opened and/or closed during the current and two preceding calendar years.

4. A list of Products & Services provided by the Bank including:
    a. A Full List of Products & Services
    b. A Schedule of Fees & Charges – Consumer Products; and
    c. A Schedule of Fees & Charges – Business Accounts
    d. A Schedule of Fees & Charges – International Services

5. A map of the Bank's assessment area showing its boundaries

6. The most recently released CRA Public Disclosure Statement and the prior calendar year.

7. A HMDA Disclosure Reporting Notice.

8. Any Written Comments from the public relating to the institution's CRA performance and responses for the current and two preceding calendar years.

9. A quarterly report of the institution's efforts to improve its record if it received a less than satisfactory rating during its most recent CRA examination.

Please contact the Bank to help assist with any CRA related requests.

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PUBLIC DISCLOSURE

January 29, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Business Bank
Certificate Number: 34788

400 S Hope Street, Suite 300
Los Angeles, California 90071

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

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

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

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INSTITUTION RATING

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

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

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

The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment area (AA) credit needs.
- A substantial majority of loans are made in the AA.
- The geographic distribution of loans reflects good penetration throughout the AA.
- The distribution of borrowers reflects, given the product lines offered by the bank, poor penetration among business customers of different revenue size.
- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of its AA, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The bank is a leader in making community development (CD) loans.
- The bank uses innovative and/or flexible lending practices in order to serve AA credit needs.

The Investment Test is rated High Satisfactory.

- The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and CD needs.

- The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The Service Test is rated <u>High Satisfactory</u>.

- Delivery systems are reasonably accessible to essentially all portions of the institution's AA.
- The bank did not open or close any branches since the prior CRA Evaluation; therefore, this criterion was not considered.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the AA, particularly low- and moderate-income (LMI) geographies and/or individuals.
- The institution provides a relatively high level of CD services.

DESCRIPTION OF INSTITUTION

American Business Bank (ABB) is a state-chartered, non-member commercial bank headquartered in Los Angeles, California. The bank has no holding companies or subsidiaries. ABB has not had any merger or acquisition activities since the prior evaluation. ABB was previously evaluated using Interagency Large Institution Examination Procedures during the FDIC CRA Performance Evaluation (PE) dated February 8, 2021, and received an overall Satisfactory rating.

ABB has a unique structure and business model. ABB operates only one branch with eight loan production offices (LPOs) and one Small Business Administration (SBA) LPO in Los Angeles, Orange, Riverside, and Ontario Counties all in Southern California. Its only full-service branch is located in downtown Los Angeles where it is headquartered. The bank's headquarters (including the downtown LPO) and Long Beach LPO are located in unknown-income census tracts (CT); the Torrance LPO is in a low-income CT; the Ontario and Corona LPOs are in moderate-income CTs; the Woodland Hills, Irvine, and Anaheim LPOs along with Anaheim North Orange County SBA LPO are in middle-income CTs. The bank has not opened or closed any branches since the prior evaluation. ABB only opened the Long Beach LPO on October 1, 2021. The bank does not own any proprietary ATMs.

ABB primarily serves mid-sized business customers and offers commercial loan products such as working capital lines of credit, commercial real estate loans, equipment financing, and asset-based lines of credit. ABB is a designated SBA Preferred Lender that offers SBA loans. ABB also offers consumer loan products, including auto, recreational vehicle/boat loans, and home equity loans and lines of credit as accommodations for the bank's business customers. ABB provides a variety of deposit products, including checking, savings, money market deposit accounts, and certificates of deposit. The bank has not changed its business strategy or focus since the prior evaluation. Alternate delivery systems include online and mobile banking, courier service, remote deposit capture, ACH and wire transfers, and access to nationwide ATM networks.

As of the September 30, 2023 Call Report, ABB has $3.9 billion in total assets including $2.5 billion in total loans and $1.2 billion in total securities. The bank reported total deposits of $3.5 billion. The total assets has increased from $3.5 billion at the prior evaluation. The following table shows the bank's loan portfolio composition as of September 30, 2023.

Loan Portfolio Distribution as of 09/30/2023		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	44,101	1.7
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	102,689	4.1
Secured by Multifamily (5 or more) Residential Properties	69,828	2.8
Secured by Nonfarm Nonresidential Properties	1,850,920	73.7
Total Real Estate Loans	**2,067,538**	**82.3**
Commercial and Industrial Loans	426,784	17.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	6,693	0.3
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	9,990	0.4
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**2,511,005**	**100.0**
Source: Reports of Condition and Income		

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

DESCRIPTION OF ASSESSMENT AREAS

ABB designated a single CSA-level AA consisting of four whole counties: Los Angeles, Orange, San Bernardino, and Riverside all in California. The AA has not changed since the prior evaluation, complies with the technical requirements of CRA, and does not arbitrarily exclude LMI neighborhoods. The AA is densely populated and economically and demographically diverse. Management selected this AA based on the location of the branch and the expectation of attracting and retaining businesses within the AA.

The Los Angeles-Long Beach-Glendale, California MD #31084 (Los Angeles County) and the Anaheim-Santa Ana-Irvine, California MD #11244 (Orange County) constitute the Los Angeles-Long Beach-Anaheim, California MSA #31100. The San Bernardino and Riverside Counties compose the Riverside-San Bernardino-Ontario, California MSA #40140. All four counties are contiguous and fully contained in the Los Angeles-Long Beach, California CSA #348.

Economic and Demographic Data

Based on 2020 U.S. Census data, the AA consists of 4,096 CTs, of which 226 are low-, 1,138 are moderate-, 1,288 are middle-, 1,350 are upper-income, and 94 CTs have no income designation. The following table illustrates select demographic, housing, and business information in the AA.

Demographic Information of the Assessment Area Assessment Area: CSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	4,096	5.5	27.8	31.4	33.0	2.3
Population by Geography	17,800,837	4.9	28.0	32.6	33.4	1.1
Housing Units by Geography	6,227,476	4.7	25.9	31.8	36.5	1.1
Owner-Occupied Units by Geography	3,011,733	1.6	18.4	33.6	46.0	0.4
Occupied Rental Units by Geography	2,737,275	8.0	34.4	30.2	25.6	1.7
Vacant Units by Geography	478,468	4.5	24.6	30.1	38.7	2.1
Businesses by Geography	2,439,607	3.3	19.5	29.5	45.5	2.2
Farms by Geography	27,716	2.8	19.0	32.2	44.8	1.2
Family Distribution by Income Level	3,982,791	23.2	16.7	18.3	41.8	0.0
Household Distribution by Income Level	5,749,008	25.3	15.4	17.0	42.4	0.0
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		$80,317	Median Housing Value			$610,568
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA		$106,451	Median Gross Rent			$1,631
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA		$76,686	Families Below Poverty Level			9.8%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The AA's 2,439,607 businesses reported gross annual revenues as follows:

- 92.2 percent had $1 million or less,
- 2.8 percent had more than $1 million, and
- 5.0 percent did not report revenue information.

Services represent the largest industry at 37.2 percent of businesses followed by non-classifiable establishments at 22.9 percent; finance, insurance, and real estate at 12.1 percent; and retail trade at 10.4 percent.

Los Angeles-Long Beach-Glendale MD

According to Moody's Analytics as of December 2023, Los Angeles County's economy is slowing down, similar to California and the U.S. Job growth is slowing on a year-ago basis with healthcare remains the leading source of new jobs. Increases in monthly home prices have resumed. According to Equifax relocation data, Los Angeles County had a negative net migration on young population. Strengths of the area include a strong healthcare base and a growing technology sector that provides well-paying jobs; global links through entertainment, tourism, and fashion; and a deep San Pedro Harbor that enables the area to handle megaships that other ports cannot. Weaknesses of the area include high costs affecting net migration gains and the area's potential for disasters, including drought, wildfires, and earthquakes. The top major employers in the area include Cedars-Sinai Medical Center, Los Angeles International Airport, University of California Los Angeles, VXI Global Solutions, and The Walt Disney Company.

Anaheim-Santa Ana-Irvine MD

According to Moody's Analytics as of December 2023, Orange County's economy is slowing down, similar to Los Angeles County. New jobs have continued to grow in the healthcare and leisure/hospitality industries; however, it has paused in the manufacturing industry. The unemployment rate has risen despite some contraction in the labor force. According to Equifax, net migration losses persist. Monthly house price appreciation is outpacing the national average. Strengths of the area include a highly trained and well-educated labor force; lower business costs than the Bay Area; and the coastline and climate attracting residents and visitors. Weaknesses of the area include a decreasing population; exposure to changes in consumer sentiment from tourism; and sensitivity to business cycle fluctuations, specifically the capital-raising climate. The top major employers in the area include Disney Resorts, University of California Irvine, Saint Joseph Health, Kaiser Permanente, and Target Brands Incorporated.

Riverside-San Bernardino-Ontario MSA

According to Moody's Analytics as of December 2023, San Bernardino and Riverside Counties' economy is in fair shape. Although job growth lags that in California and the U.S., the pace is stable with more than half of private sector industries adding jobs on net job growth. The unemployment rate is edging higher, but so does the labor force. Monthly house price gains have not quite surpassed the peak set in 2022. According to Equifax relocation data, net migration gains have picked up in 2023. Strengths of the area include comparative advantage in transportation, distribution and warehousing; lower business and housing costs than in nearby California coastal areas; and positive net migration on young population. Weaknesses of the area include lack of vibrant central core; lack of high-wage industries; and low educational attainment. The top major employers in the area include Stater Bros, Arrowhead Regional Medical Center, U.S. Marine Corporations Air Ground Combat Center, Fort Irwin, and Walmart Incorporated.

Competition

The AA is highly competitive for financial services. According to the June 30, 2023 FDIC Deposit Market Share Report, the AA had 116 financial institutions operating 2,496 branches with a total of $772.2 billion in deposits. A number of large national and regional financial institutions operate in the AA. Collectively, the top three financial institutions in the AA control approximately 51.6 percent of the deposit market share and approximately 46.5 percent of the branches. ABB maintains $3.3 billion in total deposits, representing 0.4 percent of the AA deposit market share and ranking 26th among the other financial institutions.

Community Contact

Examiners reviewed an existing community contact with a small business development corporation to help understand the financial and banking needs of the local communities. The contact noted that there is a need for small business financial education, including offering industry specific education. In regards to small business financing, there are opportunities for financial institutions to make small business loans in conjunction with state or federal guarantee lending programs. The contact also noted that some financial institutions are unaware of these programs. Lastly, the contact noted a need for providing pass-through grants to small businesses for technology and equipment.

Credit and Community Development Needs and Opportunities

Based on economic and demographic data, community contact, and bank information, examiners determined that demand for small business loans represent a primary AA credit need. The AA contains a large percentage of small businesses and there is a considerable need for micro loans and industry-specific financial education training. Opportunities for small business lending and other credit-related projects are present throughout the AA. Examiners also identified the need for affordable housing as well as community service needs especially during Pandemic.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated February 8, 2021, to the current evaluation dated January 29, 2024. Examiners used Interagency Large Institution Examination Procedures to evaluate ABB's CRA performance. Examiners relied on records provided by the institution, reported loan data, public financial and economic information, demographic data, and community contact.

Activities Reviewed

Examiners determined that ABB's major product line is small business loans. This conclusion considered the bank's business strategy, loan composition, and lending activity during the evaluation period. The bank is not a Home Mortgage Disclosure Act reporter. The bank made no small farm loans and only nominal volume of residential mortgage loans and consumer loans.

These products do not represent major product lines and do not provide material support for conclusions.

Examiners reviewed and analyzed the universe of reported small business loans originated or purchased from January 1, 2021, to December 31, 2022. During the review period, the bank originated 1,107 small business loans totaling $439.0 million in 2021 and 637 small business loans totaling $271.5 million in 2022. Examiners analyzed the number and dollar volume of small business loans under the Lending Test. While both number and dollar volume of loans are presented, examiners emphasized performance by number of loans as this is generally a better indicator of the number of businesses served.

The 2021 lending performance is compared to the 2015 ACS Census data and 2022 lending performance is compared to the updated 2020 U.S. Census data. The Census Bureau released the updated 2020 U.S. Census data, and the update included changes in the total number of CTs within the AA as well as income tract designations. From the 2015 ACS Census to 2020 U.S. Census data, the total number of CTs in the AA increased from a total of 3,751 to 4,096, with 82 less low-income CTs and 73 additional moderate-income CTs.

Other sources of comparable data included 2021 and 2022 D&B data, 2021 small business aggregate data, and other information gathered as part of the evaluation process, including community contact. Examiners also compared current lending performance against the bank's prior CRA performance and noted any differences within the evaluation.

Examiners reviewed all CD loans, qualified investments services from the date of the prior evaluation through January 29, 2024 The evaluation of CD investments also includes prior-period qualified investments still outstanding as of January 29, 2024. The evaluation of CD activities is limited to those loans, investments, and services for which management could demonstrate meet the primary purpose of CD. Examiners evaluated CD activities quantitatively based on the financial capacity of the bank and qualitatively based upon the impact to the AA. Examiners compared the bank's CD performance to its prior CRA performance and two comparable banks.

Finally, examiners reviewed retail banking products and services targeted to LMI individuals or small businesses or that are tailored to meet the needs of the AA. Examiners also reviewed retail delivery systems, such as branch office and alternative delivery systems.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test performance is rated "High Satisfactory." Good geographic distribution, poor borrower profile, and a leader in CD lending primarily support this rating.

Lending Activity

ABB's lending levels reflect excellent responsiveness to the credit needs of the AA. In the evaluation period from January 1, 2021, to December 31, 2022, ABB originated 1,611 small business loans totaling $659.6 million, equaling 28.8 percent of average total loans in the AA since the prior evaluation. The bank's ability to make small business loans in 2021 was largely affected by the COVID-19 pandemic and the associated SBA PPP. Excluding PPP loans and controlling for the length of the evaluation period, the current performance increased 4.1 percent by number but decreased 11.3 percent by dollar volume since the excellent performance at the prior evaluation and way outperformed the good performance at the two comparable banks.

ABB operates in a highly competitive market for small business loans. According to the 2021 aggregate reported data, 378 lenders reported 738,614 small business loans totaling $24.3 billion in the AA, and ABB ranked 51st with a 0.1 percent market share by number and 1.6 percent market share by dollar volume. The small business lending market is dominated by large national banks. Collectively, the top three lenders accounted for 49.5 percent of the total small business lending market share in the AA. Aggregate data for 2022 small business lending was not available as of the evaluation date. Despite the strong competition, ABB's performance is excellent and responsive.

Assessment Area Concentration

ABB made a substantial majority of small business loans inside the AA. The performance is consistent with the AA concentration performance at the prior evaluation which was also rated a substantial majority of loans are inside the AA. The following table shows the lending activity by year during the evaluation period.

Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Small Business										
2021	1,020	92.1	87	7.9	1,107	406,835	92.7	32,187	7.3	439,022
2022	591	92.8	46	7.2	637	252,735	93.1	18,765	6.9	271,500
Total	**1,611**	**92.4**	**133**	**7.6**	**1,744**	**659,570**	**92.8**	**50,952**	**7.2**	**710,522**

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Geographic Distribution

The geographic distribution of small business loans represents good penetration throughout the AA. The following table shows the distribution of small business loans by year and CT income level.

Geographic Distribution of Small Business Loans Assessment Area: CSA AA						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2021	4.8	4.6	56	5.5	27,783	6.8
2022	3.3	--	13	2.2	8,580	3.4
Moderate						
2021	20.2	20.6	276	27.1	115,751	28.5
2022	19.4	--	171	28.9	77,783	30.8
Middle						
2021	26.4	27.1	293	28.7	119,194	29.3
2022	29.0	--	189	32.0	78,582	31.1
Upper						
2021	47.1	46.5	354	34.7	127,068	31.2
2022	46.0	--	175	29.6	\64,233	25.4
Not Available						
2021	1.6	1.3	41	4.0	17,040	4.2
2022	2.3	--	43	7.3	23,557	9.3
Totals						
2021	**100.0**	**100.0**	**1,020**	**100.0**	**406,835**	**100.0**
2022	**100.0**	--	**591**	**100.0**	**252,735**	**100.0**
Source: 2021 and 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

The performance consistently exceeded aggregate data and demographic data, except for the lending in low-income CTs was slightly below demographic data in 2022. Overall, the performance is consistent with the prior evaluation's good performance. Compared to peer banks in the AA, ABB's performance is good.

Borrower Profile

The distribution of small business loans represents poor penetration among businesses of different revenue sizes. The following table shows the distribution of loans by year and borrower revenue level.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: CSA AA						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000						
2021	90.4	45.5	162	15.9	49,046	12.1
2022	91.5	--	81	13.7	33,567	13.3
>$1,000,000						
2021	3.7	--	819	80.3	343,741	84.5
2022	3.2	--	506	85.6	218,119	86.3
Revenue Not Available						
2021	5.9	--	39	3.8	14,048	3.5
2022	5.4	--	4	0.7	1,049	0.4
Totals						
2021	**100.0**	**100.0**	**1,020**	**100.0**	**406,835**	**100.0**
2022	**100.0**	**--**	**591**	**100.0**	**252,735**	**100.0**
Source: 2021 and 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Lending to small businesses is far below demographic data. Although not all small businesses are creditworthy or have credit needs, ABB's performance is also significantly below the 2021 aggregate data, which is a better indicator of credit demand and opportunities in the AA. Excluding all the PPP loans and controlling for the length of the evaluation period, ABB's performance is very similar to the poor performance at the prior evaluation. Compared to peer banks in the AA, ABB's performance is poor.

Innovative or Flexible Lending Practices

ABB uses innovative and/or flexible lending practices in order to serve AA credit needs. ABB offers and participates in several lending programs in support of economic development for small businesses and consumers and businesses affected by the COVID-19 pandemic. The following table presents innovative or flexible loan programs offered during the evaluation period.

Innovative or Flexible Lending Programs								
Type of Program	**02/08/2021 – 12/31/2021**		**2022**		**2023**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
SBA 7(a)	14	22,577	9	8,214	10	5,650	33	36,441
SBA Express	4	1,350	9	2,050	2	600	15	4,000
SBA 504	20	46,563	27	47,473	20	47,857	67	141,893
California SBLGP	7	8,046	27	36,145	14	13,442	48	57,633
SBA PPP Loan	337	159,206	0	0	0	0	337	159,206
Totals	**382**	**237,742**	**72**	**93,882**	**46**	**67,549**	**500**	**399,173**
Source: Bank Data 02/08/2021 – 01/29/2024								

- SBA Lending – ABB continues to be designated as a SBA Preferred Lender, which allows the bank to approve loans on behalf of the SBA and expedite the loan approval process to the benefit of the borrower. ABB originates loans under the SBA 504, 7(a), and Express loan program. During the evaluation period, ABB originated 115 SBA loans totaling $182.3 million. While SBA loans are not considered innovative, they offer small business borrowers alternative financing when conventional financing may not be an option.

- California Small Business Loan Guarantee Program (SBLGP) – ABB continues to participate in this program. Established in 1968, this program is administered by the State of Business, Transportation, and Housing Agency, in partnership with the Governor's Office of Business and Economic Development, with a focus of job creation within the state of California. The SBLGP offers secured and unsecured lines of credit and term loans to small businesses. The product is available to business entities and adheres to SBA size standards. Under this program, loans are extended to small businesses for a variety of business needs, including working capital, equipment purchase, business expansion, real estate purchase, and other business uses. During the evaluation period, ABB made 48 SBLGP loans totaling $57.6 million under this program. While state-guaranteed loans are not considered innovative, they offer small businesses another financing avenue when conventional financing may not be an option.

- SBA PPP Loans – The program was created in 2020 and structured to help small businesses and other organizations during the COVID-19 pandemic by providing fully forgivable loans that can be used to help preserve jobs and cover other specific business expenses. ABB originated 337 PPP loans totaling $159.2 million in 2021 since the prior evaluation.

- ABB also established a Special Purpose Credit Program in 2022 and started funding such loans in 2023. Vermont Slauson Economic Development Corporation (VSEDC), a CDFI, and ABB have executed a Purchase, Assignment, Assumption and Servicing Agreement. Under this agreement, VSEDC provides microloans to support underserved small businesses. ABB will purchase these certain microloans loans made or will be made by VSEDC that have been fully funded by VSEDC prior to the purchase. ABB purchased 7 microloans in 2023 totaling $85,000.

Community Development Loans

ABB is a leader in making CD loans. During the evaluation period, ABB originated 231 CD loans totaling $616.7 million. Additionally the bank originated 6 CD loans totaling $16.1 million that support economic development benefiting the broader statewide or regional area. Total CD lending equals to 16.5 percent of average total assets and 27.9 percent of average total loans since the prior evaluation. The ratios decreased since the prior evaluation when ABB was a leader in making CD loans. However, controlling for the AA and the length of the evaluation period, ABB's current performance was much higher than the two comparable banks that were rated leaders in making CD loans in the AA.

Out of the total CD loans made in the AA during the evaluation period, 45 were PPP loans totaling $65.0 million. PPP lending was particularly responsive to the credit needs of small businesses to help retain jobs for LMI individuals and LMI geographies during the pandemic in 2021.

The following table shows the bank's CD lending in the AA by year and CD purpose.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
02/08/2021 – 12/31/2021	5	5,310	9	9,953	82	196,868	22	68,691	**118**	**280,822**
2022	4	8,656	7	19,923	45	148,821	11	29,655	**67**	**207,055**
2023	1	2,000	8	11,550	34	107,006	3	8,275	**46**	**128,831**
Total	**10**	**15,966**	**24**	**41,426**	**161**	**452,695**	**36**	**106,621**	**231**	**616,708**
Source: Bank Data										

The following are notable examples of CD loans made during the evaluation period.

- In 2021, ABB made a $1.8 million SBA PPP loan to a business that provides jobs to 85 LMI employees. The business is located in a moderate-income CT. This loan helps to provide financing to a qualified small business that employs LMI-wage employees.

- In 2022, ABB made a $1.5 million loan to finance construction of five accessory dwelling units on a 20-unit multi-family apartment building with all units to LMI tenants. This loan helps address AA affordable housing needs.
- In 2023, ABB renewed a $12.0 million working capital line of credit to a business located in a moderate-income CT that retained 76 LMI employees.

- In 2023, ABB renewed a $6.0 million loan to a non-profit organization that specializes in providing judicial and advocacy services for LMI foster youth in the AA.

INVESTMENT TEST

The Investment Test is rated "High Satisfactory." ABB's significant level of qualified CD investments and grants primarily supports this rating.

Investment and Grant Activity

ABB has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

ABB had 300 total qualified investments and grants totaling $48.2 million, which includes 36 prior period investments totaling $41.1 million, 6 new investments totaling $5.5 million, and 258 grants totaling $1.6 million. Qualified investments consist primarily of affordable housing mortgage-backed securities, bonds supporting school districts with high populations of LMI students, and investments benefitting CDFI and minority depository institutions. Significant majority of the qualified investments and grants support community services.

The total investments equates to 1.3 percent of average total assets and 3.7 percent of average total securities since the prior evaluation. These ratios decreased since the excellent performance at the prior evaluation. Although the current total investments to the average total asset ratio was consistent with the two comparable banks, the current total investments to the average total securities ratio was both below the good performance at one comparable bank and the excellent performance at the other comparable bank.

During the COVID-19 pandemic, grants and donations were much more needed to quickly get a variety of community services to more impacted LMI individuals and geographies. ABB has been very responsive to the community needs and significantly increased its grants and donations by 37.2 percent by number and 185.7 percent by dollar amount from the grants at the prior evaluation. Both the number and dollar amount of ABB's grants also doubled the grants at one comparable bank and tripled the grants at the other comparable bank.

The following table shows the bank's qualified investments and grants by year and CD purpose.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	17	27,158	13	13,669	6	263	0	0	**36**	**41,090**
02/08/2021 – 12/31/2021	0	0	0	0	2	1,003	0	0	**2**	**1,003**
2022	2	2,500	0	0	1	3	0	0	**3**	**2,503**
2023	1	2,000	0	0	0	0	0	0	**1**	**2,000**
Subtotal	**20**	**31,658**	**13**	**13,669**	**9**	**1,269**	**0**	**0**	**42**	**46,596**
Qualified Grants & Donations	28	161	174	724	50	729	6	29	**258**	**1,643**
Total	**48**	**31,819**	**187**	**14,393**	**59**	**1,998**	**6**	**29**	**300**	**48,239**
Source: Bank Data										

The following are notable examples of qualified investments and grants made during the evaluation period.

- In 2022, ABB made a $2.0 million investment in a bond supporting a low-income housing tax credit (LIHTC) project that created 80 units with 96.3 percent of the units have income or rent restrictions.

- In 2023, ABB made a $2.0 million investment in a bond supporting a LIHTC project that created 66 units with 52 of them restricted to LMI residents.

- During the evaluation period, ABB granted a combined $458,000 to a CDC to assist women and minority owned small businesses in the AA in recovering from the economic downturn created by the COVID-19 pandemic.

Responsiveness to Credit and Community Development Needs

ABB exhibits good responsiveness to the credit and CD needs. Qualified investments, donations and grants funded affordable housing, community services for LMI individuals, and to a lesser extent supported economic development activities in the AA. All of these activities are critical CD needs in the AA. The bank's 258 grants and donations totaling $1.6 million were especially responsive to the increased need for community services in the AA during the COVID-19 pandemic.

Community Development Initiatives

ABB occasionally uses innovative and/or complex investments to support CD initiatives. ABB's qualified investments are useful and promote CD within its AA; however, most are not innovative or complex.

SERVICE TEST

The Service Test is rated "High Satisfactory." ABB's relatively high level of CD services primarily supports this rating.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the AA. ABB operates the only branch in downtown Los Angeles in a CT without an income designation. In addition, the bank has nine LPOs. Three of the nine LPOs are in LMI CTs: one in a low-income CT and two in moderate-income CTs.

The bank does not have any proprietary ATMs at its branch or other locations. However, ABB participates in the Plus and Interlink ATM networks and issues ATM cards that can be used on those networks without charge. Additional alternative delivery systems for retail services include online and mobile banking, courier service, ACH and wire transfers, online bill pay, person-to-person transfers, and remote deposit capture.

Changes in Branch Locations

ABB did not open or close any branches during the evaluation period; thus, examiners did not consider this criterion under the Service Test.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the AA, particularly LMI geographies and/or individuals. ABB's only full-service branch is open from 10 a.m. to 3 p.m. Monday through Friday. Although branch hours are limited, they reflect core business hours for the bank's commercial customers. As previously mentioned, ABB offers a full complement of basic and specialized products and services to commercial customers in addition to basic deposit accounts and retail services for consumers. Products and services offered do not vary throughout the AA.

Community Development Services

ABB provides a relatively high level of CD services. During the evaluation period, 41 senior management, officers, and employees provided 1,521 qualified CD service hours to 51 organizations. This performance represents a 52.3 percent increase from the relatively high level of CD services at the prior evaluation. Controlling for the AA and the length of the evaluation period, ABB's current performance is also slightly above the relatively high level of CD services at one comparable bank but is much below the other comparable bank that was a leader in providing CD services.

Services provided are primarily focused on a variety of community services that benefit LMI individuals and areas and to organizations providing services to economic development and

affordable housing in the AA. The following table shows the bank's CD services by year and CD purpose.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
02/08/2021 – 12/31/2021	0	89	159	0	**248**
2022	4	381	95	0	**479**
2023	240	305	238	10	**794**
Total	**244**	**775**	**492**	**10**	**1,521**
Source: Bank Data					

The following are notable examples of CD services provided during the evaluation period.

- In 2021 and 2022, one executive officer provided 100.9 hours of CD services to an organization that specializes in early education programs for children of LMI families. The executive officer serves as the organization's Chair of the Finance Committee.

- During the evaluation period, one bank employee provided 73.3 hours of CD services to an organization focusing on the economic development of underserved communities in the AA. The employee serves on the non-profit organization's Loan Committee.

- In 2022 and 2023, one executive officer provided 14.5 hours of CD services to a health organization that primarily serves LMI individuals, with an emphasis on women and children. The officer serves on the Board of the organization and provides financial expertise.

- In 2022, several employees provided 63.5 hours of free income tax preparation services to low-income individuals and families.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

American Business Bank	
Scope of Examination: Full scope review was performed on the following AA within the noted rated area: **State of California**: CSA #348 AA	
Time Period Reviewed:	02/08/2021 to 01/29/2024
Products Reviewed: Small Business Loans: 01/01/2021– 12/31/2022	

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

AMERICAN BUSINESS BANK

BRANCH & OFFICE LOCATIONS - HOURS OF OPERATION

As of March 31, 2026

Headquarters Office
400 S. Hope Street
Suite 300
Los Angeles, CA 90071
Full Service Branch
Lobby Hours:
Monday -Friday
10:00 a.m. - 3:00-p.m
No ATM on site
Geography:
MSA/MD - 31084, State - 06
County - 037, Census Tract – 2075.02
Tract Income Level – Unknown

Loan Production Offices

Los Angeles Regional Office
400 S. Hope Street
Suite 300
Los Angeles, CA 90071
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 31084, State - 06
County - 037, Census Tract – 2075.02
Tract Income Level – Unknown

Orange County Regional Office
2030 Main Street
Suite 250
Irvine, CA 92614
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 11244, State - 06
County - 059, Census Tract – 0755.16
Tract Income Level - Middle

San Fernando Valley Regional Office
21800 Oxnard St
Suite 1140
Woodland Hills, CA 91367
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 31084, State - 06
County - 037, Census Tract – 1371.03
Tract Income Level - Middle

South Bay Regional Office
970 W. 190th Street
Suite 850
Torrance, CA 90502
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 31084, State - 06
County - 037, Census Tract – 2920.01
Tract Income Level - Low

Inland Empire Regional Office
3633 Inland Empire Blvd.
Suite 720
Ontario, CA 91764
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 40140, State - 06
County - 071, Census Tract – 0021.09
Tract Income Level – Moderate

SBA Department / North Orange County Office
2400 E. Katella Avenue, Suite 700
Anaheim, CA 92806
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD – 11244, State – 06
County – 059, Census Tract – 0863.03
Tract Income Level – Middle

Southern Inland Empire Office
1250 Corona Pointe Court
Suite 303
Corona, CA 92879
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 40140, State - 06
County - 065, Census Tract – 0416.02
Tract Income Level – Moderate

Long Beach Regional Office
5000 East Spring St.
Suite 620
Long Beach, CA 90815
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 31084, State - 06
County - 037, Census Tract – 9800.18
Tract Income Level – Unknown

BRANCH & OFFICE LOCATIONS - HOURS OF OPERATION
As of March 31, 2026

San Diego Regional Office
4727 Executive Dr. Suite 275
San Diego, CA 92121
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 41740, State - 06
County - 073, Census Tract – 0083.39
Tract Income Level - Middle

Downtown Riverside Office
3801 University Ave.,
Suite 640
Riverside, CA 92501
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 40140, State - 06
County - 065, Census Tract – 0303.00
Tract Income Level - Moderate

BRANCH OPENINGS AND CLOSINGS
As of March 31, 2026

Branch Openings and Closings

Per regulatory requirement, the CRA Public File must contain a list of the institution's branches opened and closed during the current year (2026) and each of the two prior calendar years, 2024 and 2025.

Branch Openings:

None

Loan Production Office Openings:

Effective January 13, 2025, the Bank opened a new LPO in San Diego.

San Diego Regional Office

4727 Executive Dr. Suite 275
San Diego, CA 92121
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 41740, State - 06
County - 073, Census Tract – 0083.39
Tract Income Level - Middle

Effective September 2, 2025, the Bank opened a new LPO in Riverside.

Downtown Riverside Office

3801 University Ave.,
Suite 640
Riverside, CA 92501
Office Hours:
10:00 a.m. – 3:00 p.m. &
By Appointment
Geography:
MSA/MD - 410140, State - 06
County - 065, Census Tract – 0303.00
Tract Income Level - Moderate

Branch Closings:

None

Loan Production Office Closings:

None

ABB AMERICAN BUSINESS BANK

PERSONAL DEPOSIT ACCOUNTS

	Personal Checking	Lifeline Checking	Interest Checking	Savings	Money Market	Time Deposit Accounts	Fiduciary Accounts
Opening Deposit	$500	$500	$500	$500	$500	$2,500	$500
Monthly Service Charge	$10	$6	$10	N/A	$10	N/A	$10
How to avoid monthly service charge	Average daily balance in the account above $2,000	N/A	Average daily balance in the account above $2,500	N/A	Average daily balance in the account above $2,500	N/A	Average daily balance in the account above $2,500
Compounding Method	N/A	N/A	Monthly	Monthly	Monthly	Simple Interest	Monthly
Transaction Limitations	N/A	N/A	N/A	6 withdrawals or transfers[5]	6 withdrawals or transfers[5]	No deposits before maturity; penalty on withdrawals before maturity	N/A
Other Services Available							
Online banking, bill pay, e-statements	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Debit Card	Yes	Yes	Yes	Yes	Yes	No	No
Credit Card[1]	Yes	Yes	Yes	Yes	Yes	Yes	No

BUSINESS DEPOSIT ACCOUNTS

	Basic Business Checking[3]	Business Analysis[4]	Savings	Money Market	Time Deposit Accounts
Opening Deposit	$500	$500	$500	$500	$2,500
Monthly Service Charge	$18	$20. [4]	N/A	$10	N/A
How to avoid monthly service charge	Average daily balance in the account above $15,000	Compensating Collected Balances [4]	N/A	Average daily balance in the account above $2,500	N/A
Compounding Method	N/A	N/A	Monthly	Monthly	Simple Interest
Transaction Limitations	Check Paid- 100 [3] Deposits Made- 50 Checks Deposited- 50	N/A	6 withdrawals or transfers[5]	6 withdrawals or transfers[5]	No deposits before maturity
Other Services Available					
Online banking, bill pay, e-statements	Yes	Yes	Yes	Yes	Yes
Debit Card	Yes	Yes	Yes	Yes	No
Credit Card[1]	Yes	Yes	Yes	Yes	Yes
RDC [2]	No- See Business Analysis Account	Yes	Yes	Yes	No
ACH Origination[2]	No- See Business Analysis Account	Yes	Yes	Yes	No
Mobile Banking	Yes	Yes	Yes	Yes	No

NOTE: DEPOSIT ACCOUNTS ARE INSURED BY THE FDIC's standard insurance amount of **AT LEAST $250,000 PER DEPOSITOR** for each account ownership category. THE BANK IS A MEMBER OF **PROMONTORY CDARS PLACEMENT PROGRAM** WHICH ALLOWS ADDITIONAL FDIC INSURANCE COVERAGE THROUGH THEIR NETWORK OF PARTICIPATING FINANCIAL INSTITUTIONS. **CONTACT NEW ACCOUNTS FOR MORE INFORMATION.**

Bankruptcy Accounts- The Bank offers a Bankruptcy Business Checking Account and a Bankruptcy Business Money Market Account that reflect the same terms as stated above for the Business Checking and Business Money Market.

[1]= requires an application (Personal 603.**5A**- Business 603.4B) and approval through the Bank's credit underwriting process.

[2]= requires RM recommendation and Credit Administration approval as stated in the RDC procedure **502.1** and ACH Origination procedure **503.1**.

[3]= Transaction limitations: 100 checks paid, 50 deposits, and 50 items deposited each statement period. Per Item Fees for excessive activity include $.18 per check paid, $1.20 each deposit and $.14 each item deposited.

[4]= this is an analysis account in which the business customer can earn credit on collected balances to offset service –activity fees assessed each month. The Earnings Credit Rate is referenced on the Internal Rate Sheet provided daily by the Bank's Chief Financial Officer.

[5]= cannot make more than six (6) withdrawals or transfers per statement cycle to another account or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, check card or similar order to a third party.

Refer to the Bank's Schedule of Fees and Charges for Personal Accounts and Schedule of Fees and Charges for Business Accounts regarding fees and charges associated with services the Bank provides.

Schedule of Fees and Charges for Personal Accounts

Effective May 2, 2022

AMERICAN BUSINESS BANK

Miscellaneous Fees

Cashier's Check Fee (per check)	$	10.00
Collection Item Fee (per item)	$	20.00
Credit Verification Fee (per request)	$	25.00
Escheatment Notice (per notice)	$	2.00
Excess Debit Fee (per item)	$	15.00
Expedited Debit Card Replacement	$	75.00
Legal Process (per request)	$	100.00
Medallion Stamp (per document)	$	15.00
Notary Services (per document)	$	15.00
Photocopies (per page)	$	2.00
Postdated Check Notice (per notice)	$	10.00
Printed Check Order	$	Varies
Research (per hour)	$	50.00
Return Item Fee (per deposited item)	$	10.00
Special Signature (per month)	$	25.00
Special Statement Fee (per statement)	$	7.50
Stop Payment Charge (per order)	$	20.00
Sweep Account Fee (per month)	$	10.00

Wire Transfers - Domestic

Incoming Wire Fee (per wire)	$	15.00
Outgoing Wire Fee (per wire)	$	20.00

Wire Transfers - International

Int'l Wire In Fee (per wire)	$	15.00
Int'l Wire Out Fee (per wire)	$	50.00

ABBconnect – Online Banking

Account Information	$	No Charge
Bill Payment Monthly Maintenance Fee	$	No Charge
Bill Payment Expedited Payment Fee (per electronic payment)	$	2.00
Bill Payment Expedited Payment Fee (per check payment)	$	15.00
Direct Connect – Quicken & QuickBooks	$	No Charge
Electronic Statement (eStatement)	$	No Charge
Internal Transfers	$	No Charge
Stop Payment Charge (per order)	$	10.00

Mobile Banking

Mobile Banking Monthly Fee	$	No Charge
Account Information	$	No Charge
Bill Pay Service	$	No Charge
Internal Transfers	$	No Charge
Mobile Deposit Service	$	No Charge
SecurLOCK Equip Debit Card Controls	$	No Charge

Member FDIC

EQUAL HOUSING LENDER

Schedule of Fees and Charges for Business Accounts

Effective March 1, 2023

AMERICAN BUSINESS BANK

Analysis Account Activity

Account Analysis Maintenance Fee (per month/account)	$	20.00
ACH Credit (per item)	$	.20
ACH Debit (per item)	$	.20
Checks Paid (per check)	$	.20
Deposited Items (per item)	$	.15
Deposit Ticket Fee (per deposit)	$	1.25

Miscellaneous Fees

ACH Block Service (per month/account)	$	18.00
Cashier's Check Fee (per check)	$	10.00
CD ROM Statement (per statement)	$	25.00
Collection Item Fee (per item)	$	20.00
Counter Check Fee (each check)	$	2.00
Courier Service	$	Varies
Credit Verification Fee (per request)	$	25.00
Duplicate/Snapshot Statement	$	No Charge
Escheatment Notice (per notice)	$	2.00
Excess Debit Fee (per item)	$	15.00
Expedited Debit Card Replacement	$	75.00
Funds Transfer Fee (bank assisted)	$	7.50
Legal Process (per request)	$	100.00
Loan Sweep Fee (per month)	$	200.00
NSF Return Item Fee* (per item)	$	25.00
Overdraft Paid Fee* (per item)	$	25.00
Daily Maximum of 10 items per day (NSF Return Item Fee and/or Overdraft Paid Fee)	$	250.00
Overdraft Funds Advanced Rate	WSJ Prime +4.00%	
Medallion Stamp (per document)	$	15.00
Notary Services (per document)	$	15.00
Paper Statement Fee (per month)	$	2.00
Photocopies (per page)	$	2.00
Postdated Check Notice (per notice)	$	10.00
Printed Check Order	$	Varies
Research (per hour)	$	50.00
Return Item Fee (per deposited item)	$	10.00
Signature Endorsement Guarantee Fee (per signature)	$	10.00
Special Signature (per month)	$	25.00
Special Statement Fee (per statement)	$	7.50
Stop Payment Charge (per order)	$	20.00
Sweep Account Fee (per month)	$	15.00
Third Party Invoices (per invoice)	$	25% upcharge

Wire Transfers Non-Online - Domestic

Incoming Wire Fee (per wire)	$	15.00
Outgoing Wire Fee (per wire)	$	20.00

Wire Transfers Non-Online - International

Int'l Wire In Fee (per wire)	$	15.00
Int'l Wire Out Fee (per wire)	$	50.00

*created by check or other electronic means

ABBconnect – Business Online Banking

Online Banking Setup Fee	$	No Charge
Online Banking Monthly Fee (per profile)	$	75.00
Account Information	$	No Charge
Check Images	$	No Charge
Direct Connect – Quicken & QuickBooks	$	No Charge
EDI Translated Report Monthly Fee (per account)	$	25.00
External Transfers (per transfer)	$	5.00
Internal Transfers	$	No Charge
Stop Payment Charge (per order)	$	10.00

ACH Origination

ACH Origination Setup Fee	$	No Charge
ACH Origination Monthly Fee	$	70.00
ACH Originated Transaction (per item)	$	0.15
ACH Originated File (per file)	$	7.50
ACH Same Day Originated Transaction (per item)	$	0.50
ACH Same Day Originated File (per file)	$	10.00
ACH Prefund Suspend (NSF) File	$	2.50
ACH File Reversal/Deletion (per request)	$	20.00
ACH Notification of Change (per notice)	$	3.00
ACH Returned Item (per item)	$	7.50

Bill Payment Service

Bill Payment Monthly Fee	$	No Charge
Bill Pay Items	$	No Charge
Bill Payment Expedited Payment Fee (per electronic payment)	$	2.00
Bill Payment Expedited Payment Fee (per check payment)	$	15.00

Mobile Banking

Mobile Banking Monthly Fee	$	No Charge
Account Information	$	No Charge
Bill Pay Service	$	No Charge
Internal Transfers	$	No Charge
Mobile Deposit Service	$	No Charge
Positive Pay Exception Decisions	$	No Charge
SecurLOCK Equip Debit Card Controls	$	No Charge

Member FDIC

EQUAL HOUSING LENDER

Schedule of Fees and Charges for Business Accounts

Effective March 1, 2023

AMERICAN BUSINESS BANK

Positive Pay

Positive Pay Setup Fee	$	No Charge
Check Positive Pay Monthly Fee (account 1-10)	$	25.00
Check Positive Pay Monthly Fee (account 11+)	$	No Charge
Positive Pay Issued (per item)	$	No Charge
Positive Pay Exceptions (per item)	$	No Charge
ACH Positive Pay Monthly Fee (account 1-10)	$	20.00
ACH Positive Pay Monthly Fee (account 11+)	$	No Charge
ACH Positive Pay Exceptions (per item)	$	No Charge

Remote Deposit Capture

Remote Deposit Capture Setup Fee	$	No Charge
Remote Deposit Capture Maintenance Fee (per month/scanner included)	$	50.00

Wire Transfer - Online

Wire Transfer Monthly Service Fee	$	No Charge
Wires - Domestic Outgoing (per wire)	$	12.00
Wires - Int'l Outgoing US Dollars (per wire)	$	20.00
Wires - Int'l Outgoing Foreign Currency (per wire)	$	20.00

Cash Vault Services

Cash Vault	$	Varies

Currency and Coin Services

Currency Deposited (per $1,000)	$	1.50
Currency Furnished (per $1,000)	$	1.50
Deposited Coins (per roll)	$	.10
Deposited Coins (per bag)	$	5.00
Purchased Coins (per roll)	$	.15
Purchased Coins (per box)	$	2.50

Retail Lockbox Services

Lockbox Monthly Fee (per box)	$	225.00
Lockbox Reporting Service Monthly Fee	$	50.00
Lockbox Deposit (per deposit)	$	1.25
Matched (per item)	$	0.25
Unmatched (per item)	$	0.30
Multiple Documents	$	0.40
Check Without Remittance (per item)	$	0.50
Keystroke Data Capture (per data)	$	0.01
Image Capture (per check)	$	0.10
Document Image (per image)	$	0.15
Unprocessed Item (per item)	$	0.50
Acceptable Payee Review >5 (per item)	$	0.20
Account Lookup Automated (per item)	$	0.25
Account Lookup Manual (per item)	$	0.50
Stop File-Rejected Item (per item)	$	0.40
Stop File Report (per report)	$	30.00
Transmission Maintenance Monthly Fee	$	100.00
USPS PO Box Rental	$	Varies
Lockbox Setup Fee	$	Varies
Customized Processing Requests	$	Varies
Other Processing Types	$	Varies
Programming Fee	$	Varies
Client Decision Module Monthly Fee	$	200.00
Client Decision Items (per item)	$	0.50
Client Decision Module Setup (per box)	$	Varies

Wholesale Lockbox Services

Lockbox Monthly Fee (box/account)	$	225.00
Lockbox Reporting Service Monthly Fee	$	50.00
Lockbox Deposit (per deposit)	$	1.25
Lockbox Basic Item (per item)	$	0.50
Keystroke Data Capture	$	0.01
Image Capture (per check)	$	0.10
Document Image (per image)	$	0.15
Unprocessed Item (per item)	$	0.50
Acceptable Payee Review >5 (per item)	$	0.20
Re-association (per item)	$	0.20
USPS PO Box Rental	$	Varies
Lockbox Setup Fee Without Posting File	$	500.00
Lockbox Setup Fee With Posting File	$	Varies
Transmission Maintenance Monthly Fee	$	100.00
Customized Processing Requests	$	Varies
Other Item Types	$	Varies
Programming Fee	$	Varies
Client Decision Module Monthly Fee	$	200.00
Client Decision Items (per item)	$	0.50
Client Decision Module Setup (per box)	$	Varies

Fees subject to change at the Bank's discretion. Not all services are available to all accounts. Separate service agreements and Bank approval may be required prior to activation. Additional terms, conditions and restrictions may apply.

Member FDIC

EQUAL HOUSING LENDER

Schedule of Fees and Charges for International Services

Effective June 1, 2021

AMERICAN BUSINESS BANK

Import Letters of Credit	Charge	Minimum
Issuance	1/8%	$150.00
Amendments:		
Increase/Extension	1/8%	$110.00
Narrative	$100.00	n/a
Document examination	1/4%	$150.00
Acceptance	2% p.a.	$150.00
Deferred Payment	2% p.a.	$150.00
Discrepancy fee	$100.00	n/a
BA Discount	Prime Rate	$250.00
Overdrawing	1/8%	$150.00
Reinstatement of Expired LC	1/8%	$150.00
B/L Guarantee (per quarter)	$175.00	n/a
Air Release	$175.00	n/a
Cancellation/Unutilized	$150.00	n/a
Full & Partial Transfer	1/4%	$300.00

Standby Letters of Credit	Charge	Minimum
Issuance (including auto renewal)	2% p.a.	$500.00
Amendments:		
Increase/Extension	2% p.a.	$300.00
Narrative	$150.00	n/a
Document examination	1/4%	$300.00
Cancellation prior to expiry	$150.00	n/a
Discrepancy fee	$100.00	n/a
Non-Extension notice on Auto-renewal:		
plus courier fee	$150.00	n/a
Transfer of Letter of Credit	1/4%	$300.00
Auto-Reduction	$100.00	n/a
Replacement of Lost Letter of Credit	$250.00	n/a

Export Letters of Credit	Charge	Minimum
Advising Original Letter of Credit	$150.00	n/a
Advising Amendment	$125.00	n/a
Document Pre-examination	$100.00	n/a
Documents Examination	1/8%	$200.00
Documents Sent Unexamined	$100.00	n/a
Usance or Deferred Payment on Other	$100.00	n/a
Transfer of Letter of Credit	1/4%	$300.00
Document Examination of Transfer	1/8%	$200.00
Cancellation/Expired/Unutilized	$150.00	n/a
Assignment of Proceeds	1/4%	$250.00
Reimbursement claim	$85.00	n/a
Discrepancy Fee	$100.00	n/a
Tracer (plus Swift if applicable)	$40.00	n/a

Import Collection	Charge	Minimum
D/P Sight	$110.00	n/a
D/A Usance	$135.00	n/a
Amendment	$50.00	n/a
Maintenance on unpaid items (after 30 days)	$50.00	n/a
Tracer (plus Swift if applicable)	$40.00	n/a
Protest (plus expenses)	$250.00	n/a
B/L Guarantee (per quarter)	$175.00	n/a
Air release	$175.00	n/a
Partial Payment (per payment)	$75.00	n/a
Cancellation	$75.00	n/a
Transport Document Endorsement Fee	$100.00	n/a

Export Collection	Charge	Minimum
Clean	$100.00	n/a
US Dollar check drawn on Canadian bank	$15.00	n/a
Documentary:		
D/P Sight	$100.00	n/a
Direct - Sight	$125.00	n/a
D/A Usance	$130.00	n/a
Amendment	$45.00	n/a
Maintenance on unpaid and/or returned items (after 30 days)	$50.00/mo.	n/a
Tracer (plus Swift if applicable)	$40.00	n/a
Protest (plus expenses)	$250.00	n/a
Partial Payment (per payment)	$75.00	n/a
Cancellation/unpaid	$75.00	n/a

Authorization to Pay Proceeds	Charge	Minimum
Issuance	1/4%	$250.00
Payment (plus wire fee if applicable)	$75.00	n/a

Miscellaneous Charges	Charge	Minimum
Foreign Draft	$50.00	n/a
International Courier	$75.00	n/a
U.S. Overnight Courier	$30.00	n/a
Fax Domestic	$10.00	n/a
Fax International	$20.00	n/a
Special Handling	$75.00	n/a
Special Handling Processing Fee	$250.00	n/a
Stop Payment on Foreign Draft (plus SWIFT)	$10.00	n/a
Swift (Short, 1page)	$50.00	n/a
Swift (Long, 2 page)	$90.00	n/a

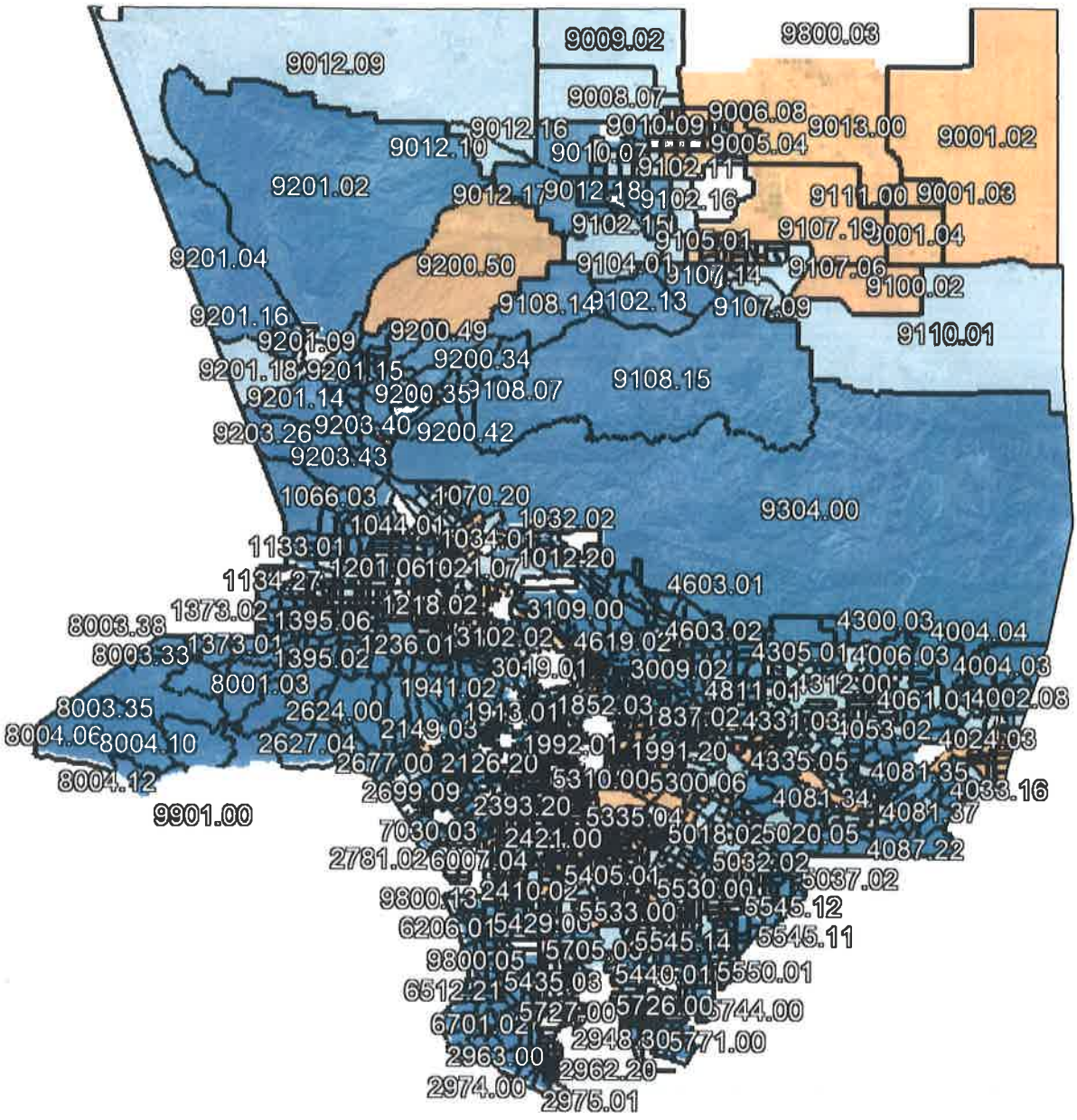
Member FDIC
EQUAL HOUSING LENDER

Los Angeles County

Income Tracts

Legend

- Low
- Middle
- Moderate
- Upper



Google Earth

Data SIO, NOAA, U.S. Navy, NGA, GEBCO

Image Landsat / Copernicus

Data LDEO-Columbia, NSF, NOAA

Data MBARI

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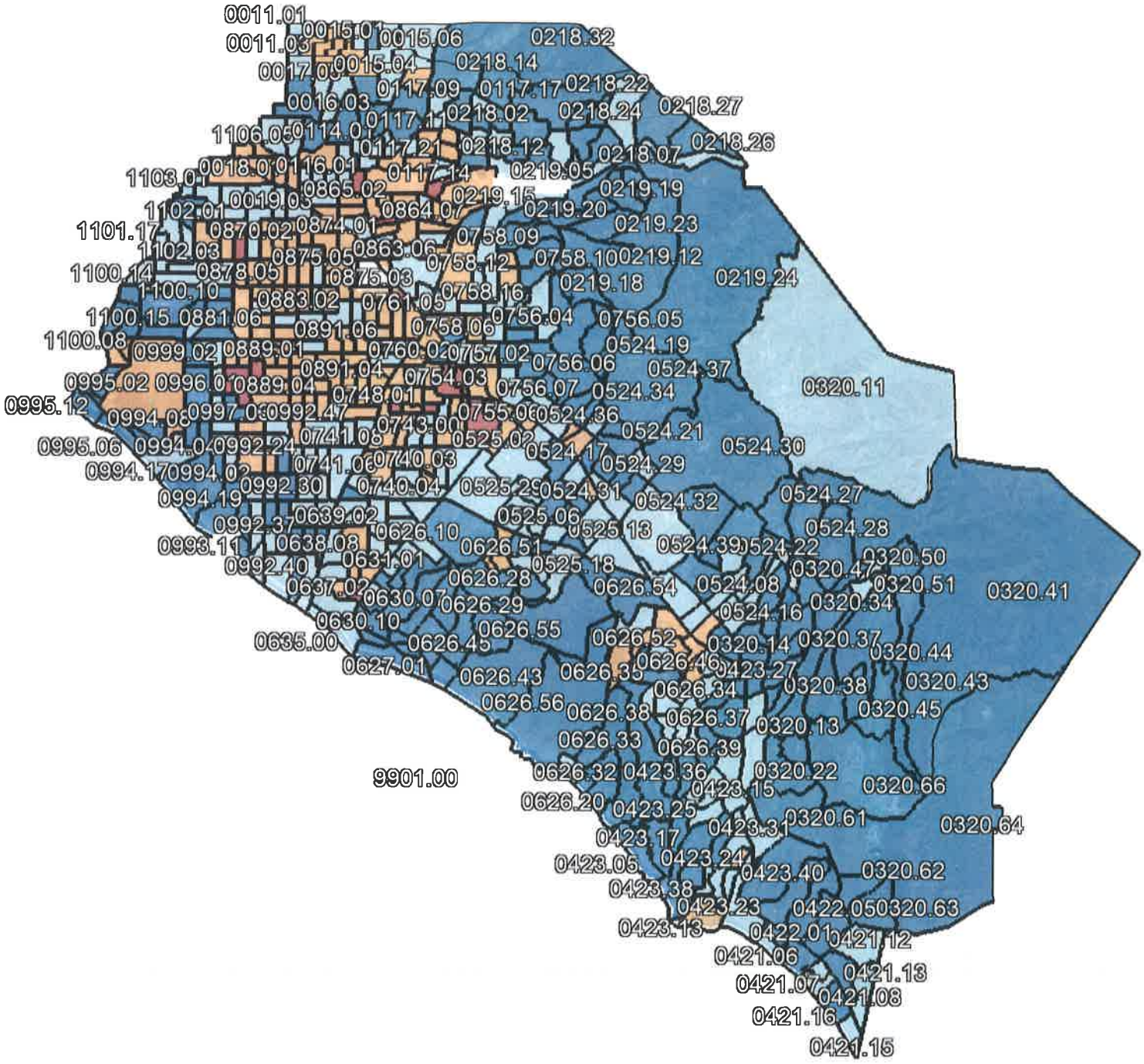
40 mi

Orange County

Income Tracts

Legend

- Low
- Middle
- Moderate
- Upper



Google Earth

Data SIO, NOAA, U.S. Navy, NGA, GEBCO

Image Landsat / Copernicus

Data LDEO-Columbia, NSF, NOAA

Data USGS

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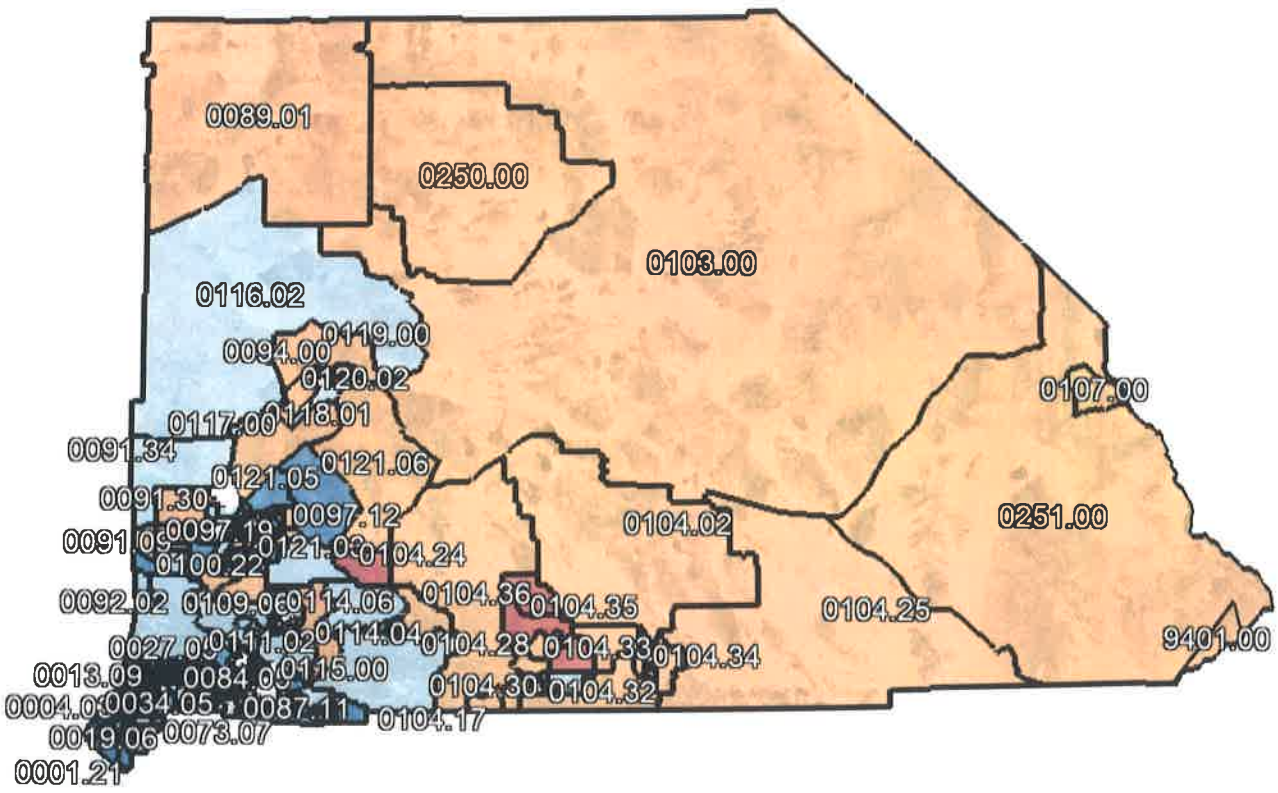
20 mi

San Bernardino County

Income Tracts

Legend

- Low
- Middle
- Moderate
- Upper



Google Earth

Image Landsat / Copernicus

Data LDEO-Columbia, NSF, NOAA

N

100 mi

Riverside County

Income Tracts

Legend

- Low
- Middle
- Moderate
- Upper



Google Earth

Data LDEO-Columbia, NSF, NOAA

Image Landsat / Copernicus

Data SIO, NOAA, U.S. Navy, NGA, GEBCO

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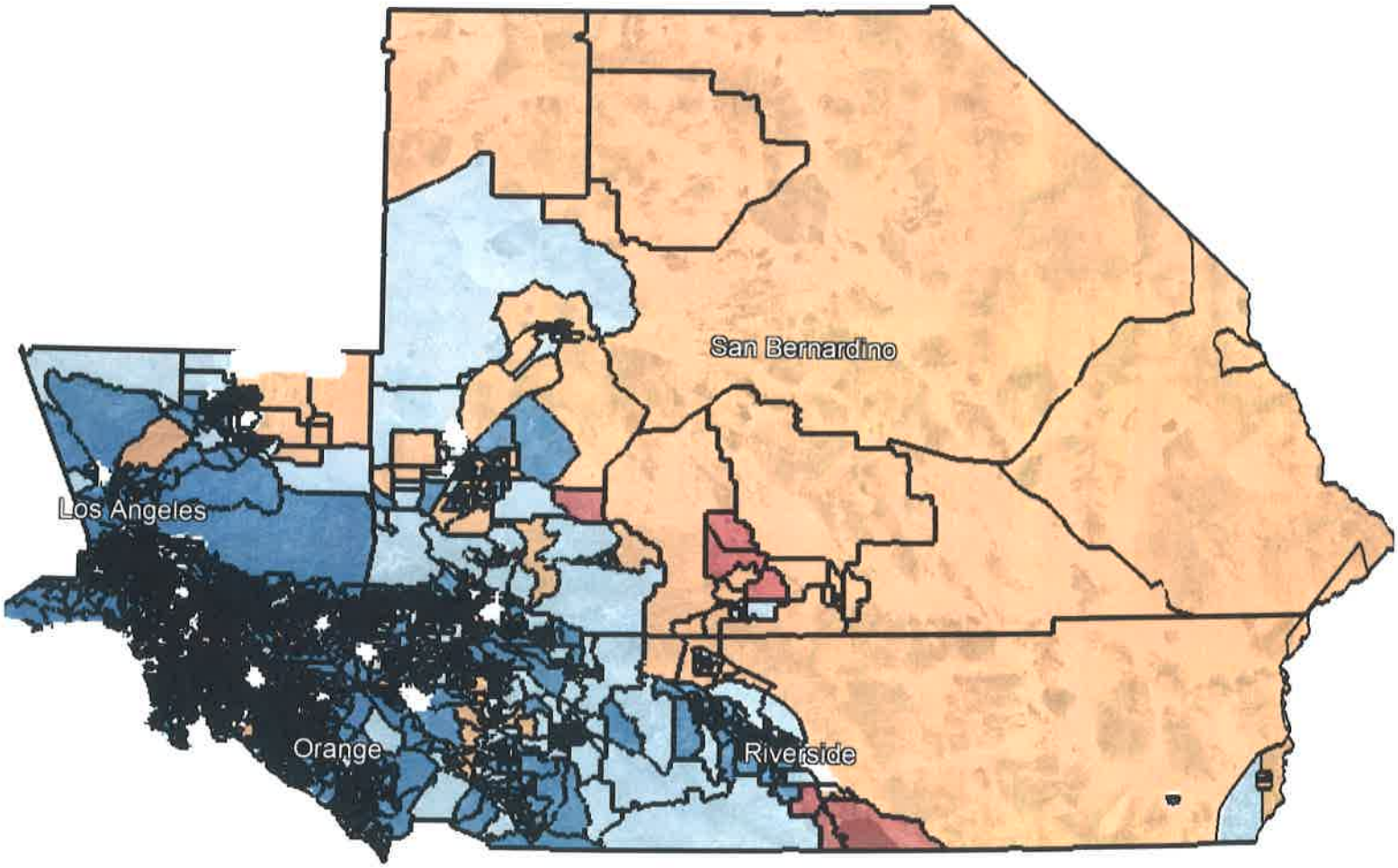
100 mi

ABB Assessment Area

Income Tracts

Legend

- Low
- Middle
- Moderate
- Upper



Google Earth

Image Landsat / Copernicus

Data LDEO-Columbia, NSF, NOAA

N

100 mi

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,300	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	1,300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	2	1,300	0	0	0	0
STATE TOTAL	0	0	1	200	2	1,300	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	4	3,000	0	0	0	0
Median Family Income 50-60%	3	235	1	250	5	3,150	2	635	0	0
Median Family Income 60-70%	6	201	3	650	9	6,550	1	200	0	0
Median Family Income 70-80%	9	592	6	1,190	34	21,028	6	1,570	0	0
Median Family Income 80-90%	8	453	2	375	22	12,550	3	666	0	0
Median Family Income 90-100%	1	20	3	650	16	9,890	3	2,137	0	0
Median Family Income 100-110%	3	223	7	1,351	18	10,594	3	700	0	0
Median Family Income 110-120%	1	94	0	0	15	8,649	1	500	0	0
Median Family Income >= 120%	24	1,231	42	8,360	80	46,335	28	9,226	0	0
Median Family Income Not Known	7	485	4	700	19	12,550	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	3,534	68	13,526	223	135,296	48	15,684	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	150	1	900	1	900	0	0
Median Family Income 40-50%	1	58	2	264	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	8	4,966	0	0	0	0
Median Family Income 60-70%	5	208	4	798	14	9,944	3	1,545	0	0
Median Family Income 70-80%	3	249	2	380	12	7,613	0	0	0	0
Median Family Income 80-90%	5	331	3	616	12	6,900	1	61	0	0
Median Family Income 90-100%	3	45	3	488	4	2,575	3	45	0	0
Median Family Income 100-110%	1	35	3	650	2	1,100	1	35	0	0
Median Family Income 110-120%	0	0	0	0	3	2,250	0	0	0	0
Median Family Income >= 120%	3	300	9	1,779	21	12,986	5	1,943	0	0
Median Family Income Not Known	1	100	1	145	4	2,700	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,326	29	5,470	81	51,934	14	4,529	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	110	2	400	2	1,300	0	0	0	0
Median Family Income 60-70%	5	247	2	500	3	1,550	3	123	0	0
Median Family Income 70-80%	7	325	2	343	5	3,363	2	90	0	0
Median Family Income 80-90%	0	0	1	200	5	3,170	0	0	0	0
Median Family Income 90-100%	2	105	2	473	4	3,300	1	250	0	0
Median Family Income 100-110%	0	0	0	0	2	1,185	1	685	0	0
Median Family Income 110-120%	1	1	0	0	1	400	0	0	0	0
Median Family Income >= 120%	1	66	2	325	6	4,375	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	854	11	2,241	29	19,643	7	1,148	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,300	0	0	0	0
Median Family Income 60-70%	0	0	2	275	5	3,050	0	0	0	0
Median Family Income 70-80%	6	385	0	0	7	5,250	0	0	0	0
Median Family Income 80-90%	1	75	3	650	7	3,710	0	0	0	0
Median Family Income 90-100%	3	220	2	406	11	7,350	1	350	0	0
Median Family Income 100-110%	0	0	1	150	4	2,350	1	815	0	0
Median Family Income 110-120%	0	0	3	531	2	900	1	231	0	0
Median Family Income >= 120%	6	447	5	1,047	6	3,050	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,127	16	3,059	44	26,960	3	1,396	0	0

Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	1,615	1	865	0	0
Median Family Income >= 120%	0	0	0	0	3	1,900	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	9	6,015	1	865	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	88	0	0	0	0	1	88	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	1	88	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	4	2,510	2	1,010	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	130	1	583	0	0	0	0
Median Family Income 80-90%	0	0	1	175	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	970	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	113	3	625	3	1,605	2	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	213	5	930	10	5,668	4	1,310	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	850	1	850	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
TOTAL INSIDE AA IN STATE	118	6,841	124	24,296	377	233,833	72	22,757	0	0
TOTAL OUTSIDE AA IN STATE	4	301	6	1,080	21	13,533	7	3,113	0	0
STATE TOTAL	122	7,142	130	25,376	398	247,366	79	25,870	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: American Business Bank

Respondent ID: 0000034788

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (067), KY										
MSA 30460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	1	400	0	0
STATE TOTAL	0	0	0	0	1	400	1	400	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	600	1	600	0	0
Median Family Income >= 120%	1	76	0	0	0	0	1	76	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	1	600	2	676	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	76	0	0	1	600	2	676	0	0
STATE TOTAL	1	76	0	0	1	600	2	676	0	0

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: American Business Bank

Respondent ID: 0000034788
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	840	1	840	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	840	1	840	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	840	1	840	0	0
STATE TOTAL	0	0	0	0	1	840	1	840	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	118	6,841	124	24,296	377	233,833	72	22,757	0	0
TOTAL OUTSIDE AA	5	377	8	1,430	26	16,673	11	5,029	0	0
TOTAL INSIDE & OUTSIDE	123	7,218	132	25,726	403	250,506	83	27,786	0	0

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

Respondent ID: 0000034788
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - LOS ANGELES COUNTY (037) - MSA 31084	353	152,356	48	15,684	0	0
CA - ORANGE COUNTY (059) - MSA 11244	132	58,730	14	4,529	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	58	22,738	7	1,148	0	0
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	76	31,146	3	1,396	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000034788

Institution: American Business Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	89	208,170	0	0
Purchased	0	0	0	0
Total	89	208,170	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0001

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20* 2244.20* 2421.00* 2426.00*

Median Family Income 30-40%

1012.22* 1200.20* 1201.03* 1902.01* 1917.10* 2051.20* 2071.02* 2089.02* 2089.04* 2091.03* 2091.05*
2092.02* 2094.03* 2095.10* 2098.10* 2100.10* 2121.02* 2214.01* 2240.20* 2260.01 2289.00* 2311.00*
2318.00* 2362.05* 2375.00* 2422.02* 2431.00* 3022.01* 5716.00* 9104.05*

Median Family Income 40-50%

1174.05* 1174.07* 1174.08* 1175.10* 1193.40* 1200.30* 1201.06* 1201.08* 1232.06* 1275.20* 1276.05*
1282.10* 1283.03* 1912.03* 1912.04* 1916.20* 1917.20* 1919.01* 1957.10* 1991.20* 1997.00* 2035.00*
2044.20* 2060.10* 2060.53 2060.54* 2071.03* 2083.01* 2084.01* 2087.20* 2089.03* 2091.04* 2093.00*
2094.01* 2094.02* 2095.20* 2111.22* 2113.20* 2122.02* 2122.04* 2123.04* 2123.05* 2123.06* 2131.00*
2132.01* 2133.20* 2134.01* 2200.00* 2211.10* 2213.02* 2213.03* 2215.00* 2219.00* 2240.10* 2246.00*
2264.10* 2267.02* 2284.20* 2285.00* 2287.10* 2312.10* 2317.10* 2319.02* 2349.01* 2349.02* 2362.04*
2362.06* 2377.20* 2383.20* 2392.01* 2396.02* 2397.01* 2400.10* 2409.02* 2411.20* 2420.00* 2422.01*
2423.00* 2920.01* 2941.20* 2948.20 2962.10* 2962.20* 3107.01* 4027.02* 4328.01* 4335.06 4338.04*
4620.02* 4823.04* 5316.04* 5326.06* 5329.00* 5330.02* 5331.03* 5331.05* 5334.02* 5342.02* 5402.01*
5406.00* 5414.01* 5542.04* 5703.05* 5706.03* 5730.02* 5733.00* 5753.00* 5758.01* 5758.03* 5763.02*
5764.02* 5764.03* 5769.03* 6002.02* 6003.03* 6003.04* 6012.11* 6015.01* 6017.00* 6025.10* 6028.01*
6037.06* 9008.06* 9105.01* 9203.41*

Median Family Income 50-60%

1042.03 1047.01* 1047.04* 1064.07* 1175.20* 1201.04* 1201.05* 1201.07* 1221.22 1224.10* 1235.20*
1241.02* 1242.04* 1243.00* 1253.22* 1271.02* 1272.20* 1276.03* 1279.10* 1281.02* 1282.20* 1283.02*
1343.05* 1345.20 1347.10* 1395.05* 1838.20* 1864.01* 1901.02* 1902.02* 1905.20* 1909.01* 1911.20*
1914.10* 1916.10* 1918.10* 1926.10* 1926.20* 1977.00* 1994.00* 1998.01* 1998.02* 2031.00* 2037.20*
2038.00* 2042.00* 2048.10* 2049.10* 2051.10* 2062.01* 2080.02* 2083.02* 2085.02* 2088.01* 2091.06*
2098.20* 2112.02* 2118.02* 2118.04* 2119.21* 2119.22* 2122.03* 2124.10* 2124.20* 2132.02* 2134.02*

2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00*	2211.20*	2212.20*	2214.02*	2226.00*	2242.00*
2243.10*	2264.20*	2267.01*	2270.10*	2281.00*	2282.10*	2283.10*	2283.20*	2284.10*	2286.00*	2287.20*
2288.00*	2293.00*	2294.10*	2313.01*	2316.02*	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*
2361.01*	2362.03*	2371.01*	2371.02*	2376.00*	2377.10*	2383.10*	2392.02*	2393.10*	2393.30*	2395.02*
2396.01*	2397.02	2404.01*	2405.00*	2408.00*	2427.00*	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*
2947.01	2949.00*	2965.00*	2966.00*	2971.10	3016.01*	3022.02*	3024.01*	3025.04*	3202.01*	4023.04*
4025.01*	4025.04*	4028.01*	4087.24*	4088.00*	4333.05*	4809.02*	4817.12*	4817.14*	4822.01*	4824.03*
5018.03*	5309.02*	5311.02*	5313.02*	5315.02*	5316.02*	5320.01*	5328.00*	5330.01*	5331.04*	5331.08*
5332.01*	5333.00*	5334.01*	5336.03*	5337.01*	5338.03*	5338.04*	5339.01*	5339.02*	5340.01*	5341.01*
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*
5402.02*	5404.00*	5416.03*	5416.04*	5416.06*	5425.02*	5426.01*	5538.02*	5702.03*	5732.01*	5751.01*
5751.02*	5751.03*	5752.02*	5754.01*	5762.00*	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*
6015.02*	6021.03*	6024.04*	6025.05	9001.02*	9001.03*	9005.10*	9006.02*	9006.06*	9006.09*	9006.10*
9007.01*	9007.03*	9007.04*	9008.04*	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*

Median Family Income 60-70%

1012.21*	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38	1132.39*	1134.25*
1153.02*	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00*	1221.20*	1221.21*	1222.00
1230.10*	1232.03*	1232.05*	1233.04*	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01*	1325.02*	1343.06*
1345.21*	1345.22*	1903.03*	1904.01*	1905.10*	1912.01*	1913.02*	1925.20*	1927.00*	1956.00*	1990.01*
1992.01*	2012.00*	2014.02	2015.03*	2032.00*	2033.00*	2036.01*	2036.02*	2044.10*	2046.00*	2048.20*
2060.50*	2086.10*	2086.20*	2088.02*	2111.24*	2112.01*	2113.10*	2117.03*	2119.10*	2123.03*	2125.01*
2125.02*	2126.20*	2182.10*	2187.02*	2190.20*	2193.00*	2198.00	2212.10*	2213.04*	2216.01*	2216.02*
2217.10*	2218.20*	2220.02*	2221.00*	2222.00*	2244.10*	2270.20*	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02*	2382.00*	2393.20*	2395.01*	2398.02*	2400.20*
2402.00*	2404.02*	2406.00*	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02*	3021.04*	3023.02*	3025.03*	3025.05*	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04*	4043.01*	4050.02	4062.01*	4077.01*	4090.00	4328.02*	4333.02*	4333.04*

4333.06*	4334.03*	4335.05*	4336.02*	4339.01*	4340.01	4809.03*	4814.03*	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01*
5317.01*	5319.01*	5321.01*	5323.02*	5326.07	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03	5505.01*	5522.00*	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03*	5703.04*	5703.06*	5704.03*	5705.03	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01*	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02*
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35										

Median Family Income 70-80%

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20*	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20*	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20	2071.01*	2084.02	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01	3019.02*	3020.03*	3021.03*
3025.06*	3105.01	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00*	4339.03*
4340.03*	4341.00*	4615.02*	4619.01*	4622.01*	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04
4823.01*	5004.02*	5014.00*	5015.04*	5042.00	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02	5322.00	5323.03	5325.00	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00*	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01	5538.01	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*

6024.03* 6025.11* 6025.13 6029.00 6030.05* 6038.01* 6041.01* 9003.01* 9005.04* 9006.07* 9006.08*
9007.05* 9008.07* 9106.01* 9106.08* 9107.07* 9107.14* 9107.15* 9200.47* 9200.50* 9203.42* 9800.16

Median Family Income 80-90%

1021.03* 1043.22 1044.01* 1044.03* 1045.00* 1061.14* 1064.05* 1065.20* 1066.04 1066.48* 1096.03*
1113.04* 1152.04* 1154.01* 1154.04* 1193.10* 1193.42* 1198.02* 1210.20* 1211.01* 1211.02 1212.22
1242.01* 1253.21* 1254.04* 1276.06 1277.11 1286.01* 1310.23* 1317.02* 1325.01* 1331.01* 1331.02*
1340.01* 1340.02* 1341.01* 1341.04* 1833.00* 1834.01* 1837.01* 1852.03* 1864.03* 1871.02* 1881.00
1892.01* 1898.02* 1907.01* 1908.02* 1913.01* 1915.00* 1924.20* 1958.02* 1959.01* 1959.03* 1972.00*
1974.20* 1976.00* 1991.10* 2015.01* 2017.00* 2039.00* 2041.10* 2047.00* 2085.01* 2087.10* 2111.21*
2114.20* 2121.01* 2127.01* 2172.00* 2185.00* 2186.00* 2199.02* 2292.00* 2316.01* 2347.00* 2361.02
2379.00* 2381.00* 2409.01* 2410.02* 2675.03* 2676.00* 2699.03* 2751.02* 2911.10* 2912.20* 2946.10*
2976.01* 3012.03* 3017.02* 3018.02 3023.01* 3107.04* 3118.01* 3203.00 4017.07* 4020.02* 4023.01*
4042.01* 4042.03* 4045.04* 4047.02* 4048.04* 4048.05* 4048.06* 4071.01* 4073.02* 4075.01* 4081.39*
4081.40* 4082.13* 4086.28* 4087.05* 4301.01* 4309.01* 4310.02* 4311.00 4323.00* 4326.01* 4326.02*
4331.03* 4336.01* 4340.04* 4620.01* 4803.03* 4808.04* 4809.01* 4810.02* 4811.03* 4812.03* 4813.00*
4816.06* 4825.02* 4825.21* 4825.22* 5005.00* 5007.00* 5015.03* 5020.03* 5020.05* 5023.03 5024.01*
5025.00* 5026.02* 5031.04* 5031.05* 5041.01* 5300.06* 5301.02* 5306.03* 5307.00* 5308.02* 5317.02*
5323.04 5326.05* 5347.00* 5353.00* 5361.02 5362.02* 5400.00* 5401.02* 5405.01* 5409.01* 5410.03
5414.02* 5417.00* 5424.02* 5425.01* 5426.02* 5427.00* 5431.00 5432.01* 5439.05* 5440.01* 5509.01*
5513.00 5514.01* 5521.00* 5524.00 5535.02* 5535.04* 5540.02* 5542.03* 5544.04* 5544.05* 5549.00*
5552.12 5702.04* 5704.02* 5705.02* 5706.02* 5715.02* 5727.00* 5765.02* 5777.00* 6003.02* 6009.11*
6018.02* 6031.01* 6033.01* 6037.05* 6039.01* 6040.01* 6042.00* 6099.00* 6506.04* 7018.02* 9005.01*
9005.06* 9005.08* 9006.11* 9012.09* 9107.06* 9107.13* 9107.18* 9107.19* 9107.20* 9107.21* 9110.01*

Median Family Income 90-100%

1031.02* 1041.24* 1042.01* 1046.20* 1048.24* 1070.20* 1133.23* 1134.26* 1152.03* 1199.00* 1203.00*
1216.00* 1233.01* 1253.10* 1274.00* 1313.00* 1323.02* 1327.00* 1341.03* 1395.06* 1433.01* 1832.20*
1834.02* 1836.20* 1852.02* 1853.10* 1872.00* 1899.05* 1899.06* 1899.07* 1903.02* 1914.20* 1918.20*
1958.03* 1975.00* 2011.20* 2013.01* 2128.00* 2164.02* 2182.20* 2220.01* 2323.00* 2343.02* 2352.01*
2374.02* 2380.00* 2722.01* 2722.02* 2766.05* 2766.06* 2911.20* 2911.30* 2942.00* 2971.20* 2972.02*

3020.04* 3106.01* 3107.03* 3201.02 4006.02 4017.06* 4021.02* 4024.03* 4027.03* 4027.05* 4027.06*
4029.02* 4033.26* 4037.21* 4038.01* 4038.02* 4043.02* 4044.01* 4044.02* 4045.03* 4047.01* 4049.01*
4050.01* 4052.02* 4052.03* 4053.01 4053.02* 4055.00* 4059.00* 4061.03* 4070.01* 4071.02* 4072.01*
4073.01* 4077.02* 4081.35* 4081.37* 4081.38* 4082.12* 4083.01 4086.23* 4087.25* 4091.00* 4301.02*
4307.23* 4310.04* 4315.01 4322.01* 4322.02* 4325.01* 4329.02* 4333.07* 4334.02* 4338.03* 4603.02
4609.00* 4619.02 4808.02* 4810.01* 4811.01* 4812.01* 4814.04* 4815.00* 4816.05* 4817.13* 4819.02*
4821.01* 4825.03* 5006.00* 5008.00* 5009.00* 5013.01* 5013.02* 5019.00* 5020.04* 5030.00* 5302.04*
5319.02* 5321.02* 5345.02* 5359.02* 5361.03* 5401.01* 5403.00* 5408.00* 5413.00* 5420.00* 5421.04*
5430.00* 5433.05 5435.01 5502.01* 5509.02* 5512.03* 5512.04* 5517.00* 5518.02* 5520.02* 5526.01*
5533.00* 5539.01* 5540.01* 5541.06* 5543.01* 5544.06* 5546.00* 5548.01 5550.01* 5551.05* 5715.04*
5715.05* 5722.01* 5730.03* 5731.02* 5750.02* 5770.00* 6004.00* 6012.02* 6014.02* 6021.06* 6025.12*
6026.02* 6030.04* 6030.07* 6038.02* 6040.02* 6500.03* 7017.01* 7018.01 9008.05* 9009.02* 9010.08*
9011.01* 9012.10* 9102.15* 9102.18 9105.05* 9107.12* 9107.16* 9200.35* 9200.46*

Median Family Income 100-110%

1011.10* 1021.07* 1043.10 1048.23* 1060.20* 1070.10* 1113.02* 1132.34* 1133.24* 1152.02* 1171.02*
1190.01* 1194.00* 1218.02* 1220.00 1231.04* 1236.01* 1237.00* 1239.02* 1246.00* 1249.03* 1273.00*
1288.01* 1314.00* 1316.00* 1317.01* 1318.02* 1320.02* 1321.02* 1329.00* 1330.00* 1342.01* 1347.20*
1348.02* 1351.15 1371.03 1394.01* 1411.01* 1413.03* 1831.01* 1835.10* 1836.10* 1953.00* 1990.02*
2011.10* 2060.20* 2111.23* 2183.00* 2315.00* 2346.00* 2373.00* 2655.21 2674.03* 2675.02* 2699.09*
2701.02* 2717.02* 2718.01* 2718.03* 2723.02* 2933.04* 2943.01* 3012.06 3016.02* 3017.01* 3019.01
3112.00* 3116.01 3118.02* 3201.01* 3202.02* 4011.01 4011.02* 4021.01* 4022.00* 4049.02* 4057.02*
4060.00* 4066.02* 4069.03* 4070.02* 4076.02* 4079.02* 4080.06* 4081.41* 4084.01 4086.31* 4319.00*
4325.02* 4615.01* 4622.02* 4623.02 4628.00 4820.02 4824.04* 4826.00* 5010.01* 5016.00* 5018.02*
5021.00 5022.00* 5024.02* 5027.00 5031.03* 5031.06* 5033.02* 5035.01* 5037.01* 5300.07* 5302.02*
5362.01 5409.02* 5433.06* 5435.03* 5438.01* 5438.03* 5440.02* 5502.02* 5503.01* 5506.01* 5508.01*
5508.02* 5514.02* 5515.01* 5519.00* 5523.01* 5523.02* 5527.00* 5528.00* 5531.00* 5534.00* 5547.00*
5701.00* 5750.01* 5759.02* 5768.01* 5768.02* 6007.04* 6013.01* 6026.01 6028.02* 6030.06* 6031.02*
6033.02* 6036.00* 6701.02* 9009.01* 9010.07* 9010.09* 9104.01* 9107.09* 9200.41* 9203.22* 9800.25*
9800.36*

Median Family Income 110-120%

1021.05*	1064.03	1091.00*	1096.04*	1112.05*	1133.03	1134.23*	1173.03*	1190.03*	1190.04*	1192.01*
1192.02*	1210.10*	1212.10*	1212.21*	1238.00*	1251.01*	1252.00*	1284.00*	1349.01*	1349.04*	1392.00*
1814.00*	1831.03*	1851.01*	1871.01*	1895.02*	1898.01*	1899.03*	1920.01*	2115.00*	2117.01*	2195.00*
2343.01*	2345.01*	2384.00*	2652.03*	2701.01*	2718.04*	2719.02*	2932.04*	2933.01	2933.02*	2975.02*
3102.02*	4006.03*	4012.03*	4013.11*	4015.00	4026.02*	4033.18*	4033.23*	4033.28*	4036.01*	4039.01*
4040.00*	4046.00	4054.00*	4058.00*	4067.02*	4074.00*	4075.02*	4078.02*	4080.04*	4081.33*	4085.04*
4086.26*	4307.24*	4308.01*	4308.03*	4309.02	4315.02*	4320.02*	4616.00*	4621.00*	4800.12*	4801.01*
4803.02*	4806.01*	4821.02*	4827.01	4828.01*	5004.03*	5004.04*	5028.01*	5032.02*	5037.02*	5038.01*
5412.00*	5436.01*	5436.03*	5436.06*	5437.05*	5438.04*	5439.03*	5506.02*	5510.01*	5515.02*	5518.01*
5520.01*	5530.00*	5542.01*	5545.21	5548.02*	5550.02*	5551.07*	5553.00*	5712.02*	5722.02*	5749.02*
5766.01*	5766.02*	5779.00*	6005.01*	6006.01*	6007.03*	6022.02*	6024.02*	6027.00*	6032.00	6034.00*
6035.00*	6041.02*	6506.03*	6506.06*	6511.02*	6700.01*	7004.00*	7028.02*	9010.11*	9011.02*	9012.14*
9102.17*	9103.02*	9107.17*	9200.29*	9200.31*	9200.48*	9201.06*	9203.40*			

Median Family Income >= 120%

1011.22*	1013.00*	1014.00*	1021.04*	1031.01*	1032.01*	1032.02*	1033.00*	1034.01*	1034.02*	1041.03*
1060.10*	1061.11*	1061.12	1061.13*	1064.06*	1065.10*	1066.03*	1066.41*	1066.42*	1066.43*	1066.45*
1066.46*	1066.49*	1081.01*	1081.02*	1081.03*	1081.04*	1082.02*	1082.03*	1082.04*	1092.00*	1093.00*
1094.00*	1096.01*	1097.00*	1098.00*	1111.00*	1112.01*	1112.02*	1112.04*	1112.06*	1113.03*	1114.01*
1131.01*	1131.02*	1132.11*	1132.12*	1132.13*	1132.31	1132.32*	1132.35*	1132.37*	1133.01	1133.22*
1134.24*	1134.28*	1151.01*	1151.04*	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1174.04*	1197.00*
1198.01*	1240.00*	1244.00*	1245.00*	1247.00	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00*	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24*	1311.00*	1312.00*	1319.00*	1320.01*
1343.02*	1343.03*	1343.04*	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05*	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04	1372.02*	1372.03*	1373.01*
1373.02	1374.01*	1374.02*	1375.01*	1375.02*	1375.04*	1380.00*	1390.01*	1393.01*	1394.02	1395.02*
1396.00	1397.01	1397.03*	1397.04*	1397.05*	1398.01*	1398.02*	1411.02*	1412.01*	1412.02*	1413.04*
1413.05*	1413.06	1414.00*	1415.00*	1416.00*	1417.00*	1431.01*	1431.02*	1432.00*	1433.02*	1434.01*
1434.02*	1435.00*	1436.02	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01	1439.02*

1810.00*	1813.00*	1815.00*	1816.00*	1831.04	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00*
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01*	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02*	1945.00*	1951.00*	1952.01*	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00*	2013.02*	2060.51*	2060.52*	2073.04*	2073.05	2074.00*	2075.01*
2077.11	2079.01*	2079.02	2092.01	2110.00	2127.02*	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02	2149.03*	2149.04*	2151.02*	2161.00*	2162.01*	2162.02*
2163.01	2163.02*	2167.00	2168.00*	2169.01*	2169.02*	2170.01*	2170.02*	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00*	2622.00*	2623.01*
2623.02*	2623.03*	2624.00*	2625.01*	2626.01*	2626.04*	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02	2671.01*	2671.02*	2672.01*	2672.02	2674.04*
2674.05	2674.06*	2675.04*	2677.00	2678.00*	2679.01	2679.02*	2690.00*	2691.00*	2693.00	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00*	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00	2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2751.01*	2752.00*	2753.11	2753.12*	2754.00*
2756.03*	2756.04*	2756.05*	2760.00*	2761.01*	2764.00*	2765.00*	2766.01	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02*	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00*	3002.00*	3003.01*	3004.00*	3005.01*	3005.03
3006.01*	3006.02*	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00	3014.00*	3015.01*	3021.02*	3101.00*	3102.01*	3103.00*	3104.00*	3106.02*	3108.00*	3109.00*
3110.00*	3111.00	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02	4004.03	4004.04*	4005.01*	4006.05*	4008.01*	4010.01*	4010.02	4012.01*
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02
4020.01*	4033.05*	4033.16*	4033.17*	4033.19*	4033.20*	4033.21*	4033.24*	4033.25*	4033.27*	4034.01*
4034.02	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00*
4057.01*	4061.01*	4063.00*	4064.13*	4065.00*	4066.01*	4067.01*	4068.01*	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02*	4085.03*	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07*	4087.22*	4089.00	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*

4304.00*	4305.01*	4305.02*	4306.00*	4307.01*	4307.21*	4308.02*	4310.03*	4312.00*	4313.00*	4314.00*
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00*	4603.01*
4604.01*	4605.01*	4605.02*	4606.01*	4607.00*	4608.00*	4610.00*	4611.00*	4612.00*	4613.00*	4614.00*
4617.00*	4624.00*	4625.00*	4626.00*	4627.00*	4629.00	4630.00	4631.03*	4632.00*	4633.00*	4634.00*
4635.00	4636.01	4636.02*	4637.00*	4638.00*	4639.00*	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*
4800.11*	4801.02*	4802.01*	4802.02*	4804.00*	4805.00*	4806.02*	4807.02*	4807.03*	4807.04*	4808.03*
4818.00*	4819.01*	4820.01*	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00*
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*
5036.02*	5037.04*	5037.05*	5038.02*	5039.01*	5039.02*	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*
5433.22*	5434.00*	5435.02*	5436.05*	5436.07*	5437.01*	5437.03*	5437.04*	5501.01*	5505.02*	5507.00*
5510.02*	5532.01*	5532.02*	5545.11*	5545.12*	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*
5545.19*	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03*	5708.00*	5709.01*	5709.02*
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00*	5720.01	5734.02	5734.03*
5736.01	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00*	5744.00*	5745.00*
5746.02*	5748.00*	5749.01*	5760.01*	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01*
6023.02*	6037.02*	6037.03*	6200.01	6200.02	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*
6204.00*	6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.03*	6207.04*	6208.01*	6208.02*
6209.01*	6209.04*	6210.01*	6210.05	6211.02*	6211.04*	6212.01	6212.04*	6213.01*	6213.24*	6213.26*
6214.00*	6500.01*	6500.04*	6501.01*	6501.02*	6502.00	6503.00*	6504.01*	6505.01*	6505.02*	6506.05*
6506.07	6507.01	6507.02*	6508.01*	6508.02*	6509.01	6509.03*	6509.04*	6510.01*	6510.02*	6511.01
6512.01	6512.21*	6512.22*	6513.02*	6513.04*	6514.01*	6514.02*	6700.02*	6700.03*	6701.01*	6702.01*
6702.02	6703.24*	6703.26*	6703.28*	6704.05*	6704.06*	6704.07*	6704.13*	6704.16*	6704.17*	6704.18*
6705.00*	6706.03*	6706.04*	6707.01*	6707.02*	7001.01	7003.00*	7005.01	7005.02*	7006.00*	7007.00*
7008.01	7008.02	7009.01*	7009.02	7010.00*	7012.01*	7012.02*	7013.02*	7013.04*	7014.02*	7015.01*
7015.02*	7016.01*	7016.02*	7019.02	7020.02*	7021.02	7022.01*	7022.02*	7023.00*	7024.00	7025.01*
7025.02*	7026.00*	7027.00*	7028.01	7028.03*	7029.00*	7030.02*	7030.03	7031.00*	7032.00*	8001.01
8001.03*	8001.04*	8002.02	8002.04	8002.05	8002.06*	8003.24*	8003.25*	8003.28*	8003.33*	8003.34*
8003.35	8003.36	8003.37	8003.38*	8004.06*	8004.10*	8004.11*	8004.12*	8005.04	8005.06*	9010.12*

9010.13* 9010.14* 9012.15* 9012.16* 9012.17* 9012.18* 9102.10* 9102.11* 9102.12* 9102.13* 9102.14*
9102.16* 9103.01* 9108.04* 9108.07* 9108.08* 9108.09* 9108.10* 9108.14 9108.15 9200.13* 9200.15*
9200.16* 9200.17* 9200.18* 9200.20* 9200.28* 9200.30* 9200.34* 9200.39* 9200.40* 9200.42* 9200.43
9200.44* 9200.45* 9200.49* 9201.02 9201.04* 9201.09* 9201.10 9201.11* 9201.12* 9201.14* 9201.15*
9201.16* 9201.18* 9201.19* 9201.20* 9201.21 9203.03* 9203.12* 9203.13* 9203.14 9203.26* 9203.28
9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38* 9203.39* 9304.00* 9800.19* 9800.24*

Median Family Income Not Known

1134.27* 1151.03* 1351.16* 1897.02* 1907.02* 1908.01* 1919.02* 1958.04* 2062.02 2063.01* 2063.02*
2063.03* 2073.03* 2073.06* 2073.07* 2073.08* 2075.02 2077.12 2080.01* 2151.01* 2164.01* 2171.01*
2218.10* 2227.00* 2247.02* 2319.01* 2403.01* 2403.02* 2652.04* 2653.01* 2653.03* 2653.04* 2653.06*
2733.00* 2734.04* 2753.13* 3107.05* 4024.04* 5781.00* 5991.00* 7001.02* 7002.00* 7017.02* 9010.03*
9202.00* 9800.01* 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07* 9800.08 9800.09* 9800.10*
9800.11* 9800.12* 9800.13 9800.14* 9800.15* 9800.18 9800.20* 9800.21* 9800.22* 9800.23* 9800.26*
9800.28 9800.30* 9800.31* 9800.33 9800.34 9800.37* 9800.38* 9800.39* 9901.00* 9902.00* 9903.00*

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 30-40%

0117.20 0745.01* 0750.02* 0750.03* 0998.02*

Median Family Income 40-50%

0116.01* 0636.05* 0744.03 0744.05* 0744.07* 0748.05* 0749.02* 0750.04* 0869.01* 0871.06* 0873.01*
0874.05* 0875.04* 0996.01*

Median Family Income 50-60%

0014.04* 0018.01* 0018.02* 0115.04* 0116.02 0423.40* 0525.34* 0626.11* 0626.22 0637.01* 0637.02*
0638.08* 0744.08* 0745.02* 0746.02* 0748.01* 0748.02* 0748.06* 0749.01* 0752.01* 0755.14* 0865.02*
0866.01* 0866.02* 0867.02* 0871.01* 0874.03* 0874.04* 0875.03* 0875.05* 0876.01* 0878.03 0878.06*
0881.07* 0882.01* 0884.02* 0888.01* 0888.02* 0889.04* 0889.05* 0891.04* 0891.05* 0891.06* 0992.49*
0995.09* 0995.10* 0997.01* 0998.03* 0999.04* 1105.00 1106.03 1106.06*

Median Family Income 60-70%

0012.01* 0013.04* 0114.03* 0117.11* 0626.25* 0626.27* 0626.46* 0626.48* 0636.04* 0638.07* 0740.06*

0741.06 0744.06 0747.01* 0751.00* 0755.17 0759.02* 0760.01* 0761.02 0761.03 0762.04 0864.05*
0864.06* 0865.01 0868.03* 0869.03* 0870.01* 0871.02* 0871.05* 0873.02* 0878.05* 0883.01* 0885.02*
0887.01 0889.01* 0889.03* 0890.01* 0890.03* 0890.04* 0992.02* 0992.12* 0992.22* 0992.23* 0992.47*
0992.48* 0994.02 0994.10* 0994.11 0995.02* 0997.02* 0998.01* 0999.03* 1102.01* 1102.02* 1106.07*

Median Family Income 70-80%

0011.03* 0012.02* 0013.03* 0014.01* 0015.04 0110.00 0115.02* 0117.12* 0117.14 0320.14* 0423.13*
0525.05* 0525.35* 0626.26* 0626.47* 0626.49* 0740.05* 0741.08 0741.09* 0742.00* 0743.00* 0748.03*
0753.01* 0753.02* 0754.03 0754.05* 0755.13* 0758.11* 0758.12* 0863.01* 0863.04* 0863.06* 0864.04*
0864.07* 0870.02* 0871.03* 0876.02* 0877.03* 0878.01* 0878.02* 0879.01 0880.01* 0880.02* 0881.01
0881.04* 0881.06* 0884.03* 0885.01* 0886.01 0886.02* 0889.02* 0992.04* 0992.24* 0995.08* 1101.10*

Median Family Income 80-90%

0011.02* 0013.01* 0014.02* 0019.02* 0117.08* 0117.21* 0218.26* 0320.22 0421.07* 0421.08* 0421.09
0421.15* 0423.31* 0525.18 0525.19* 0639.04* 0639.06* 0639.08* 0740.03 0740.04* 0741.02* 0741.10*
0747.02* 0752.02* 0755.05* 0755.07* 0755.12* 0755.16 0758.06* 0761.05* 0863.03 0867.01* 0868.01*
0868.02* 0869.02* 0872.00* 0877.04* 0879.02* 0881.05* 0882.03* 0887.02* 0891.02* 0992.03* 0992.27*
0992.29 0992.41* 0992.51* 0993.05* 0999.02* 1100.14* 1101.04*

Median Family Income 90-100%

0011.01* 0015.03 0015.06* 0017.05* 0019.01* 0019.03* 0111.01* 0113.00* 0115.03* 0117.07* 0218.21
0219.13* 0320.13* 0320.28 0320.51* 0423.12 0423.20* 0423.34* 0524.25* 0524.33* 0524.35* 0525.21*
0626.05* 0626.28* 0626.52* 0631.01 0632.01* 0639.05* 0639.09* 0741.03* 0741.07* 0741.11* 0746.01*
0754.01* 0754.04* 0758.05* 0758.15* 0758.16* 0761.04* 0762.02 0762.05* 0762.06* 0864.02* 0877.01*
0882.02* 0883.02* 0884.01* 0891.07* 0992.14* 0992.34* 0992.40* 0992.42* 0993.06* 0994.06* 0994.12*
0997.03* 0999.05* 1101.11* 1101.15* 1103.03* 1104.02* 1106.04*

Median Family Income 100-110%

0015.07 0017.08* 0117.22 0218.07* 0218.17* 0219.03* 0320.11* 0320.47* 0320.54* 0422.01* 0423.27*
0423.30* 0423.41* 0524.24* 0626.30* 0626.36* 0626.37* 0626.40* 0631.02* 0633.01* 0636.03* 0638.03*
0638.06* 0755.04* 0759.01* 0762.08* 0863.05* 0992.25* 0992.30* 0992.35* 0992.43* 0992.50* 0994.05*
0994.16* 0994.17* 0994.18* 0996.02* 0996.04* 1100.05* 1101.06* 1101.08 1101.13 1101.14* 1101.17*
1102.03* 1103.01* 1103.02 1104.01*

Median Family Income 110-120%

0015.01* 0111.02* 0112.00* 0114.01* 0114.02* 0117.15* 0117.17* 0218.10* 0218.16* 0218.25* 0219.14*
0320.27* 0320.29* 0320.30* 0320.33* 0320.55* 0421.14* 0423.07* 0423.11* 0423.15* 0423.29* 0423.39*
0524.10* 0524.11* 0524.16* 0524.29* 0524.39 0525.02* 0525.14* 0525.20* 0525.23* 0525.24* 0525.26*
0525.30* 0525.32* 0626.38* 0626.41* 0635.00* 0636.01* 0638.02* 0639.02* 0639.03* 0639.10 0755.06*
0755.18 0874.01* 0992.16* 0992.20* 0992.26* 0992.32* 0993.07* 1101.09* 1103.04* 1106.05*

Median Family Income >= 120%

0014.03* 0015.05* 0016.02* 0016.03* 0016.04* 0017.04* 0017.06* 0017.09* 0017.10* 0117.09 0117.10*
0117.16* 0117.18* 0218.02 0218.09* 0218.12* 0218.14* 0218.20* 0218.22* 0218.23* 0218.24* 0218.27*
0218.28* 0218.29* 0218.30* 0218.31 0218.32* 0219.05* 0219.12* 0219.15* 0219.16* 0219.17* 0219.18*
0219.19* 0219.20* 0219.21* 0219.22* 0219.23* 0219.24* 0320.02* 0320.03 0320.12* 0320.15* 0320.20*
0320.31* 0320.32* 0320.34* 0320.35* 0320.36* 0320.37 0320.38* 0320.39* 0320.40* 0320.41* 0320.42*
0320.43* 0320.44* 0320.45* 0320.46* 0320.48* 0320.49* 0320.50* 0320.53 0320.57* 0320.58* 0320.59*
0320.61* 0320.62* 0320.63* 0320.64* 0320.65* 0320.66* 0421.06 0421.11* 0421.12* 0421.13 0421.16*
0422.03* 0422.05* 0422.06* 0423.05* 0423.17* 0423.19* 0423.23* 0423.24* 0423.25* 0423.26* 0423.28*
0423.32 0423.33* 0423.35* 0423.36* 0423.37* 0423.38* 0524.08* 0524.15* 0524.17* 0524.19* 0524.21*
0524.22 0524.23* 0524.27 0524.28* 0524.30* 0524.31* 0524.32* 0524.34* 0524.36* 0524.37* 0524.38*
0525.06* 0525.11* 0525.13* 0525.22* 0525.27* 0525.28* 0525.29* 0525.31* 0525.33* 0626.10 0626.14*
0626.19* 0626.20 0626.29* 0626.31* 0626.32* 0626.33* 0626.34* 0626.35* 0626.39* 0626.42 0626.43*
0626.45* 0626.50* 0626.51* 0626.53 0626.54* 0626.55* 0626.56* 0626.57* 0626.58* 0627.01* 0627.02*
0628.00* 0629.00* 0630.04* 0630.05* 0630.06* 0630.07* 0630.08* 0630.09 0630.10* 0631.03* 0632.02*
0633.02* 0634.00* 0638.05* 0753.03* 0756.03* 0756.04 0756.05* 0756.06* 0756.07* 0757.01* 0757.02*
0757.03* 0758.07* 0758.08* 0758.09* 0758.10* 0758.13* 0758.14* 0760.02* 0762.01* 0992.15* 0992.17*
0992.31* 0992.33* 0992.37* 0992.38* 0992.39* 0992.44* 0992.45* 0992.46* 0993.08* 0993.09* 0993.11*
0994.04* 0994.07* 0994.08* 0994.15* 0994.19* 0995.04* 0995.06* 0995.11* 0995.12* 0995.13* 0995.14*
0996.03 0996.05* 0999.06* 1100.01* 1100.03* 1100.04* 1100.06* 1100.07* 1100.08* 1100.10* 1100.11*
1100.12* 1100.15* 1101.02* 1101.16* 1101.18*

Median Family Income Not Known

0218.13 0993.10* 9800.00* 9901.00*

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 20-30%

0495.02*

Median Family Income 30-40%

0435.21* 0456.12* 0456.18* 0456.19* 0457.04* 0461.02*

Median Family Income 40-50%

0305.03* 0402.03* 0411.01* 0416.01* 0424.05* 0433.08* 0434.05* 0435.05* 0445.15* 0449.07* 0449.34*
0457.08*

Median Family Income 50-60%

0402.04* 0403.04* 0422.09 0425.05* 0425.16* 0425.19* 0427.11* 0433.09* 0433.13* 0434.01* 0434.03*
0434.04* 0435.03* 0435.19* 0435.23* 0436.01* 0436.02* 0440.00 0441.02* 0442.00* 0445.07* 0445.10*
0445.21* 0445.23* 0446.05* 0447.02* 0449.33* 0452.07* 0453.03* 0455.02* 0456.10* 0456.11* 0457.03*
0457.06* 0457.09* 0462.00* 0465.02* 0467.00* 0469.00* 0470.00* 0472.01*

Median Family Income 60-70%

0305.02 0316.01* 0406.05* 0417.03* 0422.10 0425.10* 0425.11* 0425.14* 0425.15* 0425.21* 0427.50*
0428.02* 0429.08* 0430.06 0433.10* 0433.14* 0435.13* 0441.01* 0441.03* 0443.00* 0445.09* 0445.24*
0447.01* 0449.26* 0451.18* 0451.26* 0452.09* 0455.01* 0457.07* 0472.02*

Median Family Income 70-80%

0303.00* 0304.00* 0305.01* 0313.00* 0314.01* 0316.02* 0403.05* 0408.14* 0409.03* 0414.07* 0414.08*
0414.10 0414.11* 0415.00 0416.02 0417.04* 0419.05* 0420.10* 0424.04* 0425.08* 0425.09* 0425.12*
0425.18* 0425.20* 0425.23* 0426.28* 0426.31* 0427.19* 0427.20* 0427.40* 0429.02* 0429.03* 0429.06*
0430.01* 0430.03* 0432.20* 0433.06* 0433.07* 0433.16* 0435.18* 0435.22* 0437.03* 0445.16* 0449.16*
0449.19* 0451.20* 0451.27* 0452.17* 0453.02* 0464.02* 0489.02* 0513.01* 0514.02* 9401.00* 9404.00*
9410.01* 9411.00*

Median Family Income 80-90%

0301.01* 0309.00* 0310.02* 0314.02* 0402.02* 0405.03 0406.06* 0410.01* 0410.04* 0411.02* 0412.02*
0413.02* 0414.05* 0423.00* 0424.07* 0425.13* 0425.17* 0426.32* 0427.09* 0427.17* 0427.23* 0427.30*
0427.41* 0427.45* 0427.47* 0428.01* 0429.05* 0429.07* 0430.05* 0433.11* 0433.12* 0433.19* 0435.06*
0435.09* 0437.01* 0437.02* 0438.12* 0438.13* 0445.05* 0445.18* 0445.20* 0449.11* 0449.24* 0449.30*
0450.00* 0451.17* 0452.12* 0464.03 0489.01* 0491.01* 0513.02* 9414.00* 9415.00*

Median Family Income 90-100%

0307.00* 0311.00 0315.04* 0317.01* 0317.02* 0404.03* 0408.08* 0408.09 0408.21* 0412.03* 0413.01*
0414.06* 0414.12* 0418.09 0418.13* 0419.06* 0422.06* 0422.12* 0424.02* 0424.09* 0424.11* 0425.22*
0426.26* 0426.29* 0427.46* 0427.51* 0427.52* 0432.10* 0432.16* 0432.29* 0432.66* 0435.12* 0435.17*
0438.07* 0438.24* 0439.00* 0444.03* 0448.04* 0449.31* 0451.10* 0451.19* 0452.13* 0452.22* 0456.15*
0459.00* 0461.01* 0464.04* 0468.00* 0488.00* 0494.00* 0495.01* 0498.00 0505.01* 0512.00 9407.00*
9413.00*

Median Family Income 100-110%

0301.03* 0302.00* 0308.00* 0310.01* 0315.01 0317.03* 0317.04* 0401.01 0401.02* 0402.01* 0403.03*
0404.02* 0405.01* 0405.02* 0410.02* 0417.02* 0420.09* 0424.06* 0424.10* 0425.07* 0426.21* 0426.25*
0426.27* 0427.08* 0427.31* 0430.10* 0432.28* 0432.79* 0433.04* 0438.21* 0441.04* 0448.06* 0448.07*
0449.25* 0449.29* 0451.16* 0452.16* 0452.24* 0452.26* 0452.33* 0453.06* 0464.01* 0464.05* 0504.02*
0511.00*

Median Family Income 110-120%

0301.04 0312.00* 0409.01* 0412.01* 0414.04* 0418.05* 0426.23* 0426.24* 0426.30* 0427.32* 0427.42*
0430.08* 0432.06* 0432.07* 0432.56* 0432.71* 0432.74* 0433.15* 0435.20* 0438.02* 0438.18* 0444.05*
0444.06* 0444.07* 0445.17* 0446.04* 0448.05* 0449.27* 0451.09* 0452.28* 0461.03* 0491.02* 0503.01*
0509.01* 0514.01* 9409.00*

Median Family Income >= 120%

0306.02* 0306.03* 0306.04* 0306.05* 0315.03* 0403.02* 0404.04 0404.05* 0406.03* 0406.04* 0406.09*
0406.11* 0406.16* 0406.17* 0406.18* 0406.19* 0406.20* 0406.21* 0406.22* 0407.01* 0407.02* 0407.03*
0408.06* 0408.07* 0408.12* 0408.13* 0408.15* 0408.16* 0409.02* 0409.04* 0410.03* 0414.03* 0414.13*
0414.14* 0418.03* 0418.04* 0418.06* 0418.07* 0418.08* 0418.10* 0418.12* 0419.04* 0419.09* 0419.10
0419.12 0419.13* 0419.14* 0419.15* 0420.03* 0420.04* 0420.05* 0420.07* 0420.08* 0420.12* 0420.15*
0420.16* 0420.17* 0420.18* 0422.07* 0422.08* 0422.13* 0422.14* 0422.17* 0424.01* 0424.03* 0424.08*
0424.12* 0426.22* 0427.14* 0427.16* 0427.24* 0427.26* 0427.28* 0427.33* 0427.37* 0427.38* 0427.39*
0427.43* 0427.44 0427.48* 0427.49* 0430.07* 0430.09* 0432.01* 0432.02* 0432.03* 0432.04* 0432.05*
0432.08* 0432.09* 0432.11* 0432.17* 0432.18* 0432.22* 0432.27* 0432.35* 0432.46* 0432.48* 0432.52*
0432.54* 0432.62* 0432.64* 0432.65* 0432.67* 0432.70* 0432.72* 0432.76* 0432.78* 0432.92* 0432.93*

0432.94* 0432.95* 0432.96* 0432.97* 0432.98* 0433.18* 0435.24* 0438.09* 0438.10* 0438.20* 0438.22*
0438.23* 0444.04* 0446.02* 0446.06* 0449.04* 0449.17* 0449.18* 0449.21* 0449.22* 0449.23* 0449.28*
0449.32* 0451.03* 0451.14* 0451.15* 0451.22* 0451.23* 0451.24* 0451.25* 0451.28* 0452.14* 0452.34*
0452.35* 0453.05* 0456.06* 0456.13* 0456.14* 0456.17* 0466.01* 0466.02 0479.01* 0479.02* 0481.00*
0482.00* 0483.00* 0487.00* 0490.01* 0490.02* 0496.00* 0497.01* 0497.02* 0503.02* 0504.01* 0505.02*
0505.03* 0506.00* 0507.01* 0507.02* 0509.02* 9405.00* 9406.00* 9408.00* 9410.02* 9412.00*

Median Family Income Not Known

0414.15 0451.29* 0456.16* 0465.01* 9800.04* 9810.00*

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 20-30%

0057.01*

Median Family Income 30-40%

0055.01* 0091.31* 0097.27* 0099.12* 0100.33*

Median Family Income 40-50%

0003.05* 0048.00* 0049.02* 0051.02* 0055.02* 0056.02* 0062.04* 0065.01* 0074.08* 0076.06* 0080.03*
0091.32* 0094.00* 0095.01* 0095.02* 0098.00* 0099.14* 0104.20* 0104.33* 0104.35* 0104.36* 0109.06*
0121.03*

Median Family Income 50-60%

0003.06* 0003.07* 0013.05* 0014.00* 0015.04* 0031.02* 0037.00* 0041.04* 0042.02* 0043.02* 0045.07*
0049.01* 0054.00* 0058.00* 0062.03* 0063.03* 0064.01* 0065.02* 0071.07* 0074.10* 0087.10* 0091.22*
0097.12 0097.21* 0099.13* 0099.16* 0100.10* 0100.11* 0100.14* 0100.32* 0104.02* 0104.24* 0104.25*
0104.34* 0107.00* 0114.08* 0117.00* 9401.00*

Median Family Income 60-70%

0003.08* 0006.05* 0008.25* 0010.02* 0015.03* 0016.00 0021.03* 0024.03 0024.06* 0025.01 0028.03*
0028.04* 0033.01* 0033.02* 0034.05* 0035.09* 0035.10* 0036.06* 0036.09* 0036.11* 0042.01* 0044.04*
0053.00* 0056.01* 0061.01* 0063.04* 0064.02* 0066.03* 0070.01* 0070.02* 0071.12* 0073.03* 0073.05*
0074.07* 0076.03* 0076.05* 0080.04* 0081.00 0084.04* 0091.20* 0097.14* 0097.18* 0097.20* 0097.26*
0100.22* 0100.34* 0100.35* 0104.10* 0104.15* 0104.26* 0104.28* 0104.32* 0112.05* 0120.02* 0250.00*

0251.00*

Median Family Income 70-80%

0008.24* 0011.01* 0013.08* 0015.01* 0018.10* 0018.12* 0021.01* 0021.09 0026.09 0029.01* 0029.02*
0030.00* 0034.04* 0035.05* 0041.01* 0041.03* 0043.01* 0044.01* 0044.03* 0045.05* 0045.10* 0046.04*
0047.00* 0052.00* 0062.01* 0063.01* 0066.01* 0067.00* 0072.02 0074.12* 0089.01* 0091.30* 0091.33*
0091.36* 0097.09* 0097.13* 0099.06* 0099.08* 0099.17* 0100.12 0100.16* 0100.19* 0100.23* 0100.24*
0100.29* 0103.00* 0104.13* 0104.17* 0104.22* 0104.27* 0104.31* 0110.04* 0111.02* 0112.06* 0114.04*
0118.02* 0119.00* 0121.06* 0124.00 0125.00*

Median Family Income 80-90%

0008.23* 0017.06* 0018.03 0018.09* 0018.13 0019.10* 0021.11 0022.07 0024.05* 0025.03* 0026.02*
0032.02* 0034.01* 0035.06* 0038.03* 0040.01* 0040.03 0066.04* 0071.08* 0072.01* 0074.09* 0076.04*
0091.23* 0091.24* 0091.27* 0091.29* 0091.34* 0091.38* 0092.01* 0097.08* 0099.10* 0099.11* 0099.15*
0100.31* 0100.37* 0100.38* 0104.19* 0104.29* 0108.05* 0112.03* 0114.05* 0114.06* 0120.01*

Median Family Income 90-100%

0003.04 0005.03* 0006.04* 0008.21* 0008.26* 0009.01* 0009.03 0009.04* 0010.01* 0012.00* 0013.07*
0013.09* 0013.11 0020.23* 0021.07* 0021.12 0022.04* 0023.07* 0023.13* 0024.04* 0025.04* 0031.01*
0032.01* 0034.03* 0035.03 0036.07* 0036.12* 0046.01* 0051.01* 0071.11* 0073.06* 0078.00 0082.01*
0086.02* 0087.13* 0088.00* 0091.09* 0091.25* 0091.28* 0091.35* 0093.00* 0100.09* 0100.15* 0100.28*
0100.30* 0100.39* 0108.04* 0109.04* 0111.01* 0115.00*

Median Family Income 100-110%

0001.15* 0001.19* 0002.01* 0002.03* 0002.05* 0002.07* 0002.08* 0005.01* 0006.06* 0013.10* 0013.12*
0017.02* 0017.07* 0018.08* 0020.16* 0020.19* 0020.25* 0020.49* 0020.50* 0021.05 0023.09* 0028.01*
0036.03* 0038.01* 0039.00* 0040.04 0071.06* 0071.10* 0080.01* 0086.01* 0087.05 0087.09* 0091.26*
0092.02* 0100.21* 0100.27* 0100.36* 0108.03* 0108.06* 0110.02* 0113.00* 0116.01* 0118.01*

Median Family Income 110-120%

0001.08* 0004.03* 0004.04* 0006.03* 0008.08* 0011.03* 0011.04* 0017.04* 0018.04* 0019.07* 0020.18*
0020.28 0023.08* 0023.10* 0023.11* 0026.04* 0026.06* 0026.11* 0027.05* 0035.07* 0036.05* 0038.04*
0045.03* 0045.09* 0045.12* 0061.02* 0084.02* 0087.14 0091.37* 0097.17 0099.18* 0104.30* 0109.05*
0110.03 0114.07* 0116.02*

Median Family Income >= 120%

0001.03* 0001.04* 0001.05* 0001.07* 0001.09* 0001.11* 0001.17* 0001.18* 0001.20* 0001.21* 0001.22*
0004.01* 0005.04 0008.04* 0008.12* 0008.13* 0008.14* 0008.15* 0008.16* 0008.17* 0008.18* 0008.19*
0008.20* 0017.03* 0018.06* 0019.01* 0019.06* 0019.08* 0019.09* 0019.11* 0020.11* 0020.13* 0020.14*
0020.15* 0020.17* 0020.21* 0020.27* 0020.29* 0020.31* 0020.35* 0020.37* 0020.38* 0020.39* 0020.40*
0020.41* 0020.42* 0020.43* 0020.44* 0020.45* 0020.46* 0020.47* 0020.48* 0020.51* 0022.06* 0023.06*
0023.12* 0023.14* 0023.15* 0026.08* 0026.10* 0027.03* 0027.06* 0027.07 0027.08* 0027.09* 0045.11*
0071.04* 0071.05* 0073.07* 0073.08* 0074.04* 0074.11* 0079.03* 0079.04* 0079.05* 0079.06* 0082.02*
0083.01 0083.02* 0084.03* 0084.05* 0084.06* 0085.01* 0085.02 0087.08 0087.11* 0087.12* 0087.15*
0087.16* 0091.19* 0091.21* 0097.19* 0097.22* 0097.23* 0097.24* 0097.25* 0100.40* 0100.41* 0100.42*
0112.04* 0121.01 0121.05* 0122.01* 0127.00

Median Family Income Not Known

0046.03* 0091.39* 0109.03* 0122.02* 0123.00* 9801.00* 9802.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 40-50%

1147.04 1168.00

Median Family Income 100-110%

4223.07

MARIN COUNTY (041), CA

MSA: 42034

Middle Income

1302.04

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 60-70%

0096.03

Median Family Income 90-100%

0166.18

Median Family Income 100-110%

0199.05

Median Family Income 110-120%

0083.50 0173.08

Median Family Income >= 120%

0058.01 0198.11 0200.32

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Moderate Income

0030.01

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 30-40%

0091.00

Median Family Income 70-80%

0030.10

Median Family Income 80-90%

0028.00

Median Family Income 90-100%

0077.00

Median Family Income >= 120%

0053.08 0059.06 0059.07 0068.00 0075.11

YOLO COUNTY (113), CA

MSA: 40900

Moderate Income

0106.02

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0064.02
FAYETTE COUNTY (067), KY
MSA: 30460
Middle Income

0037.02
CLARK COUNTY (003), NV
MSA: 29820
Median Family Income 110-120%

0029.02
Median Family Income >= 120%

0058.73
HARRIS COUNTY (201), TX
MSA: 26420
Median Family Income 100-110%

2505.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000034788

Institution: American Business Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	343	343	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3	3	0	0.00%
Total	348	348	0	0.00%

Footnote:

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

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

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	5	0	0	1	800	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	45	0	0	0	0	1	45	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	1	200	1	800	1	45	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	50	1	200	1	800	1	45	0	0
STATE TOTAL	2	50	1	200	1	800	1	45	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	200	2	2,000	1	1,000	0	0
Median Family Income 40-50%	2	160	0	0	5	2,945	0	0	0	0
Median Family Income 50-60%	2	135	1	228	7	4,539	2	1,228	0	0
Median Family Income 60-70%	7	318	3	650	10	6,526	3	1,125	0	0
Median Family Income 70-80%	10	618	5	1,050	35	21,984	7	1,909	0	0
Median Family Income 80-90%	5	366	4	832	14	9,918	4	824	0	0
Median Family Income 90-100%	0	0	4	825	14	9,036	3	1,536	0	0
Median Family Income 100-110%	3	144	5	1,023	15	8,950	2	900	0	0
Median Family Income 110-120%	2	97	2	380	15	9,275	1	497	0	0
Median Family Income >= 120%	29	1,718	26	5,501	75	43,782	25	8,944	0	0
Median Family Income Not Known	6	485	5	943	22	16,700	2	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	66	4,041	56	11,632	214	135,655	50	18,113	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	45	2	300	1	750	0	0	0	0
Median Family Income 50-60%	0	0	2	352	7	3,950	2	532	0	0
Median Family Income 60-70%	4	135	3	562	10	6,460	2	990	0	0
Median Family Income 70-80%	1	30	1	200	14	9,380	0	0	0	0
Median Family Income 80-90%	8	603	8	1,245	22	12,980	5	3,059	0	0
Median Family Income 90-100%	1	100	1	150	8	4,525	0	0	0	0
Median Family Income 100-110%	2	150	2	350	2	1,049	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	2,322	0	0	0	0
Median Family Income >= 120%	7	340	6	1,200	23	14,898	8	3,053	0	0
Median Family Income Not Known	1	100	0	0	2	1,500	1	100	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,503	25	4,359	92	57,814	18	7,734	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	82	5	909	4	2,279	0	0	0	0
Median Family Income 60-70%	1	75	2	450	1	500	0	0	0	0
Median Family Income 70-80%	4	182	0	0	7	4,600	1	70	0	0
Median Family Income 80-90%	0	0	1	200	0	0	0	0	0	0
Median Family Income 90-100%	1	100	1	250	3	3,000	1	250	0	0
Median Family Income 100-110%	1	35	1	134	1	500	1	134	0	0
Median Family Income 110-120%	0	0	0	0	1	400	0	0	0	0
Median Family Income >= 120%	2	100	4	675	5	3,445	2	595	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	574	14	2,618	22	14,724	5	1,049	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,300	0	0	0	0
Median Family Income 60-70%	0	0	2	350	4	2,520	0	0	0	0
Median Family Income 70-80%	0	0	1	170	10	5,922	1	1,000	0	0
Median Family Income 80-90%	1	75	4	900	5	3,138	0	0	0	0
Median Family Income 90-100%	3	205	3	700	10	6,632	1	500	0	0
Median Family Income 100-110%	2	68	2	381	3	1,665	1	18	0	0
Median Family Income 110-120%	0	0	1	135	1	550	1	135	0	0
Median Family Income >= 120%	1	100	2	434	5	2,249	3	1,149	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	448	15	3,070	40	23,976	7	2,802	0	0

2023 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	450	0	0	0	0
Median Family Income >= 120%	1	25	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	4	2,950	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	2	1,264	1	514	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	0	0	0	0
Median Family Income 80-90%	1	70	1	175	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	561	1	561	0	0
Median Family Income >= 120%	2	100	1	125	1	400	2	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	2	300	8	4,975	4	1,175	0	0
TOTAL INSIDE AA IN STATE	108	6,566	110	21,679	368	232,169	80	29,698	0	0
TOTAL OUTSIDE AA IN STATE	5	295	2	300	13	8,925	4	1,175	0	0
STATE TOTAL	113	6,861	112	21,979	381	241,094	84	30,873	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MUSSELSHELL COUNTY (065), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	10	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	93	1	200	0	0	1	93	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	103	1	200	0	0	1	93	0	0
CARSON CITY (510), NV										
MSA 16180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	103	1	200	1	750	1	93	0	0
STATE TOTAL	2	103	1	200	1	750	1	93	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	1	800	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	1	800	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	800	1	800	0	0
STATE TOTAL	0	0	0	0	1	800	1	800	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	950	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	587	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,537	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,537	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,537	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	550	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	550	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	550	0	0	0	0
STATE TOTAL	0	0	0	0	1	550	0	0	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	392	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	392	0	0	0	0
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0

2023 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,042	1	350	0	0
STATE TOTAL	0	0	0	0	3	1,042	1	350	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	108	6,566	110	21,679	368	232,169	80	29,698	0	0
TOTAL OUTSIDE AA	9	448	4	700	24	14,904	8	2,463	0	0
TOTAL INSIDE & OUTSIDE	117	7,014	114	22,379	392	247,073	88	32,161	0	0

2023 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	10	0	0	0	0	1	10	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	35	0	0	0	0	3	35	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	55	0	0	0	0	5	55	0	0
TOTAL INSIDE AA IN STATE	5	55	0	0	0	0	5	55	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	5	55	0	0	0	0	5	55	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	5	55	0	0	0	0	5	55	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	5	55	0	0	0	0	5	55	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: AMERICAN BUSINESS BANK

Respondent ID: 0000034788
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - LOS ANGELES COUNTY (037) - MSA 31084	336	151,328	50	18,113	5	55
CA - ORANGE COUNTY (059) - MSA 11244	142	63,676	18	7,734	0	0
CA - RIVERSIDE COUNTY (065) - MSA 40140	46	17,916	5	1,049	0	0
CA - SAN BERNARDINO COUNTY (071) - MSA 40140	62	27,494	7	2,802	0	0

2023 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000034788

Institution: AMERICAN BUSINESS BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	58	137,874	0	0
Purchased	0	0	0	0
Total	58	137,874	0	0
Consortium/Third Party Loans (optional)				

ASSESSMENT AREA - 0006

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 20-30%

2243.20* 2244.20* 2421.00* 2426.00*

Median Family Income 30-40%

1012.22* 1200.20* 1201.03* 1902.01* 1917.10* 2051.20 2071.02 2089.02* 2089.04* 2091.03* 2091.05*
2092.02* 2094.03* 2095.10* 2098.10* 2100.10* 2121.02* 2214.01* 2240.20* 2260.01 2289.00* 2311.00
2318.00* 2362.05* 2375.00* 2422.02* 2431.00* 3022.01* 5716.00* 9104.05*

Median Family Income 40-50%

1174.05* 1174.07* 1174.08* 1175.10* 1193.40* 1200.30* 1201.06* 1201.08* 1232.06* 1275.20* 1276.05*
1282.10* 1283.03* 1912.03* 1912.04* 1916.20* 1917.20* 1919.01* 1957.10* 1991.20* 1997.00* 2035.00*
2044.20* 2060.10* 2060.53 2060.54* 2071.03* 2083.01* 2084.01* 2087.20* 2089.03* 2091.04* 2093.00*
2094.01* 2094.02* 2095.20* 2111.22* 2113.20* 2122.02* 2122.04* 2123.04* 2123.05* 2123.06* 2131.00*
2132.01* 2133.20* 2134.01* 2200.00* 2211.10* 2213.02* 2213.03* 2215.00* 2219.00* 2240.10* 2246.00*
2264.10* 2267.02* 2284.20* 2285.00* 2287.10* 2312.10* 2317.10* 2319.02* 2349.01* 2349.02* 2362.04*
2362.06* 2377.20* 2383.20* 2392.01* 2396.02* 2397.01* 2400.10* 2409.02* 2411.20* 2420.00* 2422.01*
2423.00* 2920.01* 2941.20 2948.20 2962.10* 2962.20* 3107.01* 4027.02* 4328.01* 4335.06 4338.04*
4620.02 4823.04* 5316.04* 5326.06* 5329.00* 5330.02* 5331.03* 5331.05* 5334.02* 5342.02* 5402.01*
5406.00* 5414.01* 5542.04* 5703.05* 5706.03* 5730.02* 5733.00* 5753.00* 5758.01* 5758.03* 5763.02*
5764.02* 5764.03* 5769.03* 6002.02* 6003.03* 6003.04* 6012.11* 6015.01* 6017.00* 6025.10* 6028.01*
6037.06* 9008.06* 9105.01* 9203.41*

Median Family Income 50-60%

1042.03 1047.01* 1047.04* 1064.07* 1175.20* 1201.04* 1201.05* 1201.07* 1221.22 1224.10* 1235.20*
1241.02* 1242.04* 1243.00* 1253.22* 1271.02* 1272.20* 1276.03* 1279.10* 1281.02* 1282.20* 1283.02*
1343.05* 1345.20 1347.10* 1395.05* 1838.20* 1864.01* 1901.02* 1902.02* 1905.20* 1909.01* 1911.20*
1914.10* 1916.10* 1918.10* 1926.10* 1926.20* 1977.00* 1994.00* 1998.01* 1998.02* 2031.00* 2037.20*
2038.00* 2042.00* 2048.10* 2049.10* 2051.10* 2062.01* 2080.02* 2083.02* 2085.02* 2088.01* 2091.06*
2098.20* 2112.02* 2118.02* 2118.04* 2119.21* 2119.22* 2122.03* 2124.10* 2124.20* 2132.02* 2134.02*

2181.10*	2181.20*	2188.00*	2190.10*	2199.01*	2201.00	2211.20*	2212.20*	2214.02*	2226.00*	2242.00*
2243.10*	2264.20*	2267.01*	2270.10*	2281.00*	2282.10*	2283.10*	2283.20*	2284.10*	2286.00*	2287.20*
2288.00*	2293.00*	2294.10*	2313.01*	2316.02*	2316.03*	2317.20*	2321.20*	2326.01*	2327.01*	2328.00*
2361.01*	2362.03*	2371.01*	2371.02*	2376.00*	2377.10*	2383.10*	2392.02	2393.10*	2393.30*	2395.02*
2396.01*	2397.02*	2404.01*	2405.00*	2408.00*	2427.00	2755.00*	2761.02*	2932.05*	2941.10*	2944.21*
2947.01	2949.00*	2965.00*	2966.00*	2971.10*	3016.01*	3022.02*	3024.01*	3025.04*	3202.01*	4023.04*
4025.01*	4025.04*	4028.01*	4087.24*	4088.00*	4333.05*	4809.02*	4817.12*	4817.14*	4822.01*	4824.03*
5018.03*	5309.02*	5311.02*	5313.02*	5315.02*	5316.02*	5320.01*	5328.00*	5330.01*	5331.04*	5331.08*
5332.01*	5333.00*	5334.01*	5336.03*	5337.01*	5338.03*	5338.04*	5339.01*	5339.02*	5340.01*	5341.01*
5341.02*	5342.03*	5343.02*	5344.05*	5344.06*	5350.02*	5355.01*	5356.03*	5356.07*	5358.04*	5359.01*
5402.02*	5404.00*	5416.03*	5416.04*	5416.06*	5425.02*	5426.01*	5538.02*	5702.03*	5732.01*	5751.01*
5751.02*	5751.03*	5752.02*	5754.01*	5762.00	5763.01*	5765.01*	5769.01*	6002.01*	6009.02*	6011.00*
6015.02*	6021.03*	6024.04*	6025.05	9001.02*	9001.03*	9005.10*	9006.02*	9006.06*	9006.09*	9006.10*
9007.01*	9007.03*	9007.04*	9008.04	9100.02*	9105.02*	9105.04*	9106.02*	9106.06*	9106.07*	9800.17*

Median Family Income 60-70%

1012.21*	1041.05*	1041.08*	1044.04*	1046.10*	1047.03*	1095.00*	1114.02*	1132.38*	1132.39*	1134.25*
1153.02*	1172.01*	1175.30*	1193.20*	1193.41*	1200.10*	1218.01*	1219.00*	1221.20*	1221.21*	1222.00*
1230.10*	1232.03*	1232.05*	1233.04*	1235.10*	1239.01*	1241.03*	1241.04*	1249.02*	1271.03*	1271.04*
1276.04*	1277.12*	1278.05*	1278.06*	1281.01*	1310.21*	1310.22*	1318.01*	1323.01*	1325.02*	1343.06*
1345.21*	1345.22*	1903.03*	1904.01*	1905.10*	1912.01*	1913.02*	1925.20*	1927.00*	1956.00*	1990.01*
1992.01*	2012.00*	2014.02	2015.03*	2032.00*	2033.00*	2036.01*	2036.02	2044.10*	2046.00*	2048.20*
2060.50*	2086.10*	2086.20*	2088.02*	2111.24*	2112.01*	2113.10*	2117.03*	2119.10*	2123.03*	2125.01*
2125.02*	2126.20*	2182.10*	2187.02*	2190.20*	2193.00*	2198.00*	2212.10*	2213.04*	2216.01*	2216.02*
2217.10*	2218.20*	2220.02*	2221.00*	2222.00*	2244.10*	2270.20*	2282.20*	2294.20*	2312.20*	2321.10*
2324.01*	2324.02*	2327.02*	2340.02*	2372.01*	2372.02*	2382.00*	2393.20*	2395.01*	2398.02*	2400.20*
2402.00*	2404.02*	2406.00*	2407.00*	2410.01*	2412.01*	2412.02*	2413.00*	2414.00*	2430.01*	2673.00*
2696.02*	2772.00*	2774.00*	2912.10*	2932.03*	2932.06*	2933.07*	2944.10*	2945.20*	2946.20*	2948.10*
2948.30*	2969.01*	3015.02*	3020.02*	3021.04*	3023.02*	3025.03*	3025.05*	4023.03*	4024.05*	4025.03*
4026.01*	4028.03*	4028.04*	4043.01*	4050.02	4062.01*	4077.01*	4090.00	4328.02*	4333.02*	4333.04*

4333.06*	4334.03*	4335.05*	4336.02*	4339.01*	4340.01	4809.03*	4814.03*	4817.11*	4822.02*	4823.03*
4824.01*	5018.04*	5301.01*	5303.02*	5304.00*	5308.01*	5309.01*	5310.00*	5312.01*	5312.02*	5313.01*
5317.01*	5319.01*	5321.01*	5323.02*	5326.07	5327.00*	5335.01*	5335.04*	5336.02*	5337.02*	5340.02*
5342.01*	5343.01*	5344.03*	5344.04*	5345.01*	5348.02*	5348.03*	5348.04*	5350.01*	5351.01*	5351.02*
5352.00*	5355.02*	5355.03*	5356.04*	5356.05*	5357.01*	5358.03*	5360.00*	5402.03*	5405.02*	5415.00*
5416.05*	5418.01*	5418.02*	5421.03*	5421.05*	5421.06*	5432.03*	5505.01*	5522.00*	5535.03*	5536.01*
5537.02*	5539.02*	5541.05*	5543.02*	5544.03	5703.04*	5703.06*	5704.03*	5705.03*	5705.04*	5717.04*
5725.00*	5726.00*	5730.04*	5732.02*	5752.01*	5754.02*	5758.02*	5759.01*	5764.01*	5780.00*	6001.00*
6006.02*	6013.03*	6014.01*	6016.00*	6018.01*	6020.03*	6025.04*	6025.06*	6025.07*	6030.08*	6039.02
9001.04*	9005.05*	9005.09*	9008.08*	9010.10*	9013.00*	9104.04*	9106.05*	9111.00*	9200.38*	9203.43*
9800.35										

Median Family Income 70-80%

1012.20*	1042.04*	1043.21*	1048.21*	1048.22*	1064.08*	1154.03*	1204.00*	1224.20*	1230.20*	1231.03*
1232.04*	1233.03*	1234.10*	1234.20*	1236.02*	1241.05*	1242.03*	1272.10*	1278.03*	1278.04*	1279.20*
1321.01*	1349.06*	1393.02*	1393.03*	1395.04*	1835.20*	1838.10*	1853.20*	1863.01*	1864.04	1899.04*
1904.02*	1909.02*	1910.00*	1911.10*	1925.10*	1957.20*	1992.02*	1999.00*	2014.01*	2015.04*	2016.01*
2016.02*	2037.10*	2041.20*	2043.00*	2049.20	2071.01*	2084.02	2114.10*	2117.04*	2118.03*	2126.10*
2129.00*	2133.10*	2145.05*	2184.00*	2187.01*	2189.00*	2197.00*	2225.00*	2260.02	2291.00*	2313.02*
2314.00*	2322.00*	2325.00*	2326.02*	2345.02*	2348.00*	2352.02*	2374.01*	2378.00*	2398.01*	2411.10*
2430.02*	2696.01*	2702.00*	2943.02*	2945.10*	2969.02*	2972.01*	3018.01	3019.02*	3020.03*	3021.03*
3025.06*	3105.01*	4024.06*	4029.03*	4029.04*	4030.00*	4037.22*	4041.00*	4045.01*	4047.03*	4049.03*
4051.01*	4051.02*	4052.01*	4072.02*	4076.01*	4324.01*	4324.02*	4327.00*	4329.01*	4332.00	4339.03*
4340.03*	4341.00*	4615.02*	4619.01	4622.01*	4623.01*	4803.04*	4811.02*	4814.01*	4816.03*	4816.04*
4823.01*	5004.02	5014.00*	5015.04*	5042.00	5302.03*	5303.01*	5305.00*	5311.01*	5315.03*	5315.04*
5316.03*	5318.00*	5320.02*	5322.00	5323.03	5325.00*	5332.04*	5334.03*	5336.01*	5337.03*	5338.05*
5338.06*	5349.00*	5354.00*	5356.06*	5357.02*	5358.02*	5361.04*	5407.00*	5411.00*	5422.00*	5424.01*
5428.00*	5429.00*	5511.01*	5511.02*	5512.01*	5526.02*	5529.00*	5536.02*	5537.01*	5538.01	5541.01*
5551.06*	5552.11*	5702.02*	5703.03*	5704.04*	5706.01*	5717.01*	5717.03*	5723.01*	5731.01*	5734.01
5765.03*	5769.04*	6008.02*	6009.12*	6010.02*	6012.12*	6013.02*	6019.00*	6020.02*	6021.04*	6021.05*

6024.03* 6025.11* 6025.13 6029.00 6030.05* 6038.01* 6041.01* 9003.01* 9005.04* 9006.07* 9006.08*
9007.05* 9008.07* 9106.01* 9106.08* 9107.07* 9107.14* 9107.15* 9200.47* 9200.50* 9203.42* 9800.16

Median Family Income 80-90%

1021.03* 1043.22 1044.01* 1044.03* 1045.00* 1061.14* 1064.05* 1065.20* 1066.04* 1066.48* 1096.03*
1113.04* 1152.04* 1154.01* 1154.04* 1193.10* 1193.42* 1198.02* 1210.20* 1211.01* 1211.02 1212.22
1242.01* 1253.21 1254.04* 1276.06 1277.11* 1286.01* 1310.23* 1317.02* 1325.01* 1331.01* 1331.02*
1340.01* 1340.02* 1341.01* 1341.04* 1833.00* 1834.01* 1837.01* 1852.03* 1864.03* 1871.02* 1881.00
1892.01* 1898.02* 1907.01* 1908.02* 1913.01* 1915.00* 1924.20* 1958.02* 1959.01* 1959.03* 1972.00*
1974.20* 1976.00* 1991.10* 2015.01* 2017.00* 2039.00* 2041.10* 2047.00* 2085.01* 2087.10* 2111.21*
2114.20* 2121.01* 2127.01* 2172.00* 2185.00* 2186.00* 2199.02* 2292.00* 2316.01* 2347.00* 2361.02*
2379.00* 2381.00* 2409.01* 2410.02* 2675.03* 2676.00 2699.03* 2751.02* 2911.10* 2912.20* 2946.10*
2976.01* 3012.03* 3017.02* 3018.02* 3023.01* 3107.04* 3118.01* 3203.00 4017.07* 4020.02* 4023.01*
4042.01* 4042.03* 4045.04* 4047.02* 4048.04* 4048.05* 4048.06* 4071.01* 4073.02* 4075.01* 4081.39*
4081.40* 4082.13* 4086.28* 4087.05* 4301.01* 4309.01* 4310.02* 4311.00 4323.00* 4326.01* 4326.02*
4331.03* 4336.01* 4340.04* 4620.01* 4803.03* 4808.04* 4809.01* 4810.02* 4811.03* 4812.03* 4813.00*
4816.06* 4825.02* 4825.21* 4825.22* 5005.00* 5007.00* 5015.03* 5020.03* 5020.05* 5023.03* 5024.01*
5025.00* 5026.02* 5031.04* 5031.05* 5041.01* 5300.06* 5301.02* 5306.03* 5307.00* 5308.02* 5317.02*
5323.04 5326.05* 5347.00* 5353.00* 5361.02* 5362.02* 5400.00* 5401.02* 5405.01* 5409.01* 5410.03
5414.02* 5417.00* 5424.02* 5425.01* 5426.02* 5427.00* 5431.00 5432.01* 5439.05* 5440.01* 5509.01*
5513.00* 5514.01* 5521.00* 5524.00* 5535.02* 5535.04* 5540.02* 5542.03* 5544.04* 5544.05* 5549.00*
5552.12* 5702.04* 5704.02 5705.02* 5706.02* 5715.02* 5727.00* 5765.02* 5777.00* 6003.02* 6009.11*
6018.02* 6031.01* 6033.01* 6037.05* 6039.01* 6040.01* 6042.00* 6099.00* 6506.04* 7018.02 9005.01*
9005.06* 9005.08* 9006.11* 9012.09* 9107.06* 9107.13* 9107.18* 9107.19* 9107.20* 9107.21* 9110.01*

Median Family Income 90-100%

1031.02* 1041.24* 1042.01* 1046.20* 1048.24* 1070.20* 1133.23* 1134.26* 1152.03* 1199.00* 1203.00*
1216.00* 1233.01* 1253.10* 1274.00* 1313.00* 1323.02* 1327.00* 1341.03* 1395.06* 1433.01* 1832.20*
1834.02* 1836.20* 1852.02* 1853.10* 1872.00* 1899.05* 1899.06* 1899.07* 1903.02* 1914.20* 1918.20*
1958.03* 1975.00* 2011.20* 2013.01* 2128.00* 2164.02* 2182.20* 2220.01* 2323.00* 2343.02* 2352.01*
2374.02* 2380.00* 2722.01* 2722.02* 2766.05* 2766.06* 2911.20 2911.30* 2942.00* 2971.20* 2972.02*

3020.04* 3106.01* 3107.03* 3201.02 4006.02 4017.06* 4021.02* 4024.03* 4027.03* 4027.05* 4027.06*
4029.02* 4033.26* 4037.21* 4038.01* 4038.02* 4043.02* 4044.01* 4044.02* 4045.03* 4047.01* 4049.01*
4050.01* 4052.02* 4052.03* 4053.01 4053.02* 4055.00* 4059.00* 4061.03* 4070.01* 4071.02* 4072.01*
4073.01* 4077.02* 4081.35* 4081.37* 4081.38* 4082.12* 4083.01 4086.23* 4087.25* 4091.00* 4301.02*
4307.23* 4310.04* 4315.01 4322.01* 4322.02* 4325.01* 4329.02* 4333.07* 4334.02* 4338.03* 4603.02
4609.00* 4619.02 4808.02* 4810.01* 4811.01* 4812.01* 4814.04* 4815.00* 4816.05* 4817.13* 4819.02*
4821.01* 4825.03* 5006.00* 5008.00* 5009.00* 5013.01* 5013.02* 5019.00* 5020.04* 5030.00* 5302.04*
5319.02* 5321.02* 5345.02* 5359.02* 5361.03* 5401.01* 5403.00* 5408.00* 5413.00* 5420.00* 5421.04*
5430.00* 5433.05 5435.01 5502.01* 5509.02* 5512.03* 5512.04* 5517.00* 5518.02* 5520.02* 5526.01*
5533.00* 5539.01* 5540.01* 5541.06* 5543.01* 5544.06* 5546.00* 5548.01 5550.01* 5551.05* 5715.04*
5715.05* 5722.01* 5730.03* 5731.02* 5750.02* 5770.00* 6004.00* 6012.02* 6014.02* 6021.06* 6025.12*
6026.02* 6030.04* 6030.07* 6038.02* 6040.02* 6500.03* 7017.01* 7018.01 9008.05* 9009.02* 9010.08*
9011.01* 9012.10* 9102.15* 9102.18* 9105.05* 9107.12* 9107.16* 9200.35* 9200.46*

Median Family Income 100-110%

1011.10* 1021.07* 1043.10 1048.23* 1060.20* 1070.10* 1113.02* 1132.34* 1133.24* 1152.02* 1171.02*
1190.01* 1194.00* 1218.02* 1220.00 1231.04* 1236.01* 1237.00* 1239.02* 1246.00* 1249.03* 1273.00*
1288.01* 1314.00* 1316.00* 1317.01* 1318.02* 1320.02* 1321.02* 1329.00* 1330.00* 1342.01* 1347.20*
1348.02* 1351.15 1371.03* 1394.01* 1411.01* 1413.03* 1831.01* 1835.10* 1836.10* 1953.00* 1990.02*
2011.10* 2060.20* 2111.23* 2183.00 2315.00* 2346.00* 2373.00* 2655.21* 2674.03* 2675.02* 2699.09*
2701.02* 2717.02* 2718.01* 2718.03* 2723.02* 2933.04* 2943.01* 3012.06 3016.02* 3017.01* 3019.01*
3112.00* 3116.01 3118.02* 3201.01* 3202.02* 4011.01 4011.02* 4021.01* 4022.00* 4049.02* 4057.02*
4060.00* 4066.02* 4069.03* 4070.02* 4076.02* 4079.02* 4080.06* 4081.41* 4084.01* 4086.31* 4319.00*
4325.02* 4615.01* 4622.02* 4623.02* 4628.00* 4820.02 4824.04* 4826.00* 5010.01* 5016.00* 5018.02*
5021.00 5022.00* 5024.02* 5027.00 5031.03* 5031.06* 5033.02* 5035.01* 5037.01* 5300.07* 5302.02*
5362.01 5409.02* 5433.06* 5435.03* 5438.01* 5438.03* 5440.02* 5502.02* 5503.01* 5506.01* 5508.01
5508.02* 5514.02* 5515.01* 5519.00* 5523.01* 5523.02* 5527.00* 5528.00* 5531.00* 5534.00* 5547.00*
5701.00* 5750.01* 5759.02* 5768.01* 5768.02* 6007.04* 6013.01* 6026.01 6028.02* 6030.06* 6031.02*
6033.02* 6036.00* 6701.02* 9009.01* 9010.07* 9010.09* 9104.01* 9107.09* 9200.41* 9203.22* 9800.25*
9800.36*

Median Family Income 110-120%

1021.05*	1064.03*	1091.00*	1096.04*	1112.05*	1133.03	1134.23*	1173.03*	1190.03*	1190.04*	1192.01*
1192.02*	1210.10*	1212.10*	1212.21*	1238.00*	1251.01*	1252.00*	1284.00*	1349.01*	1349.04*	1392.00*
1814.00*	1831.03*	1851.01*	1871.01*	1895.02*	1898.01*	1899.03*	1920.01*	2115.00*	2117.01*	2195.00*
2343.01*	2345.01*	2384.00*	2652.03*	2701.01*	2718.04*	2719.02*	2932.04*	2933.01	2933.02*	2975.02*
3102.02*	4006.03*	4012.03*	4013.11	4015.00	4026.02*	4033.18*	4033.23*	4033.28*	4036.01*	4039.01*
4040.00*	4046.00	4054.00*	4058.00*	4067.02*	4074.00*	4075.02*	4078.02*	4080.04*	4081.33*	4085.04*
4086.26*	4307.24*	4308.01	4308.03*	4309.02	4315.02*	4320.02*	4616.00*	4621.00*	4800.12*	4801.01*
4803.02*	4806.01*	4821.02*	4827.01*	4828.01*	5004.03*	5004.04*	5028.01*	5032.02*	5037.02*	5038.01*
5412.00*	5436.01*	5436.03*	5436.06*	5437.05*	5438.04*	5439.03*	5506.02*	5510.01*	5515.02*	5518.01*
5520.01*	5530.00*	5542.01*	5545.21*	5548.02*	5550.02*	5551.07*	5553.00*	5712.02*	5722.02*	5749.02*
5766.01*	5766.02*	5779.00*	6005.01*	6006.01*	6007.03*	6022.02*	6024.02*	6027.00*	6032.00	6034.00*
6035.00*	6041.02*	6506.03*	6506.06*	6511.02*	6700.01*	7004.00	7028.02*	9010.11*	9011.02*	9012.14*
9102.17*	9103.02*	9107.17*	9200.29*	9200.31*	9200.48*	9201.06*	9203.40*			

Median Family Income >= 120%

1011.22*	1013.00*	1014.00*	1021.04*	1031.01*	1032.01*	1032.02*	1033.00*	1034.01*	1034.02*	1041.03*
1060.10*	1061.11*	1061.12	1061.13*	1064.06*	1065.10*	1066.03*	1066.41*	1066.42*	1066.43*	1066.45*
1066.46*	1066.49*	1081.01*	1081.02*	1081.03*	1081.04*	1082.02*	1082.03*	1082.04*	1092.00*	1093.00*
1094.00*	1096.01*	1097.00*	1098.00*	1111.00*	1112.01*	1112.02*	1112.04*	1112.06*	1113.03*	1114.01*
1131.01*	1131.02*	1132.11*	1132.12*	1132.13*	1132.31*	1132.32*	1132.35*	1132.37	1133.01	1133.22*
1134.24	1134.28*	1151.01*	1151.04*	1153.01*	1171.01*	1172.02*	1173.01*	1173.02*	1174.04*	1197.00*
1198.01*	1240.00	1244.00*	1245.00*	1247.00*	1251.02*	1254.02*	1254.03*	1255.01*	1255.02*	1256.00*
1285.00*	1286.02*	1287.03*	1287.04*	1288.02*	1289.10*	1310.24*	1311.00*	1312.00*	1319.00*	1320.01*
1343.02*	1343.03*	1343.04*	1344.21*	1344.22*	1344.23*	1344.24*	1348.01*	1349.05*	1349.07*	1351.02*
1351.11*	1351.13*	1352.01*	1352.02*	1352.04*	1352.05*	1370.00*	1371.04	1372.02*	1372.03*	1373.01*
1373.02*	1374.01*	1374.02*	1375.01*	1375.02	1375.04*	1380.00*	1390.01*	1393.01*	1394.02*	1395.02
1396.00*	1397.01	1397.03*	1397.04*	1397.05*	1398.01*	1398.02*	1411.02*	1412.01	1412.02*	1413.04*
1413.05*	1413.06	1414.00*	1415.00*	1416.00*	1417.00*	1431.01*	1431.02*	1432.00*	1433.02*	1434.01
1434.02*	1435.00*	1436.02	1436.03*	1436.05*	1436.06*	1437.00*	1438.01*	1438.02*	1439.01*	1439.02*

1810.00*	1813.00*	1815.00*	1816.00*	1831.04*	1832.21*	1832.22*	1837.02*	1851.02*	1852.04*	1861.00*
1862.01*	1862.02*	1862.03*	1863.02*	1873.00*	1882.01*	1882.02*	1883.00*	1891.01*	1891.02*	1892.02*
1893.00*	1894.00*	1895.01*	1896.00*	1897.03*	1897.04*	1901.01*	1920.02*	1923.00*	1924.10*	1941.01*
1941.02*	1942.00*	1943.00*	1944.01*	1944.02*	1945.00*	1951.00*	1952.01*	1952.02*	1954.00*	1955.00*
1959.02*	1973.00*	1974.10*	1993.00*	2013.02*	2060.51*	2060.52*	2073.04*	2073.05	2074.00*	2075.01
2077.11	2079.01*	2079.02*	2092.01	2110.00	2127.02*	2140.00*	2141.00*	2144.00*	2145.01*	2145.03*
2145.04*	2146.00*	2147.00*	2148.00*	2149.02	2149.03*	2149.04*	2151.02*	2161.00*	2162.01*	2162.02
2163.01	2163.02*	2167.00*	2168.00*	2169.01*	2169.02*	2170.01*	2170.02*	2171.02*	2247.01*	2340.01*
2342.00*	2351.00*	2360.01*	2364.00*	2611.02*	2611.03*	2611.04*	2612.00*	2621.00*	2622.00*	2623.01*
2623.02*	2623.03*	2624.00*	2625.01*	2626.01*	2626.04*	2627.04*	2627.06*	2628.02*	2640.00*	2641.02*
2641.03*	2643.03*	2643.04*	2643.05	2643.06*	2651.00*	2652.01*	2653.07*	2654.10*	2654.20*	2655.22*
2655.23*	2655.24*	2656.01*	2656.02*	2657.01*	2657.02*	2671.01*	2671.02*	2672.01*	2672.02*	2674.04
2674.05*	2674.06*	2675.04*	2677.00	2678.00*	2679.01*	2679.02*	2690.00*	2691.00*	2693.00	2695.00*
2697.00*	2698.00*	2699.05*	2699.06*	2699.07*	2699.08*	2703.00*	2711.00*	2712.00*	2713.00*	2714.00*
2715.00*	2716.00*	2717.03*	2717.04*	2719.01*	2721.00*	2723.01*	2731.00*	2732.00*	2734.03*	2735.02*
2736.00	2737.00*	2738.00*	2739.02*	2741.00*	2742.02*	2751.01*	2752.00*	2753.11*	2753.12*	2754.00*
2756.03*	2756.04*	2756.05*	2760.00	2761.01*	2764.00*	2765.00*	2766.01	2766.07*	2766.08*	2770.00*
2771.00*	2780.01*	2781.02*	2913.00*	2920.02*	2933.06*	2951.03*	2963.00*	2964.01*	2964.02*	2970.01*
2970.02*	2973.00*	2974.00*	2975.01*	2976.02*	3001.00*	3002.00*	3003.01*	3004.00*	3005.01*	3005.03
3006.01*	3006.02*	3007.01*	3007.02*	3008.00*	3009.01*	3009.02*	3010.00*	3011.00*	3012.04*	3012.05*
3013.00*	3014.00*	3015.01*	3021.02*	3101.00	3102.01*	3103.00*	3104.00*	3106.02*	3108.00	3109.00*
3110.00*	3111.00	3113.00*	3114.00*	3115.00*	3116.02*	3117.00*	4002.05*	4002.06*	4002.07*	4002.08*
4002.09*	4003.04*	4004.02	4004.03*	4004.04*	4005.01*	4006.05*	4008.01*	4010.01*	4010.02	4012.01
4012.02*	4013.03*	4013.04*	4013.12*	4016.01*	4016.02*	4017.05*	4018.01*	4018.02*	4019.01*	4019.02
4020.01*	4033.05*	4033.16*	4033.17*	4033.19*	4033.20*	4033.21*	4033.24*	4033.25*	4033.27*	4034.01*
4034.02	4034.03*	4034.04*	4034.07*	4034.08*	4034.09*	4035.00*	4037.02*	4037.03*	4039.02*	4056.00*
4057.01*	4061.01*	4063.00*	4064.13*	4065.00*	4066.01*	4067.01*	4068.01*	4078.01*	4079.01*	4080.03*
4080.05*	4081.34*	4081.36*	4083.02*	4083.03*	4084.02	4085.03*	4085.05*	4086.24*	4086.25*	4086.27*
4086.29*	4087.03*	4087.07*	4087.22*	4089.00*	4300.03*	4300.04*	4300.05*	4302.00*	4303.01*	4303.02*

4304.00*	4305.01*	4305.02*	4306.00	4307.01*	4307.21*	4308.02*	4310.03*	4312.00*	4313.00*	4314.00*	
4316.00*	4317.01*	4318.00*	4320.01*	4321.01*	4321.02*	4600.01*	4600.02*	4601.01*	4602.00*	4603.01*	
4604.01*	4605.01*	4605.02*	4606.01*	4607.00*	4608.00*	4610.00*	4611.00*	4612.00	4613.00*	4614.00*	
4617.00*	4624.00*	4625.00*	4626.00	4627.00*	4629.00	4630.00	4631.03*	4632.00*	4633.00*	4634.00*	
4635.00	4636.01	4636.02	4637.00*	4638.00	4639.00	4640.00*	4641.01*	4641.02*	4642.00*	4800.02*	
4800.11*	4801.02*	4802.01*	4802.02*	4804.00*	4805.00*	4806.02*	4807.02*	4807.03*	4807.04*	4808.03*	
4818.00*	4819.01*	4820.01	4827.02*	5001.00*	5002.02*	5002.03*	5002.04*	5003.00*	5010.02*	5012.00*	
5015.01*	5017.00*	5026.03*	5026.04*	5029.01*	5032.01*	5033.01*	5034.01*	5034.02*	5035.02*	5036.01*	
5036.02*	5037.04*	5037.05*	5038.02*	5039.01*	5039.02	5040.01*	5040.02*	5300.05*	5433.04*	5433.21*	
5433.22*	5434.00*	5435.02*	5436.05*	5436.07*	5437.01*	5437.03*	5437.04*	5501.01*	5505.02*	5507.00*	
5510.02*	5532.01*	5532.02*	5545.11	5545.12*	5545.13*	5545.14*	5545.15*	5545.16*	5545.17*	5545.18*	
5545.19*	5545.22*	5552.02*	5700.01*	5700.02*	5700.03*	5707.01*	5707.03*	5708.00*	5709.01*	5709.02*	
5710.00*	5711.01*	5711.02*	5712.01*	5713.00*	5714.00*	5718.00*	5719.00	5720.01*	5734.02	5734.03	
5736.01	5737.00*	5738.00*	5739.02*	5740.00*	5741.00*	5742.01*	5742.02*	5743.00*	5744.00*	5745.00*	
5746.02*	5748.00*	5749.01*	5760.01	5767.00*	5771.00*	5772.00*	5773.00*	5774.00*	5775.01*	5775.04*	
5776.02*	5776.04*	5776.05*	5776.06*	5778.00*	5990.00*	6007.02*	6008.01*	6010.01*	6022.01*	6023.01*	
6023.02*	6037.02*	6037.03*	6200.01	6200.02*	6201.01*	6201.02*	6202.01*	6203.01*	6203.03*	6203.05*	
6204.00	6205.01*	6205.21*	6205.22*	6206.01*	6206.02*	6207.01*	6207.03*	6207.04*	6208.01*	6208.02*	
6209.01*	6209.04*	6210.01*	6210.05*	6211.02*	6211.04*	6212.01	6212.04*	6213.01*	6213.24*	6213.26	
6214.00*	6500.01*	6500.04*	6501.01*	6501.02*	6502.00	6503.00*	6504.01	6505.01*	6505.02*	6506.05*	
6506.07	6507.01	6507.02*	6508.01*	6508.02*	6509.01	6509.03*	6509.04*	6510.01*	6510.02*	6511.01	
6512.01	6512.21*	6512.22*	6513.02*	6513.04*	6514.01*	6514.02*	6700.02*	6700.03*	6701.01*	6702.01*	
6702.02*	6703.24*	6703.26*	6703.28*	6704.05*	6704.06*	6704.07*	6704.13*	6704.16*	6704.17*	6704.18*	
6705.00*	6706.03*	6706.04*	6707.01*	6707.02*	7001.01	7003.00*	7005.01*	7005.02*	7006.00*	7007.00*	
7008.01*	7008.02*	7009.01*	7009.02	7010.00*	7012.01*	7012.02*	7013.02*	7013.04*	7014.02*	7015.01*	
7015.02*	7016.01*	7016.02*	7019.02*	7020.02*	7021.02*	7022.01*	7022.02*	7023.00*	7024.00	7025.01*	
7025.02*	7026.00*	7027.00*	7028.01	7028.03*	7029.00*	7030.02*	7030.03	7031.00*	7032.00*	8001.01	
8001.03*	8001.04*	8002.02*	8002.04	8002.05	8002.06*	8003.24*	8003.25*	8003.28*	8003.33*	8003.34*	
8003.35*	8003.36*	8003.37*	8003.38	8004.06	8004.10*	8004.11*	8004.12*	8005.04*	8005.06*	9010.12*	

9010.13* 9010.14* 9012.15* 9012.16* 9012.17* 9012.18* 9102.10* 9102.11* 9102.12* 9102.13* 9102.14*
9102.16* 9103.01* 9108.04* 9108.07* 9108.08* 9108.09* 9108.10* 9108.14 9108.15* 9200.13* 9200.15*
9200.16* 9200.17* 9200.18* 9200.20* 9200.28* 9200.30* 9200.34* 9200.39* 9200.40* 9200.42* 9200.43
9200.44* 9200.45* 9200.49* 9201.02 9201.04* 9201.09* 9201.10 9201.11* 9201.12* 9201.14* 9201.15*
9201.16* 9201.18* 9201.19* 9201.20* 9201.21 9203.03* 9203.12* 9203.13* 9203.14 9203.26* 9203.28
9203.29* 9203.30* 9203.31* 9203.32* 9203.34* 9203.38 9203.39* 9304.00* 9800.19* 9800.24

Median Family Income Not Known

1134.27* 1151.03* 1351.16* 1897.02* 1907.02* 1908.01* 1919.02* 1958.04* 2062.02* 2063.01* 2063.02*
2063.03* 2073.03* 2073.06* 2073.07* 2073.08* 2075.02 2077.12 2080.01* 2151.01* 2164.01* 2171.01*
2218.10* 2227.00* 2247.02* 2319.01* 2403.01* 2403.02* 2652.04* 2653.01* 2653.03* 2653.04* 2653.06*
2733.00* 2734.04* 2753.13* 3107.05* 4024.04* 5781.00* 5991.00* 7001.02* 7002.00* 7017.02* 9010.03*
9202.00* 9800.01* 9800.02* 9800.03* 9800.04* 9800.05* 9800.06* 9800.07 9800.08 9800.09* 9800.10*
9800.11* 9800.12* 9800.13 9800.14* 9800.15* 9800.18 9800.20* 9800.21* 9800.22* 9800.23* 9800.26*
9800.28* 9800.30* 9800.31* 9800.33 9800.34 9800.37* 9800.38* 9800.39* 9901.00* 9902.00* 9903.00*

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 30-40%

0117.20* 0745.01* 0750.02* 0750.03* 0998.02*

Median Family Income 40-50%

0116.01* 0636.05* 0744.03 0744.05* 0744.07* 0748.05* 0749.02* 0750.04* 0869.01* 0871.06* 0873.01*
0874.05 0875.04* 0996.01*

Median Family Income 50-60%

0014.04* 0018.01* 0018.02* 0115.04* 0116.02 0423.40* 0525.34* 0626.11* 0626.22 0637.01* 0637.02*
0638.08* 0744.08* 0745.02* 0746.02* 0748.01* 0748.02 0748.06* 0749.01* 0752.01* 0755.14* 0865.02*
0866.01* 0866.02* 0867.02* 0871.01* 0874.03* 0874.04* 0875.03* 0875.05* 0876.01* 0878.03 0878.06*
0881.07* 0882.01* 0884.02* 0888.01* 0888.02* 0889.04* 0889.05* 0891.04* 0891.05* 0891.06* 0992.49*
0995.09* 0995.10* 0997.01* 0998.03* 0999.04* 1105.00 1106.03 1106.06*

Median Family Income 60-70%

0012.01* 0013.04* 0114.03* 0117.11* 0626.25* 0626.27* 0626.46* 0626.48* 0636.04* 0638.07* 0740.06*

0741.06 0744.06* 0747.01* 0751.00* 0755.17 0759.02* 0760.01* 0761.02 0761.03* 0762.04 0864.05*
0864.06* 0865.01* 0868.03* 0869.03* 0870.01* 0871.02* 0871.05* 0873.02* 0878.05* 0883.01* 0885.02*
0887.01* 0889.01* 0889.03* 0890.01* 0890.03* 0890.04* 0992.02* 0992.12* 0992.22* 0992.23* 0992.47*
0992.48* 0994.02* 0994.10* 0994.11 0995.02* 0997.02* 0998.01* 0999.03* 1102.01* 1102.02* 1106.07*

Median Family Income 70-80%

0011.03* 0012.02* 0013.03* 0014.01* 0015.04* 0110.00 0115.02* 0117.12* 0117.14 0320.14* 0423.13*
0525.05* 0525.35* 0626.26* 0626.47* 0626.49* 0740.05* 0741.08 0741.09* 0742.00* 0743.00* 0748.03*
0753.01* 0753.02* 0754.03 0754.05* 0755.13* 0758.11* 0758.12* 0863.01* 0863.04* 0863.06* 0864.04*
0864.07* 0870.02* 0871.03* 0876.02* 0877.03* 0878.01* 0878.02* 0879.01 0880.01* 0880.02* 0881.01
0881.04* 0881.06* 0884.03* 0885.01* 0886.01 0886.02* 0889.02* 0992.04* 0992.24* 0995.08* 1101.10*

Median Family Income 80-90%

0011.02* 0013.01* 0014.02* 0019.02* 0117.08* 0117.21* 0218.26* 0320.22 0421.07 0421.08* 0421.09
0421.15* 0423.31* 0525.18 0525.19* 0639.04* 0639.06* 0639.08* 0740.03 0740.04* 0741.02* 0741.10*
0747.02* 0752.02* 0755.05* 0755.07* 0755.12* 0755.16 0758.06* 0761.05 0863.03 0867.01* 0868.01*
0868.02* 0869.02* 0872.00* 0877.04* 0879.02* 0881.05* 0882.03* 0887.02* 0891.02* 0992.03* 0992.27*
0992.29 0992.41* 0992.51* 0993.05* 0999.02* 1100.14* 1101.04*

Median Family Income 90-100%

0011.01* 0015.03 0015.06* 0017.05* 0019.01* 0019.03* 0111.01* 0113.00* 0115.03* 0117.07* 0218.21
0219.13* 0320.13 0320.28 0320.51* 0423.12* 0423.20* 0423.34* 0524.25* 0524.33* 0524.35* 0525.21*
0626.05* 0626.28* 0626.52* 0631.01 0632.01* 0639.05* 0639.09* 0741.03* 0741.07* 0741.11* 0746.01*
0754.01* 0754.04* 0758.05* 0758.15* 0758.16* 0761.04* 0762.02* 0762.05* 0762.06* 0864.02* 0877.01*
0882.02* 0883.02* 0884.01* 0891.07* 0992.14* 0992.34* 0992.40* 0992.42* 0993.06* 0994.06* 0994.12*
0997.03* 0999.05* 1101.11* 1101.15 1103.03* 1104.02* 1106.04*

Median Family Income 100-110%

0015.07 0017.08* 0117.22* 0218.07* 0218.17* 0219.03* 0320.11* 0320.47* 0320.54* 0422.01 0423.27*
0423.30* 0423.41* 0524.24* 0626.30* 0626.36* 0626.37* 0626.40* 0631.02* 0633.01* 0636.03* 0638.03*
0638.06* 0755.04* 0759.01 0762.08* 0863.05* 0992.25* 0992.30* 0992.35* 0992.43* 0992.50* 0994.05*
0994.16* 0994.17* 0994.18* 0996.02* 0996.04* 1100.05* 1101.06* 1101.08 1101.13* 1101.14* 1101.17*
1102.03* 1103.01* 1103.02* 1104.01*

Median Family Income 110-120%

0015.01* 0111.02* 0112.00* 0114.01* 0114.02* 0117.15* 0117.17* 0218.10* 0218.16* 0218.25* 0219.14*
0320.27* 0320.29* 0320.30* 0320.33* 0320.55* 0421.14* 0423.07* 0423.11* 0423.15* 0423.29* 0423.39*
0524.10* 0524.11* 0524.16* 0524.29* 0524.39 0525.02* 0525.14* 0525.20* 0525.23* 0525.24* 0525.26*
0525.30* 0525.32* 0626.38* 0626.41* 0635.00* 0636.01* 0638.02* 0639.02* 0639.03* 0639.10 0755.06*
0755.18* 0874.01* 0992.16* 0992.20* 0992.26* 0992.32* 0993.07* 1101.09* 1103.04* 1106.05*

Median Family Income >= 120%

0014.03* 0015.05* 0016.02* 0016.03* 0016.04* 0017.04* 0017.06* 0017.09* 0017.10* 0117.09 0117.10*
0117.16* 0117.18* 0218.02* 0218.09* 0218.12* 0218.14* 0218.20* 0218.22* 0218.23 0218.24* 0218.27*
0218.28* 0218.29* 0218.30* 0218.31 0218.32* 0219.05* 0219.12* 0219.15* 0219.16* 0219.17* 0219.18*
0219.19* 0219.20* 0219.21* 0219.22* 0219.23* 0219.24* 0320.02* 0320.03 0320.12* 0320.15* 0320.20*
0320.31* 0320.32* 0320.34* 0320.35* 0320.36* 0320.37 0320.38* 0320.39* 0320.40* 0320.41* 0320.42*
0320.43* 0320.44* 0320.45* 0320.46* 0320.48* 0320.49* 0320.50* 0320.53 0320.57* 0320.58 0320.59*
0320.61* 0320.62* 0320.63* 0320.64* 0320.65* 0320.66* 0421.06 0421.11* 0421.12* 0421.13* 0421.16*
0422.03* 0422.05* 0422.06* 0423.05* 0423.17* 0423.19* 0423.23* 0423.24* 0423.25* 0423.26* 0423.28*
0423.32* 0423.33* 0423.35* 0423.36* 0423.37* 0423.38* 0524.08 0524.15* 0524.17* 0524.19* 0524.21*
0524.22 0524.23* 0524.27 0524.28* 0524.30* 0524.31* 0524.32* 0524.34* 0524.36* 0524.37* 0524.38*
0525.06* 0525.11* 0525.13* 0525.22* 0525.27* 0525.28* 0525.29* 0525.31* 0525.33* 0626.10 0626.14*
0626.19* 0626.20* 0626.29* 0626.31* 0626.32* 0626.33* 0626.34* 0626.35* 0626.39* 0626.42 0626.43*
0626.45 0626.50* 0626.51* 0626.53 0626.54 0626.55* 0626.56* 0626.57* 0626.58* 0627.01* 0627.02*
0628.00* 0629.00* 0630.04* 0630.05* 0630.06* 0630.07* 0630.08* 0630.09 0630.10* 0631.03* 0632.02*
0633.02* 0634.00* 0638.05* 0753.03* 0756.03* 0756.04 0756.05* 0756.06* 0756.07* 0757.01* 0757.02*
0757.03* 0758.07* 0758.08* 0758.09* 0758.10* 0758.13* 0758.14* 0760.02* 0762.01* 0992.15* 0992.17*
0992.31* 0992.33* 0992.37* 0992.38* 0992.39* 0992.44* 0992.45* 0992.46* 0993.08* 0993.09* 0993.11*
0994.04* 0994.07* 0994.08* 0994.15* 0994.19* 0995.04* 0995.06* 0995.11* 0995.12* 0995.13* 0995.14*
0996.03 0996.05* 0999.06* 1100.01* 1100.03* 1100.04* 1100.06* 1100.07 1100.08* 1100.10* 1100.11*
1100.12* 1100.15* 1101.02* 1101.16* 1101.18*

Median Family Income Not Known

0218.13 0993.10* 9800.00* 9901.00*

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 20-30%

0495.02*

Median Family Income 30-40%

0435.21* 0456.12* 0456.18* 0456.19* 0457.04* 0461.02*

Median Family Income 40-50%

0305.03* 0402.03* 0411.01* 0416.01* 0424.05* 0433.08* 0434.05* 0435.05* 0445.15* 0449.07* 0449.34*
0457.08*

Median Family Income 50-60%

0402.04* 0403.04* 0422.09 0425.05* 0425.16* 0425.19* 0427.11* 0433.09* 0433.13* 0434.01* 0434.03*
0434.04* 0435.03* 0435.19* 0435.23* 0436.01* 0436.02* 0440.00 0441.02* 0442.00* 0445.07* 0445.10*
0445.21* 0445.23* 0446.05* 0447.02* 0449.33* 0452.07* 0453.03* 0455.02* 0456.10* 0456.11* 0457.03*
0457.06* 0457.09* 0462.00* 0465.02* 0467.00* 0469.00* 0470.00* 0472.01*

Median Family Income 60-70%

0305.02* 0316.01* 0406.05* 0417.03* 0422.10* 0425.10* 0425.11* 0425.14* 0425.15* 0425.21* 0427.50*
0428.02* 0429.08* 0430.06 0433.10* 0433.14* 0435.13* 0441.01* 0441.03* 0443.00* 0445.09* 0445.24*
0447.01* 0449.26* 0451.18* 0451.26* 0452.09* 0455.01* 0457.07* 0472.02*

Median Family Income 70-80%

0303.00* 0304.00* 0305.01* 0313.00* 0314.01* 0316.02* 0403.05* 0408.14* 0409.03* 0414.07* 0414.08*
0414.10 0414.11* 0415.00 0416.02 0417.04* 0419.05* 0420.10* 0424.04* 0425.08* 0425.09* 0425.12*
0425.18* 0425.20* 0425.23* 0426.28* 0426.31* 0427.19* 0427.20* 0427.40* 0429.02* 0429.03* 0429.06*
0430.01* 0430.03* 0432.20* 0433.06* 0433.07* 0433.16* 0435.18* 0435.22* 0437.03* 0445.16* 0449.16*
0449.19* 0451.20* 0451.27* 0452.17* 0453.02* 0464.02* 0489.02* 0513.01* 0514.02* 9401.00* 9404.00*
9410.01* 9411.00*

Median Family Income 80-90%

0301.01* 0309.00* 0310.02* 0314.02* 0402.02* 0405.03* 0406.06* 0410.01* 0410.04* 0411.02* 0412.02*
0413.02* 0414.05* 0423.00* 0424.07* 0425.13* 0425.17* 0426.32 0427.09* 0427.17* 0427.23* 0427.30*
0427.41* 0427.45* 0427.47* 0428.01* 0429.05* 0429.07* 0430.05* 0433.11* 0433.12* 0433.19* 0435.06*
0435.09* 0437.01* 0437.02* 0438.12* 0438.13* 0445.05* 0445.18* 0445.20* 0449.11* 0449.24* 0449.30*
0450.00* 0451.17* 0452.12* 0464.03* 0489.01* 0491.01* 0513.02* 9414.00* 9415.00*

Median Family Income 90-100%

0307.00* 0311.00 0315.04* 0317.01* 0317.02* 0404.03* 0408.08* 0408.09 0408.21* 0412.03* 0413.01*
0414.06* 0414.12* 0418.09 0418.13* 0419.06* 0422.06* 0422.12* 0424.02* 0424.09* 0424.11* 0425.22*
0426.26* 0426.29* 0427.46* 0427.51* 0427.52* 0432.10* 0432.16* 0432.29* 0432.66* 0435.12* 0435.17*
0438.07* 0438.24* 0439.00* 0444.03* 0448.04* 0449.31* 0451.10* 0451.19* 0452.13* 0452.22* 0456.15*
0459.00* 0461.01* 0464.04* 0468.00* 0488.00* 0494.00* 0495.01* 0498.00* 0505.01* 0512.00 9407.00*
9413.00*

Median Family Income 100-110%

0301.03* 0302.00* 0308.00* 0310.01* 0315.01* 0317.03* 0317.04* 0401.01 0401.02* 0402.01* 0403.03*
0404.02* 0405.01* 0405.02* 0410.02* 0417.02* 0420.09* 0424.06* 0424.10* 0425.07* 0426.21* 0426.25*
0426.27* 0427.08* 0427.31* 0430.10* 0432.28* 0432.79* 0433.04* 0438.21* 0441.04* 0448.06* 0448.07*
0449.25* 0449.29* 0451.16* 0452.16* 0452.24* 0452.26* 0452.33* 0453.06* 0464.01* 0464.05* 0504.02*
0511.00*

Median Family Income 110-120%

0301.04 0312.00* 0409.01* 0412.01* 0414.04* 0418.05* 0426.23* 0426.24* 0426.30* 0427.32* 0427.42*
0430.08* 0432.06* 0432.07* 0432.56* 0432.71* 0432.74* 0433.15* 0435.20* 0438.02* 0438.18* 0444.05*
0444.06* 0444.07* 0445.17* 0446.04* 0448.05* 0449.27* 0451.09* 0452.28* 0461.03* 0491.02* 0503.01*
0509.01* 0514.01* 9409.00*

Median Family Income >= 120%

0306.02* 0306.03* 0306.04* 0306.05* 0315.03* 0403.02* 0404.04 0404.05* 0406.03* 0406.04* 0406.09*
0406.11* 0406.16* 0406.17* 0406.18* 0406.19* 0406.20* 0406.21* 0406.22* 0407.01* 0407.02* 0407.03*
0408.06* 0408.07* 0408.12* 0408.13* 0408.15* 0408.16* 0409.02* 0409.04* 0410.03* 0414.03* 0414.13*
0414.14* 0418.03* 0418.04* 0418.06* 0418.07* 0418.08* 0418.10* 0418.12* 0419.04* 0419.09* 0419.10*
0419.12* 0419.13* 0419.14* 0419.15* 0420.03* 0420.04* 0420.05* 0420.07* 0420.08* 0420.12* 0420.15*
0420.16* 0420.17* 0420.18* 0422.07* 0422.08* 0422.13* 0422.14* 0422.17* 0424.01* 0424.03* 0424.08*
0424.12* 0426.22* 0427.14* 0427.16* 0427.24* 0427.26* 0427.28* 0427.33* 0427.37* 0427.38* 0427.39*
0427.43* 0427.44 0427.48* 0427.49* 0430.07* 0430.09* 0432.01* 0432.02* 0432.03* 0432.04* 0432.05*
0432.08* 0432.09* 0432.11* 0432.17* 0432.18* 0432.22* 0432.27* 0432.35* 0432.46* 0432.48* 0432.52*
0432.54* 0432.62* 0432.64* 0432.65* 0432.67* 0432.70* 0432.72* 0432.76* 0432.78* 0432.92* 0432.93*

0432.94* 0432.95* 0432.96* 0432.97* 0432.98* 0433.18* 0435.24* 0438.09* 0438.10* 0438.20* 0438.22
0438.23* 0444.04* 0446.02* 0446.06* 0449.04* 0449.17* 0449.18* 0449.21* 0449.22 0449.23* 0449.28*
0449.32* 0451.03* 0451.14* 0451.15* 0451.22* 0451.23* 0451.24* 0451.25* 0451.28* 0452.14* 0452.34*
0452.35* 0453.05* 0456.06* 0456.13* 0456.14* 0456.17* 0466.01* 0466.02 0479.01* 0479.02* 0481.00*
0482.00* 0483.00* 0487.00* 0490.01* 0490.02* 0496.00* 0497.01* 0497.02* 0503.02* 0504.01* 0505.02*
0505.03* 0506.00* 0507.01* 0507.02* 0509.02* 9405.00* 9406.00* 9408.00* 9410.02* 9412.00*

Median Family Income Not Known

0414.15* 0451.29* 0456.16* 0465.01* 9800.04* 9810.00*

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 20-30%

0057.01*

Median Family Income 30-40%

0055.01* 0091.31* 0097.27* 0099.12* 0100.33*

Median Family Income 40-50%

0003.05* 0048.00* 0049.02* 0051.02* 0055.02* 0056.02* 0062.04* 0065.01* 0074.08* 0076.06* 0080.03*
0091.32* 0094.00* 0095.01* 0095.02* 0098.00* 0099.14* 0104.20* 0104.33* 0104.35* 0104.36* 0109.06*
0121.03*

Median Family Income 50-60%

0003.06* 0003.07* 0013.05* 0014.00* 0015.04* 0031.02* 0037.00* 0041.04* 0042.02* 0043.02* 0045.07*
0049.01* 0054.00* 0058.00* 0062.03* 0063.03* 0064.01* 0065.02* 0071.07* 0074.10* 0087.10* 0091.22*
0097.12 0097.21* 0099.13* 0099.16* 0100.10* 0100.11* 0100.14* 0100.32* 0104.02* 0104.24* 0104.25*
0104.34* 0107.00* 0114.08* 0117.00* 9401.00*

Median Family Income 60-70%

0003.08* 0006.05* 0008.25* 0010.02* 0015.03* 0016.00 0021.03* 0024.03 0024.06* 0025.01* 0028.03*
0028.04* 0033.01* 0033.02* 0034.05* 0035.09* 0035.10* 0036.06* 0036.09* 0036.11* 0042.01* 0044.04*
0053.00* 0056.01* 0061.01* 0063.04* 0064.02* 0066.03* 0070.01* 0070.02* 0071.12* 0073.03* 0073.05*
0074.07* 0076.03* 0076.05* 0080.04 0081.00 0084.04* 0091.20* 0097.14* 0097.18* 0097.20* 0097.26*
0100.22* 0100.34* 0100.35* 0104.10* 0104.15* 0104.26* 0104.28* 0104.32* 0112.05* 0120.02* 0250.00*

0251.00*

Median Family Income 70-80%

0008.24* 0011.01* 0013.08* 0015.01* 0018.10* 0018.12* 0021.01* 0021.09 0026.09 0029.01* 0029.02*
0030.00* 0034.04* 0035.05* 0041.01* 0041.03* 0043.01* 0044.01* 0044.03* 0045.05* 0045.10* 0046.04*
0047.00* 0052.00* 0062.01* 0063.01* 0066.01* 0067.00* 0072.02 0074.12* 0089.01* 0091.30* 0091.33*
0091.36* 0097.09* 0097.13* 0099.06* 0099.08* 0099.17* 0100.12 0100.16* 0100.19* 0100.23* 0100.24*
0100.29* 0103.00* 0104.13* 0104.17* 0104.22* 0104.27* 0104.31* 0110.04* 0111.02* 0112.06* 0114.04*
0118.02* 0119.00* 0121.06* 0124.00 0125.00*

Median Family Income 80-90%

0008.23* 0017.06* 0018.03 0018.09* 0018.13 0019.10* 0021.11 0022.07* 0024.05* 0025.03* 0026.02*
0032.02* 0034.01* 0035.06* 0038.03* 0040.01* 0040.03 0066.04* 0071.08* 0072.01* 0074.09* 0076.04*
0091.23* 0091.24* 0091.27* 0091.29* 0091.34* 0091.38* 0092.01* 0097.08* 0099.10* 0099.11* 0099.15*
0100.31* 0100.37* 0100.38* 0104.19* 0104.29* 0108.05* 0112.03* 0114.05* 0114.06* 0120.01*

Median Family Income 90-100%

0003.04 0005.03* 0006.04* 0008.21* 0008.26* 0009.01* 0009.03 0009.04* 0010.01* 0012.00* 0013.07*
0013.09* 0013.11* 0020.23* 0021.07* 0021.12 0022.04* 0023.07* 0023.13* 0024.04* 0025.04* 0031.01*
0032.01* 0034.03* 0035.03* 0036.07* 0036.12* 0046.01* 0051.01* 0071.11* 0073.06* 0078.00 0082.01*
0086.02* 0087.13* 0088.00* 0091.09* 0091.25* 0091.28* 0091.35* 0093.00* 0100.09* 0100.15* 0100.28*
0100.30* 0100.39* 0108.04* 0109.04* 0111.01* 0115.00*

Median Family Income 100-110%

0001.15* 0001.19* 0002.01* 0002.03* 0002.05* 0002.07* 0002.08* 0005.01* 0006.06* 0013.10* 0013.12*
0017.02* 0017.07* 0018.08* 0020.16* 0020.19* 0020.25* 0020.49* 0020.50* 0021.05 0023.09* 0028.01
0036.03* 0038.01* 0039.00* 0040.04 0071.06* 0071.10* 0080.01* 0086.01* 0087.05 0087.09* 0091.26*
0092.02* 0100.21* 0100.27* 0100.36* 0108.03* 0108.06* 0110.02* 0113.00* 0116.01* 0118.01*

Median Family Income 110-120%

0001.08* 0004.03* 0004.04* 0006.03* 0008.08* 0011.03* 0011.04* 0017.04* 0018.04* 0019.07* 0020.18*
0020.28 0023.08* 0023.10* 0023.11* 0026.04* 0026.06* 0026.11* 0027.05* 0035.07* 0036.05* 0038.04*
0045.03* 0045.09* 0045.12* 0061.02* 0084.02 0087.14* 0091.37* 0097.17* 0099.18* 0104.30* 0109.05*
0110.03* 0114.07* 0116.02*

Median Family Income >= 120%

0001.03* 0001.04* 0001.05* 0001.07* 0001.09* 0001.11* 0001.17* 0001.18* 0001.20* 0001.21* 0001.22*
0004.01* 0005.04 0008.04* 0008.12* 0008.13* 0008.14* 0008.15* 0008.16* 0008.17* 0008.18* 0008.19*
0008.20* 0017.03* 0018.06* 0019.01* 0019.06* 0019.08* 0019.09* 0019.11* 0020.11* 0020.13* 0020.14*
0020.15* 0020.17* 0020.21* 0020.27* 0020.29* 0020.31* 0020.35* 0020.37* 0020.38* 0020.39* 0020.40*
0020.41* 0020.42* 0020.43* 0020.44* 0020.45* 0020.46* 0020.47* 0020.48* 0020.51* 0022.06* 0023.06*
0023.12 0023.14* 0023.15* 0026.08* 0026.10* 0027.03* 0027.06* 0027.07 0027.08* 0027.09* 0045.11*
0071.04* 0071.05* 0073.07* 0073.08* 0074.04* 0074.11* 0079.03* 0079.04* 0079.05* 0079.06* 0082.02*
0083.01 0083.02 0084.03* 0084.05* 0084.06* 0085.01* 0085.02* 0087.08 0087.11* 0087.12* 0087.15*
0087.16* 0091.19* 0091.21* 0097.19* 0097.22* 0097.23* 0097.24* 0097.25* 0100.40* 0100.41* 0100.42*
0112.04* 0121.01* 0121.05* 0122.01* 0127.00

Median Family Income Not Known

0046.03* 0091.39* 0109.03* 0122.02* 0123.00* 9801.00* 9802.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 40-50%

1147.04 1168.00

Median Family Income 100-110%

4223.07

Median Family Income >= 120%

1077.00

MARIN COUNTY (041), CA

MSA: 42034

Middle Income

1302.04

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 60-70%

0096.03

Median Family Income 100-110%

0199.05

Median Family Income 110-120%

0083.50

Median Family Income >= 120%

0198.11 0221.01

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 30-40%

0091.00

Median Family Income 60-70%

0005.00

Median Family Income 70-80%

0030.10

Median Family Income 80-90%

0028.00 0061.02

Median Family Income 90-100%

0077.00

Median Family Income 110-120%

0056.02

Median Family Income >= 120%

0053.08 0059.06 0059.07

MUSSELSHELL COUNTY (065), MT

MSA: NA

Moderate Income

0001.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 100-110%

0058.62
Median Family Income >= 120%

0058.39 0058.73
CARSON CITY (510), NV
MSA: 16180
Upper Income

0001.00
CUMBERLAND COUNTY (011), NJ
MSA: 47220
Middle Income

0407.02
BERNALILLO COUNTY (001), NM
MSA: 10740
Median Family Income 110-120%

0047.22
Median Family Income >= 120%

9405.00
SHELBY COUNTY (157), TN
MSA: 32820
Median Family Income 60-70%

0226.00
BEXAR COUNTY (029), TX
MSA: 41700
Median Family Income 90-100%

1315.06
JOHNSON COUNTY (251), TX
MSA: 23104
Moderate Income

1304.11

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0326.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000034788

Institution: AMERICAN BUSINESS BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	329	329	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	4,096	4,096	0	0.00%
Total	4,427	4,427	0	0.00%

Footnote:

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

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

AMERICAN BUSINESS BANK

HOME MORTGAGE DISCLOSURE ACT NOTICE

As of November 4, 2026

American Business Bank is currently not a Home Mortgage Disclosure Act (HMDA) reporter, therefore no information is available. Should American Business Bank become subject to HMDA reporting, the required data about our residential lending will be 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. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfiance.gov/hmda).

AMERICAN BUSINESS BANK

PUBLIC COMMENTS
As of November 4, 2026

This section of the CRA Public File contains public comments we have received from the community related to our CRA efforts throughout out assessment areas.

AMERICAN BUSINESS BANK

OTHER INFORMATION
As of November 4, 2026

Other Information

Currently there is no “other information”. In the event the Bank receives any additional information that should be maintained within the CRA Public File as “other information”, it will follow this page.