

COMMUNITY REINVESTMENT ACT (CRA)

PUBLIC FILE

In accordance with the Community Reinvestment Act (CRA) Regulation, Section 345.43, Toyota Financial Savings Bank maintains and makes available for public inspection a complete copy of its Community Reinvestment Act (CRA) Public File.

Written Comments

CRA Examination Public Disclosure

Branch Information

Banking Services & Fees

Facility Based Assessment Area & Income Demographics

CRA Disclosure Statements

HMDA Disclosure Statement



TOYOTA
Financial Savings Bank

Written Comments

Toyota Financial Savings Bank has not received any written public complaints/comments related to the Bank's Community Reinvestment Act (CRA) performance since inception.

PUBLIC DISCLOSURE

May 24, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Toyota Financial Savings Bank
Certificate Number: 57542

2485 Village View Drive, Suite 200
Henderson, Nevada 89074

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

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

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

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INSTITUTION RATING

INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING: This institution is rated **Satisfactory**.

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

- Toyota Financial Savings Bank (TFSB) has an adequate level of community development (CD) loans, CD services, or qualified investments, particularly investments that are not routinely provided by private investors.
- TFSB occasionally uses innovative or complex qualified investments, CD loans, or CD services.
- TFSB exhibits excellent responsiveness to credit and CD needs in its assessment area (AA).

DESCRIPTION OF INSTITUTION

Background

TFSB is a state-chartered industrial bank headquartered in the State of Nevada (NV), which opened for business on August 16, 2004. TFSB is wholly owned by Toyota Financial Services International Corporation (TFSIC), located in Plano, Texas. TFSIC is wholly owned by Toyota Financial Services Corporation, located in Japan. All of these entities are subsidiaries of Toyota Motor Corporation of Japan. Within the Toyota corporate structure, TFSB is a relatively small affiliate and was primarily established to provide banking services in the United States to eligible Toyota and Lexus dealer principals, dealership executives, and qualified family members. The institution received a “Satisfactory” rating at its prior FDIC Performance Evaluation based on Wholesale Examination Procedures.

Operations

TFSB operates from one main office located in Henderson, NV, a suburb of the City of Las Vegas. The institution specializes in 1 to 4 family residential real estate including: jumbo mortgages, fixed-rate mortgages, adjustable-rate mortgages (as well as interest-only payments for the first three, five, seven, or ten years of an adjustable rate mortgage), and home equity loans. On March 31, 2020, the bank applied to become a Small Business Administration (SBA) lender in order to assist its customers in applying for the SBA Payment Protection Program (PPP).

TFSB offers consumer and commercial deposit accounts to a narrow market of Toyota, Lexus, Hino, and Toyota Material Handling USA dealer principals, general managers, and their family members nationwide. Deposit account offerings include savings accounts, money market accounts, and certificates of deposits. Products and services are not available to the general retail public. TFSB does not operate any automated teller machines and has no cash on premises. The main office functions as the bank’s administrative and operations headquarters.

Ability and Capacity

The March 31, 2021 Consolidated Reports of Condition and Income (Call Report) reflects \$2.5 billion in total assets, which is \$1.6 billion or a 166.0 percent increase in total assets since the previous evaluation, \$1.7 billion in total loans, and \$1.4 billion in total deposits. The large increase in asset size is due to the bank’s participation to offer SBA PPP loans due to the COVID-19 pandemic. The following table depicts the institution’s loan portfolio distribution.

Loan Portfolio Distribution as of 3/31/2021		
Loan Category	\$(000s)	%
Construction and Land Development	-	-
Secured by Farmland	-	-
1-4 Family Residential	1,108,521	65.0
Multi-family (5 or more) Residential	19,734	1.1
Commercial Real Estate	238,395	14.0
Total Real Estate Loans	1,366,650	80.1
Commercial and Industrial	335,290	19.7
Agricultural	-	-
Consumer	3,400	0.2
Other	-	-
Less: Unearned Income	-	-
Total Loans	1,705,340	100.0
<i>Source: 3/31/2021 Call Report</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. TFSB delineated Clark County, NV as its AA. Clark County wholly comprises the Las Vegas-Henderson-Paradise Metropolitan Statistical Area (MSA) #29820. The bank's AA has not changed since the prior evaluation. The following sections discuss demographic and economic information for the AA.

Economic and Demographic Data

According to the 2015 American Community Survey (ACS) data, the AA contains 28 low-, 128 moderate-, 181 middle-, 149 upper-income census tracts (CTs), and 1 CT with no income designation. The following table shows select demographic, housing, and business data for the AA.

Demographic Information of the Assessment Area						
Assessment Area: Clark County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	487	5.7	26.3	37.2	30.6	0.2
Population by Geography	2,035,572	5.0	25.3	39.2	30.3	0.2
Housing Units by Geography	857,131	5.6	24.9	38.7	30.6	0.2
Owner-Occupied Units by Geography	380,425	1.9	16.9	41.7	39.5	0.0
Occupied Rental Units by Geography	344,021	8.7	33.0	36.9	21.1	0.2
Vacant Units by Geography	132,685	8.1	27.0	34.8	29.5	0.6
Businesses by Geography	131,791	3.6	21.0	38.7	36.1	0.6
Farms by Geography	1,815	2.3	20.1	40.5	37.0	0.1
Family Distribution by Income Level	465,442	20.7	18.4	20.5	40.5	0.0
Household Distribution by Income Level	724,446	22.6	17.0	18.8	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson- Paradise, NV MSA		\$59,993	Median Housing Value			\$169,213
			Median Gross Rent			\$1,032
			Families Below Poverty Level			11.9%
<i>Source: 2015 ACS and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Examiners obtained the following economic information from Moody’s Analytics as of February of 2021.

Las Vegas – Henderson – Paradise MSA

According to Moody’s, the AA’s recovery is moving forward and adding jobs in line with the West and the rest of the country. The AA faced one of the most severe recessions last spring, and despite some recovery, total payrolls are still 14.0 percent below pre-pandemic levels compared with 6.0 percent for the nation. Revisions in employment data show that job losses were worse than initially estimated. Most of the job losses were concentrated in leisure/hospitality, finance and manufacturing. Economic strengths in the area include unparalleled gaming and entertainment infrastructures, no personal income tax, strong migration trends, and high concentration of prime-age workers. Weaknesses include overreliance on consumer spending, high employment volatility, relatively low educational attainment, and single-family housing is overvalued. The top employers in the area include Nellis Air Force Base, Mandalay Bay Resort & Casino, and Las Vegas Sands Corp.

Competition

The AA is highly competitive for financial services. According to the June 30, 2020 FDIC Deposit Market Share Report, 42 banks operate 326 branches and share \$94.7 billion in deposits within the area. The top 5 institutions control 71.3 percent of the AA’s deposit market share with a combined \$67.6 billion in deposits. According to the same data, TFSB operates 1 branch that maintains \$1.3

billion in deposits, representing 1.4 percent of the AA's deposits and ranks 13th in the AA based on deposit market share.

Community Contacts

Examiners reviewed two existing community contacts that serve the AA. The first contact works for an organization that helps revitalize neighborhoods and strengthen the communities throughout the State of Nevada through its programs, which include grant programs and multifamily loan programs. The contact indicated that more affordable housing is needed to put more low- and moderate-income (LMI) homebuyers into homes.

The second contact works for an organization that provides economic development by offering services to existing businesses as well as start-up businesses. These services include permitting and licensing assistance, workforce support, and economic forecasting services. The contact mentioned that there is a need for technical assistance and a need for credit for startups and expanding businesses.

Credit and Community Development Needs and Opportunities

Based on economic information, community contacts, and bank information, examiners identified a need for affordable housing, small business technical assistance, and credit for startups and expanding businesses. In addition, given that nearly 12.0 percent of families live below the poverty level, community services for LMI individuals is also a critical need in the AA. Last, COVID-19 credit relief programs are also a need given the impact the pandemic has had on the AA.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Wholesale Institution Examination Procedures to evaluate TFSB's CRA performance. CRA defines a wholesale as one that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers. This evaluation covers the period from the prior evaluation date of March 26, 2018, to the current evaluation date of May 24, 2021. As Clark County is the bank's only AA, it will be evaluated using a full-scope review. The Wholesale Examination Procedures include the CD Test.

The CD Test considered the following factors:

- Number and dollar amount of CD loans, qualified investments, or CD services
- The innovativeness or complexity of CD loans, qualified investments, or CD services
- The responsiveness of such activities to the CD needs of the AA

Activities Reviewed

TFSB is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers; therefore, these products are not reviewed. Given TFSB's designation as a Wholesale Institution under CRA, this evaluation reviewed the bank's CD activities only. For CD activities, bank management provided data on CD loans, qualified investments and donations, and CD services for the review period.

CONCLUSIONS ON PERFORMANCE CRITERIA

COMMUNITY DEVELOPMENT TEST

Overall, TFSB has an adequate level of CD loans, qualified investments, and services. The bank demonstrated excellent responsiveness to the CD needs of its AA and occasionally uses innovative or complex qualified investments.

Community Development Loans

During the evaluation period, TFSB originated 412 loans totaling \$482.2 million. The dollar volume of CD loans equates to 36.4 percent of average total assets and 44.7 percent of average total loans. The bank's level of CD lending increased significantly since the previous evaluation where the bank had approximately \$5.4 million in CD loans, representing 0.6 percent of average total assets and 0.8 percent of average total loans. Although TFSB's CD lending increased significantly compared to the last examination, a significant portion of the increase is attributed to the SBA PPP lending activity in 2020.

The bank became an SBA lender in order to assist its customer's in applying for the SBA PPP loans. These loans demonstrate excellent responsiveness to the identified CD needs of the COVID-19 credit relief programs, which includes TFSB's AA.

The bank's CD loan total also includes loans made outside of its AA. Given that the bank has been responsive to the CD needs and opportunities in its AA, examiners considered these regional activities even though they did not directly benefit Clark County. The following table details the institution's CD lending 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)
2018	-	-	-	-	-	-	-	-	-	-
2019	1	500	-	-	1	3,500	-	-	2	4,000
2020	-	-	-	-	9	14,115	-	-	9	14,115
Year-to-date 2021	-	-	-	-	-	-	-	-	-	-
Subtotal	1	500	-	-	10	17,615	-	-	11	18,115
Regional Activities	-	-	-	-	401	464,067	-	-	401	464,067
Total	1	500	-	-	411	481,682	-	-	412	482,182
<i>Source: Bank Data</i>										

Below are notable examples of the bank’s CD loans:

- In 2019 and 2020, TFSB collaborated with a Community Development Financial Institutions to provide working capital to support projects in Clark County, NV. The type of projects includes loans that help retain businesses in LMI areas and provide funding for projects benefiting LMI individuals and communities.
- In 2020, the bank made several hundred PPP loans to its customers. These loans helped retain several hundred jobs for LMI individuals all over the country.

Community Development Investments and Donations

TFSB made 9 qualified equity investments totaling approximately \$9.0 million and 113 donations totaling approximately \$4.4 million. The bank’s total investment and grant activity increased from the \$9.7 million reported during the previous evaluation to the current evaluation’s total of \$13.5 million. The total dollar amount of qualified investments and donations equates to 1.0 percent of average total assets and 47.4 percent of average total securities. The total amount of qualified donations includes \$3.7 million in affiliate donations.

Of the total dollar amount, the majority of the bank’s investments and donations benefitted efforts to provide affordable housing to LMI people. These investments and donations demonstrate the bank’s responsiveness to an identified CD need. Donations also provided support for critical CD service needs of the AA and providing support to various COVID-19 relief programs. Last, investments also demonstrate occasional use of innovative or complex use of investment instruments. The following table illustrates the bank’s CD investments and donations by year and purpose.

Qualified Investments and Donations										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	3,415	-	-	-	-	2	1,396	3	4,811
2018	-	-	1	500	-	-	-	-	1	500
2019	-	-	4	960	-	-	-	-	4	960
2020	1	2,755	-	-	-	-	-	-	1	2,755
Year-to-date 2021	-	-	-	-	-	-	-	-	-	-
Subtotal	2	6,170	5	1,460	-	-	2	1,396	9	9,026
Qualified Grants & Donations - AA	11	96	77	691	-	-	3	32	91	819
Qualified Grants & Donations - Regional	-	-	3	2,020	-	-	19	1,653	22	3,673
Total	13	6,266	85	4,171	-	-	24	3,081	122	13,518
<i>Source: Bank Data</i>										

Below are notable examples of the bank’s CD investments and donations:

- TFSB retained a \$3.4 million prior period investment in an equity fund that helps support affordable housing initiatives in its AA. Once these investments are called, funds are automatically reallocated to other initiatives. For example, one of those was to a low-income housing tax credit property in Henderson, Nevada. All of the residential units (119 units) are reserved for LMI residents for a period of 50 years.
- The bank made direct investments that totaled almost \$1.0 million to 3 minority depository institutions and 1 low-income credit union.
- TFSB and its affiliates provided disaster relief grants of \$1.3 million to help revitalize and stabilize communities affected by the earthquake in Puerto Rico and the California wildfires. In addition, over \$2.0 million was also donated to help support various COVID-19 relief programs.

Community Development Services

During the evaluation period, the bank provided a total of 886 hours of CD services. This equates to 15.8 hours per employee based on an average of 56 full-time employees over the evaluation period. CD service hours decreased from the prior evaluation where employees provided 1,160 hours, equating to 24.7 hours per employee.

The majority of CD services consisted of community service activities targeted to LMI individuals and families, which are considered responsive to a CD need of the AA. Additionally, several of the CD service activities demonstrate the institutions commitment to innovative community partnerships and include serving on Boards and Loan Committees for LMI organizations and providing mentorship and financial education to LMI children and youth. The following table details TFSB’s CD service hours by year and CD type.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018	1	230	-	-	231
2019	-	369	-	-	369
2020	15	161	23	-	199
Year-to-date 2021	4	73	10	-	87
Total	20	833	33	-	886
<i>Source: Bank Data</i>					

Below are notable examples of the bank’s CD services:

- During the evaluation period, several employees supported community service efforts by collaborating with local non-profit organizations to offer over 200 hours of financial education to LMI students and youth throughout the AA.
- An employee serves on the Board for an organization that provides affordable housing and education efforts in targeted areas throughout Southern Nevada to LMI individuals and families.
- An employee serves on the scholarship committee and the Board for a community service organization that helps provide housing, food, and education to LMI individuals and families.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet the community credit needs was identified.

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.



Branch Information

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702-477-2100

Census Tract Information

MSA Code: 29820
MSA Name: Las Vegas - Henderson - Paradise, NV
State Code: 32
County Code: 003
Tract Code: 0053.49
Income Tract: Upper

Hours of Operation

8:00 a.m. to 5:00 p.m. - Monday to Friday
Closed for most federal holidays

Additional Information

Toyota Financial Savings Bank (TFSB) opened for business on August 16, 2004, at its present location in Henderson, Nevada. The Bank does not maintain any other banking offices. It has not opened or closed any branch offices since opening for business.

Banking Services & Fees

Savings Products

- Money Market Deposit Accounts
- Certificates of Deposit
- Personal/Business Accounts

Lending Products

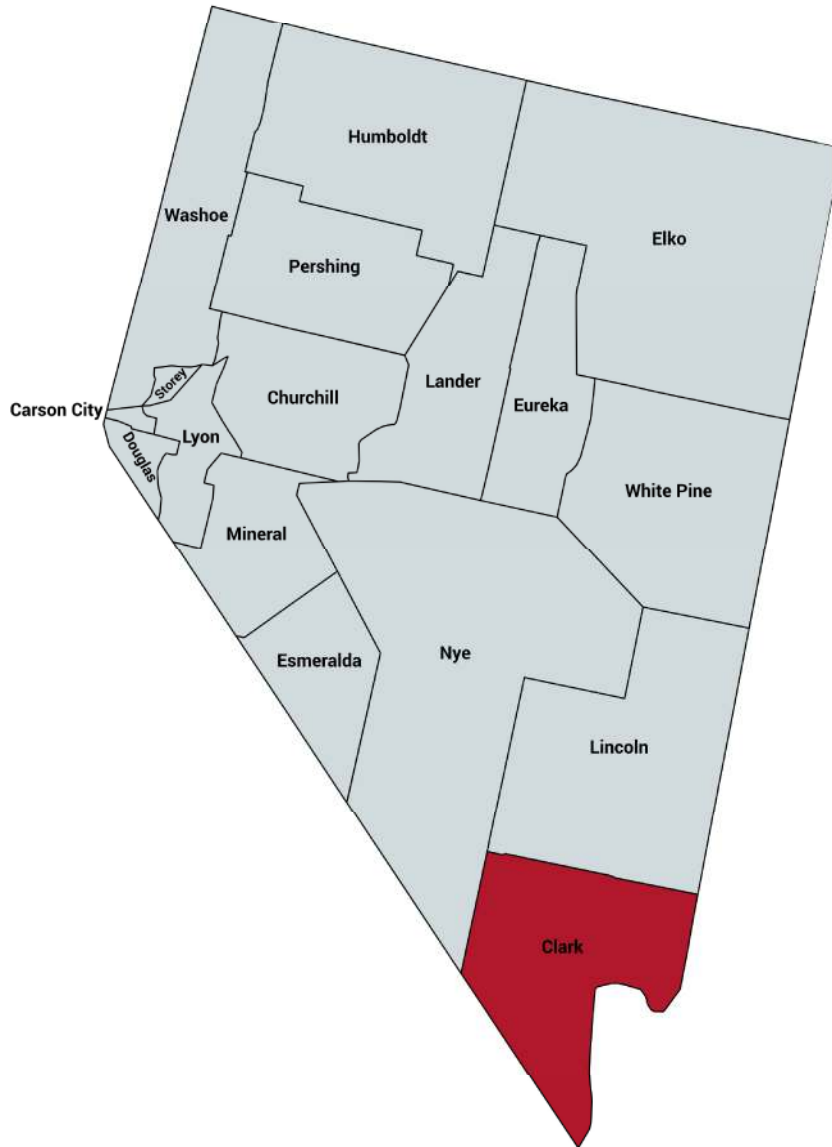
- Residential Mortgages
- Home Equity Loans
- Commercial Loans

Fees

Cashier's Check Fee:	\$20.00
Check Order Fee:	\$20.00
Stop Payment Fee:	\$20.00
Excess Activity Service Charge Fee:	\$25.00
Returned Deposit Fee:	\$25.00
Non-Sufficient Funds Fee:	\$30.00

2024 CRA FACILITY BASED ASSESSMENT AREA

 MSA 29820: Las Vegas - Henderson - Paradise, NV
Counties Included: Clark



2023 FFIEC Census Report - Summary Census Income Information

MSA/MD: 29820 - LAS VEGAS-HENDERSON-PARADISE, NV

State: 32 - NEVADA (NV)



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
32	003	0001.01	Middle	\$71,896	\$83,900	8.46	94.55	\$67,981	\$79,327	\$61,637
32	003	0001.03	Moderate	\$71,896	\$83,900	19.04	77.60	\$55,797	\$65,106	\$47,326
32	003	0001.05	Middle	\$71,896	\$83,900	4.39	110.18	\$79,219	\$92,441	\$76,932
32	003	0001.06	Moderate	\$71,896	\$83,900	23.10	63.54	\$45,688	\$53,310	\$30,233
32	003	0001.07	Moderate	\$71,896	\$83,900	15.31	59.96	\$43,110	\$50,306	\$36,278
32	003	0001.08	Moderate	\$71,896	\$83,900	27.47	66.16	\$47,568	\$55,508	\$38,036
32	003	0001.09	Moderate	\$71,896	\$83,900	25.66	71.28	\$51,250	\$59,804	\$38,547
32	003	0002.01	Low	\$71,896	\$83,900	41.43	45.55	\$32,750	\$38,216	\$26,881
32	003	0002.03	Moderate	\$71,896	\$83,900	28.76	68.07	\$48,945	\$57,111	\$44,583
32	003	0002.04	Upper	\$71,896	\$83,900	7.70	125.76	\$90,417	\$105,513	\$108,125
32	003	0003.01	Moderate	\$71,896	\$83,900	34.25	50.52	\$36,328	\$42,386	\$27,350
32	003	0003.02	Low	\$71,896	\$83,900	38.46	34.81	\$25,034	\$29,206	\$21,930
32	003	0004.01	Moderate	\$71,896	\$83,900	63.05	66.93	\$48,125	\$56,154	\$12,576
32	003	0004.02	Low	\$71,896	\$83,900	40.59	34.64	\$24,911	\$29,063	\$22,313
32	003	0004.03	Moderate	\$71,896	\$83,900	37.32	59.02	\$42,440	\$49,518	\$18,353
32	003	0005.10	Moderate	\$71,896	\$83,900	25.70	73.56	\$52,889	\$61,717	\$52,398
32	003	0005.13	Moderate	\$71,896	\$83,900	21.67	50.74	\$36,484	\$42,571	\$33,804
32	003	0005.14	Low	\$71,896	\$83,900	24.55	46.11	\$33,155	\$38,686	\$34,056
32	003	0005.15	Moderate	\$71,896	\$83,900	30.99	52.52	\$37,762	\$44,064	\$37,207
32	003	0005.16	Low	\$71,896	\$83,900	37.65	46.97	\$33,774	\$39,408	\$27,633
32	003	0005.17	Middle	\$71,896	\$83,900	14.88	83.29	\$59,884	\$69,880	\$47,439
32	003	0005.18	Moderate	\$71,896	\$83,900	31.42	52.25	\$37,566	\$43,838	\$35,426
32	003	0005.19	Moderate	\$71,896	\$83,900	25.12	64.32	\$46,250	\$53,964	\$38,125
32	003	0005.20	Moderate	\$71,896	\$83,900	15.78	64.72	\$46,534	\$54,300	\$49,500
32	003	0005.21	Low	\$71,896	\$83,900	30.98	43.94	\$31,593	\$36,866	\$22,583
32	003	0005.22	Low	\$71,896	\$83,900	35.51	48.18	\$34,643	\$40,423	\$29,091
32	003	0005.23	Low	\$71,896	\$83,900	44.07	37.60	\$27,034	\$31,546	\$24,792
32	003	0005.24	Low	\$71,896	\$83,900	34.56	36.93	\$26,552	\$30,984	\$24,967
32	003	0005.25	Moderate	\$71,896	\$83,900	27.59	67.18	\$48,304	\$56,364	\$30,977
32	003	0005.26	Moderate	\$71,896	\$83,900	16.60	76.49	\$55,000	\$64,175	\$52,670
32	003	0005.27	Moderate	\$71,896	\$83,900	16.42	63.81	\$45,881	\$53,537	\$45,310
32	003	0005.28	Low	\$71,896	\$83,900	37.03	48.98	\$35,216	\$41,094	\$25,804
32	003	0006.00	Low	\$71,896	\$83,900	32.48	47.76	\$34,338	\$40,071	\$20,693
32	003	0007.00	Upper	\$71,896	\$83,900	35.80	172.55	\$124,063	\$144,769	\$26,401
32	003	0010.03	Moderate	\$71,896	\$83,900	6.53	79.25	\$56,982	\$66,491	\$51,316
32	003	0010.04	Moderate	\$71,896	\$83,900	18.50	59.68	\$42,912	\$50,072	\$41,952
32	003	0010.05	Upper	\$71,896	\$83,900	12.05	155.08	\$111,500	\$130,112	\$100,809
32	003	0010.06	Middle	\$71,896	\$83,900	10.23	119.65	\$86,029	\$100,386	\$54,665
32	003	0011.00	Low	\$71,896	\$83,900	43.00	29.97	\$21,553	\$25,145	\$17,170
32	003	0012.00	Moderate	\$71,896	\$83,900	25.01	56.11	\$40,341	\$47,076	\$35,471
32	003	0013.00	Middle	\$71,896	\$83,900	19.10	100.10	\$71,975	\$83,984	\$69,303

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32	003	0014.01	Moderate	\$71,896	\$83,900	31.64	67.32	\$48,404	\$56,481	\$25,938
32	003	0014.02	Middle	\$71,896	\$83,900	15.21	81.18	\$58,371	\$68,110	\$52,061
32	003	0015.01	Low	\$71,896	\$83,900	34.06	47.85	\$34,403	\$40,146	\$20,038
32	003	0015.02	Moderate	\$71,896	\$83,900	25.54	59.76	\$42,969	\$50,139	\$29,226
32	003	0016.07	Moderate	\$71,896	\$83,900	37.47	59.31	\$42,647	\$49,761	\$27,358
32	003	0016.08	Low	\$71,896	\$83,900	32.48	44.16	\$31,750	\$37,050	\$24,825
32	003	0016.09	Middle	\$71,896	\$83,900	8.50	95.91	\$68,958	\$80,468	\$64,671
32	003	0016.10	Middle	\$71,896	\$83,900	14.76	90.62	\$65,159	\$76,030	\$61,375
32	003	0016.11	Middle	\$71,896	\$83,900	20.17	92.58	\$66,563	\$77,675	\$41,932
32	003	0016.13	Moderate	\$71,896	\$83,900	9.27	75.56	\$54,329	\$63,395	\$46,382
32	003	0016.14	Moderate	\$71,896	\$83,900	28.41	50.17	\$36,077	\$42,093	\$26,148
32	003	0016.15	Moderate	\$71,896	\$83,900	30.63	55.13	\$39,643	\$46,254	\$31,176
32	003	0017.06	Middle	\$71,896	\$83,900	15.10	106.61	\$76,652	\$89,446	\$60,772
32	003	0017.07	Upper	\$71,896	\$83,900	9.30	128.22	\$92,188	\$107,577	\$47,566
32	003	0017.08	Middle	\$71,896	\$83,900	19.21	101.26	\$72,803	\$84,957	\$67,902
32	003	0017.09	Middle	\$71,896	\$83,900	16.86	96.78	\$69,583	\$81,198	\$67,361
32	003	0017.10	Moderate	\$71,896	\$83,900	18.71	71.24	\$51,219	\$59,770	\$32,437
32	003	0017.11	Moderate	\$71,896	\$83,900	27.13	68.15	\$49,000	\$57,178	\$37,696
32	003	0017.12	Middle	\$71,896	\$83,900	10.06	104.49	\$75,130	\$87,667	\$48,580
32	003	0017.13	Middle	\$71,896	\$83,900	6.77	101.74	\$73,152	\$85,360	\$61,853
32	003	0017.14	Middle	\$71,896	\$83,900	21.14	92.97	\$66,848	\$78,002	\$62,155
32	003	0017.15	Moderate	\$71,896	\$83,900	17.30	64.47	\$46,357	\$54,090	\$52,741
32	003	0017.16	Middle	\$71,896	\$83,900	27.20	81.71	\$58,750	\$68,555	\$57,148
32	003	0017.17	Upper	\$71,896	\$83,900	9.38	146.04	\$105,000	\$122,528	\$100,625
32	003	0017.18	Moderate	\$71,896	\$83,900	26.14	54.94	\$39,506	\$46,095	\$38,989
32	003	0018.01	Moderate	\$71,896	\$83,900	16.20	58.00	\$41,701	\$48,662	\$40,953
32	003	0018.03	Moderate	\$71,896	\$83,900	18.42	63.70	\$45,804	\$53,444	\$51,797
32	003	0018.04	Moderate	\$71,896	\$83,900	17.15	62.74	\$45,110	\$52,639	\$40,893
32	003	0019.01	Low	\$71,896	\$83,900	17.09	49.98	\$35,935	\$41,933	\$34,957
32	003	0019.02	Moderate	\$71,896	\$83,900	26.29	56.75	\$40,804	\$47,613	\$43,400
32	003	0020.00	Moderate	\$71,896	\$83,900	28.57	56.40	\$40,554	\$47,320	\$36,584
32	003	0022.01	Moderate	\$71,896	\$83,900	36.99	56.23	\$40,430	\$47,177	\$25,500
32	003	0022.03	Moderate	\$71,896	\$83,900	22.84	55.51	\$39,911	\$46,573	\$40,938
32	003	0022.04	Low	\$71,896	\$83,900	40.81	49.13	\$35,326	\$41,220	\$32,845
32	003	0022.06	Moderate	\$71,896	\$83,900	24.36	57.30	\$41,198	\$48,075	\$38,212
32	003	0022.07	Low	\$71,896	\$83,900	28.77	48.24	\$34,688	\$40,473	\$34,187
32	003	0023.02	Middle	\$71,896	\$83,900	3.46	118.40	\$85,125	\$99,338	\$52,401
32	003	0023.03	Unknown	\$71,896	\$83,900	16.96	0.00	\$0	\$0	\$87,143
32	003	0024.03	Low	\$71,896	\$83,900	23.52	47.12	\$33,882	\$39,534	\$28,571
32	003	0024.04	Low	\$71,896	\$83,900	46.39	33.98	\$24,435	\$28,509	\$25,214
32	003	0024.05	Moderate	\$71,896	\$83,900	25.01	54.44	\$39,145	\$45,675	\$32,589
32	003	0024.06	Moderate	\$71,896	\$83,900	32.08	71.92	\$51,711	\$60,341	\$31,719
32	003	0025.01	Middle	\$71,896	\$83,900	15.31	85.70	\$61,620	\$71,902	\$43,882
32	003	0025.04	Moderate	\$71,896	\$83,900	22.71	62.22	\$44,740	\$52,203	\$40,888
32	003	0025.05	Low	\$71,896	\$83,900	13.52	49.01	\$35,238	\$41,119	\$37,022

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32	003	0025.06	Moderate	\$71,896	\$83,900	17.18	62.52	\$44,952	\$52,454	\$37,314
32	003	0026.03	Low	\$71,896	\$83,900	35.34	37.63	\$27,060	\$31,572	\$28,477
32	003	0026.04	Moderate	\$71,896	\$83,900	28.01	52.32	\$37,617	\$43,896	\$28,385
32	003	0026.05	Moderate	\$71,896	\$83,900	31.80	54.59	\$39,250	\$45,801	\$20,552
32	003	0027.06	Low	\$71,896	\$83,900	26.34	48.44	\$34,831	\$40,641	\$30,034
32	003	0027.07	Middle	\$71,896	\$83,900	6.47	92.66	\$66,625	\$77,742	\$69,679
32	003	0027.08	Low	\$71,896	\$83,900	31.41	34.13	\$24,543	\$28,635	\$31,233
32	003	0028.08	Upper	\$71,896	\$83,900	3.00	140.01	\$100,662	\$117,468	\$100,481
32	003	0028.10	Moderate	\$71,896	\$83,900	11.68	75.63	\$54,375	\$63,454	\$53,851
32	003	0028.11	Upper	\$71,896	\$83,900	6.96	132.40	\$95,196	\$111,084	\$90,038
32	003	0028.14	Upper	\$71,896	\$83,900	8.00	133.17	\$95,750	\$111,730	\$89,448
32	003	0028.21	Moderate	\$71,896	\$83,900	13.21	53.72	\$38,625	\$45,071	\$36,703
32	003	0028.22	Moderate	\$71,896	\$83,900	25.64	73.28	\$52,686	\$61,482	\$51,786
32	003	0028.23	Moderate	\$71,896	\$83,900	18.69	68.58	\$49,313	\$57,539	\$46,471
32	003	0028.24	Upper	\$71,896	\$83,900	10.01	144.30	\$103,750	\$121,068	\$78,958
32	003	0028.25	Middle	\$71,896	\$83,900	4.90	114.84	\$82,572	\$96,351	\$80,994
32	003	0028.26	Middle	\$71,896	\$83,900	2.89	100.38	\$72,176	\$84,219	\$78,070
32	003	0028.27	Middle	\$71,896	\$83,900	8.94	93.37	\$67,130	\$78,337	\$57,614
32	003	0028.28	Upper	\$71,896	\$83,900	11.29	159.24	\$114,491	\$133,602	\$75,956
32	003	0028.29	Middle	\$71,896	\$83,900	6.36	113.59	\$81,667	\$95,302	\$86,597
32	003	0028.30	Middle	\$71,896	\$83,900	9.71	91.55	\$65,823	\$76,810	\$57,076
32	003	0028.31	Middle	\$71,896	\$83,900	13.25	115.75	\$83,226	\$97,114	\$62,799
32	003	0028.33	Middle	\$71,896	\$83,900	8.26	116.20	\$83,548	\$97,492	\$70,000
32	003	0028.34	Middle	\$71,896	\$83,900	7.04	114.22	\$82,125	\$95,831	\$73,309
32	003	0028.35	Middle	\$71,896	\$83,900	9.79	107.48	\$77,279	\$90,176	\$57,339
32	003	0028.36	Middle	\$71,896	\$83,900	12.18	96.58	\$69,444	\$81,031	\$61,897
32	003	0028.37	Upper	\$71,896	\$83,900	8.25	182.20	\$131,000	\$152,866	\$106,092
32	003	0028.38	Upper	\$71,896	\$83,900	11.48	127.08	\$91,366	\$106,620	\$65,810
32	003	0028.41	Upper	\$71,896	\$83,900	5.52	125.87	\$90,500	\$105,605	\$78,160
32	003	0028.42	Middle	\$71,896	\$83,900	13.11	104.90	\$75,426	\$88,011	\$84,037
32	003	0028.44	Middle	\$71,896	\$83,900	9.06	94.48	\$67,933	\$79,269	\$62,125
32	003	0028.45	Moderate	\$71,896	\$83,900	23.89	75.30	\$54,139	\$63,177	\$52,277
32	003	0028.46	Middle	\$71,896	\$83,900	14.26	92.03	\$66,166	\$77,213	\$62,686
32	003	0028.47	Moderate	\$71,896	\$83,900	22.95	71.45	\$51,375	\$59,947	\$39,969
32	003	0028.48	Middle	\$71,896	\$83,900	9.98	98.12	\$70,550	\$82,323	\$58,075
32	003	0028.49	Upper	\$71,896	\$83,900	6.09	142.23	\$102,260	\$119,331	\$57,869
32	003	0028.50	Middle	\$71,896	\$83,900	12.43	111.79	\$80,375	\$93,792	\$70,804
32	003	0028.51	Middle	\$71,896	\$83,900	10.03	103.89	\$74,698	\$87,164	\$74,302
32	003	0028.52	Upper	\$71,896	\$83,900	0.00	184.60	\$132,727	\$154,879	\$126,818
32	003	0028.53	Middle	\$71,896	\$83,900	0.00	117.59	\$84,545	\$98,658	\$88,510
32	003	0029.01	Upper	\$71,896	\$83,900	10.22	143.94	\$103,489	\$120,766	\$95,795
32	003	0029.02	Middle	\$71,896	\$83,900	8.43	118.45	\$85,167	\$99,380	\$77,992
32	003	0029.05	Moderate	\$71,896	\$83,900	17.72	69.42	\$49,911	\$58,243	\$43,791
32	003	0029.15	Middle	\$71,896	\$83,900	14.17	86.45	\$62,156	\$72,532	\$57,815
32	003	0029.16	Middle	\$71,896	\$83,900	9.28	104.85	\$75,387	\$87,969	\$55,898

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32	003	0029.19	Middle	\$71,896	\$83,900	8.92	98.94	\$71,140	\$83,011	\$61,333
32	003	0029.35	Middle	\$71,896	\$83,900	4.84	99.06	\$71,225	\$83,111	\$70,224
32	003	0029.36	Middle	\$71,896	\$83,900	12.24	87.92	\$63,217	\$73,765	\$62,660
32	003	0029.37	Moderate	\$71,896	\$83,900	26.64	74.61	\$53,646	\$62,598	\$46,068
32	003	0029.38	Upper	\$71,896	\$83,900	13.22	120.31	\$86,500	\$100,940	\$64,063
32	003	0029.39	Upper	\$71,896	\$83,900	4.36	161.49	\$116,111	\$135,490	\$88,500
32	003	0029.40	Middle	\$71,896	\$83,900	9.77	92.00	\$66,149	\$77,188	\$68,085
32	003	0029.41	Middle	\$71,896	\$83,900	23.19	80.23	\$57,689	\$67,313	\$51,122
32	003	0029.42	Middle	\$71,896	\$83,900	11.75	85.88	\$61,750	\$72,053	\$47,500
32	003	0029.44	Middle	\$71,896	\$83,900	13.38	89.82	\$64,583	\$75,359	\$62,064
32	003	0029.46	Moderate	\$71,896	\$83,900	10.45	75.41	\$54,219	\$63,269	\$44,516
32	003	0029.47	Upper	\$71,896	\$83,900	5.48	139.69	\$100,432	\$117,200	\$92,262
32	003	0029.48	Moderate	\$71,896	\$83,900	13.60	72.41	\$52,060	\$60,752	\$50,188
32	003	0029.49	Middle	\$71,896	\$83,900	11.34	98.35	\$70,714	\$82,516	\$60,810
32	003	0029.50	Moderate	\$71,896	\$83,900	16.79	79.57	\$57,208	\$66,759	\$53,370
32	003	0029.52	Middle	\$71,896	\$83,900	7.62	95.94	\$68,981	\$80,494	\$57,059
32	003	0029.53	Middle	\$71,896	\$83,900	4.00	116.22	\$83,558	\$97,509	\$67,321
32	003	0029.54	Low	\$71,896	\$83,900	29.50	47.99	\$34,508	\$40,264	\$32,543
32	003	0029.56	Moderate	\$71,896	\$83,900	6.42	74.67	\$53,690	\$62,648	\$53,599
32	003	0029.57	Upper	\$71,896	\$83,900	15.17	170.76	\$122,770	\$143,268	\$85,446
32	003	0029.58	Middle	\$71,896	\$83,900	15.58	81.42	\$58,542	\$68,311	\$51,377
32	003	0029.61	Upper	\$71,896	\$83,900	8.16	124.18	\$89,286	\$104,187	\$64,844
32	003	0029.62	Middle	\$71,896	\$83,900	11.53	83.28	\$59,875	\$69,872	\$42,222
32	003	0029.64	Moderate	\$71,896	\$83,900	12.61	54.29	\$39,033	\$45,549	\$44,744
32	003	0029.65	Moderate	\$71,896	\$83,900	11.07	67.99	\$48,884	\$57,044	\$34,802
32	003	0029.66	Moderate	\$71,896	\$83,900	23.66	51.06	\$36,717	\$42,839	\$39,867
32	003	0029.67	Moderate	\$71,896	\$83,900	14.29	63.20	\$45,444	\$53,025	\$48,555
32	003	0029.68	Moderate	\$71,896	\$83,900	16.00	64.14	\$46,118	\$53,813	\$49,167
32	003	0029.69	Moderate	\$71,896	\$83,900	14.19	56.59	\$40,688	\$47,479	\$62,724
32	003	0029.70	Middle	\$71,896	\$83,900	11.32	81.01	\$58,250	\$67,967	\$50,872
32	003	0029.74	Middle	\$71,896	\$83,900	5.94	115.69	\$83,180	\$97,064	\$73,772
32	003	0029.75	Upper	\$71,896	\$83,900	11.43	121.39	\$87,277	\$101,846	\$72,130
32	003	0029.76	Middle	\$71,896	\$83,900	17.88	102.23	\$73,500	\$85,771	\$58,467
32	003	0029.77	Upper	\$71,896	\$83,900	4.93	166.41	\$119,643	\$139,618	\$111,618
32	003	0029.78	Upper	\$71,896	\$83,900	7.50	131.29	\$94,393	\$110,152	\$86,667
32	003	0029.79	Upper	\$71,896	\$83,900	3.84	123.44	\$88,750	\$103,566	\$79,068
32	003	0029.80	Middle	\$71,896	\$83,900	7.12	100.24	\$72,070	\$84,101	\$71,113
32	003	0029.81	Middle	\$71,896	\$83,900	8.35	106.57	\$76,620	\$89,412	\$75,447
32	003	0029.82	Middle	\$71,896	\$83,900	15.70	95.47	\$68,640	\$80,099	\$71,367
32	003	0029.83	Middle	\$71,896	\$83,900	3.78	108.38	\$77,922	\$90,931	\$78,024
32	003	0029.85	Middle	\$71,896	\$83,900	3.96	112.20	\$80,670	\$94,136	\$81,116
32	003	0029.95	Low	\$71,896	\$83,900	13.51	43.90	\$31,563	\$36,832	\$31,955
32	003	0029.96	Moderate	\$71,896	\$83,900	26.96	56.26	\$40,455	\$47,202	\$33,594
32	003	0029.97	Moderate	\$71,896	\$83,900	24.61	64.79	\$46,582	\$54,359	\$45,202
32	003	0029.98	Middle	\$71,896	\$83,900	12.60	85.44	\$61,431	\$71,684	\$61,681

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
32	003	0030.01	Middle	\$71,896	\$83,900	8.33	99.57	\$71,591	\$83,539	\$63,214
32	003	0030.03	Middle	\$71,896	\$83,900	8.36	101.56	\$73,023	\$85,209	\$51,128
32	003	0030.04	Middle	\$71,896	\$83,900	7.70	91.21	\$65,583	\$76,525	\$41,453
32	003	0030.05	Middle	\$71,896	\$83,900	8.97	99.10	\$71,250	\$83,145	\$72,100
32	003	0030.06	Middle	\$71,896	\$83,900	12.30	119.13	\$85,652	\$99,950	\$71,500
32	003	0031.02	Moderate	\$71,896	\$83,900	24.43	57.85	\$41,597	\$48,536	\$35,234
32	003	0031.03	Middle	\$71,896	\$83,900	10.63	95.48	\$68,651	\$80,108	\$64,444
32	003	0031.04	Moderate	\$71,896	\$83,900	27.62	71.68	\$51,538	\$60,140	\$41,184
32	003	0032.04	Upper	\$71,896	\$83,900	5.75	143.81	\$103,396	\$120,657	\$78,218
32	003	0032.08	Upper	\$71,896	\$83,900	1.99	183.97	\$132,273	\$154,351	\$118,472
32	003	0032.10	Middle	\$71,896	\$83,900	4.18	90.74	\$65,244	\$76,131	\$60,668
32	003	0032.11	Middle	\$71,896	\$83,900	5.83	97.52	\$70,117	\$81,819	\$50,781
32	003	0032.13	Middle	\$71,896	\$83,900	10.38	113.27	\$81,442	\$95,034	\$53,575
32	003	0032.14	Middle	\$71,896	\$83,900	5.23	96.92	\$69,688	\$81,316	\$54,674
32	003	0032.15	Upper	\$71,896	\$83,900	2.05	124.76	\$89,700	\$104,674	\$73,295
32	003	0032.18	Upper	\$71,896	\$83,900	5.43	158.35	\$113,854	\$132,856	\$84,231
32	003	0032.19	Middle	\$71,896	\$83,900	8.45	107.50	\$77,292	\$90,193	\$67,574
32	003	0032.20	Moderate	\$71,896	\$83,900	10.62	71.90	\$51,697	\$60,324	\$46,390
32	003	0032.22	Middle	\$71,896	\$83,900	4.44	118.40	\$85,129	\$99,338	\$68,649
32	003	0032.23	Upper	\$71,896	\$83,900	6.69	184.15	\$132,400	\$154,502	\$114,741
32	003	0032.26	Upper	\$71,896	\$83,900	6.77	210.73	\$151,510	\$176,802	\$127,969
32	003	0032.27	Upper	\$71,896	\$83,900	8.86	123.08	\$88,493	\$103,264	\$73,309
32	003	0032.28	Middle	\$71,896	\$83,900	12.64	109.65	\$78,836	\$91,996	\$65,012
32	003	0032.29	Upper	\$71,896	\$83,900	4.13	172.48	\$124,012	\$144,711	\$96,429
32	003	0032.33	Upper	\$71,896	\$83,900	3.70	153.21	\$110,158	\$128,543	\$102,480
32	003	0032.34	Middle	\$71,896	\$83,900	8.55	95.22	\$68,466	\$79,890	\$65,122
32	003	0032.35	Upper	\$71,896	\$83,900	2.44	139.71	\$100,453	\$117,217	\$70,956
32	003	0032.36	Upper	\$71,896	\$83,900	2.29	148.07	\$106,458	\$124,231	\$80,833
32	003	0032.37	Upper	\$71,896	\$83,900	4.90	142.56	\$102,500	\$119,608	\$93,333
32	003	0032.39	Middle	\$71,896	\$83,900	8.44	112.59	\$80,948	\$94,463	\$78,333
32	003	0032.40	Upper	\$71,896	\$83,900	11.95	134.29	\$96,553	\$112,669	\$103,250
32	003	0032.41	Middle	\$71,896	\$83,900	9.87	119.77	\$86,111	\$100,487	\$62,831
32	003	0032.42	Upper	\$71,896	\$83,900	1.02	201.54	\$144,904	\$169,092	\$171,667
32	003	0032.43	Upper	\$71,896	\$83,900	10.53	149.58	\$107,543	\$125,498	\$98,304
32	003	0032.44	Upper	\$71,896	\$83,900	8.61	142.97	\$102,792	\$119,952	\$89,688
32	003	0032.45	Middle	\$71,896	\$83,900	5.30	107.44	\$77,250	\$90,142	\$86,795
32	003	0032.46	Middle	\$71,896	\$83,900	11.44	98.10	\$70,531	\$82,306	\$58,897
32	003	0032.47	Upper	\$71,896	\$83,900	6.96	140.82	\$101,250	\$118,148	\$84,296
32	003	0032.48	Middle	\$71,896	\$83,900	15.90	101.70	\$73,125	\$85,326	\$65,270
32	003	0032.49	Upper	\$71,896	\$83,900	2.38	179.72	\$129,213	\$150,785	\$123,750
32	003	0032.50	Upper	\$71,896	\$83,900	6.31	132.23	\$95,074	\$110,941	\$91,736
32	003	0032.51	Upper	\$71,896	\$83,900	5.23	183.75	\$132,115	\$154,166	\$118,700
32	003	0032.52	Upper	\$71,896	\$83,900	10.46	141.23	\$101,544	\$118,492	\$95,625
32	003	0032.53	Middle	\$71,896	\$83,900	13.63	102.39	\$73,618	\$85,905	\$58,841
32	003	0032.54	Middle	\$71,896	\$83,900	10.91	82.87	\$59,583	\$69,528	\$40,733

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32	003	0032.60	Moderate	\$71,896	\$83,900	15.50	64.86	\$46,636	\$54,418	\$52,878
32	003	0032.61	Upper	\$71,896	\$83,900	15.25	123.44	\$88,750	\$103,566	\$64,444
32	003	0032.62	Middle	\$71,896	\$83,900	5.79	99.21	\$71,333	\$83,237	\$59,817
32	003	0032.63	Middle	\$71,896	\$83,900	5.83	98.32	\$70,694	\$82,490	\$61,981
32	003	0032.64	Upper	\$71,896	\$83,900	1.02	137.15	\$98,611	\$115,069	\$92,785
32	003	0032.65	Upper	\$71,896	\$83,900	7.21	160.04	\$115,063	\$134,274	\$111,060
32	003	0032.66	Middle	\$71,896	\$83,900	10.36	116.08	\$83,457	\$97,391	\$71,422
32	003	0032.67	Upper	\$71,896	\$83,900	2.79	190.73	\$137,132	\$160,022	\$137,132
32	003	0032.68	Upper	\$71,896	\$83,900	5.11	181.73	\$130,658	\$152,471	\$121,884
32	003	0032.69	Middle	\$71,896	\$83,900	9.91	114.87	\$82,593	\$96,376	\$66,750
32	003	0032.70	Middle	\$71,896	\$83,900	11.49	93.47	\$67,206	\$78,421	\$64,333
32	003	0033.03	Middle	\$71,896	\$83,900	13.41	100.55	\$72,292	\$84,361	\$53,808
32	003	0033.05	Upper	\$71,896	\$83,900	9.81	150.14	\$107,946	\$125,967	\$77,308
32	003	0033.06	Middle	\$71,896	\$83,900	5.51	110.55	\$79,485	\$92,751	\$76,334
32	003	0033.07	Middle	\$71,896	\$83,900	9.31	117.57	\$84,531	\$98,641	\$71,354
32	003	0033.08	Upper	\$71,896	\$83,900	4.20	141.39	\$101,654	\$118,626	\$100,074
32	003	0033.09	Upper	\$71,896	\$83,900	6.93	129.49	\$93,105	\$108,642	\$84,519
32	003	0033.11	Upper	\$71,896	\$83,900	3.73	140.59	\$101,080	\$117,955	\$88,047
32	003	0033.12	Upper	\$71,896	\$83,900	6.21	183.74	\$132,107	\$154,158	\$133,110
32	003	0033.13	Middle	\$71,896	\$83,900	6.29	111.40	\$80,096	\$93,465	\$80,256
32	003	0033.14	Upper	\$71,896	\$83,900	4.93	151.35	\$108,819	\$126,983	\$106,907
32	003	0033.15	Upper	\$71,896	\$83,900	5.60	126.79	\$91,157	\$106,377	\$82,679
32	003	0033.16	Upper	\$71,896	\$83,900	18.32	141.28	\$101,576	\$118,534	\$89,464
32	003	0033.17	Middle	\$71,896	\$83,900	8.22	108.83	\$78,250	\$91,308	\$64,706
32	003	0033.18	Middle	\$71,896	\$83,900	5.73	107.75	\$77,475	\$90,402	\$80,554
32	003	0033.19	Upper	\$71,896	\$83,900	3.85	138.42	\$99,524	\$116,134	\$91,861
32	003	0033.20	Middle	\$71,896	\$83,900	11.75	114.43	\$82,277	\$96,007	\$83,036
32	003	0033.21	Upper	\$71,896	\$83,900	0.80	196.46	\$141,250	\$164,830	\$134,773
32	003	0033.22	Upper	\$71,896	\$83,900	5.49	218.37	\$157,000	\$183,212	\$170,484
32	003	0033.23	Upper	\$71,896	\$83,900	2.53	149.63	\$107,583	\$125,540	\$109,667
32	003	0034.08	Middle	\$71,896	\$83,900	3.68	114.63	\$82,419	\$96,175	\$66,768
32	003	0034.09	Middle	\$71,896	\$83,900	13.33	109.91	\$79,028	\$92,214	\$52,061
32	003	0034.10	Middle	\$71,896	\$83,900	5.41	116.96	\$84,092	\$98,129	\$77,212
32	003	0034.11	Middle	\$71,896	\$83,900	11.70	104.05	\$74,813	\$87,298	\$61,030
32	003	0034.12	Middle	\$71,896	\$83,900	11.82	81.64	\$58,702	\$68,496	\$52,319
32	003	0034.13	Moderate	\$71,896	\$83,900	17.90	72.80	\$52,343	\$61,079	\$50,357
32	003	0034.14	Upper	\$71,896	\$83,900	14.84	143.78	\$103,375	\$120,631	\$94,130
32	003	0034.15	Moderate	\$71,896	\$83,900	26.70	67.66	\$48,649	\$56,767	\$43,506
32	003	0034.16	Middle	\$71,896	\$83,900	7.58	95.10	\$68,375	\$79,789	\$68,200
32	003	0034.18	Moderate	\$71,896	\$83,900	15.46	78.32	\$56,315	\$65,710	\$53,750
32	003	0034.19	Moderate	\$71,896	\$83,900	17.16	74.59	\$53,628	\$62,581	\$48,967
32	003	0034.20	Moderate	\$71,896	\$83,900	16.02	69.50	\$49,973	\$58,311	\$47,633
32	003	0034.21	Middle	\$71,896	\$83,900	10.04	98.87	\$71,090	\$82,952	\$59,260
32	003	0034.22	Moderate	\$71,896	\$83,900	26.89	66.33	\$47,692	\$55,651	\$41,159
32	003	0034.23	Moderate	\$71,896	\$83,900	23.05	65.24	\$46,905	\$54,736	\$46,432

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32	003	0034.26	Moderate	\$71,896	\$83,900	13.08	77.79	\$55,931	\$65,266	\$45,625
32	003	0034.27	Moderate	\$71,896	\$83,900	35.25	56.60	\$40,700	\$47,487	\$41,047
32	003	0034.28	Moderate	\$71,896	\$83,900	28.76	60.40	\$43,426	\$50,676	\$43,722
32	003	0034.29	Middle	\$71,896	\$83,900	18.05	84.63	\$60,852	\$71,005	\$44,917
32	003	0034.30	Moderate	\$71,896	\$83,900	20.73	60.85	\$43,750	\$51,053	\$27,961
32	003	0034.31	Moderate	\$71,896	\$83,900	21.96	60.18	\$43,269	\$50,491	\$29,715
32	003	0035.00	Moderate	\$71,896	\$83,900	31.78	71.28	\$51,250	\$59,804	\$37,708
32	003	0036.09	Middle	\$71,896	\$83,900	5.13	97.90	\$70,388	\$82,138	\$65,722
32	003	0036.10	Middle	\$71,896	\$83,900	8.70	107.40	\$77,218	\$90,109	\$73,132
32	003	0036.13	Middle	\$71,896	\$83,900	15.75	98.54	\$70,848	\$82,675	\$61,377
32	003	0036.15	Middle	\$71,896	\$83,900	18.40	92.28	\$66,346	\$77,423	\$50,987
32	003	0036.16	Moderate	\$71,896	\$83,900	11.56	69.91	\$50,268	\$58,654	\$37,742
32	003	0036.17	Middle	\$71,896	\$83,900	5.75	84.69	\$60,893	\$71,055	\$53,750
32	003	0036.19	Upper	\$71,896	\$83,900	3.77	182.08	\$130,912	\$152,765	\$125,926
32	003	0036.20	Upper	\$71,896	\$83,900	7.85	153.99	\$110,714	\$129,198	\$99,740
32	003	0036.21	Middle	\$71,896	\$83,900	6.76	101.19	\$72,756	\$84,898	\$52,973
32	003	0036.26	Upper	\$71,896	\$83,900	8.40	133.59	\$96,048	\$112,082	\$95,000
32	003	0036.27	Middle	\$71,896	\$83,900	11.46	98.44	\$70,781	\$82,591	\$71,515
32	003	0036.30	Middle	\$71,896	\$83,900	6.22	112.57	\$80,934	\$94,446	\$71,182
32	003	0036.31	Middle	\$71,896	\$83,900	7.56	86.57	\$62,241	\$72,632	\$63,850
32	003	0036.32	Middle	\$71,896	\$83,900	4.13	101.31	\$72,838	\$84,999	\$64,425
32	003	0036.33	Middle	\$71,896	\$83,900	6.26	80.34	\$57,766	\$67,405	\$59,255
32	003	0036.34	Middle	\$71,896	\$83,900	3.39	88.53	\$63,650	\$74,277	\$70,859
32	003	0036.35	Middle	\$71,896	\$83,900	4.68	84.59	\$60,819	\$70,971	\$59,674
32	003	0036.36	Upper	\$71,896	\$83,900	7.17	125.50	\$90,230	\$105,295	\$90,691
32	003	0036.37	Middle	\$71,896	\$83,900	7.91	102.04	\$73,367	\$85,612	\$71,278
32	003	0036.38	Middle	\$71,896	\$83,900	13.83	103.05	\$74,091	\$86,459	\$75,600
32	003	0036.39	Middle	\$71,896	\$83,900	9.42	89.35	\$64,244	\$74,965	\$64,797
32	003	0036.40	Moderate	\$71,896	\$83,900	5.93	78.40	\$56,373	\$65,778	\$56,186
32	003	0036.41	Middle	\$71,896	\$83,900	14.01	101.01	\$72,623	\$84,747	\$60,777
32	003	0036.42	Middle	\$71,896	\$83,900	2.39	108.90	\$78,295	\$91,367	\$76,222
32	003	0036.43	Middle	\$71,896	\$83,900	9.86	99.03	\$71,199	\$83,086	\$67,857
32	003	0036.44	Middle	\$71,896	\$83,900	18.51	86.60	\$62,267	\$72,657	\$56,194
32	003	0036.45	Middle	\$71,896	\$83,900	1.41	96.99	\$69,733	\$81,375	\$67,909
32	003	0036.46	Middle	\$71,896	\$83,900	6.69	93.41	\$67,165	\$78,371	\$60,556
32	003	0036.47	Middle	\$71,896	\$83,900	10.30	107.31	\$77,158	\$90,033	\$76,086
32	003	0036.48	Middle	\$71,896	\$83,900	7.51	103.73	\$74,583	\$87,029	\$78,607
32	003	0036.49	Middle	\$71,896	\$83,900	9.26	105.78	\$76,058	\$88,749	\$93,497
32	003	0036.50	Middle	\$71,896	\$83,900	9.57	111.35	\$80,057	\$93,423	\$73,293
32	003	0036.51	Middle	\$71,896	\$83,900	18.31	94.50	\$67,946	\$79,286	\$54,417
32	003	0036.52	Middle	\$71,896	\$83,900	2.34	86.21	\$61,985	\$72,330	\$62,906
32	003	0036.53	Upper	\$71,896	\$83,900	18.19	122.27	\$87,909	\$102,585	\$88,354
32	003	0036.54	Moderate	\$71,896	\$83,900	3.85	66.77	\$48,005	\$56,020	\$66,923
32	003	0036.55	Middle	\$71,896	\$83,900	12.54	102.78	\$73,898	\$86,232	\$62,201
32	003	0036.56	Middle	\$71,896	\$83,900	17.45	101.96	\$73,307	\$85,544	\$65,160

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32	003	0036.57	Moderate	\$71,896	\$83,900	20.46	50.37	\$36,218	\$42,260	\$37,408
32	003	0036.58	Upper	\$71,896	\$83,900	35.26	140.24	\$100,833	\$117,661	\$110,682
32	003	0036.59	Upper	\$71,896	\$83,900	0.49	138.48	\$99,564	\$116,185	\$98,561
32	003	0036.60	Upper	\$71,896	\$83,900	1.91	150.68	\$108,333	\$126,421	\$102,125
32	003	0036.61	Middle	\$71,896	\$83,900	6.99	95.07	\$68,355	\$79,764	\$61,324
32	003	0036.62	Upper	\$71,896	\$83,900	7.32	146.34	\$105,218	\$122,779	\$104,188
32	003	0036.63	Middle	\$71,896	\$83,900	29.47	112.57	\$80,938	\$94,446	\$57,109
32	003	0036.64	Middle	\$71,896	\$83,900	7.67	90.15	\$64,821	\$75,636	\$68,643
32	003	0036.65	Middle	\$71,896	\$83,900	8.72	91.52	\$65,806	\$76,785	\$61,821
32	003	0036.66	Middle	\$71,896	\$83,900	0.97	118.44	\$85,156	\$99,371	\$80,802
32	003	0037.00	Moderate	\$71,896	\$83,900	21.09	63.52	\$45,670	\$53,293	\$46,652
32	003	0038.00	Low	\$71,896	\$83,900	35.04	47.25	\$33,972	\$39,643	\$25,661
32	003	0040.00	Low	\$71,896	\$83,900	22.55	48.76	\$35,060	\$40,910	\$34,107
32	003	0041.00	Moderate	\$71,896	\$83,900	24.60	70.99	\$51,045	\$59,561	\$51,318
32	003	0042.00	Moderate	\$71,896	\$83,900	29.20	77.30	\$55,577	\$64,855	\$50,588
32	003	0043.01	Low	\$71,896	\$83,900	35.67	43.94	\$31,597	\$36,866	\$28,346
32	003	0043.02	Low	\$71,896	\$83,900	31.52	49.76	\$35,777	\$41,749	\$35,180
32	003	0044.01	Moderate	\$71,896	\$83,900	23.22	59.49	\$42,778	\$49,912	\$39,953
32	003	0044.02	Low	\$71,896	\$83,900	34.89	49.71	\$35,740	\$41,707	\$34,245
32	003	0045.00	Moderate	\$71,896	\$83,900	25.09	63.43	\$45,608	\$53,218	\$40,673
32	003	0046.01	Moderate	\$71,896	\$83,900	33.63	62.08	\$44,635	\$52,085	\$33,396
32	003	0046.02	Low	\$71,896	\$83,900	33.50	47.13	\$33,889	\$39,542	\$33,314
32	003	0047.03	Moderate	\$71,896	\$83,900	29.65	57.99	\$41,696	\$48,654	\$42,894
32	003	0047.07	Moderate	\$71,896	\$83,900	34.31	50.09	\$36,017	\$42,026	\$40,270
32	003	0047.09	Moderate	\$71,896	\$83,900	31.94	54.24	\$39,000	\$45,507	\$38,583
32	003	0047.10	Low	\$71,896	\$83,900	40.98	49.90	\$35,880	\$41,866	\$30,034
32	003	0047.12	Low	\$71,896	\$83,900	31.80	42.31	\$30,426	\$35,498	\$28,882
32	003	0047.13	Low	\$71,896	\$83,900	32.12	41.69	\$29,976	\$34,978	\$34,946
32	003	0047.14	Moderate	\$71,896	\$83,900	20.90	79.92	\$57,460	\$67,053	\$54,528
32	003	0047.15	Moderate	\$71,896	\$83,900	19.03	74.55	\$53,600	\$62,547	\$46,759
32	003	0047.16	Moderate	\$71,896	\$83,900	24.72	69.91	\$50,265	\$58,654	\$49,286
32	003	0047.17	Moderate	\$71,896	\$83,900	22.20	78.31	\$56,304	\$65,702	\$57,016
32	003	0049.07	Middle	\$71,896	\$83,900	6.18	119.22	\$85,719	\$100,026	\$85,268
32	003	0049.10	Middle	\$71,896	\$83,900	14.31	87.99	\$63,264	\$73,824	\$58,438
32	003	0049.11	Moderate	\$71,896	\$83,900	20.19	66.74	\$47,984	\$55,995	\$39,600
32	003	0049.12	Moderate	\$71,896	\$83,900	20.64	76.64	\$55,108	\$64,301	\$48,240
32	003	0049.14	Middle	\$71,896	\$83,900	10.06	100.32	\$72,132	\$84,168	\$60,714
32	003	0049.15	Moderate	\$71,896	\$83,900	22.09	77.80	\$55,938	\$65,274	\$49,900
32	003	0049.16	Middle	\$71,896	\$83,900	19.49	84.56	\$60,799	\$70,946	\$57,969
32	003	0049.17	Middle	\$71,896	\$83,900	8.51	86.81	\$62,415	\$72,834	\$58,750
32	003	0049.18	Middle	\$71,896	\$83,900	10.98	110.81	\$79,669	\$92,970	\$69,500
32	003	0049.19	Middle	\$71,896	\$83,900	4.98	105.73	\$76,017	\$88,707	\$65,352
32	003	0049.20	Moderate	\$71,896	\$83,900	23.10	73.92	\$53,148	\$62,019	\$38,906
32	003	0049.21	Low	\$71,896	\$83,900	26.07	47.96	\$34,484	\$40,238	\$38,556
32	003	0049.23	Middle	\$71,896	\$83,900	25.03	84.26	\$60,580	\$70,694	\$50,842

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32	003	0049.24	Middle	\$71,896	\$83,900	8.48	85.62	\$61,563	\$71,835	\$60,484
32	003	0049.25	Moderate	\$71,896	\$83,900	19.05	69.17	\$49,736	\$58,034	\$47,128
32	003	0049.26	Middle	\$71,896	\$83,900	12.34	85.13	\$61,212	\$71,424	\$59,271
32	003	0050.05	Moderate	\$71,896	\$83,900	28.12	74.64	\$53,665	\$62,623	\$26,315
32	003	0050.06	Low	\$71,896	\$83,900	24.82	49.81	\$35,813	\$41,791	\$32,668
32	003	0050.07	Middle	\$71,896	\$83,900	5.45	102.78	\$73,899	\$86,232	\$57,025
32	003	0050.10	Low	\$71,896	\$83,900	33.44	48.54	\$34,901	\$40,725	\$33,080
32	003	0050.11	Middle	\$71,896	\$83,900	7.20	83.06	\$59,719	\$69,687	\$52,123
32	003	0050.12	Middle	\$71,896	\$83,900	20.63	105.59	\$75,917	\$88,590	\$59,875
32	003	0050.13	Middle	\$71,896	\$83,900	16.14	81.71	\$58,750	\$68,555	\$54,726
32	003	0050.14	Moderate	\$71,896	\$83,900	16.49	67.84	\$48,777	\$56,918	\$42,500
32	003	0050.15	Middle	\$71,896	\$83,900	6.71	97.24	\$69,914	\$81,584	\$62,295
32	003	0050.16	Middle	\$71,896	\$83,900	12.66	84.46	\$60,724	\$70,862	\$51,822
32	003	0050.17	Middle	\$71,896	\$83,900	15.40	82.10	\$59,031	\$68,882	\$57,782
32	003	0051.02	Middle	\$71,896	\$83,900	6.17	109.90	\$79,019	\$92,206	\$77,862
32	003	0051.03	Middle	\$71,896	\$83,900	9.71	85.19	\$61,250	\$71,474	\$52,742
32	003	0051.04	Middle	\$71,896	\$83,900	6.87	116.87	\$84,028	\$98,054	\$65,205
32	003	0051.06	Middle	\$71,896	\$83,900	16.63	104.84	\$75,381	\$87,961	\$63,827
32	003	0051.07	Upper	\$71,896	\$83,900	5.57	122.11	\$87,794	\$102,450	\$74,542
32	003	0051.08	Middle	\$71,896	\$83,900	4.28	106.86	\$76,830	\$89,656	\$55,043
32	003	0051.10	Upper	\$71,896	\$83,900	9.57	126.38	\$90,868	\$106,033	\$71,500
32	003	0051.11	Middle	\$71,896	\$83,900	12.20	96.45	\$69,346	\$80,922	\$58,529
32	003	0051.12	Upper	\$71,896	\$83,900	11.97	148.94	\$107,083	\$124,961	\$96,136
32	003	0051.13	Middle	\$71,896	\$83,900	8.82	92.14	\$66,250	\$77,305	\$69,982
32	003	0051.14	Middle	\$71,896	\$83,900	17.22	98.08	\$70,521	\$82,289	\$59,004
32	003	0051.15	Upper	\$71,896	\$83,900	7.31	122.31	\$87,938	\$102,618	\$68,211
32	003	0051.16	Middle	\$71,896	\$83,900	12.50	112.49	\$80,882	\$94,379	\$74,114
32	003	0052.00	Moderate	\$71,896	\$83,900	27.64	75.86	\$54,545	\$63,647	\$45,313
32	003	0053.11	Middle	\$71,896	\$83,900	8.89	101.33	\$72,853	\$85,016	\$60,500
32	003	0053.12	Upper	\$71,896	\$83,900	4.20	139.89	\$100,580	\$117,368	\$86,875
32	003	0053.13	Upper	\$71,896	\$83,900	5.99	157.87	\$113,507	\$132,453	\$99,153
32	003	0053.14	Upper	\$71,896	\$83,900	6.06	135.50	\$97,422	\$113,685	\$91,146
32	003	0053.16	Middle	\$71,896	\$83,900	3.56	89.14	\$64,091	\$74,788	\$61,758
32	003	0053.17	Upper	\$71,896	\$83,900	3.51	157.00	\$112,880	\$131,723	\$64,984
32	003	0053.18	Upper	\$71,896	\$83,900	4.72	144.08	\$103,594	\$120,883	\$82,214
32	003	0053.19	Upper	\$71,896	\$83,900	1.66	134.16	\$96,457	\$112,560	\$96,448
32	003	0053.20	Middle	\$71,896	\$83,900	6.41	98.85	\$71,071	\$82,935	\$59,671
32	003	0053.21	Upper	\$71,896	\$83,900	10.58	135.15	\$97,171	\$113,391	\$89,605
32	003	0053.22	Upper	\$71,896	\$83,900	6.47	126.46	\$90,921	\$106,100	\$90,200
32	003	0053.33	Upper	\$71,896	\$83,900	6.05	127.96	\$92,000	\$107,358	\$82,357
32	003	0053.35	Upper	\$71,896	\$83,900	7.71	132.91	\$95,562	\$111,511	\$85,469
32	003	0053.36	Middle	\$71,896	\$83,900	16.12	89.32	\$64,219	\$74,939	\$55,885
32	003	0053.37	Upper	\$71,896	\$83,900	3.70	175.84	\$126,429	\$147,530	\$116,458
32	003	0053.38	Middle	\$71,896	\$83,900	6.21	86.49	\$62,188	\$72,565	\$54,809
32	003	0053.41	Upper	\$71,896	\$83,900	6.02	148.99	\$107,118	\$125,003	\$105,590

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32	003	0053.42	Middle	\$71,896	\$83,900	4.74	101.46	\$72,946	\$85,125	\$72,014
32	003	0053.43	Middle	\$71,896	\$83,900	5.11	119.73	\$86,083	\$100,453	\$70,183
32	003	0053.46	Middle	\$71,896	\$83,900	10.42	111.72	\$80,325	\$93,733	\$64,528
32	003	0053.47	Middle	\$71,896	\$83,900	8.81	112.51	\$80,895	\$94,396	\$62,955
32	003	0053.48	Upper	\$71,896	\$83,900	4.49	148.65	\$106,875	\$124,717	\$115,472
32	003	0053.49	Upper	\$71,896	\$83,900	7.60	141.19	\$101,513	\$118,458	\$88,523
32	003	0053.50	Upper	\$71,896	\$83,900	4.41	149.56	\$107,532	\$125,481	\$99,487
32	003	0053.51	Upper	\$71,896	\$83,900	9.36	157.42	\$113,182	\$132,075	\$70,167
32	003	0053.52	Upper	\$71,896	\$83,900	5.58	144.06	\$103,580	\$120,866	\$82,175
32	003	0053.53	Upper	\$71,896	\$83,900	8.72	125.34	\$90,119	\$105,160	\$71,858
32	003	0053.54	Upper	\$71,896	\$83,900	10.66	137.00	\$98,503	\$114,943	\$86,192
32	003	0053.55	Middle	\$71,896	\$83,900	7.34	104.96	\$75,469	\$88,061	\$62,181
32	003	0053.56	Upper	\$71,896	\$83,900	5.11	197.35	\$141,893	\$165,577	\$140,689
32	003	0053.58	Upper	\$71,896	\$83,900	3.30	161.50	\$116,118	\$135,499	\$109,167
32	003	0053.60	Moderate	\$71,896	\$83,900	20.06	77.00	\$55,366	\$64,603	\$55,471
32	003	0053.61	Upper	\$71,896	\$83,900	3.74	127.56	\$91,711	\$107,023	\$91,776
32	003	0053.62	Upper	\$71,896	\$83,900	4.28	155.83	\$112,037	\$130,741	\$110,787
32	003	0053.63	Upper	\$71,896	\$83,900	17.34	133.59	\$96,053	\$112,082	\$71,118
32	003	0053.64	Upper	\$71,896	\$83,900	2.01	124.12	\$89,239	\$104,137	\$89,712
32	003	0053.65	Upper	\$71,896	\$83,900	2.21	225.36	\$162,028	\$189,077	\$122,083
32	003	0053.66	Upper	\$71,896	\$83,900	12.13	129.74	\$93,281	\$108,852	\$68,923
32	003	0054.21	Moderate	\$71,896	\$83,900	33.44	52.68	\$37,880	\$44,199	\$37,993
32	003	0054.22	Moderate	\$71,896	\$83,900	19.30	65.38	\$47,011	\$54,854	\$42,398
32	003	0054.23	Middle	\$71,896	\$83,900	14.77	81.93	\$58,911	\$68,739	\$44,884
32	003	0054.32	Middle	\$71,896	\$83,900	6.98	97.77	\$70,296	\$82,029	\$64,457
32	003	0054.33	Upper	\$71,896	\$83,900	7.50	157.20	\$113,026	\$131,891	\$96,057
32	003	0054.34	Upper	\$71,896	\$83,900	4.02	152.80	\$109,861	\$128,199	\$91,615
32	003	0054.35	Upper	\$71,896	\$83,900	5.83	123.72	\$88,953	\$103,801	\$71,875
32	003	0054.37	Upper	\$71,896	\$83,900	1.99	200.61	\$144,231	\$168,312	\$129,444
32	003	0054.38	Moderate	\$71,896	\$83,900	20.61	69.29	\$49,821	\$58,134	\$27,799
32	003	0054.39	Middle	\$71,896	\$83,900	13.45	82.94	\$59,633	\$69,587	\$56,563
32	003	0054.40	Middle	\$71,896	\$83,900	9.12	97.76	\$70,288	\$82,021	\$45,167
32	003	0054.41	Upper	\$71,896	\$83,900	4.28	142.26	\$102,283	\$119,356	\$101,771
32	003	0054.42	Middle	\$71,896	\$83,900	1.34	118.45	\$85,161	\$99,380	\$85,404
32	003	0055.01	Middle	\$71,896	\$83,900	10.16	88.53	\$63,654	\$74,277	\$51,880
32	003	0055.02	Upper	\$71,896	\$83,900	7.67	123.85	\$89,048	\$103,910	\$86,326
32	003	0055.03	Middle	\$71,896	\$83,900	12.05	89.11	\$64,069	\$74,763	\$54,219
32	003	0055.04	Middle	\$71,896	\$83,900	15.96	108.94	\$78,327	\$91,401	\$66,132
32	003	0056.07	Moderate	\$71,896	\$83,900	9.54	78.19	\$56,217	\$65,601	\$52,309
32	003	0056.12	Middle	\$71,896	\$83,900	21.57	104.71	\$75,288	\$87,852	\$47,703
32	003	0056.13	Upper	\$71,896	\$83,900	6.09	120.25	\$86,458	\$100,890	\$75,719
32	003	0056.14	Moderate	\$71,896	\$83,900	12.17	72.51	\$52,135	\$60,836	\$50,882
32	003	0056.15	Moderate	\$71,896	\$83,900	14.50	79.01	\$56,806	\$66,289	\$53,555
32	003	0057.02	Moderate	\$71,896	\$83,900	31.33	59.52	\$42,794	\$49,937	\$30,753
32	003	0057.03	Moderate	\$71,896	\$83,900	19.00	58.61	\$42,143	\$49,174	\$29,438

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32	003	0057.04	Moderate	\$71,896	\$83,900	8.50	53.24	\$38,281	\$44,668	\$39,192
32	003	0057.05	Middle	\$71,896	\$83,900	13.68	80.67	\$58,000	\$67,682	\$43,432
32	003	0057.11	Upper	\$71,896	\$83,900	1.06	181.34	\$130,383	\$152,144	\$129,231
32	003	0057.13	Upper	\$71,896	\$83,900	3.94	145.49	\$104,602	\$122,066	\$76,034
32	003	0057.15	Upper	\$71,896	\$83,900	2.48	241.28	\$173,472	\$202,434	\$163,841
32	003	0057.16	Upper	\$71,896	\$83,900	5.38	140.71	\$101,171	\$118,056	\$83,406
32	003	0057.17	Upper	\$71,896	\$83,900	6.62	162.91	\$117,132	\$136,681	\$94,934
32	003	0057.18	Upper	\$71,896	\$83,900	8.76	121.62	\$87,447	\$102,039	\$86,886
32	003	0057.19	Upper	\$71,896	\$83,900	1.47	193.68	\$139,250	\$162,498	\$136,806
32	003	0057.20	Upper	\$71,896	\$83,900	0.00	142.63	\$102,546	\$119,667	\$115,938
32	003	0057.21	Upper	\$71,896	\$83,900	11.66	153.39	\$110,284	\$128,694	\$85,208
32	003	0057.22	Upper	\$71,896	\$83,900	1.43	125.97	\$90,568	\$105,689	\$71,094
32	003	0058.03	Upper	\$71,896	\$83,900	9.60	126.01	\$90,600	\$105,722	\$78,966
32	003	0058.04	Middle	\$71,896	\$83,900	8.47	95.62	\$68,750	\$80,225	\$58,559
32	003	0058.05	Middle	\$71,896	\$83,900	12.28	112.00	\$80,528	\$93,968	\$69,929
32	003	0058.06	Upper	\$71,896	\$83,900	8.08	152.07	\$109,338	\$127,587	\$72,426
32	003	0058.07	Middle	\$71,896	\$83,900	3.38	114.34	\$82,207	\$95,931	\$73,289
32	003	0058.08	Middle	\$71,896	\$83,900	10.54	113.23	\$81,411	\$95,000	\$69,375
32	003	0058.09	Middle	\$71,896	\$83,900	21.84	106.77	\$76,766	\$89,580	\$51,366
32	003	0058.13	Middle	\$71,896	\$83,900	7.84	104.24	\$74,950	\$87,457	\$57,477
32	003	0058.18	Moderate	\$71,896	\$83,900	17.06	70.97	\$51,031	\$59,544	\$46,250
32	003	0058.22	Upper	\$71,896	\$83,900	2.13	162.05	\$116,510	\$135,960	\$111,569
32	003	0058.24	Upper	\$71,896	\$83,900	4.40	120.54	\$86,667	\$101,133	\$92,500
32	003	0058.25	Middle	\$71,896	\$83,900	23.48	81.53	\$58,623	\$68,404	\$45,754
32	003	0058.26	Middle	\$71,896	\$83,900	5.27	106.05	\$76,250	\$88,976	\$59,512
32	003	0058.28	Upper	\$71,896	\$83,900	4.23	139.36	\$100,200	\$116,923	\$84,430
32	003	0058.29	Middle	\$71,896	\$83,900	5.58	118.78	\$85,400	\$99,656	\$76,344
32	003	0058.30	Upper	\$71,896	\$83,900	10.09	134.90	\$96,994	\$113,181	\$74,688
32	003	0058.31	Upper	\$71,896	\$83,900	4.26	155.76	\$111,991	\$130,683	\$108,004
32	003	0058.34	Upper	\$71,896	\$83,900	4.53	142.44	\$102,411	\$119,507	\$94,688
32	003	0058.35	Upper	\$71,896	\$83,900	0.51	204.52	\$147,045	\$171,592	\$127,157
32	003	0058.36	Middle	\$71,896	\$83,900	3.57	118.22	\$85,000	\$99,187	\$66,489
32	003	0058.37	Upper	\$71,896	\$83,900	3.24	132.13	\$95,000	\$110,857	\$91,979
32	003	0058.39	Upper	\$71,896	\$83,900	6.38	191.59	\$137,750	\$160,744	\$109,931
32	003	0058.41	Upper	\$71,896	\$83,900	5.26	194.58	\$139,896	\$163,253	\$126,172
32	003	0058.42	Upper	\$71,896	\$83,900	3.44	250.41	\$180,039	\$210,094	\$165,625
32	003	0058.43	Upper	\$71,896	\$83,900	8.09	163.71	\$117,708	\$137,353	\$91,389
32	003	0058.44	Upper	\$71,896	\$83,900	7.42	147.18	\$105,817	\$123,484	\$81,884
32	003	0058.45	Upper	\$71,896	\$83,900	5.64	140.03	\$100,682	\$117,485	\$80,288
32	003	0058.46	Upper	\$71,896	\$83,900	4.65	131.79	\$94,754	\$110,572	\$91,492
32	003	0058.47	Upper	\$71,896	\$83,900	2.59	120.59	\$86,705	\$101,175	\$76,915
32	003	0058.48	Moderate	\$71,896	\$83,900	22.22	56.03	\$40,286	\$47,009	\$47,600
32	003	0058.49	Upper	\$71,896	\$83,900	11.21	124.68	\$89,643	\$104,607	\$85,724
32	003	0058.50	Upper	\$71,896	\$83,900	12.64	120.50	\$86,639	\$101,100	\$86,014
32	003	0058.52	Upper	\$71,896	\$83,900	2.32	127.93	\$91,980	\$107,333	\$87,038

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32	003	0058.55	Middle	\$71,896	\$83,900	6.65	111.45	\$80,135	\$93,507	\$78,362
32	003	0058.56	Upper	\$71,896	\$83,900	11.83	143.92	\$103,475	\$120,749	\$74,716
32	003	0058.57	Middle	\$71,896	\$83,900	25.24	100.69	\$72,393	\$84,479	\$79,956
32	003	0058.58	Upper	\$71,896	\$83,900	5.79	167.35	\$120,318	\$140,407	\$113,508
32	003	0058.59	Moderate	\$71,896	\$83,900	8.51	66.84	\$48,058	\$56,079	\$60,306
32	003	0058.60	Middle	\$71,896	\$83,900	7.81	105.52	\$75,870	\$88,531	\$75,262
32	003	0058.61	Middle	\$71,896	\$83,900	4.18	111.70	\$80,313	\$93,716	\$78,826
32	003	0058.62	Middle	\$71,896	\$83,900	7.83	108.71	\$78,163	\$91,208	\$78,172
32	003	0058.63	Middle	\$71,896	\$83,900	3.08	116.14	\$83,506	\$97,441	\$91,042
32	003	0058.64	Middle	\$71,896	\$83,900	5.84	113.65	\$81,711	\$95,352	\$76,388
32	003	0058.65	Upper	\$71,896	\$83,900	7.54	136.50	\$98,145	\$114,524	\$99,032
32	003	0058.66	Upper	\$71,896	\$83,900	1.77	137.48	\$98,844	\$115,346	\$107,773
32	003	0058.67	Upper	\$71,896	\$83,900	1.16	124.14	\$89,257	\$104,153	\$97,930
32	003	0058.68	Upper	\$71,896	\$83,900	3.85	140.65	\$101,122	\$118,005	\$101,490
32	003	0058.69	Upper	\$71,896	\$83,900	15.89	136.22	\$97,941	\$114,289	\$73,676
32	003	0058.70	Unknown	\$71,896	\$83,900	21.71	0.00	\$0	\$0	\$59,273
32	003	0058.71	Middle	\$71,896	\$83,900	6.71	89.61	\$64,429	\$75,183	\$63,720
32	003	0058.72	Upper	\$71,896	\$83,900	3.36	197.92	\$142,303	\$166,055	\$149,421
32	003	0058.73	Upper	\$71,896	\$83,900	3.22	206.72	\$148,625	\$173,438	\$107,197
32	003	0058.74	Middle	\$71,896	\$83,900	11.65	111.50	\$80,165	\$93,549	\$71,619
32	003	0058.75	Middle	\$71,896	\$83,900	11.43	84.54	\$60,781	\$70,929	\$64,212
32	003	0058.76	Upper	\$71,896	\$83,900	11.50	124.85	\$89,769	\$104,749	\$83,713
32	003	0058.77	Upper	\$71,896	\$83,900	2.33	174.99	\$125,813	\$146,817	\$125,288
32	003	0059.02	Middle	\$71,896	\$83,900	21.31	90.91	\$65,362	\$76,273	\$48,919
32	003	0059.03	Upper	\$71,896	\$83,900	2.26	120.38	\$86,550	\$100,999	\$69,604
32	003	0059.04	Middle	\$71,896	\$83,900	3.27	107.07	\$76,983	\$89,832	\$73,346
32	003	0059.05	Middle	\$71,896	\$83,900	6.70	90.40	\$65,000	\$75,846	\$45,718
32	003	0060.01	Moderate	\$71,896	\$83,900	33.40	57.74	\$41,519	\$48,444	\$40,122
32	003	0061.03	Middle	\$71,896	\$83,900	4.95	86.47	\$62,173	\$72,548	\$52,093
32	003	0061.04	Upper	\$71,896	\$83,900	8.62	138.39	\$99,500	\$116,109	\$91,803
32	003	0062.01	Moderate	\$71,896	\$83,900	19.00	71.03	\$51,071	\$59,594	\$39,615
32	003	0062.02	Middle	\$71,896	\$83,900	23.43	83.38	\$59,954	\$69,956	\$52,141
32	003	0062.03	Middle	\$71,896	\$83,900	15.58	104.31	\$75,000	\$87,516	\$70,183
32	003	0062.04	Moderate	\$71,896	\$83,900	10.30	79.02	\$56,818	\$66,298	\$53,512
32	003	0067.00	Upper	\$71,896	\$83,900	10.21	139.37	\$100,208	\$116,931	\$84,583
32	003	0068.00	Moderate	\$71,896	\$83,900	23.78	70.46	\$50,658	\$59,116	\$48,222
32	003	0069.00	Upper	\$71,896	\$83,900	13.26	127.30	\$91,528	\$106,805	\$48,542
32	003	0071.00	Moderate	\$71,896	\$83,900	29.40	55.17	\$39,671	\$46,288	\$35,700
32	003	0072.00	Moderate	\$71,896	\$83,900	29.20	62.36	\$44,840	\$52,320	\$38,623
32	003	0075.00	Upper	\$71,896	\$83,900	4.44	140.20	\$100,804	\$117,628	\$91,071
32	003	0076.00	Middle	\$71,896	\$83,900	5.59	108.28	\$77,850	\$90,847	\$70,428
32	003	0078.01	Moderate	\$71,896	\$83,900	23.42	50.01	\$35,956	\$41,958	\$28,913
32	003	0078.02	Unknown	\$71,896	\$83,900	0.00	0.00	\$0	\$0	\$0
32	003	0079.00	Moderate	\$71,896	\$83,900	25.95	70.38	\$50,605	\$59,049	\$29,853



TOYOTA
Financial Savings Bank

HMDA Disclosure Statement

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. The data is available online at the Consumer Financial Protection Bureau's Website at www.consumerfinance.gov/hmda.



CRA Disclosure Statement

Toyota Financial Savings Bank's CRA Disclosure Statements are available online at the Federal Financial Institution Examination Council's (FFIEC) website at <https://www.ffiec.gov/craadweb/DisRptMain.aspx>

To view the Disclosure Statement, enter the year you wish to review and the Respondent ID or Institution Name.

Respondent ID

0000057542

Institution Name

Toyota Financial Savings Bank