

PUBLIC DISCLOSURE

March 4, 2019

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**Regions Bank
RSSD ID Number: 233031
Birmingham, Alabama 35203**

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to the 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'S CRA RATING: SATISFACTORY

The following table indicates the performance level of Regions Bank with respect to the lending, investment and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

Major factors supporting the institution's rating include:

- The overall geographic distribution of HMDA¹- reportable lending reflects adequate penetration in low- and moderate-income geographies.
- The overall geographic distribution of small business lending reflects good penetration in low- and moderate-income geographies.
- The overall distribution of HMDA-reportable lending among borrowers of different income levels is good.
- The overall distribution of small business lending among businesses of different sizes is good.
- The bank makes an adequate level of community development loans.
- The bank makes a significant level of qualified community development investments in response to assessment area community development needs.
- Retail delivery systems are reasonably accessible to the geographies and individuals of different income levels in the bank's assessment areas.
- The bank provides a relatively high level of community development services.

¹ Home mortgage loans are reported by institutions on the Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR). The register includes home purchase, refinance, home improvement, and multifamily loans originated and purchased by the institution.

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DESCRIPTION OF INSTITUTION

Regions Bank is a commercial bank headquartered in Birmingham, Alabama, that operates across 15 states, including Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, and Texas. As of December 31, 2018, the bank had approximately 1,451 branches across its footprint. Regions received a "Satisfactory" rating at its previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated April 1, 2016. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

For this examination, 152 assessment areas were reviewed. Deposits in these assessment areas totaled \$96.5 billion as of June 30, 2018. Descriptions of the full-scope assessment areas can be found in the applicable state or multistate sections of this report.

Business Structure

Regions Financial Corporation (RFC) is a top 40 U.S. financial holding company headquartered in Birmingham, Alabama. With consolidated assets of \$124.7 billion, RFC is the parent of Regions Bank, a full-service provider of retail and commercial banking and wealth management. The bank represents 99% of the parent's consolidated assets and is the primary source of income and liquidity. Affiliate relationships are limited to Regions Financial Corporation and its nonbank subsidiaries, which include Regions Insurance Group, Inc.², Regions Financial Services Holding, LLC (RFSH), and various funding and community development corporation entities. Regions Securities, LLC is a subsidiary of RFSH, which acts primarily as a co-manager in proposed underwriting transactions and as an introducing broker or advisor for most services.

Since the previous examination, Grayson Hall, President and CEO, announced his retirement in 2018. In July 2018, John Turner was appointed President and CEO of Regions and John Owen was named to Regions' new position of Chief Operating Officer. Additionally, the bank announced its "Simplify and Grow" initiative which encompasses increasing efficiency and effectiveness, expanding existing markets, and continuing operational improvements. As part of this strategy, the bank has been working to decrease its branches by consolidating them and closing branches when leases are up. Regions Bank's branch count as of December 31, 2015 was 1,622 and its branch count stands at 1,451 as of December 31, 2018.

Credit Products and Loan Portfolio

Regions Bank offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents and businesses in its assessment areas. Consumer loan products include auto loans, personal lines of credit, installment loans, home equity loans, mortgage loans, and student loans. The bank also offers construction and commercial loan products including lines of credit, term loans, bridge loans, business credit cards, and Small Business Administration (SBA) loans.

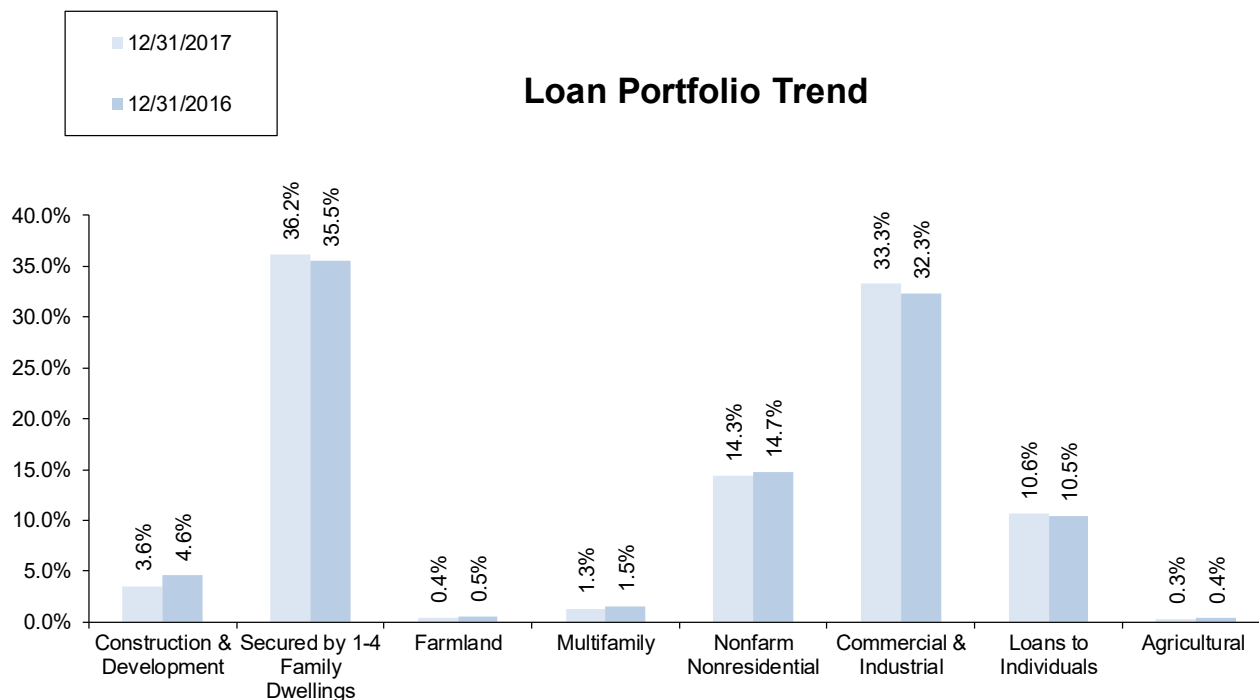
² Sold to BB&T in July 2018.

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The following table shows the composition distribution of Regions Bank's loan portfolio as of December 31, 2016 and 2017. For both years, one- to four-family dwelling loans represented the largest volume of loans by dollar, followed closely by commercial and industrial loans. Nonfarm, nonresidential real estate represented over 14.0 percent of the bank's loans in both years, followed by loans to individuals at 10.5 percent. Agricultural loans and farmland lending make up less than 1.0 percent of the loan portfolio.

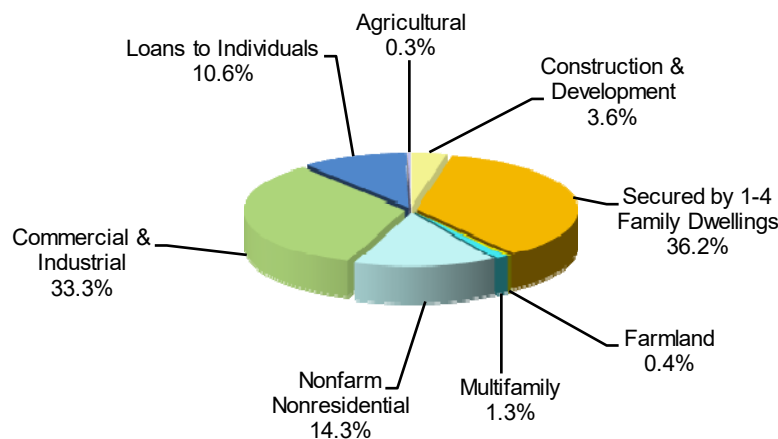
COMPOSITION OF LOAN PORTFOLIO				
Loan Type	12/31/2017		12/31/2016	
	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	2,387,842	3.6%	3,135,656	4.6%
Secured by One- to Four- Family Dwellings	24,319,570	36.2%	24,453,627	35.5%
Other Real Estate: Farmland	283,302	0.4%	338,510	0.5%
Multifamily	853,095	1.3%	1,063,036	1.5%
Nonfarm nonresidential	9,645,239	14.3%	10,113,462	14.7%
Commercial and Industrial	22,354,777	33.3%	22,263,928	32.3%
Loans to Individuals	7,148,419	10.6%	7,196,513	10.5%
Agricultural Loans	222,802	0.3%	258,571	0.4%
Total	\$67,215,046	100.00%	\$68,823,303	100.00%

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.



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Loan Portfolio as of 12/31/2017



Regions Bank's loan portfolio includes products that provide flexible repayment and/or underwriting guidelines to help meet the credit needs of low- and moderate-income (LMI) borrowers and small businesses. Regions Bank engages in affordable lending by providing a comprehensive suite of affordable housing products. Most notably, the bank offers the Regions Affordable 97 and Affordable 100 products. These fixed-rate mortgage products include low closing costs and affordable monthly payments, and allow 97.0 percent and 100.0 percent financing without mortgage insurance for low- and moderate-income borrowers. Regions also originates FHA loans for home purchase and refinances and works with many state and local agencies that offer first-time homebuyer mortgages and/or down payment assistance for LMI borrowers. Finally, the institution maintains a team of dedicated CRA lenders throughout its footprint that focus on lending to LMI borrowers and providing financial education in the bank's critical markets.

For small businesses, Regions Bank offers a business purpose line of credit product up to \$150,000 and an unsecured business credit card with credit limits up to \$50,000. Both products are designed to meet the short-term spending needs of small businesses. In addition, Regions Bank is a preferred SBA lender and offers a suite of SBA loan products to small businesses. Finally, the bank has partnered with Foundation Group, an online lender that offers a range of business loan services and products, particularly for borrowers that do not meet the bank's small business underwriting standards.

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SCOPE OF EXAMINATION

For the purposes of this exam, Regions had a total of 152 CRA assessment areas across 15 states. Regions is an interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one assessment area in each state where the bank has branches, and a minimum of one assessment area from each multistate metropolitan statistical area/metropolitan division (MSA/MD). Each assessment area was reviewed for lending, investment and service performance using either full-scope or limited-scope examination procedures. There were 23 assessment areas chosen for a full-scope review, including 6 multistate metropolitan statistical areas (MSAs). Criteria used to select full-scope assessment areas include the volume of HMDA-reportable and CRA small business lending by number of loans and dollar amount, as a percentage of statewide lending activity; deposit market share; number of branches; percentage of statewide deposits; amount of community development activity; and other nonfinancial considerations. Full-scope assessment areas represent the most active markets in each state based on these criteria. Where similar activity was noted, full-scope assessment areas were considered that were not selected at the previous examination.

Assessment areas receiving full-scope reviews are:

- Alabama: Birmingham, Huntsville
- Arkansas: Little Rock
- Florida: Miami, Tampa
- Georgia: Atlanta
- Illinois: Decatur
- Indiana: Indianapolis
- Iowa: Des Moines
- Kentucky: Southwest Kentucky
- Louisiana: New Orleans
- Mississippi: Jackson
- Missouri: Southeast Missouri
- North Carolina: Charlotte
- South Carolina: Greenville
- Tennessee: Nashville
- Texas: Houston
- Multistate: Augusta, Chattanooga, Columbus, Memphis, St. Louis, Texarkana

The state of Florida had the highest number of branches and largest concentration of lending activity; as a result, performance in this state received the greatest weight in determining the overall rating for each test and the institution overall, followed by state of Alabama. A description of each state, multistate, and full-scope assessment area is included in the applicable section of this report.

Examination Review Period and Products Reviewed

This evaluation included an analysis of HMDA-reportable loans and CRA small business loans originated between January 1, 2016, and December 31, 2017. To determine the final lending test rating, equal weight

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was given to lending performance in 2016 and 2017. In the event that lending performance differed between the years, examiners gave more weight to 2017 performance. HMDA-reportable home purchase, refinance loans, and home improvement loans and CRA-reportable small business loans were the major lending products reviewed. Small farm and multifamily loans were not considered due to low activity levels. The analysis did not include other types of consumer loans, credit cards or commercial loans. Retail banking services such as the branch distribution and hours of operation were analyzed using data as December 31, 2017 and included in the service test review.

The community development activity review period was April 1, 2016, to December 31, 2018. Community development loans originated within this timeframe were included in the lending test analysis, and community development investments funded during this period were analyzed as part of the investments test. Investments with community development as a primary purpose that were funded during a prior review period but still outstanding as of December 31, 2018, were also considered. Community development services that took place during the review period were included in the service test review. A loan, investment, or service has community development as a primary purpose when it is designed for the express purpose of revitalizing or stabilizing low- or moderate-income areas, designated disaster areas, or underserved or distressed nonmetropolitan middle-income areas; providing affordable housing for, or community services targeted to, low- or moderate-income persons; or promoting economic development by financing small businesses and farms that meet the requirements set forth in 12 CFR 228.12(g).

Examination Analysis

This evaluation of Regions Bank's record of lending in individual assessment areas includes the use of and comparison to demographic characteristics. The bank's 2016 lending performance was evaluated using the 2006-2010 American Community Survey (ACS) 5-year estimates while 2011-2015 ACS 5-year estimates were used for analyzing performance in 2017. Demographic characteristics of a particular assessment area are useful in assessing a financial institution's record of lending since they provide a means of estimating loan demand and identifying lending opportunities. To understand small business demand, self-reported data on revenue size and geographic location from business entities is collected and published by Dun & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with information about housing and economic conditions, is used to establish performance context and evaluate the bank accordingly.

Loans are evaluated to determine the lending activity inside and outside the bank's assessment areas. In addition, loans inside the assessment area are evaluated based on the geographic and borrower income distribution for each assessment area. The geographic distribution of HMDA-reportable loans is assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business loans are compared to the percentage of small businesses within each geographic income category.

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The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. The distribution of small business loans by borrower revenue is evaluated by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million and greater than \$1 million) to the percentage of total businesses in each revenue category.

Regions Bank's lending performance was also compared to the performance of aggregate lenders in 2016 and 2017. Aggregate lenders include all lenders required to report HMDA-reportable and CRA small business lending data within the respective assessment areas. Lending market share is also discussed to give a better understanding of where Regions ranks within the respective geographic areas.

For retail services, the bank's branch distribution analysis was conducted using data as of December 31, 2017. Changes in the median family income level of branch locations that resulted from changes in census data between 2016 and 2017 were taken into consideration as part of this analysis.

Community development activities were reviewed to determine that they have community development as a primary purpose and meet the geographic requirements of the regulation. The eligibility of a loan, investment, or service is based on demographic information available to the bank at the time the community development activity was undertaken. Qualified community development activities were analyzed from both the quantitative and qualitative perspectives to better understand the volume of activity impacting a particular assessment area, the innovativeness of those activities, and their responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular assessment area.

In order to better understand assessment area community development and credit needs, several sources were used, including contacts with community development practitioners, review of publicly accessible data, information submitted by the institution, and plans that describe the community development environment in local markets. For this evaluation, examiners contacted 34 community organizations from across the bank's footprint and utilized 40 other recent community contact interviews within the bank's assessment areas to gain insight regarding local economic conditions and credit needs. Community contact interviewees represented affordable housing, economic development, social service, and governmental organizations operating inside the bank's assessment areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped establish a context for the communities in which the bank operates and to gather information on the bank's performance.

In most of the bank's markets, community contacts noted that affordable housing was the biggest concern, including the availability of rental units and affordable single-family housing for prospective LMI homebuyers. An abundance of opportunity exists for financial institutions to be creative in financing affordable housing projects, supporting low- and moderate-income homeownership programs, providing

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financial expertise to nonprofit housing boards, and offering lines of credit to nonprofit developers to purchase and rehabilitate workforce and affordable housing. Community contacts also identified the need for financial education and outreach to promote financial capability and access to financial services for unbanked and underbanked low- and moderate-income populations. Another common concern noted by the contacts was the increased demand for highly skilled labor resulting in a need for workforce development. Education, tools, and resources are needed to help low- and moderate-income individual's access new career opportunities. Finally, almost all of the community contacts cited small business development as an area of major need. Opportunities exist for banks to participate in lending programs, increase direct lending and access to credit, provide technical assistance through workshops and other small business education, assign bank loan officers to small business development offices, and support Community Development Financial Institutions (CDFIs) engaged in small business lending. More detailed information obtained from individual community contacts is included in the Credit and Community Development Needs section for each assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Lending test performance is rated high satisfactory. Performance in Huntsville, Atlanta, Nashville, Jackson, Augusta, Memphis, St. Louis, Texarkana, and Houston was good, while performance in Birmingham, Tampa, Miami, Little Rock, Decatur, Indianapolis, Southwest Kentucky, New Orleans, Southeast Missouri, Chattanooga, Columbus, and Greenville was adequate, and performance in Des Moines and Charlotte was poor.

Detailed information about HMDA-reportable and CRA small business loans can be found in Appendices G and H for full-scope and limited-scope assessment areas, respectively. In some assessment areas and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance and the reader should refer to the appendices for specific data.

Lending Activity

The following table summarizes the bank's lending activity 2016 and 2017. Regions Bank originated more HMDA-reportable loans than CRA small business loans by both number and dollar amount. Due to the higher percentage of loans by number, HMDA-reportable lending typically had a greater impact on lending ratings. The ratings for each loan product (home purchase, home refinance, home improvement, and small business) were also weighted by relative volume within each assessment area. Lending was responsive to credit needs in all states and commensurate with deposits in each state except Iowa; no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the state and multistate sections of this report.

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Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
Total Consumer related	0	0	\$0	0
Home Improvement	16,910	--	\$530,778	--
Home Purchase	34,251	--	\$7,844,925	--
Multi-Family Housing	40	--	\$589,914	--
Refinancing	30,374	--	\$4,530,902	--
Total HMDA related	81,575	65	\$13,496,519	76
Total Non-HMDA related	0	0	\$0	0
Small Business	42,757	--	\$4,076,706	--
Total Small Business related	42,757	34	\$4,076,706	23
Small Farm	1,594	--	\$239,947	--
Total Small Farm related	1,594	1	\$239,947	1
TOTAL LOANS	125,926	100	\$17,813,172	100

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

The table below shows, by loan type, the number and percentage of loans located inside and outside of the bank's assessment areas; the bank originated a substantial majority of total loans to borrowers and businesses located within its assessment areas.

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Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	16,019	94.7	\$509,145	95.9	891	5.3	\$21,633	4.1
Home Purchase - Conventional	23,498	91.0	\$5,938,287	90.8	2,331	9.0	\$603,956	9.2
Home Purchase - FHA	6,019	91.2	\$856,771	91.6	583	8.8	\$78,346	8.4
Home Purchase - VA	1,627	89.4	\$329,302	89.6	193	10.6	\$38,263	10.4
Multi-Family Housing	31	77.5	\$501,703	85.0	9	22.5	\$88,211	15.0
Refinancing	28,457	93.7	\$4,219,509	93.1	1,917	6.3	\$311,393	6.9
Total HMDA related	75,651	92.7	\$12,354,717	91.5	5,924	7.3	\$1,141,802	8.5
Small Business	41,229	96.4	\$3,898,546	95.6	1,528	3.6	\$178,160	4.4
Total Small Bus. related	41,229	96.4	\$3,898,546	95.6	1,528	3.6	\$178,160	4.4
Small Farm	1,354	84.9	\$202,078	84.2	240	15.1	\$37,869	15.8
Total Small Farm related	1,354	84.9	\$202,078	84.2	240	15.1	\$37,869	15.8
TOTAL LOANS	118,234	93.9	\$16,455,341	92.4	7,692	6.1	\$1,357,831	7.6

Note: Affiliate loans not included

Overall, 93.9 percent of total loan units were located inside the assessment areas during the review period, which includes 92.7 percent of HMDA-reportable loans and 96.4 percent of small business loans. This indicates Regions Bank's willingness to originate loans that are responsive to the residential and small business credit needs of its assessment areas.

Distribution of Lending by Geography, Borrower Income, and Business Revenue Size

The overall geographic distribution of HMDA-reportable and CRA small business lending reflects good penetration in low- and moderate-income geographies. Of the 23 full-scope assessment areas, one is considered excellent, 10 are considered good, 11 are considered adequate, and one is considered poor for the geographic distribution. The geographic distribution of small business loans across assessment areas is good and HMDA-reportable lending by geography is adequate. The overall distribution of loans among borrowers of different income levels and businesses of different sizes is good. Of the 23 full-scope assessment areas, two are considered excellent, 16 are considered good, four are considered adequate, and one is considered poor for the borrower distribution. The distribution of small business loans to businesses of different sizes and HMDA-reportable lending by borrower income across the assessment areas is good. The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

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Community Development Lending

Regions Bank made an adequate level of community development loans during the review period. During the review period, the bank originated or renewed 596 community development loans totaling approximately \$1.5 billion. This volume of community development lending is considered adequate given the size and presence of the institution in its assessment areas and community development lending opportunities. Responsiveness to community development needs at the assessment area level is also adequate.

Loan Purpose	#	\$ ('000s)
Affordable Housing	214	\$676,809
Community Services	151	\$233,612
Economic Development	75	\$120,530
Revitalization/Stabilization	156	\$493,605
Total	596	\$1,524,555

The bank made an adequate level of loans in both Florida and Alabama and a significantly high level of loans in Tennessee. The largest volume of community development lending was in Alabama. During the review period, the bank originated or renewed loans totaling \$367.5 million in Alabama, which represented about 24.0 percent of the bank's total community development lending. The second largest volume of community development loans was in Texas, with \$164.1 million or 10.7 percent of total loans, followed by Louisiana and Florida, each with about 10.0 percent of total loans (\$152.7 million and \$150.1 million, respectively). Georgia accounted for with 8.9 percent of total loans (\$136.9 million). The remaining 10 states and 6 multi-state assessment areas accounted for \$558.5 million in community development loans.

Total community development lending included six loans for \$9.0 million that benefitted multiple states within the bank's footprint; these loans were considered in evaluating the bank's performance in the impacted states. Notably, the bank provided a \$1.0 million line of credit to a CDFI that raises funds to lend to other CDFIs serving the Appalachian Region; the Appalachian Regions includes several of the states in the bank's footprint including Tennessee, Georgia, Alabama, North Carolina and South Carolina. The bank also provided a \$2.0 million line of credit to a national CDFI working to revitalize low-income communities; this line of credit benefits all states and multi-state assessment areas in the bank's footprint. The remaining loans supported a national nonprofit affordable housing developer with projects across the bank's footprint and a regional affordable housing developer that serves the states of Texas, Mississippi and Louisiana.

The bank was responsive to the credit and community development needs across its footprint. Therefore, loans outside the bank's assessment areas without a purpose, mandate or function to benefit the assessment areas, were considered. Specifically, the bank had 55 loans for \$172.0 million outside of the bank's assessment areas. The majority of these loans were for Low Income Housing Tax Credit (LIHTC) projects. The qualified loans are discussed in more detail in the individual state sections.

The community development loans originated or renewed during the review period had a variety of purposes, including affordable housing and community services targeting low- and moderate-income individuals, promoting economic development by financing small businesses that resulted in permanent job creation

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and/or retention for LMI individuals, and revitalization/stabilization of targeted low- and moderate-income census tracts or other qualified geographies. The largest component of the bank's community development lending portfolio was construction and bridge loans to support LIHTC projects across the bank's footprint. The table above provides a breakdown of community development loans originated or renewed during the review period by community development purpose, number, and dollar amount.

More information on individual community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

Regions Bank's overall performance under the investment test is high satisfactory. The bank made investments that demonstrated good responsiveness to community development needs. Specifically, the bank had excellent performance in Alabama, Mississippi, Tennessee, and Texas; good performance in Arkansas, Florida, Georgia, Iowa, Louisiana, and all six multi-state assessment areas; adequate performance in Illinois, Indiana, Kentucky, North Carolina and South Carolina; and poor performance in Missouri.

Qualified investments (not including contributions) totaled approximately \$1.7 billion, including \$658.0 million in investments that were obtained during the current review period. Of the total investments, \$1.3 billion directly benefited the bank's assessment areas, or a broader statewide or regional area that included its assessment areas. The bank also made approximately \$7.3 million in investments at the institutional level that benefited its entire footprint. Finally, the bank had \$382.0 million in investments within the states it serves and at the institutional level, without a purpose, mandate, or function of serving any of the bank's assessment areas. The majority of the investments in this final category were LIHTC projects that were located outside the bank's defined assessment areas.

Investment Purpose	#	\$ ('000s)
Affordable Housing	771	\$1,382,716
Community Services	15	\$2,898
Economic Development	69	\$94,482
Revitalization & Stabilization	45	\$204,243
Total	900	\$1,684,339

Most of the bank's investments (by dollar and number) supported affordable housing through the purchase of securities backed by government-guaranteed mortgages to qualified low- and moderate-income borrowers, investments in LIHTC projects and LIHTC equity funds. More specifically, the bank invested \$1.1 billion in LIHTC projects and equity funds, and \$273.8 million in mortgage-backed securities. Additionally, the bank invested \$64.4 million in Small Business Investment Companies (SBIC) funds and nearly \$28.7 million in SBA 504 investments to help finance equity and debt for small businesses. Other qualified investments included equity investments in CDFIs across the bank's footprint, Qualified Zone Academy Bonds (QZABs), stock purchases in CDFIs and minority financial institutions, real estate equity funds, and a certificate of deposit in a minority financial institution.

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Regions Bank made 1,700 qualified contributions totaling \$23.2 million during the review period with a purpose of community development. Of the total contributions, \$17.6 million directly benefited one of the bank's assessment areas and \$3.6 million benefited a broader statewide or regional area that included one or more of the bank's assessment areas. The bank also made approximately \$2.0 million in contributions that benefited its entire footprint. The largest volume of contributions (by dollar) was in Alabama, with nearly 44.0 percent of all contributions during the review period.

Contribution Purpose	#	\$('000s)
Affordable Housing	134	\$1,131
Community Services	1,414	\$16,681
Economic Development	120	\$4,511
Revitalization & Stabilization	32	\$915
Total	1,700	\$23,238

The majority of the contributions provided support for organizations engaged in community services for low- and moderate-income individuals or communities, including but not limited to financial education and literacy; education and charter schools; workforce development; youth and family programs; emergency assistance including food and housing; and health services. The bank was a significant supporter in markets across its footprint of an organization that partners with local nonprofits to provide community services to LMI individuals, with a primary focus on programs that promote financial stability, health, and education.

Other contributions exhibited responsiveness to a number of other community development needs. Of particular note, Regions Bank created a mutually beneficial partnership with Hope Credit Union, a CDFI based in Jackson, MS. During the current exam period, Regions donated physical branches to Hope Credit Union in two rural towns and in two larger metropolitan areas. Besides donating physical branches, including buildings, furniture, fixtures, and office equipment, Regions provided monetary contributions to assist Hope in successfully integrating transferred facilities into its network.

Another noteworthy initiative that the bank supports is HOPE Inside, a national initiative of Operation Hope, which serves low- and moderate-income individuals by delivering free housing counseling, ongoing credit and budget counseling, foreclosure prevention, and small business educational workshops inside banks and retail stores. Regions provides contributions to help fund HOPE Inside programs at each branch location and typically pays the salaries of full-time certified credit counselors and provides office space and supplies. Regions-based HOPE Inside counseling services are offered in branches in Alabama, Florida, Kentucky, Illinois, Louisiana, Mississippi, and Missouri.

Finally, Regions Bank supported small business growth in several markets. During the current exam period, the bank sponsored Inner City Capital Connections (ICCC) events in St. Louis, Tampa, Atlanta, and Memphis. ICCC is a national program that helps small businesses in economically distressed areas access capital, achieve sustainable growth, and connect with debt and equity providers. At these conference, business owners are exposed to educational seminars, networking opportunities with potential sources of capital, and one-on-one coaching sessions with business experts, all free of charge. In addition to the monetary contributions, Regions

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associates were highly involved in advanced planning and execution of the events, with dozens of associates providing financial expertise to participating entrepreneurs through workshop presentations and counseling sessions.

Additional detail regarding specific investments and contributions can be found in the state and full-scope assessment area sections.

Service Test

Regions Bank's service test performance is rated high satisfactory. Performance is considered excellent in the states of Alabama and Florida; good in Arkansas, Kentucky, Louisiana, South Carolina, and Tennessee; adequate in the remaining states of Georgia, Illinois, Indiana, Iowa, Mississippi, Missouri, North Carolina, and Texas. In the multi-state assessment areas performance is considered good in Memphis, St. Louis, and Texarkana; adequate in Chattanooga and Columbus; and poor in Augusta.

Retail Banking Services

Retail banking services was good in the states of Alabama, Illinois, Iowa, Mississippi, Missouri, and Tennessee and the multi-state assessment areas of Chattanooga and Texarkana; poor in the Columbus multi-state assessment area; and adequate in the remaining states and multi-state assessment areas.

Retail banking delivery systems are reasonably accessible to the geographies and individuals of different income levels. Across the bank, the distribution of 1,466 branch offices and 1,666 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment areas. The percentage of branches in low-income tracts was below the percentage of households, but greater than the businesses in the same geography; 7.1 percent of households and 4.9 percent of businesses were located in low-income census tracts compared to 6.3 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts was greater than the percentage of households and businesses in the same geography; 23.0 percent of total branches were in moderate-income tracts compared to 22.4 percent of households and 20.3 percent of businesses. In addition, banking services and business hours do not vary in a way that inconveniences the bank's assessment areas, particularly low- and moderate-income geographies and individuals. The bank does not offer extended and weekend hours at all branches throughout its footprint, but extended and weekend hours are offered at a proportionate number of branches located in low- and moderate-income geographies compared to branches in middle- and upper-income geographies.

In 2017, Regions Bank opened seven branch offices, two in moderate-income tracts, two in middle-income tracts, and three in upper-income tracts. During this same period, the bank closed 65 branch offices, 5 in low-income tracts, 22 in moderate-income tracts, 23 in middle-income tracts, and 15 in upper-income tracts. In most cases, services at closed branches were consolidated with those of existing nearby branches, while some closures resulted in Regions Bank exiting the market. A specific listing of branch offices opened or closed can be found in the bank's CRA public file. Overall, the bank's record of opening and closing of branch offices has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low- and moderate-income individuals.

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Regions provides an array of alternate delivery mechanisms to help meet the banking and other financial needs of its clients beyond the traditional avenues. Regions continues to offer its Now Banking suite of products which are appealing for unbanked, under-banked, and nontraditional clients. Now Banking services include reloadable Visa prepaid cards, with no initial card issuance fee, no overdraft fees, no card-replacement fee (with standard delivery), no fee for receiving paper statements, and no minimum balance requirements; money transfers using Western Union; electronic bill payment, also through Western Union; check cashing including handwritten, out-of-state, third-party, business, government, and payroll checks, with fees significantly lower than those of non-bank check cashers. Additionally, Regions continues to offer 24-hour banking through its ATM network and its Internet-based Mobile Banking suite, allowing continuous accessibility to its banking services and information. Also, many of the bank's new branches are designed with Video Teller Machines (VTMs) that provide customers with real-time access to bankers after regular business hours.

The geographic distribution of branches as of December 31, 2017 is below. The table also includes data related to branch office openings and closures since the previous examination, ATMs, and demographics.

Geographic Distribution of Branches & ATMS - 2017

Assessment Area: Whole Bank

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	%
Low	92	6.3%	0	5	81	64	26	Total	120	6.3%	100	6.0%	4	5	20	8.9%	1	0	1,460	9.6%	7.1%	4.9%
DTO	6		0	1				SA	22		3		0	0	19		1	0				
Moderate	337	23.0%	2	22	317	223	109	Total	448	23.7%	380	22.8%	16	19	68	30.4%	0	4	3,667	24.2%	22.4%	20.3%
DTO	19		0	1				SA	80		19		3	0	61		0	4				
Middle	582	39.7%	2	23	559	383	203	Total	705	37.3%	639	38.4%	15	23	66	29.5%	2	1	5,568	36.7%	39.1%	36.7%
DTO	12		0	1				SA	86		22		7	1	64		2	1				
Upper	441	30.1%	3	15	407	308	146	Total	579	30.6%	523	31.4%	17	15	56	25.0%	0	3	4,243	27.9%	31.2%	37.5%
DTO	9		0	0				SA	74		21		6	0	53		0	3				
Unknown	14	1.0%	0	0	11	6	1	Total	38	2.0%	24	1.4%	0	0	14	6.3%	0	0	243	1.6%	0.3%	0.6%
DTO	1		0	0				SA	19		5		0	0	14		0	0				
Total	1,466	100.0%	7	65	1,375	984	485	Total	1,890	100.0%	1,666	100.0%	52	62	224	100.0%	3	8	15,181	100.0%	100.0%	100.0%
DTO	47		0	3				SA	281		70		16	1	211		3	8				

2017 FFIEC Census Data, 2017 D&B Info, a 2016 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

During the review period, there were several natural disasters throughout Regions Bank's footprint. The bank supported a variety of organizations and entities addressing disaster relief, and they also created core disaster services that they provided in affected areas. These services included: allowing customers to apply for unsecured personal lines of credit to help with immediate recovery efforts; allowing penalty-free withdrawals from certificates of deposit; and providing deferrals of personal and business loan payments.

Community Development Services

Regions Bank provides a relatively high level of community development services throughout its assessment areas. During the review period, bank officers and staff engaged in 7,475 community development service

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activities totaling 80,179 hours. Community development services was excellent in the states of Alabama, Arkansas, Florida, and Louisiana; good in Kentucky, South Carolina, and Tennessee; adequate in Georgia, Illinois, Indiana, Iowa, Mississippi, North Carolina, and Texas; and poor in Missouri. In the multi-state assessment areas performance was excellent in St. Louis and Memphis; adequate in Columbus and Texarkana; and poor in Augusta and Chattanooga.

The table to the right provides a breakdown of qualified community development services by purpose, number, and hours. Regions Bank employees had extensive involvement with organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, economic development, and revitalization/stabilization of low- and moderate income and distressed or underserved areas. Board and committee leadership activities (42.4 percent) and financial education outreach (42.9 percent) comprised the majority of the bank's service hours throughout the bank's footprint. Regions encourages all its staff to volunteer in their communities and it provides every associate eight hours of paid time off per year to participate in volunteer activities of their choice.

Community Development Services Purpose	#	Hours
Affordable Housing	180	3,894
Community Services	6,922	69,829
Economic Development	337	5,887
Revitalization & Stabilization	36	569
Total	7,475	80,179

Financial education for low- and moderate-income individuals is a common theme of the bank's community outreach efforts across its assessment areas and states. Regions associates provided financial education utilizing a spectrum of delivery channels, including:

- Partnerships with local schools and organizations targeting LMI youth and adult learners, utilizing various financial education vehicles such as Averi, Junior Achievement, Scholastic, and Cemark, both in-person and in digital learning formats.
- Financial presentations offered at Regions branches in low- to moderate-income communities, including group seminars, self-assessments, and individualized meetings.
- Providing homebuyer education and foreclosure prevention training to help LMI borrowers purchase homes or avoid losing their homes to foreclosure. Regions associates also met with residents of subsidized housing facilities to discuss improving credit scores and becoming mortgage-eligible.
- Financial education at workplaces to workers who are low- and moderate-income, based on available wage data for various industries and occupations.

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FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Pursuant to 12 CFR 228.28(c), in determining a bank's CRA rating, the Federal Reserve System considers evidence of discriminatory or other illegal credit practices in any geography by the bank or in any assessment area by an affiliate whose loans have been considered as a part of the bank's lending performance. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

Further, section 1025 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203) assigns to the Consumer Financial Protection Bureau (CFPB) exclusive examination authority, and primary enforcement authority, to ensure compliance by banks with Federal consumer financial laws, if the bank has more than \$10 billion in assets. The CFPB has not provided the Federal Reserve Bank of Atlanta with any information about, or other evidence of, discriminatory or other illegal credit practices relative to this institution with respect to the Federal consumer financial laws.

Augusta Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR AUGUSTA MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Needs To Improve

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas and the distribution of loans by borrower income reflects excellent penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Augusta multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Augusta multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides few, if any community development services throughout the assessment area.

Augusta Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Augusta multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Augusta was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE AUGUSTA, GA-SC MSA MULTISTATE ASSESSMENT AREA

Overview

The Augusta multistate assessment area consists of Columbia, McDuffie, and Richmond counties in Georgia as well as Aiken and Edgefield counties in South Carolina. These five counties comprise the majority of the Augusta-Richmond County, GA-SC MSA, excluding Lincoln and Burke counties in Georgia. For a portion of the exam, Burke County was included in the assessment area; however, the bank exited Burke County in 2017. As of December 31, 2017, Regions Bank operated 13 branches in the assessment area. The Augusta assessment area accounts for 0.6 percent of the institution's total deposits and 0.8 percent of the bank's total HMDA-reportable and CRA small business loans (by dollar).

Regions Bank ranked 6th in deposit market share amongst the 18 institutions in the Augusta assessment area. According to the June 30, 2017 FDIC Summary of Deposits Report, the bank had 7.4 percent deposit market share and \$587.1 million in deposits. Wells Fargo holds the largest share of deposits in the market at 22.5 percent, followed by South State Bank, Bank of America, and SunTrust. National and regional banks compete in the market along with several community banks.

HMDA-reportable lending and CRA lending in the area are dominated by a few large volume lenders. Regions Bank originated or purchased 2.4 percent of the HMDA-reportable loans in the Augusta assessment area in 2016, ranking 11th out of 378 reporters. In 2017, the bank originated or purchased 2.5 percent of the HMDA-reportable loans in the assessment area, ranking again 11th out of 380 reporters. The top HMDA lenders in the market were Wells Fargo, Georgia Bank & Trust Company of Augusta, Queensborough National Bank & Trust Company, State Bank & Trust Company, and Quicken Loans.

For CRA small business and small farm lending, Regions Bank ranked 16th out of 91 reporters in 2016, with 1.4 percent of reported loans in the Augusta assessment area. In 2017, the bank ranked 13th out of 83 reporters, with 2.1 percent of reported loans. Lending in the assessment area was dominated by American Express, Wells Fargo, Bank of America, South State Bank, and Capital One.

Population and Income Characteristics

The Augusta assessment area has experienced modest growth since the last decennial census. According to 2017 U.S. census data, the population of the assessment area was 592,271, a 6.4 percent increase from the 2010 census. Columbia, Richmond, and Aiken counties posted population increases with Columbia County having the largest increase of 22.2 percent. The most populous county in the assessment area is Richmond County, home to the city of Augusta.

Augusta Multistate Metropolitan Area

According to 2017 FFIEC census data, the assessment area contains 111 census tracts: 11 tracts are low-income (9.9 percent), 31 are moderate-income (27.9 percent), 42 are middle-income (37.8 percent), 26 are upper-income (23.4 percent), and one has an unknown income level (0.9 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2016 and 2017 for the Augusta-Richmond County MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

Borrower Income Levels
Augusta-Richmond County, GA-SC (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$58,500	0	- \$29,249	\$29,250	- \$46,799	\$46,800	- \$70,199	\$70,200	- & above
2017	\$62,000	0	- \$30,999	\$31,000	- \$49,599	\$49,600	- \$74,399	\$74,400	- & above

As shown, the median family income for the Augusta-Richmond County MSA increased from \$58,500 in 2016 to \$62,000 in 2017. Of the five counties in the assessment area, the median family income between 2013 and 2017 was highest in Columbia County, where the estimated median family income as of 2015 was \$83,197. The median family income was lowest in Richmond County, at \$48,140. It should be noted that 39.8 percent of families in the assessment area are considered low- to moderate-income.

Financial stability of low- and moderate-income individuals appears tenuous as evidenced by poverty rates. According to 2017 FFIEC census data 14.6 percent of families in the assessment area live in poverty. As of 2017, Burke County had the highest percentage, with 25.6 percent of all families in poverty, followed by Richmond and McDuffie counties with 19.0 percent of all families in poverty. Georgia's statewide poverty rate was 12.8 percent, while South Carolina's was 12.3 percent. In addition, a significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 41.5 percent of families in low-income tracts and 23.5 percent of families in moderate-income tracts live below the poverty level. The high poverty rates in low- and moderate-income tracts may make lending in these tracts more challenging.

Economic Conditions

The Augusta assessment area is an economically diverse region located approximately 145 miles east of Atlanta. The government and military have a significant economic impact on the region, accounting for more than 20.1 percent of the total workforce. After government, the top employment sectors are professional and business services, followed by wholesale and retail trade, education and health services.³ As of December 2018, employment in the Augusta metro area totaled nearly 257,600 jobs, 5.7 percent job growth from

³ "Comprehensive Housing Market Analysis: Augusta, GA-SC." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 July 2017. Web. 4 Feb. 2019. https://www.huduser.gov/portal/ushmc/chma_archive.html

Augusta Multistate Metropolitan Area

December 2015.⁴ The labor market, however, is characterized as having a workforce with low educational attainment. The percentage of people with a bachelor's degree is 21.0 percent or lower.⁵

The largest employer in the area is Fort Gordon, home to the U.S. Army Signal Corps and U.S. Army Cyber Command. Fort Gordon employs over 25,000 military and civilian personnel and has an annual economic impact of \$2.3 billion dollars on the region.⁶ The second largest employer in the region is the Savannah River Site (SRS), a U.S. Department of Energy nuclear reservation, partially in Aiken County, created to manufacture and recycle nuclear waste. Other major employers include Augusta University, University Hospital at Summerville, Augusta University Health, and Bridgestone Americas, Inc. The area is best known as the location for the Masters Tournament, an annual professional golf event held at the Augusta National Club with an estimated economic impact of \$117.5 million.⁷

According to 2017 Dun & Bradstreet information, there were 16,561 businesses within the Augusta assessment area, 91.0 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 22.1 percent of businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 7.4 percent. Lending to small businesses has remained stable over the past few years in this market. Between 2014 and 2016, small business lending increased by 24.4 percent, with 8,039 loans made in 2016.⁸ The majority of business lending occurred in Richmond County with 34.0 percent, followed by Columbia and Aiken counties in 2016.⁹ While the majority of the loans in Columbia and Aiken counties were to businesses with revenues of \$1 million or less, this was not the case in Richmond County, with less than half of lending volume to this sector. However, the majority of lending was in loan amounts below \$100,000 in all three counties. All of these factors suggest that there may be obstacles for smaller firms to access credit in Richmond County; larger loan amounts may be challenging; and banks may have fewer lending opportunities in low-income tracts.

The following table shows the unemployment rates for 2016 and 2017 for the five counties in the bank's assessment area, the Augusta MSA, and the states of Georgia and South Carolina. The most recent figures for 2017 show the overall unemployment rate in the MSA to be higher than the statewide averages. While the rates in each county declined between 2016 and 2017, the unemployment rate remains particularly high in McDuffie and Richmond counties. This could have negative implications for lending opportunities in these counties but possibly create workforce development investment and service opportunities for banks.

⁴ "BLS Data Viewer." U.S. Bureau of Labor Statistics, n.d. Web. 30 Aug. 2019.

https://data.bls.gov/timeseries/LAUMT131226000000005?amp%253bdata_tool=XGtable&output_view=data&include_graphs=true

⁵ "Augusta assessment area (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 4 Feb. 2019. <http://www.policymap.com/>

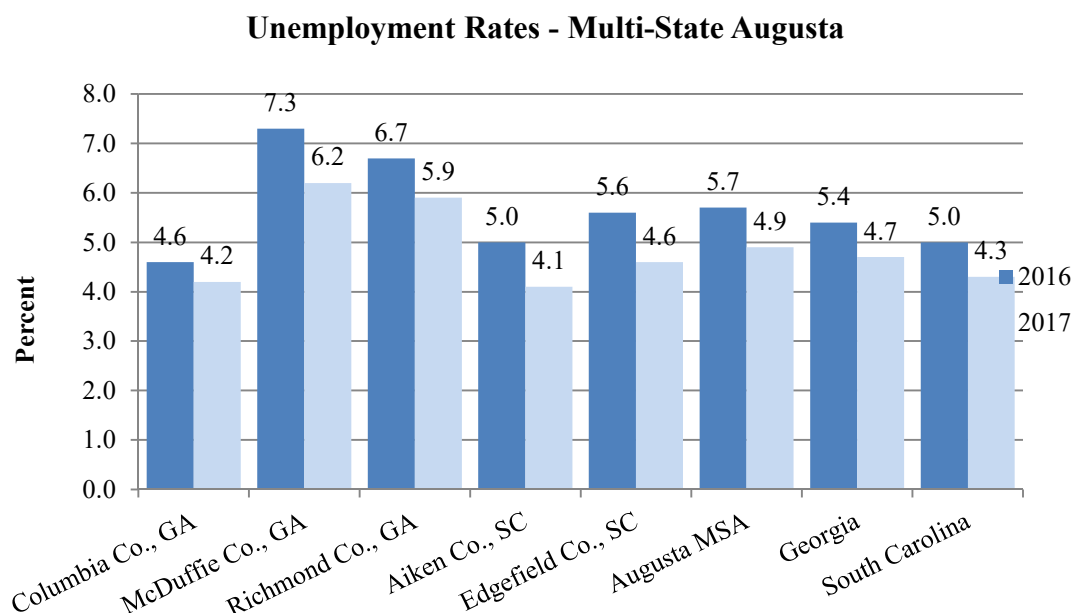
⁶ "Comprehensive Housing Market Analysis: Augusta, GA-SC." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 July 2017. Web. 4 Feb. 2019. https://www.huduser.gov/portal/ushmc/chma_archive.html

⁷ Ibid.

⁸ "Augusta assessment area (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 4 Feb. 2019. <http://www.policymap.com/>

⁹ Ibid.

Augusta Multistate Metropolitan Area



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2017 census data, the assessment area contained 232,734 housing units, of which 57.1 percent were owner-occupied, 28.1 percent were rental units, and 14.9 percent were vacant. In contrast, the renter-occupied units in the city of Augusta as well as Richmond County represent 47.0 percent of occupied units. In low-income tracts, 69.8 percent of the units were rental and vacant; this figure is 51.3 percent in moderate-income tracts. This suggests there may be limited opportunities for home mortgage lending in these tracts. The median age of the housing stock in the assessment area was 37 years, with housing tending to be newest in Columbia County at 21 years. Housing units in low- and moderate-income census tracts were older compared to the assessment area overall, with a median age of 54 and 46 years, respectively.

The housing market in the Augusta metropolitan area is stable, with annual increases in home sales and home values. The median housing value in the assessment area between 2013 and 2017 was \$133,500, as compared to a statewide median value of \$158,400. Home values ranged from \$86,500 in Burke County to \$183,800 in Columbia County during this period.¹⁰ From 2015 through 2017, annual home sales increased in the assessment area by 31.2 percent, or 11,640 units.¹¹ This significant increase was driven primarily by growth in Aiken County. Rising home prices present possible affordability barriers for low- and moderate-income families. Richmond, Columbia and Aiken counties have the largest proportion of single-family homes in the assessment area; therefore, the following statistics relate to these counties. Between 2012 and 2016, 49.7 percent of homes were affordable for a four-person family earning 80.0 percent of the area median income in Richmond County; this figure drops to 36.7 percent and 16.1 percent for Aiken and Columbia counties, respectively.¹² The statewide rate is 30.1 percent.

¹⁰ "Augusta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 5 Feb. 2019. <<https://www.policymap.com/>>.

¹¹ Ibid.

¹² "Augusta assessment area (U.S. Census Bureau)." *HUD Income Limits*. US Department of Housing and Urban Development Income Limits, n.d. Web. 4 Feb. 2019. <http://www.policymap.com/>

Augusta Multistate Metropolitan Area

The Envision Augusta Comprehensive Plan reported that an estimated 15.0 percent of rental units in the MSA are to military households, with most of the apartment rentals within 10 miles of Fort Gordon (Richmond County). This factor along with a growing student population may be a contributing factor to the high percentage of renters paying gross rent that is 30 percent or more of their household income in Richmond County; the rate is 50.5 percent in Richmond County, as compared to 46.2 percent for Georgia and 45.0 percent for South Carolina.¹³ The gross median rent between 2013 and 2017 in the Augusta MSA was \$809. Rent for the MSA is lower than Richmond County (\$813) and Columbia County (\$1,117).

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis. Also, note that the 2016 table represents six counties, while the 2017 table represents five counties, which excludes Burke County.

¹³ "Augusta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 5 Feb. 2019. <<https://www.policymap.com/>>.

Augusta Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	7.7	7,058	5.0	2,936	41.6	33,135	23.6
Moderate-income	35	29.9	37,621	26.8	8,397	22.3	22,674	16.2
Middle-income	42	35.9	50,318	35.9	5,941	11.8	26,290	18.7
Upper-income	30	25.6	45,263	32.3	2,504	5.5	58,161	41.5
Unknown-income	1	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	117	100.0	140,260	100.0	19,778	14.1	140,260	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,283	4,799	3.4	31.4	7,269	47.6	3,215	21.0
Moderate-income	66,841	34,796	24.9	52.1	22,175	33.2	9,870	14.8
Middle-income	83,768	51,598	37.0	61.6	22,180	26.5	9,990	11.9
Upper-income	66,721	48,277	34.6	72.4	11,989	18.0	6,455	9.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	232,613	139,470	100.0	60.0	63,613	27.3	29,530	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,203	6.2	1,052	5.9	143	10.2	8	4.4
Moderate-income	4,233	22.0	3,900	22.1	281	20.1	52	28.7
Middle-income	6,768	35.1	6,185	35.0	522	37.3	61	33.7
Upper-income	7,056	36.6	6,546	37.0	450	32.2	60	33.1
Unknown-income	7	0.0	4	0.0	3	0.2	0	0.0
Total Assessment Area	19,267	100.0	17,687	100.0	1,399	100.0	181	100.0
	Percentage of Total Businesses:			91.8		7.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.7	7	1.7	0	0.0	0	0.0
Moderate-income	153	36.9	147	36.5	6	50.0	0	0.0
Middle-income	188	45.3	182	45.2	6	50.0	0	0.0
Upper-income	67	16.1	67	16.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	415	100.0	403	100.0	12	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

Augusta Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	9.9	8,052	6.0	3,345	41.5	32,138	23.8
Moderate-income	31	27.9	31,945	23.7	7,508	23.5	21,611	16.0
Middle-income	42	37.8	52,219	38.7	6,563	12.6	24,414	18.1
Upper-income	26	23.4	42,633	31.6	2,233	5.2	56,686	42.0
Unknown-income	1	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	111	100.0	134,849	100.0	19,649	14.6	134,849	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,296	5,218	3.9	30.2	8,736	50.5	3,342	19.3
Moderate-income	60,862	29,650	22.3	48.7	21,237	34.9	9,975	16.4
Middle-income	87,786	52,657	39.7	60.0	22,301	25.4	12,828	14.6
Upper-income	66,790	45,275	34.1	67.8	13,071	19.6	8,444	12.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	232,734	132,800	100.0	57.1	65,345	28.1	34,589	14.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,225	7.4	1,065	7.1	148	11.1	12	7.9
Moderate-income	3,659	22.1	3,324	22.1	298	22.3	37	24.3
Middle-income	5,501	33.2	5,062	33.6	386	28.9	53	34.9
Upper-income	6,169	37.3	5,620	37.3	499	37.4	50	32.9
Unknown-income	7	0.0	3	0.0	4	0.3	0	0.0
Total Assessment Area	16,561	100.0	15,074	100.0	1,335	100.0	152	100.0
	Percentage of Total Businesses:			91.0		8.1		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	3.2	9	3.3	0	0.0	0	0.0
Moderate-income	102	36.4	98	36.2	4	44.4	0	0.0
Middle-income	119	42.5	114	42.1	5	55.6	0	0.0
Upper-income	50	17.9	50	18.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	280	100.0	271	100.0	9	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

2017 FFIEC Census Data and 2017 D&B Information

Augusta Multistate Metropolitan Area

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. The Augusta-Richmond County HUD-Approved Consolidated Plan (2015-2019) and the Envision Augusta Comprehensive Plan were also reviewed for identified needs in the community.^{14 15} Information from these sources highlight the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities for Regions Bank to partner with nonprofits and developers to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

Increasing the supply of affordable housing in the region is an identified community need. Richmond County has an estimated 65.3 percent of households earning less than \$50,000 that are cost-burdened or severely cost-burdened because they spend 30 to 50 percent of their income for housing.¹⁶ With high housing costs, households have limited opportunity to save for a down payment. The Augusta Housing and Community Development Department (AHCDD) offers a down payment assistance program to help subsidize the purchase of affordable houses for first-time homebuyers; however, the funds are limited. In addition to affordability, issues relating to housing conditions are prevalent.¹⁷ AHCDD noted that much of the housing units are older than 30 years of age and in need of substantial rehabilitation and emergency repairs. AHCDD has a housing rehabilitation program that provides deferred and low-interest-rate loans to finance repairs to substandard single-family and multifamily units. Along with this program, the municipality administers HOME funds to its local Community Housing Development Organizations (CHDOs) to assist with rehabilitation efforts and single-family home construction. Augusta-Richmond County has six CHDOs operating in the area. Therefore, there are opportunities for banks to complement the municipality's down payment assistance program and partner with local CHDOs. According to a local contact, there is ample opportunity for banks to finance affordable housing development in Richmond County, and this development should include both single-family and multifamily development.

Working closely with the Augusta Land Bank Authority (AGLBA), Augusta-Richmond County has ongoing efforts to acquire and reuse vacant land, especially for the use of affordable housing and neighborhood revitalization.¹⁸ The AGLBA works in conjunction with various city departments to facilitate the construction of affordable housing for low- and moderate-income households by nonprofit community development

¹⁴ *Augusta-Richmond County Consolidated Plan 2015-2020*. Rep. Augusta-Richmond County, n.d. Web 23 Aug. 2019.

<https://www.augustaga.gov/DocumentCenter/View/6506/2015---2019-Final-HUD-Approved-Consolidated-Plan?bidId=>

¹⁵ *Augusta-Richmond County Envision Augusta Comprehensive Plan 2018*. Rep. Augusta-Richmond County, n.d. Web 23 Aug. 2019.

<https://www.augustaga.gov/319/Comprehensive-Plan>

¹⁶ "Augusta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 23 Aug. 2019. <http://www.policymap.com/>

¹⁷ *Housing and Community Development*, Augusta GA Consolidated Government, <https://www.augustaga.gov/68/Housing-Development>

¹⁸ *Land Bank Authority*, Augusta GA Consolidated Government, <https://www.augustaga.gov/1338/Land-Bank-Authority>.

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organizations and private developers. The authority already has around 357 properties. The majority of the land acquired to date was used for housing and is located in and around the Laney Walker/Bethlehem neighborhoods. These two neighborhoods in particular are part of Augusta-Richmond County's revitalization efforts initiated by the AHCDD.

Based on input received during the development of the 2015-2019 Consolidated Plan, community development needs unrelated to housing include public facilities and services, economic development, and social services. Specific to economic development, the plan cites jobs for unemployed and under-employed residents, access to financing for existing businesses, technical and financial assistance for starting new businesses, and bringing more private investment into low-income neighborhoods as economic development needs. To that end, the AHCDD offers a small business development loan program (SBDLP), with fixed rates and loan amounts up to \$35,000. The loan program also provides technical assistance to businesses and requires that businesses create or retain jobs for at least one part-time position that will benefit low- to moderate-income persons. Limited funding for this program creates investment opportunities for local banks. In addition, there are several organizations that support small business development in the region, including two SBA-affiliated small business development centers (SBDCs) and Augusta SCORE, a nonprofit supported by the SBA to assist small businesses and entrepreneurs. These organizations also provide community development service opportunities for area financial institutions.

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There were several social service problems identified in the consolidated plan that banks may seek partnership opportunities with area service providers. Some of the problems identified include teen pregnancy, substance abuse, school dropout and truancy, and lack of marketable job skills. Most notably, the plan mentioned that several nonprofit organizations expressed a need for property acquisition, repairs to facilities, operating and maintenance assistance, transportation assistance, and funding to offer new or expanded levels of social services dealing with many of these problems.

Augusta Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Augusta multistate assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects excellent penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an excellent level of community development loans.

During the review period, the bank reported 899 HMDA-reportable loans and 286 CRA small business loans in the Augusta assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2017, Regions Bank's home purchase lending in low-income tracts (1.0 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts and below the aggregate lending performance (1.5 percent) in these tracts. In 2016, however, the bank's home purchase lending in low-income tracts (2.1 percent) was below the percentage of owner-occupied units (3.4 percent) in these tracts but above the aggregate lending performance (1.4 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. In 2017, the bank's home purchase lending in moderate-income tracts (18.4 percent) was below the percentage of owner-occupied units (22.3 percent) in these tracts but exceeded the aggregate lending performance (11.3 percent) in these tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank's home refinance lending in low-income tracts (2.3 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts

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but exceeded the aggregate lending performance (1.6 percent) in these tracts. In 2016, however, the bank's home refinance lending in low-income tracts (1.1 percent) was below the percentage of owner-occupied units (3.4 percent) in these tracts and below the aggregate lending performance (1.4 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (19.2 percent) was below the percentage of owner-occupied units (22.3 percent) in these tracts but exceeded the aggregate lending performance (14.8 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (3.0 percent) was below the percentage of owner-occupied units (3.9 percent) in these tracts but similar to the aggregate lending performance (3.3 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, Regions Bank's home improvement lending in moderate-income tracts (22.8 percent) was similar to the percentage of owner-occupied units (22.3 percent) in these tracts and exceeded the aggregate lending performance (19.9 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is poor. In 2017, Regions Bank's small business lending in low-income tracts (4.4 percent) was below the percentage of small businesses in these tracts (7.1 percent) and was less than the aggregate lending performance (6.6 percent) in these tracts.

Small business lending in moderate-income tracts is excellent. In 2017, Regions Bank's small business lending in moderate-income tracts (25.0 percent) exceeded the percentage of small businesses in these tracts (22.1 percent) and exceeded the aggregate lending performance (18.4 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is excellent. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (7.1 percent) was below the percentage of low-income families (23.8 percent) but was above the aggregate lending performance (4.2 percent) to these families.

Home purchase lending to moderate-income borrowers is excellent. In 2017, the bank's home purchase lending to moderate-income borrowers (25.5 percent) was above the percentage of moderate-income families (16.0 percent) and above the aggregate lending performance (15.8 percent) to these families.

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Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (7.7 percent) was below the percentage of low-income families (23.8 percent) but was above the aggregate lending performance (5.8 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (23.1 percent) was above the percentage of moderate-income families (16.0 percent) and significantly above the aggregate lending performance (12.2 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (18.8 percent) was below the percentage of low-income families (23.8 percent) but above the aggregate lending performance (11.3 percent) to these families.

Home improvement lending to moderate-income borrowers is excellent. In 2017, the bank's home improvement lending to moderate-income borrowers (23.8 percent) was above the percentage of moderate-income families (16.0 percent) and above the aggregate lending performance (18.2 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 70.0 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 91.0 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (49.4 percent). Additionally, 91.9 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank originated or renewed 12 loans for \$44.0 million in the Augusta assessment area during the review period; \$30.8 million supported community services for LMI individuals and \$13.2 million supported affordable housing. The bank financed two LIHTC projects that provided 120 units of affordable housing in the assessment area. The bank also provided several loans totaling approximately \$800,000 to a nonprofit organization that provides affordable healthcare services for LMI individuals in the Augusta area. The bank's lending was responsive to several of the community development needs noted earlier in this section. Given the bank's presence in this assessment area, the level of community development lending is considered excellent.

INVESTMENT TEST

The investment test rating for the Augusta multistate assessment area is high satisfactory. The bank made a good level of qualified investments and contributions in the assessment area. Regions Bank had qualified investments of \$25.4 million, of which 76.1 percent were acquired during the current review period. The bank was responsive to the need for affordable rental housing in the region, including \$19.3 million for two LIHTC

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projects that provided 316 new affordable units during the review period. During the prior period, the bank made investments of \$5.9 million in LIHTC projects and \$98,126 in mortgage-backed securities. Additionally, the bank made six qualified contributions totaling \$13,500 to organizations that offer community services to low- and moderate-income persons, including \$6,000 to an organization that provides shelter to victims of domestic violence throughout Augusta.

SERVICE TEST

Regions Bank's service test performance in the Augusta multistate assessment area is poor.

Retail Services

Retail banking services are adequate in the Augusta multistate assessment area.

The distribution of 13 branch offices and 14 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. There were no branches in low-income tracts compared to 7.0 percent of households and 7.4 percent of businesses in the same geography. The distribution of the bank's branches in moderate-income tracts, however, was greater than the percentage of households and businesses in the same geography; 30.8 percent of total branches were in moderate-income tracts compared to 25.7 percent of households and 22.1 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to Regions Bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not open any branches throughout its assessment area; however, the bank did open a full-service ATM in a moderate-income tract. In terms of closures, the bank closed a branch and full-service ATM in a moderate-income tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

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Geographic Distribution of Branches & ATMS

Assessment Area: Multi Augusta

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	9.9%	7.0%	7.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	4	30.8%	0	1	4	4	2	Total	5	35.7%	5	35.7%	1	1	0	0.0%	0	0	31	27.9%	25.7%	22.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	5	38.5%	0	0	5	5	0	Total	5	35.7%	5	35.7%	0	0	0	0.0%	0	0	42	37.8%	37.8%	33.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	4	30.8%	0	0	4	3	0	Total	4	28.6%	4	28.6%	0	0	0	0.0%	0	0	26	23.4%	29.4%	37.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.9%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	13	100.0%	0	1	13	12	2	Total	14	100.00%	14	100.0%	1	1	0	0.0%	0	0	111	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a limited level of community development services in the Augusta multistate assessment area. During the review period, Regions Bank employees provided 218 service hours in various capacities to qualified organizations. Of the bank's total service hours, 136 hours (62.4 percent) involved financial education to local schools and the bank's internal financial education programs: Financial Fitness Fridays and Regions@Work. Additionally, bank employees engaged in 82 (37.6 percent) board or committee service hours benefiting qualified nonprofit organizations. However, bank employees did not engage in other types of community development activities such as affordable housing, neighborhood revitalization, and small business assistance. Considering Regions Bank's size and presence in the assessment area and the opportunities that exist for community development service, the bank needs to improve its performance.

Chattanooga Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR CHATTANOOGA MULTISTATE: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Chattanooga multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Chattanooga multistate assessment area.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides few, if any community development services throughout the assessment area.

Chattanooga Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Chattanooga multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Chattanooga was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHATTANOOGA, GA-TN MSA MULTISTATE ASSESSMENT AREA

Overview

The Chattanooga multistate assessment area includes Hamilton County in Tennessee and Catoosa and Walker counties in Georgia. Chattanooga, the principal city, is located in Hamilton County, Tennessee. The assessment area is part of the six-county Chattanooga, TN-GA MSA. As of December 31, 2017, Regions Bank operated 19 branch offices in the assessment area. The bank's branch presence in the assessment area represents 1.3 percent of branches and 1.3 percent of deposits for the institution. In addition, the market represents 1.2 percent of the combined HMDA-reportable and CRA small business lending by dollar volume for the institution.

Chattanooga is an active banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there are 22 financial institutions operating 123 branch locations in the assessment area with \$9.0 billion in total deposits. Regions Bank is ranked 3rd in the market with 14.3 percent of deposits (\$1.3 billion). First Tennessee Bank had the largest deposit market share at 27.6 percent, followed by SunTrust Bank with 18.9 percent.

HMDA-reportable lending and CRA small business lending are similarly competitive. Regions accounted for 4.1 percent of total HMDA-reportable lending activity in the market in 2016 and 3.3 percent in 2017, ranking 3rd and 6th, respectively. In 2017, Wells Fargo, Quicken Loans, and Mortgage Investors Group were the top HMDA lenders in the assessment area. CRA small business lending in 2017 was led by American Express, Capital One Bank, and Pinnacle Bank. Regions ranked 11th and held 2.7 percent of the total CRA small business loans in both 2016 and 2017.

Population and Income Characteristics

According to 2017 census data, the population of the Chattanooga multistate assessment area was estimated at approximately 491,072 people.¹⁹ Since 2010, all three counties in the assessment area have posted population gains. From 2010 to 2017, Hamilton County experienced the most population growth (7.5 percent), followed by Catoosa County (4.1 percent) and Walker County, Georgia (0.3 percent). Comparatively, the U.S. population posted a 5.5 percent increase during the same time.²⁰ Hamilton County has the largest share of the assessment area population (73.6 percent).

According to 2017 FFIEC census data, the assessment area is made up of 106 census tracts: 10 tracts are low-income (9.4 percent), 20 tracts are moderate-income (18.9 percent), 43 tracts are middle-income (40.6 percent),

¹⁹ QuickFacts. U.S. Census Bureau, n.d. Web. 9 Jan. 2019. <http://quickfacts.census.gov>

²⁰ Ibid.

Chattanooga Multistate Metropolitan Area

31 tracts are upper-income (29.2 percent), and 2 tracts have unknown income (1.9 percent). Between 2016 and 2017, there was a net decrease of low- and moderate-income tracts; middle- and upper-income tracts increased by one; and one unknown income tract was added.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Chattanooga, TN-GA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA decreased from \$61,300 in 2016 to \$59,500 in 2017. Data shows that the median family income in the assessment area was highest in Hamilton County (\$61,887) and lowest in Walker County (\$50,862).²¹ The 2017 FFIEC census data indicates that 38.0 percent of families in the assessment area are considered low- to moderate-income.²²

Borrower Income Levels Chattanooga, TN-GA (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$61,300	0	- \$30,649	\$30,650	- \$49,039	\$49,040	- \$73,559	\$73,560	- & above
2017	\$59,500	0	- \$29,749	\$29,750	- \$47,599	\$47,600	- \$71,399	\$71,400	- & above

In terms of poverty in the assessment area, Walker County had the highest rate of families in poverty at 12.9 percent between 2013 and 2017.²³ However, between the five-year periods of 2008-2012 and 2013-2017, Hamilton County and Catoosa County had declines in the percentage of families living in poverty, 18.8 percent and 6.9 percent, respectively.²⁴ The family poverty rates in both Georgia and Tennessee also decreased by 0.7 percent and 2.6 percent, respectively. Overall, 45.1 percent of families living in low-income census tracts in the assessment area live below the poverty level, and 17.1 percent of families living in moderate-income census tracts live below the poverty level.²⁵

Economic Conditions

The Chattanooga assessment area is located at the border of southeast Tennessee and northwest Georgia. Since 2008, the Greater Chattanooga Region has attracted more than \$6.0 billion in foreign direct investments.²⁶ The region attributes its economic growth to its economic incentives including a Foreign Trade Zone, a large pool of skilled manufacturing workers and low-cost utilities. Chattanooga has a favorable logistical location at the cross

²¹FRB Atlanta Calculations of 2017 Census Data

²² Ibid.

²³ "Chattanooga, TN-GA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 23 July 2019. <http://www.policymap.com/>

²⁴ Ibid.

²⁵ FRB Atlanta Calculations of 2017 Census Data

²⁶ "Target Sectors." Greater Chattanooga Economic Partnership, n.d. Web 30 Jan. 2019. <http://www.greaterchatt.com/target-sectors/>

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section of three major interstates and within proximity to four large metropolitan cities.²⁷ The target sectors are automotive, advanced manufacturing, food and beverage production and back office.²⁸ Job growth rates in 2018 were highest in manufacturing at 21.0 percent, followed by trade, transportation, and utilities at 20.0 percent.²⁹ Top employers in Chattanooga by largest number of employees include BlueCross BlueShield of Tennessee, Erlanger Health Systems, Tennessee Valley Authority, Volkswagen Chattanooga, and McKee Foods Corporation.³⁰

In terms of economic conditions for small businesses, Moody's notes that positive net migration, favorable tax structure, low business costs and municipally owned ultra-high-speed internet service have bolstered entrepreneurship in Chattanooga, particularly in the technology industry.³¹ Correspondingly, it asserts that the startup culture fuels middle to high wage job gains to boost the region's economy.³² According to 2017 Dun & Bradstreet information, there were 18,812 businesses within the Chattanooga assessment area, 89.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.³³ Additionally, 17.2 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 7.0 percent.

According to an analysis of aggregate CRA loan data, 7,145 small business loans were made in the assessment area in 2016; 6,128 of those loans were made in Hamilton County.³⁴ Loans made to firms with revenues of \$1.0 million or less represented 47.3 percent of these total small business loans.³⁵ The number of loans to businesses earning \$1.0 million or less in revenue grew in all three counties over the review period between 2014 and 2016, with the most significant growth in Hamilton County (34.2 percent) followed by Walker County (32.8 percent).³⁶ This may be an indication that smaller firms are increasingly able to access capital in the market.

As shown in the following chart, the unemployment rate in the Chattanooga, TN-GA MSA fell from 4.9 percent in 2016 to 3.9 percent in 2017. This was less than the national unemployment rate of 4.1 percent in December 2017,³⁷ slightly above the Tennessee statewide unemployment rate of 3.7 percent, but less than the Georgia rate of 4.7 percent.³⁸ Assessment area unemployment rates were highest in the Georgia counties: Catoosa County was 4.2 percent and Walker County was 4.6 percent.

²⁷ "Automotive Manufacturing: Why are automotive manufacturing companies choosing the Greater Chattanooga Region?" Greater Chattanooga Economic Partnership, n.d. Web 30 Jan. 2019. <http://www.greaterchatt.com/target-sectors/automotive-manufacturing>

²⁸ Ibid.

²⁹ "Jobs by Sector for Region, 2018 2nd Quarter (Investor Insider Report)." U.S. Department of Labor, Bureau of Labor Statistics. Greater Chattanooga Economic Partnership, n.d. web. 30 Jan. 2019. <http://www.greaterchatt.com/about-gceep/insider-report/>

³⁰ Precip U.S. Metro. Chattanooga-TN-GA. Moody's Analytics, January 2018. n.d. Web. 18 Jan. 2019. <https://www.moodyanalytics.com/>

³¹ Ibid.

³² Ibid.

³³ FRB Atlanta Calculations of Dun & Bradstreet, 2017 American Community Survey data.

³⁴ "Chattanooga, TN-GA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 23 July 2019. <http://www.policymap.com/>

³⁵ Ibid.

³⁶ Ibid.

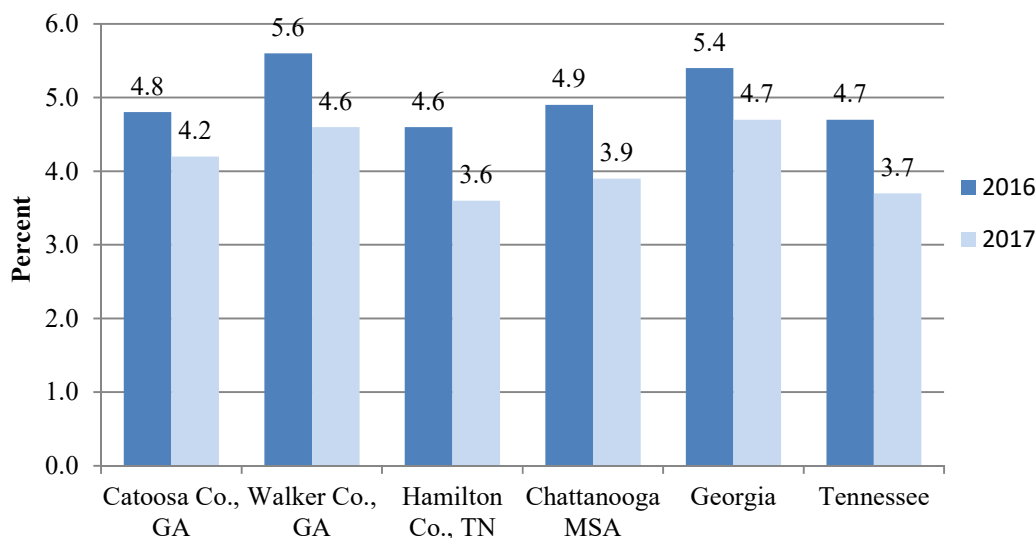
³⁷ "BLS Data Viewer." U.S. Bureau of Labor Statistics, n.d. Web. 23 Jan. 2019.

<https://beta.bls.gov/dataViewer/view/timeseries/LNS1400000>

³⁸ "At a Glance Tables." U.S. Bureau of Labor Statistics, n.d. Web. 23 Jan. 2019. <http://www.bls.gov/eag/home.htm>

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Unemployment Rates - Multi-State Chattanooga



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to the 2017 census data, there were 210,555 housing units located in the assessment area, of which 59.1 percent were owner-occupied, 29.3 percent were rental units, and 11.6 percent were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, 74.1 percent of all housing units were rentals or vacant versus 50.2 percent in moderate-income tracts. The median age of the housing stock was 44 years, though the median age of housing was older, 61 years and 54 years, respectively, in low- and moderate-income census tracts.³⁹ These factors suggest that limited HMDA-reportable lending opportunities may be present in the low- and moderate-income tracts.

Year-over-year home price appreciation has bolstered home sales and construction in Chattanooga. Single-family home permits grew from 1,532 in 2015 to 1,870 in 2017.⁴⁰ During the review period, home prices continued to rise steadily. In 2017, Hamilton County had the highest median housing value (\$158,600) followed by Catoosa County and Walker County.⁴¹ Median home sales prices made gains of 6.1 percent in 2016 and 10.1 percent in 2017 to \$159,900.⁴² New home listings declined by 2.4 percent in 2016 and 4.2 percent in 2017.⁴³ The number of days homes were on the market declined 9.2 percent, from 80 days in 2015 to 59 days in 2017.⁴⁴ Increases in home sales prices coupled with decreases in inventory for sale and fewer days on the market

³⁹ FRB Atlanta Calculations of 2017 Census Data

[https://www.Chattanooga.gov/content/dam/Chattanooga.gov/Portals/690/Housing%20Advisory%20Committee/Housing%20an%20Inclusive%20Chattanooga%20Public%20Review%20Draft%20--%20final%20\(2017%2009-29\).pdf](https://www.Chattanooga.gov/content/dam/Chattanooga.gov/Portals/690/Housing%20Advisory%20Committee/Housing%20an%20Inclusive%20Chattanooga%20Public%20Review%20Draft%20--%20final%20(2017%2009-29).pdf)

⁴⁰ Precis U.S. Metro. Chattanooga TN-GA. Moody's Analytics, January 2018. n.d. Web. 18 Jan. 2019.

<https://www.moodyanalytics.com/>

⁴¹ FRB Atlanta Calculations of 2017 Census Data

⁴² "Home Sales Report, January 2018." Greater Chattanooga Realtors, n.d. Web 1 Feb. 2019.

https://www.gcar.net/images/uploads/ad_blocks/Infographic.Jan2018.pdf

⁴³ Ibid.

⁴⁴ "2017 Annual Report on the Greater Chattanooga Housing Market." Greater Chattanooga Realtors, n.d. Web 1 Feb. 2019.

https://www.gcar.net/images/uploads/ad_blocks/gcar_ANN_2017.pdf

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indicate limited opportunities exist for buyers to purchase homes, possibly leading to fewer opportunities for banks to originate home purchase loans.

For a family of four earning 50.0 percent of AMI between 2012 and 2016, there was a higher percentage of affordable homes available in Walker County (33.7 percent) than in the more populous Hamilton County (12.8 percent).⁴⁵ This is an indication that fewer homeownership options exist for low- and moderate-income borrowers near employment centers in the assessment area, which are primarily located in Hamilton County.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

⁴⁵ Ibid.

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Combined Demographics Report

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.5	5,994	4.9	2,686	44.8	25,670	20.9
Moderate-income	23	21.7	19,844	16.1	3,818	19.2	21,198	17.2
Middle-income	41	38.7	52,597	42.7	4,555	8.7	24,450	19.9
Upper-income	32	30.2	44,668	36.3	2,196	4.9	51,785	42.1
Unknown-income	1	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	106	100.0	123,103	100.0	13,255	10.8	123,103	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,985	3,465	2.8	26.7	7,278	56.0	2,242	17.3
Moderate-income	39,234	18,111	14.5	46.2	15,344	39.1	5,779	14.7
Middle-income	86,286	55,507	44.3	64.3	23,158	26.8	7,621	8.8
Upper-income	66,604	48,144	38.4	72.3	12,945	19.4	5,515	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	205,109	125,227	100.0	61.1	58,725	28.6	21,157	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,366	6.5	1,102	5.8	255	14.2	9	6.3
Moderate-income	4,944	23.7	4,216	22.3	684	38.1	44	30.6
Middle-income	7,400	35.4	6,826	36.0	538	30.0	36	25.0
Upper-income	7,164	34.3	6,794	35.9	315	17.6	55	38.2
Unknown-income	10	0.0	8	0.0	2	0.1	0	0.0
Total Assessment Area	20,884	100.0	18,946	100.0	1,794	100.0	144	100.0
	Percentage of Total Businesses:			90.7		8.6		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.0	4	2.0	0	0.0	0	0.0
Moderate-income	41	20.6	41	20.7	0	0.0	0	0.0
Middle-income	96	48.2	96	48.5	0	0.0	0	0.0
Upper-income	58	29.1	57	28.8	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	199	100.0	198	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

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Combined Demographics Report

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.4	6,571	5.3	2,965	45.1	25,843	20.8
Moderate-income	20	18.9	22,785	18.3	3,903	17.1	21,344	17.2
Middle-income	43	40.6	50,321	40.5	5,154	10.2	25,158	20.3
Upper-income	31	29.2	44,551	35.9	2,147	4.8	51,883	41.8
Unknown-income	2	1.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	106	100.0	124,228	100.0	14,169	11.4	124,228	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,399	3,725	3.0	25.9	7,893	54.8	2,781	19.3
Moderate-income	42,524	21,181	17.0	49.8	15,264	35.9	6,079	14.3
Middle-income	85,213	51,254	41.2	60.1	24,607	28.9	9,352	11.0
Upper-income	68,419	48,325	38.8	70.6	13,873	20.3	6,221	9.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	210,555	124,485	100.0	59.1	61,637	29.3	24,433	11.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,309	7.0	1,049	6.2	251	14.1	9	6.4
Moderate-income	3,234	17.2	2,812	16.6	398	22.4	24	17.1
Middle-income	7,300	38.8	6,613	39.1	642	36.1	45	32.1
Upper-income	6,935	36.9	6,398	37.9	478	26.9	59	42.1
Unknown-income	34	0.2	20	0.1	11	0.6	3	2.1
Total Assessment Area	18,812	100.0	16,892	100.0	1,780	100.0	140	100.0
	Percentage of Total Businesses:			89.8		9.5		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	4	2.3	0	0.0	0	0.0
Moderate-income	27	15.3	27	15.4	0	0.0	0	0.0
Middle-income	74	42.0	74	42.3	0	0.0	0	0.0
Upper-income	71	40.3	70	40.0	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	176	100.0	175	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

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Credit and Community Development Needs

To better understand the community development and economic landscapes, several community development practitioners were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Information from these conversations is included in the appropriate sections of this report. Several themes of affordable housing, workforce development, and small business lending emerged from these discussions and from review of the City of Chattanooga 2015-2019 Consolidated Plan.

Rental housing stability is also a concern in the assessment area. A community contact noted that counties with larger populations need more affordable multifamily units near employment centers. The City of Chattanooga's assessment data highlighted that the most vulnerable populations earning below 30.0 percent AMI are often elderly renters and smaller households.⁴⁶ Very low-income renters are disproportionately affected by overcrowding and substandard housing while homeowners earning less than 50.0 percent AMI tend to be the most cost-burdened. The City plans to provide housing for very low-income and homeless populations through rental assistance and rapid re-housing programs. Between 2013 and 2017, 11.1 percent of rental housing units were available in Hamilton County for a four-person family earning 30.0 percent of the area median income, while 44.8 percent of rental housing units were available for a family earning 50.0 percent of the area median income.⁴⁷ The fair market rent for a two-bedroom unit in the Chattanooga MSA was \$822.⁴⁸

The City has also identified increasing neighborhood stabilization and economic development as two other community development goals.⁴⁹ Specifically, Chattanooga's Consolidated Plan targets neighborhoods within 21 census tracts comprised of more than 50.0 percent low- and moderate-income populations. Neighborhoods within these tracts include Westside, East Chattanooga, Avondale, South Chattanooga, Alton Park, Piney Wood, Southside, and East Lake. Neighborhood stabilization will be supported through public facilities and infrastructure improvements, which could attract businesses. The City also plans to promote job creation through business assistance.

One community contact noted that currently 40.0 percent of the workforce in North Georgia commutes from the surrounding rural bedroom communities to Chattanooga, where there is more commercial and retail development. While acknowledging that large and small banks consistently donate to organizations to promote financial education for low- and moderate-income youth in low- and moderate-income areas, the contact reiterated that workforce education is a need in the area, specifically business workplace internships for local students.

⁴⁶ "2015-2019 Consolidated Plan, March 16, 2015." The City of Chattanooga Department of Economic Education and Community Development, n.d. Web 3 Jan. 2019. <http://www.chattanooga.gov/economic-community-development/community-development>

⁴⁷ "Chattanooga, Tennessee (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Feb 2019. <http://www.policymap.com/>

⁴⁸ "Out of Reach 2017." National Low Income Housing Coalition, n.d. Web. 1 Feb. 2019. <https://nlihc.org/orr/2017>

⁴⁹ "2015-2019 Consolidated Plan, March 16, 2015." The City of Chattanooga Department of Economic Education and Community Development, n.d. Web 3 Jan. 2019. <http://www.chattanooga.gov/economic-community-development/community-development>

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Chattanooga assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Chattanooga assessment area.

During the review period, the bank reported 1,177 HMDA-reportable loans and 431 CRA small business loans in the Chattanooga assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2017, Regions Bank's home purchase lending in low-income tracts (2.1 percent) was below the percentage of owner-occupied units (3.0 percent) in these tracts and similar to the aggregate lending performance (2.3 percent) in these tracts. In 2016, however, home purchase lending in low-income tracts (5.7 percent) was significantly above the percentage of owner-occupied units (2.8 percent) in these tracts and significantly above the aggregate lending performance (2.4 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank's home purchase lending in moderate-income tracts (8.8 percent) was below the percentage of owner-occupied units (17.0 percent) in these tracts and below the aggregate lending performance (13.3 percent) in these tracts.

Home Refinance Loans

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Home refinance lending in low-income tracts is poor. In 2017, Regions Bank's home refinance lending in low-income tracts (1.6 percent) was below the percentage of owner-occupied units (3.0 percent) in these tracts and below the aggregate lending performance (2.4 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (17.7 percent) was similar to the percentage of owner-occupied units (17.0 percent) in these tracts and above the aggregate lending performance (14.3 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (4.1 percent) was above the percentage of owner-occupied units (3.0 percent) in these tracts but similar to the aggregate lending performance (4.2 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, the bank's home improvement lending in moderate-income tracts (17.2 percent) was similar to the percentage of owner-occupied units (17.0 percent) in these tracts and similar to the aggregate lending performance (17.4 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (6.6 percent) was similar to the percentage of small businesses in these tracts (6.2 percent) but below the aggregate lending performance (7.5 percent) in these tracts. In 2016, however, the bank's small business lending in low-income tracts (10.0 percent) was above the percentage of small businesses in these tracts (5.8 percent) and above the aggregate lending performance (7.2 percent) in these tracts.

Small business lending in moderate-income tracts is excellent. In 2017, Regions Bank's small business lending in moderate-income tracts (23.2 percent) was above the percentage of small businesses in these tracts (16.6 percent) and above the aggregate lending performance (15.4 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2017, Regions Bank's home purchase lending to low-income borrowers (4.6 percent) was below the percentage of low-income families (20.8 percent) and similar to the aggregate lending performance (5.2 percent) to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (22.2 percent) was above the percentage of moderate-income families (17.2 percent) and above the aggregate lending performance (16.6 percent) to these families.

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Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (10.9 percent) was below the percentage of low-income families (20.8 percent) but above the aggregate lending performance (6.9 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (19.8 percent) was above the percentage of moderate-income families (17.2 percent) and above the aggregate lending performance (13.6 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2017, Regions Bank's home improvement lending to low-income borrowers (6.6 percent) was below the percentage of low-income families (20.8 percent) and below the aggregate lending performance (12.4 percent) to these families.

Home improvement lending to moderate-income borrowers is excellent. In 2017, the bank's home improvement lending to moderate-income borrowers (27.0 percent) was above the percentage of moderate-income families (17.2 percent) and above the aggregate lending performance (18.2 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 71.6 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 89.8 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (47.4 percent). Additionally, 88.1 percent of small business loans were originated in amounts of \$250,000 or less, indicating an adequate willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank made four loans totaling \$17.1 million during the review period. The bank financed three housing developments that provided 275 affordable housing units. The bank's lending was responsive to the need for affordable rental housing in this assessment area noted earlier in this report. Given the bank's presence in this assessment area, the level of community development lending is considered adequate.

INVESTMENT TEST

The investment test rating for the Chattanooga multistate assessment area is high satisfactory. The bank made a good level of qualified investments and contributions. Regions Bank had qualified investments of \$12.8 million, of which 92.6 percent were acquired during the current review period. During the review period, the bank invested \$11.8 million in two LIHTC projects that provided 227 new affordable rental units. Prior period investments included one LIHTC project of \$41,754 and mortgage-backed securities totaling \$909,456. The

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bank also made seven qualified contributions totaling \$148,792 to multiple nonprofit organizations. The bulk of the contributions supported an organization that partners with local nonprofits to provide community services to LMI individuals, with a primary focus on programs that promote financial stability, health, and education. The bank's assessment area performance was also enhanced by \$2.6 million in contributions to organizations with the purpose of serving the state of Tennessee, including the Chattanooga MSA. Specifically, the bank supported an organization with a mission of building affordable homes for low- to moderate-income families and a CDFI that provides financing for small businesses.

SERVICE TEST

Regions Bank's service test performance in the Chattanooga multistate assessment area is adequate.

Retail Services

Retail banking services are good in the Chattanooga multistate assessment area.

The distribution of 19 branch offices and 20 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch in a low-income tract. The percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography; 6.2 percent of households and 7.0 percent of businesses were located in low-income census tracts compared to 5.3 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts, however, was greater than the percentage of households and businesses in the same geography; 26.3 percent of total branches were in moderate-income tracts compared to 19.6 percent of households and 17.2 percent of businesses. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not have any branch openings. However, the bank closed in total two branches and two full-service ATMs in moderate- and middle-income tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

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Geographic Distribution of Branches & ATMS

Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	1	5.3%	0	0	1	1	0	Total	3	12.0%	1	5.0%	0	0	2	40.0%	0	0	10	9.4%	6.2%	7.0%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Moderate	5	26.3%	0	1	5	5	0	Total	7	28.0%	6	30.0%	0	1	1	20.0%	0	0	20	18.9%	19.6%	17.2%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Middle	4	21.1%	0	1	4	4	2	Total	4	16.0%	4	20.0%	0	1	0	0.0%	0	0	43	40.6%	40.8%	38.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	9	47.4%	0	0	9	8	3	Total	11	44.0%	9	45.0%	0	0	2	40.0%	0	0	31	29.2%	33.4%	36.9%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.9%	0.0%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	19	100.0%	0	2	19	18	5	Total	25	100.0%	20	100.0%	0	2	5	100.0%	0	0	106	100.0%	100.0%	100.0%
DTO	0		0	0				SA	5		0		0	0	5		0	0				

2017 FFIEC Census Data, 2017 D&B Infr and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a limited level of community development services in the Chattanooga multistate assessment area. During the review period, Regions Bank employees provided 225 service hours in various capacities to qualified organizations. Bank employees engaged in providing financial education and board service or committee membership with a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Approximately 49.8 percent of service hours were board service at community development organizations or committee membership. However, bank employees did not engage in other types of community development activities such as affordable housing, neighborhood revitalization, and small business assistance. Considering Regions Bank's size and presence in the assessment area and the opportunities that exist for community development service, the bank needs to improve its performance.

Columbus Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR COLUMBUS MULTISTATE: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas and the distribution of loans by borrower income reflects excellent penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes few, if any community development loans in its Columbus multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Columbus multistate assessment area.
- Retail services are unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

Columbus Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Columbus multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Columbus was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLUMBUS, GA-AL MSA MULTISTATE ASSESSMENT AREA

Overview

The Columbus multistate assessment area consists of Muscogee County in Georgia and Russell County in Alabama, which are two of the five counties that make up the multistate Columbus, GA-AL MSA. As of December 31, 2017, the bank operated four branch offices in the assessment area, which accounts for 0.2 percent of the institution's total deposits and 0.1 percent of the bank's total HMDA-reportable and CRA small business loans (by dollar).

According to the June 30, 2017 FDIC Summary of Deposits Report, with \$181.7 million in deposits and a market share of 2.6 percent, Regions Bank ranked 4th among 14 financial institutions operating a total of 54 branch locations. Synovus Bank holds the largest share of deposits in the market at 64.7 percent, followed by SunTrust Bank and Wells Fargo Bank.

Out of 246 HMDA reporters in 2016, Regions Bank was ranked 23rd by number of loans originated or purchased, with 1.1 percent of reported loans. In 2017, the bank originated or purchased less than 1.0 percent of the HMDA-reportable loans in the assessment area and ranked 30th out of 245 reporters. Wells Fargo Bank, Renasant Bank, PennyMac, Quicken and Freedom Mortgage Corporation were among the top HMDA lenders in both years.

For small business lending, Regions Bank ranked 16th out of 67 lenders in 2016 with 1.0 percent of reported loans. In 2017 the bank ranked 17th out of 71 reporters with 1.2 percent of total loans. American Express Bank, Synovus Bank, and Wells Fargo were the top three lenders in the assessment area both years.

Population and Income Characteristics

The Columbus assessment area has experienced nominal growth since the last decennial census. According to 2017 U.S. census data, the population of the assessment area was 251,103, a 3.4 percent increase from the 2010 census.⁵⁰ Muscogee County is the more populous of the two counties in the assessment area with approximately 194,000 persons; however, Russell County posted a higher population growth between 2010 and 2017.⁵¹ Columbus, Georgia, located in Muscogee County, is the principal city in the assessment area.

⁵⁰ QuickFacts. U.S. Census Bureau, n.d. Web. 27 Aug. 2019. <http://quickfacts.census.gov>

⁵¹ Ibid.

Columbus Multistate Metropolitan Area

According to 2017 FFIEC census data, the assessment area contains 66 census tracts: 11 tracts are low-income (16.7 percent), 22 are moderate-income (33.3 percent), 19 are middle-income (28.8 percent), 13 are upper-income (19.7 percent), and one has an unknown income level (1.5 percent). Between 2016 and 2017, there was an increase in the number of low- and moderate-income tracts while middle-income tracts declined.⁵²

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2016 and 2017 for the Columbus MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

Borrower Income Levels
Columbus, GA-AL (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$51,800	0	- \$25,899	\$25,900	- \$41,439	\$41,440	- \$62,159	\$62,160	- & above
2017	\$53,400	0	- \$26,699	\$26,700	- \$42,719	\$42,720	- \$64,079	\$64,080	- & above

As shown, the median family income for the Columbus MSA increased from \$51,800 in 2016 to \$53,400 in 2017. Of the two counties in the assessment area, Russell County had the lower median family income between 2013 and 2017 at \$49,373. The median family income was \$55,496 in Muscogee County. Of the families living in the assessment area, 42.7 percent are considered low- to moderate-income.

With regard to poverty, 16.1 percent of families in the assessment area live in poverty according to 2017 FFIEC census data. The percentage of families living in poverty in Muscogee County was 17.0 percent, while 15.4 percent of families in Russell County lived in poverty between 2013 and 2017. Comparatively, the statewide rates for Georgia and Alabama were 12.8 and 13.6 percent.⁵³ A significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 52.2 percent of families in low-income tracts and 20.8 percent of families in moderate-income tracts live below the poverty level. This may limit lending opportunities in these geographies, particularly in low-income tracts.

Economic Conditions

Employment in the Columbus MSA totaled approximately 121,000 in 2017, a 0.6 percent increase over the previous 12 months, but nil job growth from 2015.⁵⁴ The top employment sectors include government, education and health services, and leisure and hospitality services, and tied in 4th place are retail trade and

⁵² The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

⁵³ "Columbus, GA-AL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 Aug. 2018. <http://www.policymap.com/>

⁵⁴ Precis U.S. Metro. Columbus, GA-AL. Moody's Analytics, August 2018. n.d. Web. 5 Feb. 2019. <https://www.moodyanalytics.com/>

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professional services.⁵⁵ Fort Benning, a major training facility for the U.S. Army, is the largest employer in the region by far with 40,000 military and civilian employees. In mid-2016, Fort Benning experienced the loss of about 2,800 positions as a result of the Department of Defense's Army cutbacks, but troop levels have since stabilized. Another pillar of the local economy and major source of economic growth in the region is Columbus State University. Over the last five years, the university's economic impact on the Columbus MSA has increased by 16.0 percent, from 2,600 jobs to more than 3,000 jobs.⁵⁶ Other major employers include TSYS, AFLAC, Kia Motors Manufacturing, and Columbus Regional Healthcare System.⁵⁷

Aside from Fort Benning and Columbus State University, many other area businesses have announced expansion plans during the review period. In 2016, health-care insurer Anthem announced plans to add 450 employees at its BlueCross BlueShield of Georgia call center in Columbus by the end of 2017. In addition, Cincinnati-based Convergys, a consumer management company providing back-office support for a variety of companies, revealed its intent to open a new customer call center in Columbus, also adding 450 jobs.⁵⁸ In February 2017, Pratt & Whitney, a designer and manufacturer of service aircraft engines and auxiliary power units, announced plans to expand its Columbus plant and create more than 500 jobs over the next five years.⁵⁹

The economy is characterized with a high percentage of jobs in low-skilled, low-wage sectors, namely in retail trade and accommodation services. Jobs in the retail trade and food services and accommodation industries make up 23.0 percent of all jobs in the region.⁶⁰ In 2017, the average annual wage in the retail trade was \$25,587 and \$19,672 for the leisure and hospitality services. Between 2013 and 2017, the estimated percentage of people with a bachelor's degree in the assessment area was 16.0 percent in Muscogee County and 10.6 percent in Russell County, underscoring the below-average educational attainment and lower average income in the region.⁶¹

According to 2017 Dun & Bradstreet information, there were 7,098 businesses within the Columbus assessment area, 88.9 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 24.6 percent of businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 9.8 percent. Over 85.0 percent of the area's business lending occurred in Muscogee County with 2,538 loans in 2016 and about half to businesses with revenues of \$1 million or less.⁶² In both counties, the majority of lending was in loan amounts below

⁵⁵ Ibid.

⁵⁶ Humphreys, Jeffrey. "Economy: A Sunny Forecast." Georgia Trend, Mar. 2017. Web. 10 Nov. 2017. <<http://www.georgiatrend.com>>.

⁵⁷ Precis U.S. Metro. Columbus, GA-AL. Moody's Analytics, August 2018. n.d. Web. 5 Feb. 2019. <https://www.moodyanalytics.com/>

⁵⁸ Humphreys, Jeffrey. "Economy: A Sunny Forecast." Georgia Trend, Mar. 2017. Web. 10 Nov. 2017. <http://www.georgiatrend.com>

⁵⁹ "Pratt & Whitney adding 500 jobs with \$386 million expansion of Columbus Plant." Greater Columbus Chamber of Commerce, 27 Feb. 2017. Web. 10 Nov. 2017. <https://www.columbusgachamber.com>

⁶⁰ Precis U.S. Metro. Columbus, GA-AL. Moody's Analytics, August 2018. n.d. Web. 5 Feb. 2019. <https://www.moodyanalytics.com/>

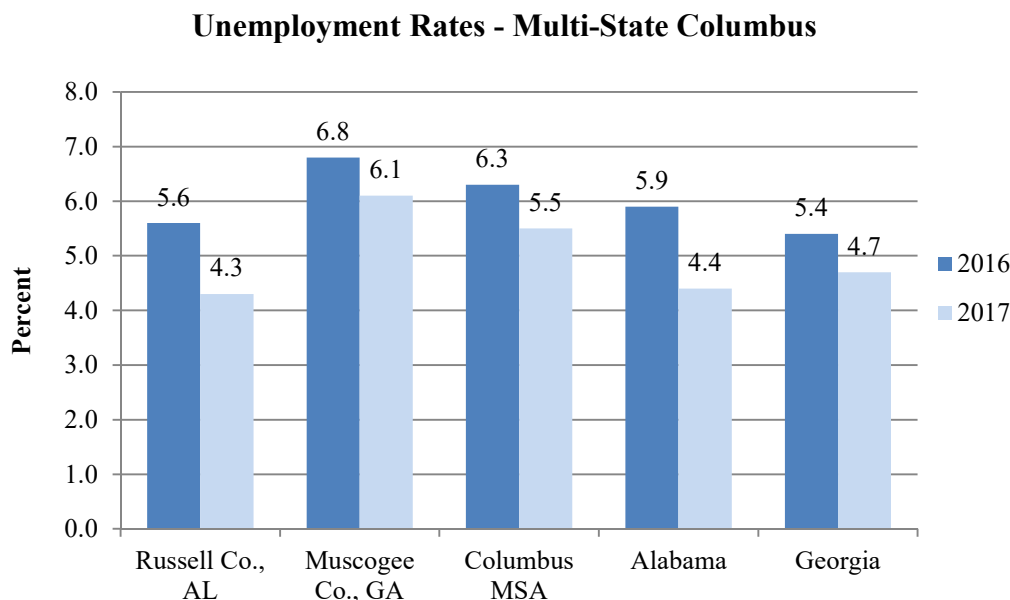
⁶¹ "Columbus, GA-AL (U.S. Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 22 Aug. 2018. <http://www.policymap.com/>

⁶² "Columbus multistate assessment area (CRA data)." GIS Mapping and Geographic Information System Data. n.d. Web. 10 Nov. 2017. <https://www.policymap.com/>

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\$100,000. All of these factors suggest that the business credit environment may be favorable for smaller firms, but there may be fewer lending opportunities for banks in low-income tracts.

The following table shows the unemployment rates for 2016 and 2017 for the two counties in the bank's assessment area, the Columbus MSA, and the states of Georgia and Alabama. The most recent figures for 2017 show the overall unemployment rate in the MSA to be higher than the statewide averages and driven primarily by high unemployment in Muscogee County.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to census data, the assessment area contained 109,871 housing units in 2017, of which 44.9 percent were owner-occupied, 41.6 percent were rental units, and 13.5 percent were vacant. The high proportion of rental units may be attributed to the large presence of military families and students. Only 2.7 percent of the owner-occupied units in the assessment area were located in low-income tracts; therefore, there may be limited opportunities for home mortgage lending in these tracts. Additionally, a high percentage of housing units in low- and moderate-income tracts were rental units or vacant. More specifically, approximately 84.8 percent of all housing units in low-income tracts were rentals or vacant, while 58.7 percent were rentals or vacant in moderate-income census tracts. In middle-income tracts, the majority of housing units were also rental or vacant units. The median age of the housing stock was 44 years, though housing was significantly older in the low-income census tracts (60 years). Given the high percentage of rental units, there would appear to be opportunities for home purchase lending if affordable home inventory and affordable mortgage products exist.

Homeownership rates in the two counties in the assessment area are lower than the respective statewide averages (63.3 percent for Georgia and 68.7 percent for Alabama). The homeownership rates in Muscogee and Russell counties is 48.5 percent and 58.9 percent. Homeownership rates have declined in both counties since

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2010. The median housing value in the assessment area for the period 2013 to 2017 was \$114,700 in Russell County and \$140,200 in Muscogee County; these values represent an increase of 12.5 percent and 5.5 percent, respectively, from the period 2012 to 2016.⁶³

In spite of a nationwide decline in total distressed sales (bank-owned sales, third-party foreclosure auction sales, and short sales) of single-family homes and condos to the lowest levels since 2007, as of the second quarter of 2017, the Columbus MSA was still experiencing a high proportion of such sales (27.8 percent, more than double the national figure of 13.4 percent).⁶⁴ Home price recovery has been weak, but home prices and new home construction activity were expected to increase in 2017 based on the jobs added in 2016, the jobs expected in 2017, stability at Fort Benning, and still affordable mortgage rates.⁶⁵

The assessment area does not appear to have an adequate inventory of affordable homes. In 2017, the percentage of all homes affordable for a four-person family earning 50.0 percent of AMI ranged from 20.8 percent to 30.8 percent in the assessment area counties.⁶⁶ Families earning above 50.0 percent of AMI have slightly more opportunities for affordable homeownership. The percentage of all homes affordable for a four-person family earning 80.0 percent of AMI ranged from 31.6 percent in Muscogee County to 43.4 percent in Russell County. This data would suggest that home purchase lending opportunities may be hindered. Comparatively, the same size family is more likely to find a two-bedroom rental unit in the assessment area, where on average 83.2 percent of rental units are affordable for families earning up to 80.0 percent of AMI. In contrast, less than 15.0 percent of rental units in Russell and Muscogee counties are affordable for a 4-person family earning 30.0 percent of AMI. Clearly, this presents financing opportunities for affordable multifamily development if adequate subsidies and tax credits are provided in the region.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

⁶³ "Columbus multistate assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 6 Feb. 2019. <<https://www.policymap.com/>>.

⁶⁴ "U.S. Home Sellers Realized Average Price Gain of \$51,000 in Second Quarter of 2017, Highest in 10 Years." ATTOM Data Solutions, 25 Jul. 2017. Web. 13 Nov. 2017. <<https://www.attomdata.com/>>.

⁶⁵ Humphreys, Jeffrey. "Economy: A Sunny Forecast." *Georgia Trend*, Mar. 2017. Web. 10 Nov. 2017. <<http://www.georgiatrend.com/>>.

⁶⁶ "Columbus multistate assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 17 Nov. 2017. <<https://www.policymap.com/>>.

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Combined Demographics Report

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	15.2	4,934	8.3	2,436	49.4	14,736	24.7
Moderate-income	21	31.8	14,692	24.7	3,518	23.9	10,780	18.1
Middle-income	21	31.8	22,456	37.7	2,526	11.2	10,884	18.3
Upper-income	13	19.7	17,501	29.4	910	5.2	23,183	38.9
Unknown-income	1	1.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	66	100.0	59,583	100.0	9,390	15.8	59,583	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,411	1,415	2.7	12.4	7,313	64.1	2,683	23.5
Moderate-income	29,329	11,933	22.4	40.7	12,441	42.4	4,955	16.9
Middle-income	37,934	22,164	41.6	58.4	11,443	30.2	4,327	11.4
Upper-income	27,716	17,740	33.3	64.0	7,813	28.2	2,163	7.8
Unknown-income	36	0	0.0	0.0	36	100.0	0	0.0
Total Assessment Area	106,426	53,252	100.0	50.0	39,046	36.7	14,128	13.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	729	9.2	644	9.0	75	10.4	10	15.2
Moderate-income	2,101	26.4	1,864	26.0	216	30.1	21	31.8
Middle-income	2,694	33.9	2,464	34.4	209	29.1	21	31.8
Upper-income	2,429	30.5	2,198	30.6	217	30.2	14	21.2
Unknown-income	4	0.1	3	0.0	1	0.1	0	0.0
Total Assessment Area	7,957	100.0	7,173	100.0	718	100.0	66	100.0
	Percentage of Total Businesses:			90.1		9.0		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	3.9	3	4.2	0	0.0	0	0.0
Moderate-income	19	24.7	17	23.6	2	40.0	0	0.0
Middle-income	32	41.6	31	43.1	1	20.0	0	0.0
Upper-income	23	29.9	21	29.2	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	77	100.0	72	100.0	5	100.0	0	.0
	Percentage of Total Farms:			93.5		6.5		.0

2016 FFIEC Census Data and 2016 D&B Information

Columbus Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	16.7	5,274	8.7	2,751	52.2	14,716	24.2
Moderate-income	22	33.3	17,577	28.9	3,652	20.8	11,233	18.5
Middle-income	19	28.8	18,484	30.4	1,933	10.5	10,968	18.0
Upper-income	13	19.7	19,534	32.1	1,436	7.4	23,952	39.4
Unknown-income	1	1.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	66	100.0	60,869	100.0	9,772	16.1	60,869	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,866	1,804	3.7	15.2	7,908	66.6	2,154	18.2
Moderate-income	34,486	14,270	28.9	41.4	14,439	41.9	5,777	16.8
Middle-income	32,823	14,791	30.0	45.1	14,168	43.2	3,864	11.8
Upper-income	30,656	18,469	37.4	60.2	9,135	29.8	3,052	10.0
Unknown-income	40	3	0.0	7.5	14	35.0	23	57.5
Total Assessment Area	109,871	49,337	100.0	44.9	45,664	41.6	14,870	13.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	695	9.8	598	9.5	85	11.8	12	19.4
Moderate-income	1,747	24.6	1,561	24.7	173	23.9	13	21.0
Middle-income	2,468	34.8	2,191	34.7	253	35.0	24	38.7
Upper-income	2,184	30.8	1,960	31.0	211	29.2	13	21.0
Unknown-income	4	0.1	3	0.0	1	0.1	0	0.0
Total Assessment Area	7,098	100.0	6,313	100.0	723	100.0	62	100.0
	Percentage of Total Businesses:			88.9		10.2		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	15	23.1	14	23.7	1	16.7	0	0.0
Middle-income	26	40.0	24	40.7	2	33.3	0	0.0
Upper-income	24	36.9	21	35.6	3	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	65	100.0	59	100.0	6	100.0	0	.0
	Percentage of Total Farms:			90.8		9.2		.0

2017 FFIEC Census Data and 2017 D&B Information

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Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in the Columbus market for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

One community contact involved in affordable housing stated that housing conditions are very challenging for people looking for affordable housing. The decline in the inventory of affordable houses available for purchase is making it more difficult for low- and moderate-income individuals to purchase homes, with rising home prices contributing to the affordability gap. Homeownership may not be feasible for everyone; instead, affordable rental opportunities may be more suitable for many people. Therefore, single-family rental properties are needed as well. The contact has noticed an increase in demand for down payment assistance. Banks have down payment assistance programs available for their customers, but assistance for people without banking relationships is less available.

Another contact engaged in small business development noted more interest in business development than in the past and more momentum. He has noticed a more focused approach to economic development recently and a more cohesive environment in the business community. While data suggest that the business credit environment may be favorable for smaller firms, the community contact noted that although there has been improvement over the past two or three years, access to capital has been an ongoing challenge for small businesses. The businesses need term loans and access to lines of credit for working capital. Availability of a suitable, trained workforce is another primary concern of small businesses.

Columbus Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Columbus assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects excellent penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made no community development loans in the Columbus assessment area.

During the review period, the bank reported 104 HMDA-reportable loans and 74 CRA small business loans in the Columbus assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank made one home purchase loan in moderate-income tracts (8.3 percent), which was below the percentage of owner-occupied units (28.9 percent) in these tracts and below the aggregate lending performance (17.8 percent) in these tracts.

Home Refinance Loans

Home refinance lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts.

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Home refinance lending in moderate-income tracts is excellent. In 2017, the bank's home refinance lending in moderate-income tracts (41.7 percent) was above the percentage of owner-occupied units (28.9 percent) in these tracts and significantly above the aggregate lending performance (22.3 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts was not rated due to a low volume of lending by all lenders in these tracts.

Home improvement lending in moderate-income tracts is excellent. In 2017, the bank's home improvement lending in moderate-income tracts (69.2 percent) was significantly above the percentage of owner-occupied units (28.9 percent) in these tracts and significantly above the aggregate lending performance (29.1 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (17.5 percent) was significantly above the percentage of small businesses in these tracts (9.5 percent) and significantly above the aggregate lending performance (9.3 percent) in these tracts. In 2016, however, the bank's small business lending in low-income tracts (2.9 percent) was below the percentage of small businesses in these tracts (9.0 percent) and below the aggregate lending performance (9.0 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (22.5 percent) was similar to the percentage of small businesses in these tracts (24.7 percent) and similar to the aggregate lending performance (21.1 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is excellent. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2017, Regions Bank made no home purchase loans to low-income borrowers (0.0 percent), which was below the percentage of low-income families (24.2 percent) and below the aggregate lending performance (4.4 percent) to these families. In 2016, however, the bank's home purchase lending to low-income borrowers (4.5 percent) was below the percentage of low-income families (24.7 percent) but similar to the aggregate lending performance (4.8 percent) to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (25.0 percent) was above the percentage of moderate-income families (18.5 percent) and above the aggregate lending performance (13.6 percent) to these families.

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Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank made two home refinance loans to low-income borrowers (16.7 percent), which was below the percentage of low-income families (24.2 percent) but significantly above the aggregate lending performance (4.2 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (41.7 percent) was significantly above the percentage of moderate-income families (18.5 percent) and significantly above the aggregate lending performance (8.4 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (15.4 percent) was below the percentage of low-income families (24.2 percent) but above the aggregate lending performance (8.9 percent) to these families.

Home improvement lending to moderate-income borrowers is excellent. In 2017, the bank's home improvement lending to moderate-income borrowers (30.8 percent) was above the percentage of moderate-income families (18.5 percent) and significantly above the aggregate lending performance (16.3 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is excellent. In 2017, 85.0 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 88.9 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (47.8 percent). Additionally, 95.0 percent of small business loans were originated in amounts of \$250,000 or less, indicating an adequate willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank made no community development loans in the Columbus multistate assessment area during the review period. Community contacts and Federal Reserve research did identify that community development lending opportunities exist in this market (see the earlier discussion on *Credit and Community Development Needs* for this assessment area); therefore, performance is considered very poor.

INVESTMENT TEST

The investment test rating for the Columbus multistate assessment area is high satisfactory. The bank made a good level of qualified investments and contributions in the assessment area. Regions Bank had qualified investments totaling \$8.3 million, of which 92.5 percent were acquired during the current review period. The bank was responsive to the need for affordable rental housing across the region, including a \$7.6 million LIHTC project that provided 56 new affordable units during the current review period. Prior period investments

Columbus Multistate Metropolitan Area

included LIHTC investments of \$583,933 and mortgage-backed securities of \$35,267. The bank also made a \$2,500 contribution to an organization that provides financial education and other services to low- and moderate-income students.

SERVICE TEST

Regions Bank's service test performance in the Columbus multistate assessment area is adequate.

Retail Services

Retail banking services are poor in the Columbus multistate assessment area.

The distribution of four branch offices and five full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch in a low-income tract. The percentage of branches in low-income tracts was significantly greater than the percentage of households and businesses in the same geography; 10.2 percent of households and 9.8 percent of businesses were located in low-income census tracts compared to 25.0 percent of the bank's branches. There were no branches in moderate-income tracts compared to 30.2 percent of households and 24.6 percent of businesses in the same geography. Overall, the bank's branch distribution relative to available demographic information may limit accessibility to portions of Regions Bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not open or close a branch or a full-service ATM in its assessment area. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Columbus Multistate Metropolitan Area

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Columbus

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	1	25.0%	0	0	1	0	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	11	16.7%	10.2%	9.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	22	33.3%	30.2%	24.6%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	2	50.0%	0	0	2	1	1	Total	2	40.0%	2	40.0%	0	0	0	0.0%	0	0	19	28.8%	30.5%	34.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	25.0%	0	0	1	1	1	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	13	19.7%	29.1%	30.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.5%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	0	0	4	2	2	Total	5	100.0%	5	100.0%	0	0	0	0.0%	0	0	66	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Infr and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Columbus multistate assessment area. During the review period, Regions Bank employees provided 1,164 service hours in various capacities for community development organizations by participating in 22 qualified service activities. The majority of the bank's service hours (1,051 hours) were committed to financial education through the bank's Regions@Work program. This performance is considered adequate given Regions Bank's size and presence in the assessment area and the opportunities that exist for community development service.

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MULTISTATE METROPOLITAN AREA

CRA RATING FOR MEMPHIS MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level community development loans in its Memphis multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Memphis multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank is a leader in providing community development services throughout the assessment area.

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SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Memphis multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Memphis was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MEMPHIS, TN-MS-AR MSA MULTISTATE ASSESSMENT AREA

Overview

The Memphis multistate assessment area includes Crittenden County in Arkansas; Benton, Desoto, Marshall and Tate counties in Mississippi; and Fayette, Shelby and Tipton counties in Tennessee. The assessment area is part of the nine-county multistate Memphis TN-MS-AR MSA, which also includes Tunica County in Mississippi. Regions Bank operated 48 branches in the assessment area as of December 31, 2017. The Memphis assessment area accounts for 4.2 percent of the institution's total deposits and 2.3 percent of the bank's total HMDA-reportable and CRA small business loans (by dollar).

According to the June 30, 2017 FDIC Summary of Deposits Report, Regions Bank ranked 2nd out of 56 banks in the assessment area with 14.0 percent deposit market share and \$4.2 billion in deposits. First Tennessee Bank NA, based in Memphis, is the dominant financial institution, holding 32.8 percent of all deposits.

Regions Bank originated or purchased 3.0 percent of the HMDA-reportable loans in the Memphis assessment area in 2016, ranking 6th out of 497 reporters. In 2017, the bank originated or purchased 2.7 percent of the HMDA-reportable loans in the assessment area, ranking 5th out of 490 reporters. The top HMDA lenders in the market were Wells Fargo, Quicken Loans, and IberiaBank.

For CRA small business and small farm lending, Regions Bank ranked 7th out of 126 reporters in 2016, with 3.7 percent of reported loans in the Memphis assessment area. In 2017, the bank again ranked 7th out of 122 reporters, with 3.9 percent of reported loans. Lending in the assessment area was dominated by American Express, Citibank, Capital One, and Synchrony in both years.

Population and Income Characteristics

According to 2017 U.S. census data, the population of the assessment area was 1.3 million, a 2.1 percent increase from the 2010 census. The assessment area has experienced minimal growth over the past several years, with shrinking populations in Benton, Marshall and Tate counties in Mississippi. DeSoto County in Mississippi and Fayette County in Tennessee experienced the largest population growth, of 10.9 percent and 4.2 percent, respectively, between 2010 and 2017. Memphis, the principal city of the area, is located in Shelby County and is the second largest city in Tennessee. Nearly 73.0 percent of the assessment area population lives in Shelby County.

Memphis Multistate Metropolitan Area

According to 2017 FFIEC census data, there are 311 census tracts in the assessment area: 71 (22.8 percent) low-income census tracts, 66 (21.2 percent) moderate-income tracts, 77 (24.8 percent) middle-income tracts, 90 (28.9 percent) upper-income tracts, and 7 (2.3 percent) tracts with unknown income levels. Between 2016 and 2017, there was an increase in the number of low-, upper-, and unknown-income tracts while moderate- and middle-income tracts declined.⁶⁷

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for the Memphis, TN-MS-AR MSA and indicates that the estimated median family remained even from 2016 to 2017. There is some variation in the median family income in the counties throughout the assessment area. Benton County had the lowest median family income between 2013 and 2017 at \$45,769, and Desoto County had the highest median family income at \$73,532.⁶⁸ It is worth noting that 40.3 percent of families in the assessment area are considered low- to moderate-income.⁶⁹

Borrower Income Levels Memphis, TN-MS-AR (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$59,100	0	- \$29,549	\$29,550	- \$47,279	\$47,280	- \$70,919	\$70,920	- & above
2017	\$59,100	0	- \$29,549	\$29,550	- \$47,279	\$47,280	- \$70,919	\$70,920	- & above

Poverty in the assessment area has decreased over the last several years, but it is still a concern. According to 2017 FFIEC census data, the percentage of families living in poverty was 14.9 percent. In low-income tracts, 39.5 percent of families have incomes below the poverty level; this figure drops to 22.8 percent in moderate-income tracts. This may limit lending opportunities in these geographies, particularly in low-income tracts.⁷⁰ There is some variation in the poverty levels throughout the assessment area. Between 2013 and 2017, Crittenden, Benton, and Tate counties had the highest percentage of families living in poverty at approximately 18.0 percent, and Desoto County had the lowest at 6.9 percent.⁷¹

Economic Conditions

Strategically located on the Mississippi River, Memphis is one of the nation's most significant distribution and logistics hubs. It is served by five major freight railroads, two national interstate highways, an inland port, and

⁶⁷ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

⁶⁸ "Memphis, TN MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 29 Jan. 2019. <http://www.policymap.com/>

⁶⁹ FRB Atlanta Calculations of 2017 Census Data

⁷⁰ Ibid.

⁷¹ "Memphis, TN assessment area (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 31 Jul. 2017. <<http://www.policymap.com/>>.

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more than 400 trucking companies.⁷² It is home to the world's second busiest airport in terms of cargo tonnage. FedEx, which accounts for more than 99 percent of all cargo activity at the airport, is also the region's largest employer.⁷³ ⁷⁴ Transportation and wholesale trade represent 27.4 percent of the employment base and are clearly vital components of the local economy.⁷⁵ The other significant employment sectors include professional and business services, education and health services, and government. Besides FedEx, other major employers include Methodist Healthcare, Baptist Memorial Health Care Corporation, First Horizon National Corporation, University of Tennessee Health Science Center, and St. Jude Children's Research Hospital.⁷⁶ Notably, the trade and transportation sector provides well-paying jobs without the need for a post-high school degree. In 2017, the average annual wage in transportation and warehousing was \$67,870 in the assessment area, as compared to \$50,877 for all industries in the Memphis MSA.⁷⁷ The lower paying sectors in the assessment area are retail trade, and leisure and hospitality, which represent 21.3 percent of total employment with average annual earnings of \$35,765 and \$28,263, respectively.⁷⁸

Small businesses also play an important role in the Memphis economy. According to 2017 Dun & Bradstreet information, there were 37,590 businesses in the assessment area, of which 87.2 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.⁷⁹ Additionally, 12.7 percent of businesses in the assessment area were located in low-income tracts, while 16.1 percent were in moderate-income tracts. Lending to businesses has remained stable over the past few years in this market. According to an analysis of aggregate CRA loan data, the number of business loans in the assessment area increased by 15.6 percent between 2014 and 2016 (the most recent available data). Over 75.0 percent of business lending occurred in Shelby County, with the majority of loans to firms with revenues above \$1 million and in loan amounts below \$100,000. These factors suggest that there may be obstacles for smaller firms to access credit in the market.

Economic conditions improved during the review period in the Memphis assessment area. The following table shows the unemployment rates for 2016 and 2017 for the eight counties in the bank's assessment area, the Memphis MSA, and the states of Arkansas, Mississippi and Tennessee. The overall unemployment rate in the MSA was 4.3 percent in 2017. The unemployment rate in each county declined between 2016 and 2017; however, the rates for the counties in Mississippi, with the exception of Desoto County, and the state of Mississippi remain at or above 5.0 percent as compared to a national unemployment rate of 4.1 percent. In contrast, unemployment rates in low- and moderate-income tracts within the assessment area are 18.3 percent

⁷² Beem, Richard. "Memphis, TN-MS-AR." Moody's Analytics. IHS Economics, Fall 2016. Web. 1 Aug. 2017. <<https://www.economy.com/>>.

⁷³ Beem, Richard. "Memphis, TN-MS-AR." Moody's Analytics. IHS Economics, Fall 2016. Web. 1 Aug. 2017. <<https://www.economy.com/>>.

⁷⁴ Corbet, Michelle. "Airport Cuts Terminal Charges by Almost 13 Percent, FedEx Smiles." *Memphis Business Journal*, Bizjournals.com, 5 May 2017, www.bizjournals.com/memphis/news/2017/05/22/airport-cuts-terminal-charges-by-almost-13-percent.html.

⁷⁵ Fazio, Emily. "Memphis, TN-MS-AR." Moody's Analytics. IHS Economics, December 2018. Web. 21 Feb. 2019. <<https://www.economy.com/>>.

⁷⁶ Ibid.

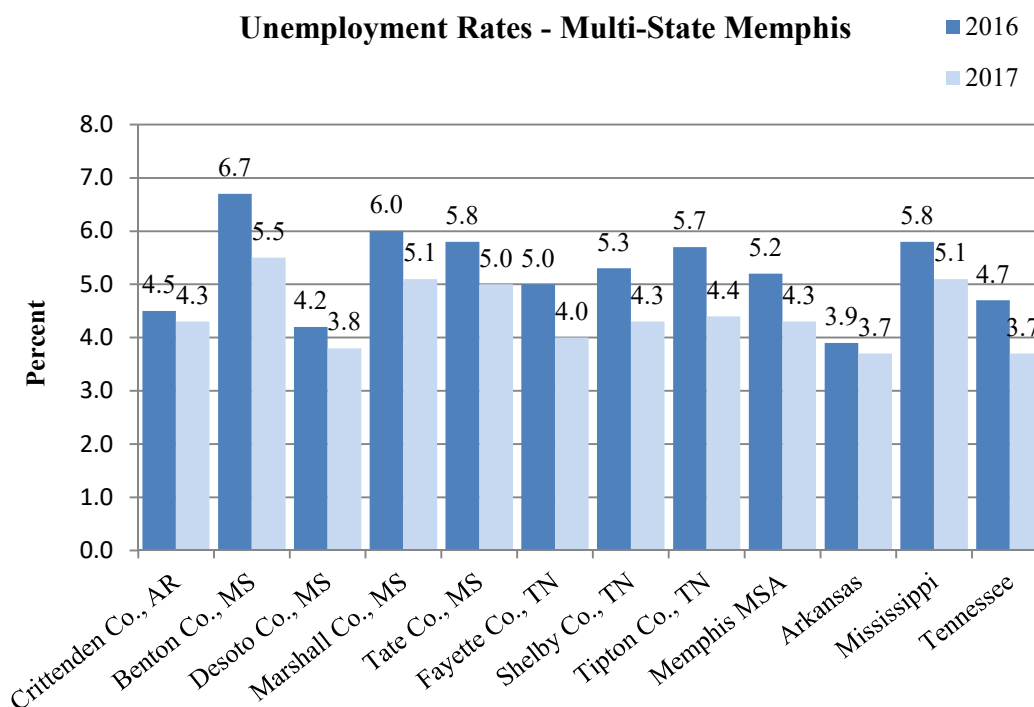
⁷⁷ "Memphis, TN assessment area (U.S. Census)." *Bureau of Labor Statistics Quarterly Census of Employment and Wages*. Bureau of Labor Statistics Quarterly Census of Employment and Wages, n.d. Web. 4 Feb. 2019. <<http://www.policymap.com/>>.

⁷⁸ Fazio, Emily. "Memphis, TN-MS-AR." Moody's Analytics. IHS Economics, December 2018. Web. 21 Feb. 2019. <<https://www.economy.com/>>.

⁷⁹ 2017 FFIEC Census Data and Dun & Bradstreet Information.

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and 14.0 percent, respectively. While these higher rates areas could have negative implications for lending opportunities, they do indicate opportunities for banks to invest in workforce initiatives such as Workforce Investment Network, Advance Memphis, Greater Memphis Alliance for a Competitive Workforce (GMACW) and HopeWorks.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 556,375 housing units in the assessment area, of which 54.1 percent were owner-occupied, 33.6 percent were rental units, and 12.3 percent were vacant. In low-income tracts, only 10.1 percent of housing units were owner-occupied. In moderate-income tracts, 17.4 percent of housing units were owner-occupied. Rental and vacant units are highly concentrated in low- and moderate-income tracts, and housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in LMI areas than in other areas.

The housing market in the Memphis metropolitan area is stable, with annual increases in home sales and home values. From 2015 through 2017, annual home sales increased by 10.1 percent and the median sales price increased by 13.8 percent to \$165,000.⁸⁰ Rising home prices present possible affordability barriers for low- and moderate-income families. Between 2012 and 2016, 37.4 percent of homes were affordable for a four-person family earning 80.0 percent of the area median income in Shelby County; this figure drops to 23.6 percent, 24.7

⁸⁰ "Market Reports & MLS Sales Reports." Memphis Area Association of Realtors. N.p., n.d. Web. 4 Feb. 2019.
<https://maar.org/marketreports>

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percent and 29.1 percent for Fayette, Desoto and Tipton counties, respectively.⁸¹ In the remaining counties within the assessment area, there was higher housing affordability with percentages between 45.0 percent and 66.4 percent. During the same timeframe, an overwhelming majority of rental units were likely affordable for a four-person family earning 80.0 percent of the area median income.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

⁸¹ "Memphis, TN assessment area (U.S. Census Bureau)." *HUD Income Limits*. US Department of Housing and Urban Development Income Limits, n.d. Web. 4 Feb. 2019. <http://www.policymap.com/>

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Combined Demographics Report

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	60	19.3	39,061	12.0	16,378	41.9	78,267	24.1
Moderate-income	72	23.2	69,906	21.5	16,280	23.3	52,195	16.1
Middle-income	87	28.0	92,047	28.4	9,644	10.5	57,721	17.8
Upper-income	87	28.0	123,491	38.1	4,615	3.7	136,322	42.0
Unknown-income	5	1.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	311	100.0	324,505	100.0	46,917	14.5	324,505	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	83,650	24,685	7.9	29.5	39,778	47.6	19,187	22.9
Moderate-income	127,539	59,852	19.2	46.9	46,887	36.8	20,800	16.3
Middle-income	153,205	91,288	29.3	59.6	45,848	29.9	16,069	10.5
Upper-income	180,495	135,358	43.5	75.0	31,956	17.7	13,181	7.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	544,889	311,183	100.0	57.1	164,469	30.2	69,237	12.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4,124	9.6	3,588	9.4	512	11.3	24	7.4
Moderate-income	8,456	19.6	7,290	19.0	1,096	24.1	70	21.7
Middle-income	10,760	24.9	9,703	25.4	973	21.4	84	26.0
Upper-income	19,508	45.2	17,502	45.7	1,862	41.0	144	44.6
Unknown-income	289	0.7	188	0.5	100	2.2	1	0.3
Total Assessment Area	43,137	100.0	38,271	100.0	4,543	100.0	323	100.0
	Percentage of Total Businesses:			88.7		10.5		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	34	4.6	30	4.3	4	12.5	0	0.0
Moderate-income	152	20.8	146	20.9	6	18.8	0	0.0
Middle-income	303	41.4	291	41.7	11	34.4	1	50.0
Upper-income	240	32.8	229	32.8	10	31.3	1	50.0
Unknown-income	3	0.4	2	0.3	1	3.1	0	0.0
Total Assessment Area	732	100.0	698	100.0	32	100.0	2	100.0
	Percentage of Total Farms:			95.4		4.4		.3

Memphis Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	71	22.8	47,920	14.8	18,924	39.5	79,315	24.5
Moderate-income	66	21.2	62,596	19.4	14,245	22.8	51,013	15.8
Middle-income	77	24.8	84,159	26.0	9,155	10.9	56,507	17.5
Upper-income	90	28.9	127,910	39.6	5,373	4.2	136,339	42.2
Unknown-income	7	2.3	589	0.2	295	50.1	0	0.0
Total Assessment Area	311	100.0	323,174	100.0	47,992	14.9	323,174	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	105,345	30,294	10.1	28.8	51,282	48.7	23,769	22.6
Moderate-income	114,521	52,428	17.4	45.8	44,616	39.0	17,477	15.3
Middle-income	138,187	81,599	27.1	59.0	43,136	31.2	13,452	9.7
Upper-income	196,414	136,499	45.3	69.5	47,055	24.0	12,860	6.5
Unknown-income	1,908	405	0.1	21.2	763	40.0	740	38.8
Total Assessment Area	556,375	301,225	100.0	54.1	186,852	33.6	68,298	12.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	4,777	12.7	4,129	12.6	624	13.8	24	7.7
Moderate-income	6,058	16.1	5,106	15.6	891	19.7	61	19.6
Middle-income	9,001	23.9	7,928	24.2	987	21.9	86	27.7
Upper-income	17,412	46.3	15,369	46.9	1,905	42.2	138	44.4
Unknown-income	342	0.9	231	0.7	109	2.4	2	0.6
Total Assessment Area	37,590	100.0	32,763	100.0	4,516	100.0	311	100.0
	Percentage of Total Businesses:			87.2		12.0		.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	20	3.2	16	2.7	4	12.5	0	0.0
Moderate-income	106	16.9	103	17.4	3	9.4	0	0.0
Middle-income	291	46.5	277	46.7	13	40.6	1	100.0
Upper-income	206	32.9	195	32.9	11	34.4	0	0.0
Unknown-income	3	0.5	2	0.3	1	3.1	0	0.0
Total Assessment Area	626	100.0	593	100.0	32	100.0	1	100.0
	Percentage of Total Farms:			94.7		5.1		.2

2017 FFIEC Census Data and 2017 D&B Information

Memphis Multistate Metropolitan Area

Credit and Community Development Needs

In a Federal Reserve Bank of St. Louis report titled “All Low- and Moderate-Income Areas Are Not Created Equal,” the author reports that 77.4 percent of the population in LMI neighborhoods in Memphis (nearly eight out of every 10 people) are credit constrained.⁸² Credit constrained neighborhoods are described as having poor, fair, or no credit history. The author also indicates that these credit constrained neighborhoods are usually located in the south and they tend to have relatively high poverty rates. The prevalence of poverty and economic challenges facing LMI residents and neighborhoods in Memphis, in particular, highlight the importance of strategic partnerships with community service organizations within the assessment area.

Local community contacts indicate that receiving support from the corporate community, including banks, has been limited. This sentiment is also supported in a report entitled “Community Development in Memphis,” which reviewed community development corporation (CDC) capacity, performance, and resources of community development organizations serving the Memphis community.⁸³ Based on survey responses, it reports that the relative share of CDC financial support derived from corporations, which includes support from depository institutions, makes up merely 2 percent of Memphis area CDC funding. This amount is considerably less in the Memphis area compared to corporate and financial sector funding of CDCs in comparable metropolitan areas. While the existing CDC and nonprofit organizations in Memphis are well-established and knowledgeable, this report, reiterated by community contacts, states that without infrastructure and operational support they cannot produce the volume of projects necessary to profoundly improve conditions in LMI neighborhoods.

According to a local Memphis community contact, there are some well-defined low- and moderate-income neighborhoods with pressing investment needs. Within the greater Memphis area, many neighborhoods located both north and south of what is known locally as “Poplar Corridor” make up a substantial part of the MSA’s low- and moderate-income areas. North of Poplar Corridor, neighborhoods such as Raleigh, Frayser, North Memphis, Smokey City, Douglass, and New Chicago are among the more depressed LMI neighborhoods. South of the corridor are located Westview, Parkway Village, Hickory Hill, and Southeast Memphis, which are among the neighborhoods having the greatest investment and development needs. There are multiple opportunities for financial institutions to partner with Memphis area nonprofit organizations, to invest in LMI neighborhoods, or to otherwise support the work of CDCs serving these neighborhoods.

There is also an overwhelming need for affordable housing (single-family and multifamily housing) for very low-income families and seniors in the city of Memphis. At present, there are no large-scale affordable housing projects underway. According to one contact, this is attributable to limited government grants available and development feasibility (appraised value versus cost of construction). Zoning restrictions also play a role because codes were written to encourage single-family development (suburban development), and not infill.

⁸² Eggleston, Michael C. “All Low- and Moderate-Income Areas Are Not Created Equal.” *Federal Reserve Bank of St. Louis*, Federal Reserve Bank of St. Louis, 13 Dec. 2016, <https://www.stlouisfed.org/publications/bridges/summer-2016/all-low-and-moderate-income-areas-are-not-created-equal>.

⁸³ “Community Development in Memphis: A Review of CDC Capacity and Performance and the State of the Industry” CommunityLift, August 2015. Web. 4 Feb. 2019. <http://communitylift.org/wp-content/uploads/2018/10/CDC-Industry-Report.pdf>

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The City acknowledges that this is an issue and has recently completed a comprehensive plan, Memphis 3.0, that is designed to encourage infill and revitalize neighborhoods in Memphis' urban core.

Interviews with local organizations that work with small businesses revealed a need for a small dollar loan program, lines of credit to assist with short-term credit needs, financial education training and assistance with loan packaging. One interviewee had the impression that larger regional banks are less inclined to deal with any borrowers that have gross revenue less than \$250,000 or microenterprises and preferred conventional lending over SBA. Resources available to small business owners as well as partners for banks in the area include the Midsouth Minority Business Council, Southwest TN SBDC, Chamber of Commerce, SCORE, and LiftFund. Financial institutions can assist through providing investments into small business loan programs and to small business providers, providing assistance with trainings and participating on advisory or loan committees, and supporting entrepreneurship/small business programs for youth and young adults.

In terms of banking access, the area has a mixture of bank branches, credit unions, and payday lenders, though a high percentage of residents still remain unbanked and rely on alternative providers. One contact stated there are opportunities for banks to improve product offerings and accessibility through offering low-cost small dollar loans (consumer and mortgage); using alternative forms of credit scoring to better facilitate borrowers with no credit or those that are in the process of repairing credit; increasing the accessibility of prepaid debit cards; offering IDA accounts that will assist LMI residents in achieving longer term goals such as home purchases; and offering a second chance low-cost checking accounts. Besides increasing banking access, there is a high level of opportunity for banks to participate in community development efforts directly or through CDFI intermediaries, nonprofits, or workforce development providers.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Memphis assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Memphis assessment area.

During the review period, the bank reported 2,169 HMDA-reportable loans and 1,452 CRA small business loans in the Memphis assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2017, the bank's home purchase lending in low-income tracts (3.1 percent) was below the percentage of owner-occupied units (10.1 percent) in these tracts but similar to the aggregate lending performance (3.1 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (9.0 percent) was below the percentage of owner-occupied units (17.4 percent) in these tracts but similar to the aggregate lending performance (9.8 percent) in these tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2017, the bank's home refinance lending in low-income tracts (5.1 percent) was below the percentage of owner-occupied units (10.1 percent) in these tracts but above the aggregate lending performance (3.6 percent) in these tracts.

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Home refinance lending in moderate-income tracts is excellent. In 2017, the bank's home refinance lending in moderate-income tracts (18.4 percent) was similar to the percentage of owner-occupied units (17.4 percent) in these tracts and above the aggregate lending performance (10.9 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is excellent. In 2017, the bank's home improvement lending in low-income tracts (16.5 percent) was above the percentage of owner-occupied units (10.1 percent) in these tracts and significantly above the aggregate lending performance (8.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, the bank's home improvement lending in moderate-income tracts (20.8 percent) was above the percentage of owner-occupied units (17.4 percent) in these tracts and above the aggregate lending performance (18.4 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (15.7 percent) was above the percentage of small businesses in these tracts (12.6 percent) and above the aggregate lending performance (9.9 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (16.8 percent) was above the percentage of small businesses in these tracts (15.6 percent) and similar to the aggregate lending performance (16.2 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2017, Regions Bank's home purchase lending to low-income borrowers (8.2 percent) was below the percentage of low-income families (24.5 percent) but significantly above the aggregate lending performance (3.3 percent) to these families.

Home purchase lending to moderate-income borrowers is excellent. In 2017, the bank's home purchase lending to moderate-income borrowers (22.3 percent) was above the percentage of moderate-income families (15.8 percent) and significantly above the aggregate lending performance (12.8 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2017, Regions Bank's home refinance loans to low-income borrowers (10.4 percent) was below the percentage of low-income families (24.5 percent) but significantly above the aggregate lending performance (4.7 percent) to these families.

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Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (19.1 percent) was above the percentage of moderate-income families (15.8 percent) and significantly above the aggregate lending performance (10.4 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (11.5 percent) was below the percentage of low-income families (24.5 percent) but above the aggregate lending performance (10.3 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, Region Bank's home improvement lending to moderate-income borrowers (17.2 percent) was similar to the percentage of moderate-income families (15.8 percent) and similar to the aggregate lending performance (16.3 percent) to these families. In 2016, however, the bank's home improvement lending to moderate-income borrowers (20.7 percent) was above the percentage of moderate-income families (16.1 percent) and above the aggregate lending performance (16.5 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 74.8 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 87.2 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (47.2 percent). Additionally, 89.8 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Memphis assessment area. The bank originated 25 community development loans totaling \$31.1 million during the review period. Loans were responsive to multiple community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small businesses, and revitalizing and stabilizing LMI geographies. The highest volume of lending in the assessment area was for community services (\$14.3 million) and revitalization and stabilization of LMI communities (\$12.0 million).

Examples of notable community development loans include but are not limited to the following:

- A \$2.6 million loan to a nonprofit organization for the construction of a grocery-anchored commercial center in a low-income tract that has been identified as a food desert. The loan is responsive to a significant community need while also helping revitalize the neighborhood.
- A \$2.5 million dollar loan to a statewide CDFI that provides financing for small businesses located in LMI communities or operated by LMI entrepreneurs. This loan will help the CDFI expand the programs offered in the Memphis MSA.

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- A \$2.1 million loan to help renovate a vacant hospital located in a low-income tract. The rehabilitated hospital will be a skilled nursing facility that serves LMI seniors. The project will also provide new job opportunities for LMI workers.

INVESTMENT TEST

The investment test rating for the Memphis multistate assessment area is high satisfactory. The bank made a good level of qualified investments and contributions in the assessment area. Regions Bank had qualified investments totaling \$16.3 million, of which 79.1 percent were acquired during the current review period. The bank was particularly responsive to credit needs of small businesses across the assessment area, with \$6.0 million invested in SBA 504 securities that will assist small businesses by providing long-term financing through the sale of debentures. Additional current period investments included \$500,000 in a scholarship endowment fund, a \$250,000 investment in a CDFI to create a revolving loan pool for home repairs, and \$6.0 million in mortgage-backed securities. Prior period investments included \$2.5 million in mortgage-backed securities, LIHTC projects totaling \$434,435, and CDFI investments of \$394,000. The bank also made 42 contributions totaling \$607,730 to a wide range of nonprofit organizations. Notable examples of the bank's contributions include the following:

- A grant of \$7,500 to a nonprofit that provides money management and financial literacy services for unbanked Memphis citizens.
- \$35,000 in contributions to an organization focusing on the development of affordable housing, student mentoring, job training, and economic development projects for low- and moderate-income residents.
- An in-kind donation of 2,009 square feet of office space to a nonprofit focused on the development and revitalization of the downtown commercial district in West Memphis. The donated office space is located in a low-income census tract.
- Contribution of \$15,000 to support a regional program that provides home repairs for low- and moderate-income borrowers.
- A \$20,000 grant to a school offering a curriculum focused on business, entrepreneurship, and financial responsibility to low- and moderate-income students.
- \$7,000 in grants to a CDFI whose mission is to increase economic development in underserved neighborhoods by attracting and leveraging investment capital for community revitalization.
- A grant of \$25,000 to an organization providing career development and job training opportunities to low- and moderate-income students by helping them obtain IT certifications.
- Over \$316,000 to an organization that partners with local nonprofits to provide community services to LMI individuals, with a primary focus on programs that promote financial stability, health, and education.

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SERVICE TEST

Regions Bank's service test performance in the Memphis multistate assessment area is good.

Retail Services

Retail banking services are adequate in the Memphis multistate assessment area.

The distribution of 48 branch offices and 80 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and greater than the percentage of businesses in the same geography; 16.7 percent of households and 12.7 percent of businesses were located in low-income census tracts compared to 14.6 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts, however, was less than the percentage of households and businesses in the same geography; 12.5 percent of total branches were in moderate-income tracts compared to 19.9 percent of households and 16.1 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

In 2017, Regions Bank closed two branches and two full-service ATMs in low- and middle-income tracts. The bank, however, opened three full-service ATMs in low- and upper-income tracts. Overall, the bank's record of opening and closing of branches adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Memphis

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	7	14.6%	0	1	7	7	4	Total	15	16.1%	14	17.5%	1	1	1	7.7%	0	0	71	22.8%	16.7%	12.7%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Moderate	6	12.5%	0	0	5	4	1	Total	13	14.0%	9	11.3%	0	0	4	30.8%	0	0	66	21.2%	19.9%	16.1%
DTO	0		0	0				SA	4		0		0	0	4		0	0				
Middle	12	25.0%	0	1	12	10	2	Total	21	22.6%	15	18.8%	0	1	6	46.2%	0	0	77	24.8%	25.6%	23.9%
DTO	0		0	0				SA	7		2		0	0	5		0	0				
Upper	21	43.8%	0	0	19	17	6	Total	39	41.9%	38	47.5%	2	0	1	7.7%	0	0	90	28.9%	37.6%	46.3%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	2	4.2%	0	0	1	1	0	Total	5	5.4%	4	5.0%	0	0	1	7.7%	0	0	7	2.3%	0.2%	0.9%
DTO	0		0	0				SA	2		1		0	0	1		0	0				
Total	48	100.0%	0	2	44	39	13	Total	93	100.0%	80	100.0%	3	2	13	100.0%	0	0	311	100.0%	100.0%	100.0%
DTO	0		0	0				SA	16		4		0	0	12		0	0				

2017 FFIEC Census Data, 2017 D&B Infr and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

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Community Development Services

Regions Bank is a leader in providing community development services in the Memphis multistate assessment area. During the review period, Regions Bank employees provided 3,568 service hours to qualified organizations. Regions employees were active in providing a variety of services to a diverse group of local organizations. Regions Bank's community development service activities benefited organizations that provide affordable housing (84 hours), community services (3,229 hours), revitalization/stabilization (3 hours), and economic development (252 hours), which support low- and moderate-income individuals, communities, and small businesses in the Memphis assessment area. Of the bank's total service hours, 42.0 percent were committed to financial and homebuyer education, while approximately 44.2 percent of service hours were board service at community development organizations or committee memberships.

St. Louis Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR ST. LOUIS MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level community development loans in its St. Louis multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the St. Louis multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank is a leader in providing community development services throughout the assessment area.

St. Louis Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the St. Louis multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in St. Louis was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ST. LOUIS, MO-IL MSA MULTISTATE ASSESSMENT AREA

Overview

The St. Louis assessment area includes seven counties located in the St. Louis, Missouri-Illinois multistate MSA: Madison, Monroe, St. Clair, and Clinton counties in Illinois; Jefferson, St. Charles, and St. Louis counties in Missouri; as well as the City of St. Louis, Missouri. As of December 31, 2017, Regions Bank operated 61 branches in the assessment area. The St. Louis assessment area accounts for 3.1 percent of the institution's total deposits and 2.4 percent of the bank's total HMDA-reportable and CRA small business loans (by dollar).

According to the June 30, 2017 FDIC Summary of Deposits Report, with \$3.1 billion in deposits and a market share of 3.1 percent, Regions Bank ranked 8th among 102 financial institutions in the assessment area. Scottrade Bank holds the largest share of deposits in the market at 15.8 percent, followed by U.S. Bank and Stifel Bank & Trust.

Regions Bank made 1.0 percent of the total HMDA-reportable loans in the assessment area in 2016. Out of 617 reporters, the bank ranked 25th by number of loans originated or purchased. In 2017, the bank maintained the same percentage of loans as 2016, but ranked 28th out of 627 reporters. Wells Fargo Bank, JPMorgan Chase Bank, U.S. Bank, and DAS Acquisitions were the top HMDA lenders in both years.

For small business lending, Regions Bank ranked 18th out of 152 lenders in 2016 with 1.2 percent of reported loans. In 2017, the bank ranked 16th out of 162 reporters with 1.4 percent of total loans. U.S. Bank, American Express, Chase Bank, and Bank of America were the top HMDA lenders in both years.

Population and Income Characteristics

There has been minimal population growth over the past several years in the St. Louis assessment area. Census data indicates that the population increased by less than 1 percent in the assessment area from April 1, 2010 to July 1, 2017.⁸⁴ The majority of the assessment area's 2.5 million residents live in St. Louis and St. Charles counties. The independent city of St. Louis is the largest city in the MSA with approximately 308,700 residents.⁸⁵ It should also be noted that the city has experienced population decline since 1950, when it was the

⁸⁴ QuickFacts. U.S. Census Bureau, n.d. Web. 4 Feb. 2019. <http://quickfacts.census.gov>

⁸⁵ Ibid.

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8th largest city in the nation with a population of approximately 856,800.⁸⁶ There has been, however, a slowdown in population decline in the city because of an increase in young professionals residing in the city to be closer to work and other intown amenities; this area of town is referred to as Central City and has been growing since 2010. The counties of Madison, St. Clair and Clinton in Illinois, and St. Louis County in Missouri have also experienced population loss, while St. Charles County in Missouri has seen the largest population growth between 2010 and 2017 (9.7 percent).

According to 2017 FFIEC census data, there are 561 census tracts in the assessment area: 79 (14.1 percent) low-income census tracts, 118 (21.0 percent) moderate-income tracts, 188 (33.5 percent) middle-income tracts, 172 (30.7 percent) upper-income tracts, and 4 (0.7 percent) tracts with unknown income levels. Between 2016 and 2017, there were increases in all income tract categories with the exception of middle-income tracts, which decreased in number.⁸⁷

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2016 and 2017 for the St. Louis, MO-IL MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the St. Louis, MO-IL MSA increased from \$70,000 in 2016 to \$74,300 in 2017. However, there is considerable variation in the median family income throughout the assessment area. The city of St. Louis had the lowest median family income between 2013 and 2017 at \$49,555. St. Charles County and Monroe County had the highest median family income at approximately \$92,000. It should also be noted that 38.3 percent of families in the assessment area are considered low- to moderate-income.

Borrower Income Levels St. Louis, MO-IL (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$70,000	0	- \$34,999	\$35,000	- \$55,999	\$56,000	- \$83,999	\$84,000	- & above
2017	\$74,300	0	- \$37,149	\$37,150	- \$59,439	\$59,440	- \$89,159	\$89,160	- & above

According to 2017 FFIEC census data, 9.6 percent of families in the assessment area live in poverty. St. Louis City and St. Clair County, however, had higher percentages of families living in poverty. St. Louis City had 19.7 percent of families living in poverty, and St. Clair County had 13.1 percent. The remaining counties in the

⁸⁶ Comprehensive Housing Market Analysis. Office of Policy Development and Research, Oct. 2015. n.d. Web. 4 Feb. 2019.
<https://www.huduser.gov/portal/publications/pdf/StLouisMO-comp-16.pdf>

⁸⁷ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

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assessment area had single-digit poverty levels, reaching as low as 4.0 percent in Monroe and St. Charles.⁸⁸ As it pertains to families below the poverty level in low- and moderate-income areas specifically, 36.1 percent of families in low-income tracts and 15.8 percent of families in moderate-income tracts live below the poverty level. These high percentages may limit lending opportunities in these geographies, particularly in low-income tracts. Also, it is important to note that 48.2 percent of city of St. Louis residents are financially vulnerable or liquid asset poor, as compared to 33.4 percent of residents in the St. Louis MSA. These “liquid asset poor” households do not have sufficient liquid assets to live above the poverty level for just three months in the absence of income.

Economic Conditions

The St. Louis metropolitan area has become a center for biotechnology and healthcare services according to a report by HUD’s Office of Policy Development and Research. The region is home to nine Fortune 500 companies including Express Scripts Holding, a mail-order pharmacy, and Monsanto, a multinational agricultural biotechnology firm. Additionally, the region has experienced a steady increase in nonfarm payrolls since 2011. During the 12 months ending June 2018, nonfarm payrolls totaled approximately 1.4 million jobs, a 0.8 percent increase from the previous 12 months.⁸⁹

The region’s largest industry sectors are education and health services (18.4 percent), professional and business services (15.6 percent), wholesale and retail trade (15.1 percent), and government and hospitality services (both at 10.9 percent). Four of the top five largest employers in the region are in the education and health services sector, including BJC HealthCare, the largest employer with 28,350 employees, along with Washington University in St. Louis, SSM Health, and Mercy Health Systems. Other top employers include Walmart and Boeing with 22,290 employees and 14,000 employees, respectively. Several expansions at Boeing beginning in 2013 have also contributed to the steady employment growth and rebound in manufacturing in the region. The average annual wage across all industries is \$52,063, with wages significantly higher for manufacturing, professional services, and government. Comparatively, annual average earnings for the retail trade sector were \$31,630 and \$24,557 for leisure and hospitality services, both as of 2016 data; these lower skilled jobs represent 21.3 percent of total employment.

Local sources indicate that although the area is experiencing job growth, it has not been felt equally by all income levels. They indicated that the majority of better paying entry-level jobs remain outside the inner nucleus of the MSA. This creates a barrier to the LMI population of the city due to transportation concerns because the majority do not own personal vehicles. Additionally, areas where higher entry-level jobs have been created tend to be in areas that are remote from city transportation routes. Compounding the issues, many of these entry-level jobs require employees to work hours that are not consistent with public transportation schedules.

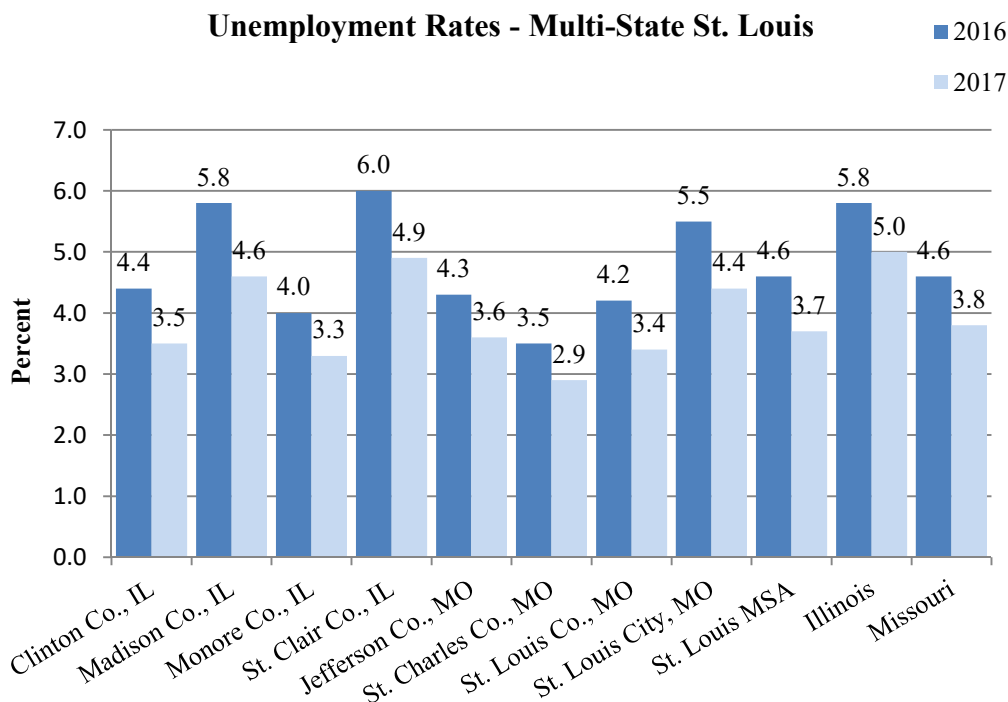
⁸⁸ “St. Louis, MO-IL (U.S. Census).” *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 4 Feb. 2019. <http://www.policymap.com/>

⁸⁹ “St. Louis Multi-State MSA (U.S. Census Bureau).” Bureau of Labor Statistics Quarterly Census of Employment and Wages. n.d. Web. 30 Jan. 2019. <http://www.policymap.com/>

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According to 2017 Dun & Bradstreet information, there were 88,678 businesses within the St. Louis assessment area, 87.1 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 17.4 percent of businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 6.2 percent. Between 2014 and 2016, small business lending increased by 8.0 percent, with 36,639 loans made in 2016. Over 50.0 percent of the area's business lending occurred in St. Louis County in 2016, with nearly 90.0 percent of the loan amounts less than \$100,000 and a greater portion to businesses with revenues of more than \$1 million.⁹⁰

The following table shows the unemployment rates for 2016 and 2017 for the seven counties in the bank's assessment area, the City of St. Louis, the St. Louis MSA, and the states of Illinois and Missouri. As shown, the unemployment rate dropped from 4.6 percent in 2016 to 3.7 percent in 2017 for the St. Louis MSA, which is lower than the statewide averages. The only localities with higher unemployment rates than the MSA overall are Madison and St. Clair counties in Illinois and the City of St. Louis, Missouri.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to census data, the assessment area contained 1,113,005 housing units in 2017, of which 61.6 percent were owner-occupied, 28.1 percent were rental units, and 10.3 percent were vacant. Housing in the St. Louis MSA is typically older; the median age of the housing stock was 52 years. While a majority of units were owner-occupied, a high percentage of housing units in low- and moderate-income tracts were rental units or

⁹⁰ "St. Louis multistate assessment area (CRA data)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 30 Jan. 2019. <<https://www.policymap.com/>>.

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vacant. More specifically, approximately 69.7 percent of all housing units in low-income tracts were rentals or vacant, while 48.7 percent were rentals or vacant in moderate-income census tracts. This factor may suggest that home purchase lending opportunities in low- and moderate-income tracts may be limited, and more opportunities exist for refinancing and home improvement lending.

The housing and rental market in the St. Louis metropolitan area comprises three distinct submarkets: metro west (assessment area counties of Jefferson, St. Charles, and St. Louis), metro east (assessment area counties of Clinton, Madison, Monroe, and St. Clair), and the city of St. Louis. During the 12 months ending June 2018, new and existing single-family home sales in the metro west totaled 40,950 homes sold, an increase of more than 6.0 percent from the previous 12 months. The average sales price was \$381,000 for new homes and \$229,000 for existing single-family homes. In terms of rental activity for this market, the development of senior housing has comprised a bulk of the apartment construction since 2010 and primarily has occurred in either St. Charles or St. Louis County. A strong housing environment dissipates as one moves to the underserved parts of the metro, specifically in the northern and southeastern parts of St. Louis City and the northern parts of St. Louis County, according to one local representative.

During the same period, new and existing single-family home sales in the metro east totaled 9,300 homes sold, a decline of 1.5 percent from the previous 12 months. As previously mentioned, counties in this submarket have experienced population decline. The average sales price was \$290,000 for new homes and \$155,000 for existing single-family homes. Related to rental activity, a total of 830 multifamily units have been permitted in the metro east submarket since the start of 2015, all of which were income-restricted units.

There are very few new homes under construction in the City of St. Louis due to the declining population and lower demand. In the city, single-family new residential consists of infill on vacant lots, with a significant number being affordable housing built by local nonprofit organizations. However, the number of renters in the city has increased due to stricter mortgage underwriting standards and because former homeowners have shifted to renting as a result of home foreclosures. One area of the city experiencing growth of students and young professionals is Central City. More than 3,000 market rate apartments have been built in the Central City area, which accounts for more than 90.0 of all market rate units built in the city since 2010. It is estimated that more than 20 percent of the 21,750 renter households in the Central City area consist of one or more students at one of the two local universities—Washington University in St. Louis and Saint Louis University.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

St. Louis Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi St. Louis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	75	13.4	47,794	7.4	16,400	34.3	134,056	20.7
Moderate-income	108	19.3	112,656	17.4	18,308	16.3	108,291	16.7
Middle-income	212	37.8	260,702	40.3	15,201	5.8	134,598	20.8
Upper-income	164	29.2	225,408	34.9	5,803	2.6	269,627	41.7
Unknown-income	2	0.4	12	0.0	0	0.0	0	0.0
Total Assessment Area	561	100.0	646,572	100.0	55,712	8.6	646,572	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	105,113	33,773	4.8	32.1	48,154	45.8	23,186	22.1
Moderate-income	218,542	114,427	16.2	52.4	74,857	34.3	29,258	13.4
Middle-income	437,405	298,788	42.4	68.3	105,004	24.0	33,613	7.7
Upper-income	335,989	257,936	36.6	76.8	59,274	17.6	18,779	5.6
Unknown-income	600	7	0.0	1.2	393	65.5	200	33.3
Total Assessment Area	1,097,649	704,931	100.0	64.2	287,682	26.2	105,036	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,813	5.8	4,930	5.6	807	7.5	76	8.4
Moderate-income	15,469	15.5	13,328	15.1	1,998	18.7	143	15.9
Middle-income	36,821	36.8	32,856	37.1	3,618	33.8	347	38.6
Upper-income	41,901	41.9	37,343	42.2	4,227	39.5	331	36.8
Unknown-income	105	0.1	46	0.1	56	0.5	3	0.3
Total Assessment Area	100,109	100.0	88,503	100.0	10,706	100.0	900	100.0
	Percentage of Total Businesses:			88.4		10.7		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	13	0.8	9	0.5	4	13.3	0	0.0
Moderate-income	129	7.7	122	7.4	7	23.3	0	0.0
Middle-income	876	52.0	870	52.6	5	16.7	1	100.0
Upper-income	667	39.6	653	39.5	14	46.7	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	1,686	100.0	1,655	100.0	30	100.0	1	100.0
	Percentage of Total Farms:			98.2		1.8		.1

2016 FFIEC Census Data and 2016 D&B Information

St. Louis Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi St. Louis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	79	14.1	52,106	8.1	18,802	36.1	137,955	21.4
Moderate-income	118	21.0	117,756	18.3	18,580	15.8	108,881	16.9
Middle-income	188	33.5	237,938	37.0	16,382	6.9	126,963	19.7
Upper-income	172	30.7	234,562	36.4	7,562	3.2	270,002	41.9
Unknown-income	4	0.7	1,439	0.2	642	44.6	0	0.0
Total Assessment Area	561	100.0	643,801	100.0	61,968	9.6	643,801	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	123,787	37,507	5.5	30.3	55,877	45.1	30,403	24.6
Moderate-income	228,177	117,095	17.1	51.3	81,205	35.6	29,877	13.1
Middle-income	405,578	266,421	38.9	65.7	106,772	26.3	32,385	8.0
Upper-income	352,345	263,623	38.5	74.8	67,021	19.0	21,701	6.2
Unknown-income	3,118	858	0.1	27.5	1,906	61.1	354	11.4
Total Assessment Area	1,113,005	685,504	100.0	61.6	312,781	28.1	114,720	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,493	6.2	4,635	6.0	774	7.3	84	10.1
Moderate-income	15,438	17.4	13,128	17.0	2,162	20.4	148	17.7
Middle-income	30,344	34.2	26,707	34.6	3,353	31.6	284	34.0
Upper-income	36,590	41.3	32,295	41.8	3,987	37.6	308	36.9
Unknown-income	813	0.9	463	0.6	339	3.2	11	1.3
Total Assessment Area	88,678	100.0	77,228	100.0	10,615	100.0	835	100.0
	Percentage of Total Businesses:			87.1		12.0		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	12	0.8	9	0.6	3	9.4	0	0.0
Moderate-income	106	7.4	102	7.3	4	12.5	0	0.0
Middle-income	688	47.9	677	48.2	11	34.4	0	0.0
Upper-income	631	43.9	617	43.9	14	43.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,437	100.0	1,405	100.0	32	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

2017 FFIEC Census Data and 2017 D&B Information

St. Louis Multistate Metropolitan Area

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. Interviews with community contacts suggest that St. Louis is well-served by a network of community development organizations but facing significant challenges in LMI communities, particularly related to affordable housing, workforce development, neighborhood revitalization and stabilization, and financial literacy.

Contacts mentioned that both the City of St. Louis and St. Louis County lack a region-wide strategy for affordable housing. This lack of movement provides a space for banks to utilize their lending expertise and leadership to contribute in the discussions and development of a comprehensive needs assessment related to affordable housing. The contacts also suggested for financial institutions to develop or utilize, when possible, flexing lending strategies that encourage buying and renovating homes in distressed areas with a focus on adopting a neighborhood or block strategy. When thinking about how to encourage this type of lending, one contact mentioned the creation of a regional loan loss reserve fund that could provide banks increased financial security when making more “risky” loans. Another opportunity mentioned by contacts is partnering on lender certification for affordable housing lenders (i.e., nonprofit lenders going through the process with banks). Lastly, there is a great need for financial institutions to develop credit products for home improvements that are more accessible to individuals struggling with credit problems.

Aside from housing, there are numerous other opportunities in the St. Louis region for bank engagement, particularly related to neighborhood stabilization and other community development efforts. Invest STL, sponsored by the St. Louis Community Foundation, is a regional initiative that aligns investment, technical assistance, and community organizations to facilitate building healthy neighborhoods and overall community development efforts in the region. Most recently, Invest STL selected the West End neighborhood and neighborhoods around the Jefferson - Gravois corridors as recipients to receive multi-year investment and technical assistance to drive equitable neighborhood revitalization. Initiatives like this are sorely needed because most investment or improvement heretofore has occurred along Highway 40/Interstate 64 in St. Louis (on the Missouri side) as compared to the rest of the region. Along the north and southeast corridor, economic conditions have largely remained poor and lacking resources needed by lower-income earners, according to one contact. It is also worth noting that parts of North St. Louis City and North St. Louis County were designated as a Promise Zone in 2015. The goal of the Promise Zone program is to revitalize high poverty communities by creating jobs, increasing economic activity, improving educational opportunities, reducing serious crime, leveraging private capital, and helping local leaders navigate federal funding. The Promise Zone designation lasts 10 years.

Contacts indicated that St. Louis has many job vacancies, but because a large segment of the workforce is under-trained or unskilled to compete for the jobs, the vacancies remain unfilled. Banks can assist with workforce development programs by supporting many of the under-funded workforce development programs targeted to low- to moderate-income persons within the city more broadly or underwriting the cost for LMI job

St. Louis Multistate Metropolitan Area

applicants to have transportation passes for job interviews more specifically. Working with organizations located within Promise Zones or areas such as Dutchtown and Mt. Pleasant was suggested by contacts as something for banks to consider.

While some residents distrust financial institutions, associate banking accounts with high fees and fear jeopardizing government benefits with savings, there is an opportunity for banks to support activities that improve financial literacy, capability and household financial stability through engaging in financial education and removing barriers to access low-cost banking products. One contact stated that the opportunities for a financial institution to get involved and support credit building activities for LMI are limitless and well within the capabilities of a retail banking operation, for engaging volunteers, sharing appropriate expertise, logistical support, or supplying educational materials. Moreover, small-dollar consumer loans or lines of credit are needed to help families avoid falling prey to payday lenders and similar operators. One contact mentioned that low-dollar mortgages, particularly in distressed areas, are a need he frequently hears from the community development organizations working in the underserved areas of St. Louis (northern and southeastern parts of St. Louis City and the northern parts of St. Louis County).

Lastly, community contacts stressed the importance of banks increasing support for small businesses, neighborhood revitalization and affordable housing through investments in CDFIs. CDFIs provide essential technical assistance and financing for these type of activities, and bank partnerships can include providing volunteer resources and operational support for programmatic activities, participating in loan participations or in loan pools, and providing unrestricted loan capital through equity-equivalent type investments.

St. Louis Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the St. Louis assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the St. Louis assessment area.

During the review period, the bank reported 2,117 HMDA-reportable loans and 1,319 CRA small business loans in the St. Louis assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2017, the bank's home purchase lending in low-income tracts (1.8 percent) was below the percentage of owner-occupied units (5.5 percent) in these tracts but similar to the aggregate lending performance (2.0 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. In 2017, the bank's home purchase lending in moderate-income tracts (18.0 percent) was similar to the percentage of owner-occupied units (17.1 percent) in these tracts and above the aggregate lending performance (14.1 percent) in these tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is excellent. In 2017, the bank's home refinance lending in low-income tracts (3.8 percent) was below the percentage of owner-occupied units (5.5 percent) in these tracts but significantly above the aggregate lending performance (1.7 percent) in these tracts.

St. Louis Multistate Metropolitan Area

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (17.2 percent) was similar to the percentage of owner-occupied units (17.1 percent) in these tracts and above the aggregate lending performance (12.3 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is excellent. In 2017, the bank's home improvement lending in low-income tracts (8.8 percent) was above the percentage of owner-occupied units (5.5 percent) in these tracts and significantly above the aggregate lending performance (3.3 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, the bank's home improvement lending in moderate-income tracts (15.0 percent) was similar to the percentage of owner-occupied units (17.1 percent) in these tracts and above the aggregate lending performance (12.9 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (12.7 percent) was significantly above the percentage of small businesses in these tracts (5.6 percent) and significantly above the aggregate lending performance (5.6 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (18.6 percent) was similar to the percentage of small businesses in these tracts (16.8 percent) and similar to the aggregate lending performance (16.2 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (13.8 percent) was below the percentage of low-income families (21.4 percent) but above the aggregate lending performance (8.9 percent) to these families.

Home purchase lending to moderate-income borrowers is excellent. In 2017, the bank's home purchase lending to moderate-income borrowers (26.6 percent) was above the percentage of moderate-income families (16.9 percent) and above the aggregate lending performance (18.7 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2017, Regions Bank's home refinance loans to low-income borrowers (14.1 percent) was below the percentage of low-income families (21.4 percent) but significantly above the aggregate lending performance (6.7 percent) to these families.

St. Louis Multistate Metropolitan Area

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (23.5 percent) was above the percentage of moderate-income families (16.9 percent) and above the aggregate lending performance (15.4 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (13.0 percent) was below the percentage of low-income families (21.4 percent) but above the aggregate lending performance (10.0 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (21.8 percent) was above the percentage of moderate-income families (16.9 percent) and above the aggregate lending performance (17.5 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 66.3 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 87.1 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (48.6 percent). Additionally, 91.1 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the St. Louis assessment area. The bank originated 18 community development loans totaling \$77.1 million during the review period. The majority of the bank's loans (\$72.1 million) were to businesses and organizations working to revitalize LMI communities. The remaining loans supported community services targeted to LMI individuals and economic development.

Examples of notable community development loans include but are not limited to the following:

- A \$14.0 million construction loan to fund the expansion of a performing arts center that serves youth and adults throughout the St. Louis region. The project also received \$15.0 million in New Markets Tax Credits and will contribute to the revitalization of a broader area that includes the community around this facility.
- A \$250,000 working capital line of credit to a CDFI that provides small business and microenterprise loans.

INVESTMENT TEST

The investment test rating for the St. Louis multistate assessment area is high satisfactory. The bank made a good level of qualified investments and contributions in the assessment area. Regions Bank had qualified investments totaling \$26.3 million, of which 43.3 percent were acquired during the current review period. With

St. Louis Multistate Metropolitan Area

\$3.8 million allocated to SBIC investments during the review period, the bank was responsive to financing needs for small businesses across the assessment area. The bank also addressed the need for affordable rental housing with \$3.5 million in LIHTC investments, which funded the creation of 104 affordable units. The remaining current period investments consisted of nearly \$4.0 million in mortgage-backed securities. Prior period investments were comprised of mortgage-backed securities, SBIC investments, and LIHTC projects. The bank also made 68 contributions totaling \$825,065 to a variety of nonprofit organizations. Notable examples of the bank's contributions include the following:

- Contributions of \$8,000 to an organization that constructs homes for low- and moderate-income individuals.
- A \$30,000 grant to a nonprofit organization dedicated to preventing dropouts among at-risk, low- and moderate-income students through job development programs at partner schools.
- Grant totaling \$7,500 to a CDFI that provides micro-lending to small businesses in the St. Louis region.
- Contribution of \$11,000 to an organization that promotes fair housing assistance, education, and advocacy for low- and moderate-income citizens.
- Over \$433,000 in contributions to an organization that provides financial literacy programs and homeownership counseling to low- and moderate-income youth and adults.
- Over \$38,000 to an organization that partners with local nonprofits to provide community services to LMI individuals, with a primary focus on programs that promote financial stability, health, and education.
- Contribution of \$120,000 in contributions to an organization providing a variety of services to low- and moderate-income persons, including workforce development/job skills training, financial education, and HUD-approved foreclosure prevention counseling.

SERVICE TEST

Regions Bank's service test performance in the St Louis multistate assessment area is good.

Retail Services

Retail banking services are adequate in the St. Louis multistate assessment area.

The distribution of 61 branch offices and 75 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was similar to the percentage of households and greater than businesses in the same geography; 9.4 percent of households and 6.2 percent of businesses were located in low-income census tracts compared to 9.8 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts was comparable to the percentage of households and businesses in the same geography; 18.0 percent of total branches were in moderate-income tracts compared to 19.9 percent of households and 17.4 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to Regions Bank's geographies and individuals of different income levels.

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In 2017, Regions Bank opened three branch offices, one in a moderate-income, middle-income and upper-income census tract. However, the bank closed five branch offices, one in a moderate-income tract, two in middle-income tracts, and two in upper-income tracts. In regards to full-service ATMs, the bank opened three full-service ATMs, one in a moderate-income tract and two in middle-income tracts. However, 10 full-service ATMs were closed; three were in moderate-income tracts, four in middle-income tracts, and three in upper-income tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi St. Louis

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	6	9.8%	0	0	6	6	5	Total	6	7.7%	6	8.0%	0	0	0	0.0%	0	0	79	14.1%	9.4%	6.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	11	18.0%	1	1	10	10	6	Total	15	19.2%	14	18.7%	3	1	1	33.3%	0	1	118	21.0%	19.9%	17.4%
DTO	1		0	0				SA	1		0		0	0	1		0	1				
Middle	29	47.5%	1	2	27	25	27	Total	38	48.7%	38	50.7%	4	3	0	0.0%	0	0	188	33.5%	37.4%	34.2%
DTO	1		0	0				SA	0		0		0	1	0		0	0				
Upper	15	24.6%	1	2	14	13	12	Total	18	23.1%	17	22.7%	3	2	1	33.3%	0	0	172	30.7%	33.1%	41.3%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.3%	0	0.0%	0	0	1	33.3%	0	0	4	0.7%	0.3%	0.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Total	61	100.0%	3	5	57	54	50	Total	78	100.0%	75	100.0%	10	6	3	100.0%	0	1	561	100.0%	100.0%	100.0%
DTO	2		0	0				SA	3		0		0	1	3		0	1				

2017 FFIEC Census Data, 2017 D&B Infr and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank is a leader in providing community development services in the St. Louis multistate assessment area. During the review period, Regions Bank employees provided 4,440 service hours to qualified organizations. Regions employees were active in providing a variety of services to a diverse group of local organizations. Regions Bank's community development service activities benefited organizations that provide affordable housing (136 hours), community services (2,996 hours), revitalization/stabilization (5 hours), and economic development (1,303 hours), which support low- and moderate-income individuals, communities, and small businesses in the St. Louis assessment area. Of the bank's total service hours, 1,474 hours were committed to financial and homebuyer education. Additionally, approximately 35.5 percent of service hours were board service at community development organizations or committee memberships

Texarkana Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR TEXARKANA MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects excellent penetration throughout the assessment areas and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Texarkana multistate assessment area.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Texarkana multistate assessment area.
- Retail services are accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

Texarkana Multistate Metropolitan Area

SCOPE OF EXAMINATION

The time period, products and affiliates evaluated for the Texarkana multistate assessment area are consistent with the overall scope described in the Description of the Institution section of this report. Regions Bank's performance in Texarkana was evaluated using full-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXARKANA, TX-AR SMA MULTISTATE ASSESSMENT AREA

Overview

The Texarkana assessment area includes Bowie County in Texas and Little River and Miller counties in Arkansas, which make up the Texarkana MSA. As of December 31, 2017, Regions Bank operated five branches inside the assessment area, which represent 0.3 percent of the institutional branches. In addition, 0.2 percent of the bank's deposits are in this market. The assessment area represents 0.2 percent of the institution's combined HMDA-reportable and CRA small business lending by dollar volume.

Texarkana is an active banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 17 financial institutions operating 53 branch offices inside the assessment area with a total of \$2.5 billion in deposits. Wells Fargo, Farmers Bank & Trust, Guaranty Bank, and BancorpSouth Bank hold the largest share of deposits at 62.3 percent collectively. Regions Bank ranks 5th, with \$235 million in deposits and 9.3 percent of total deposits.

State Bank, Red River Employee Federal Credit Union, and Farmers Bank & Trust are the three largest HMDA lenders in the Texarkana market, with a combined 19.3 percent of total HMDA-reportable loans in 2016. Regions Bank ranked 6th in 2016 and reported 5.0 percent of HMDA-reportable loans. The bank's percentage of total loans decreased slightly in 2017 with the bank's HMDA-reportable loans at 3.6 percent. Overall, the assessment area posted a 0.7 percent decrease in the number of loans from 2016 to 2017 with 174 and 185 lenders, respectively.

Regions Bank ranked 10th and 12th in CRA lending in 2016 and 2017, respectively. The bank made 3.1 percent of total CRA loans in 2016 and 2.1 percent in 2017. Assessment area lending was dominated by BancorpSouth Bank, American Express Bank, Capital One, and Farmers Bank & Trust. There were 64 CRA reporters in 2016 and 70 in 2017.

Population and Income Characteristics

The assessment area population increased from 2010 to 2017 by 0.8 percent, reaching an estimated 150,355 residents as of July 2017. The majority of people reside in Bowie County, home to the city of Texarkana. During this same period, the population in the states of Arkansas and Texas increased by 3.0 and 12.6 percent, respectively.⁹¹

⁹¹ QuickFacts. U.S. Census Bureau, n.d. Web. 2 Jan. 2019. <http://quickfacts.census.gov>

Texarkana Multistate Metropolitan Area

The assessment area comprises 34 census tracts. According to 2017 FFIEC census data, 1 tract is low-income (2.9 percent), 9 tracts are moderate-income (26.5 percent), 18 tracts are middle-income (52.9 percent), 5 tracts are upper-income (14.7 percent), and 1 tract has an unknown income level (2.9 percent). Between 2016 and 2017, there was an increase in the number of moderate-income tracts but a decrease in low-, middle- and upper-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Texarkana, TX-AR MSA. As shown, the median family income increased from \$51,400 in 2016 to \$53,000 in 2017. Data shows that the median family income varied across the assessment area. The highest median family income was in Bowie County (\$57,711) compared to the lowest in Little River County (\$51,363) between 2013 and 2017.⁹² In addition, 39.1 percent of families were considered low- to moderate-income in the assessment area in 2017.⁹³

Borrower Income Levels Texarkana, TX-AR (MSA)

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$51,400	0	- \$25,699	\$25,700	- \$41,119	\$41,120	- \$61,679	\$61,680	- & above
2017	\$53,000	0	- \$26,499	\$26,500	- \$42,399	\$42,400	- \$63,599	\$63,600	- & above

Rising poverty rates are a concern in the assessment area, particularly in Miller County. The percentage of people living below the federal poverty line in the assessment area was 18.8 percent between 2013 and 2017. The statewide rate in Arkansas and Texas is 18.1 percent and 16.0 percent, respectively.⁹⁴ In addition, a significant percentage of families living in low- and moderate-income areas live below the poverty level. Specifically, 51.1 percent of families living in low-income census tracts live below the poverty level, and 31.6 percent of families living in moderate-income census tracts live below the poverty level.⁹⁵

Economic Conditions

The Texarkana economy is primarily based on manufacturing, specifically the paper industry and the U.S. Army's maintenance and repair of tactical wheeled vehicles. Texarkana's industrial base is broadly diversified. The region's timber industry supports local paper mills; other manufacturers include the Red River Army Depot

⁹² "Texarkana, TX-AR (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 Jan. 2019. <http://www.policymap.com/>

⁹³ FRB Atlanta Calculations of 2017 FFIEC Census Data

⁹⁴ "Texarkana, TX-AR (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 Jan. 2019. <http://www.policymap.com/>

⁹⁵ FRB Atlanta Calculations of 2017 Census Data

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and Cooper Tire and Rubber.⁹⁶ Other major employers include CHRISTUS St. Michael Health System, AECOM/URS, Southern Refrigerated Transport, Walmart, and Domtar, Inc.⁹⁷

Besides manufacturing, the top industry sectors are trade, transportation and utilities; education and health services; and leisure and hospitality. Government also employs a significant portion of the labor force. For the period ending July 2018, nonfarm employment in the Texarkana, TX-AR MSA was 59,300 jobs, an increase of nearly 712 jobs, or 1.2 percent from July 2017.⁹⁸ However, according to the Texarkana Region Workforce Target Analysis, the broader Texarkana region's (15 counties) workforce declined around 5.0 percent over the last 5 years.⁹⁹

Although the local economy is based on manufacturing, there is an increasing need for workforce training and development in the region. A local workforce report indicated there was a need for more workforce development as skilled workers were difficult to find and many management positions and engineering positions were a challenge to fill. When surveying a cross section of employees from the Texarkana region, the occupation knowledge most participants indicated they needed included communications, computer skills, and customer service. These skill sets will likely be needed in the near future, as well.¹⁰⁰

In terms of economic conditions for small businesses, there were 5,106 businesses within the Texarkana assessment area in 2017, of which 89.4 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 23.7 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 0.6 percent. Lending opportunities to this segment remained stable and slightly increasing between 2011 and 2016 in the assessment area, with 2,156 loans made in 2016.¹⁰¹ During this same period, loans made to firms with revenues of \$1.0 million or less represented 49.8 percent of total small business loans, which is higher than previous years. This may be an indication that there may be fewer obstacles for smaller firms to access credit in the market.

Unemployment in the Texarkana MSA has declined significantly since its peak of 7.7 percent in 2011.¹⁰² The chart below shows no change in the unemployment rate in the assessment area between 2016 and 2017; however, the unemployment rate in Little River and Miller counties slightly increased while the unemployment

⁹⁶ Major Employers. Texarkana Chamber of Commerce, n.d. Web. 30 Jan. 2016. <https://texarkana.org/major-employers/>

⁹⁷ Ibid.

⁹⁸ Economy at a Glance. Bureau of Labor Statistics, n.d. Web. 30 Jan. 2019.

https://www.bls.gov/regions/southwest/tx_texarkana_msa.htm

⁹⁹ "Texarkana Region Workforce Target Analysis." Prepared by Foote Consulting Group, LLC. & StateBook International for Workforce Solutions of Northeast Texas on behalf of TexAmericas Center, July 2017. Web. 30 Jan. 2019. https://texarkana.org/wp-content/uploads/2017/07/Texarkana-Region-Workforce-Target-Analysis_FCG_FINAL_Revised0713.pdf

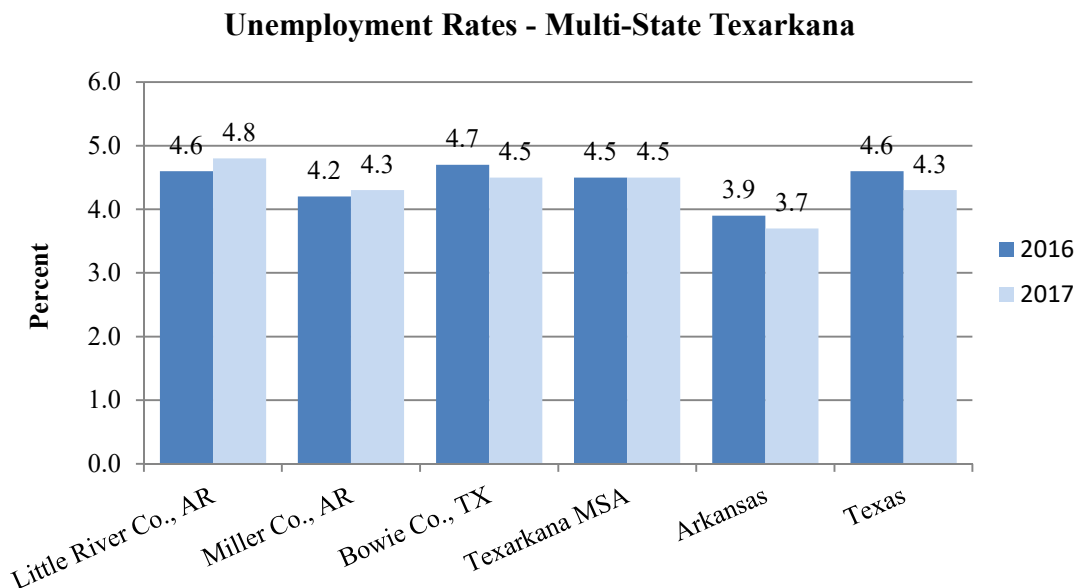
¹⁰⁰ "Texarkana Region Workforce Target Analysis." Prepared by Foote Consulting Group, LLC. & StateBook International for Workforce Solutions of Northeast Texas on behalf of TexAmericas Center, July 2017. Web. 30 Jan. 2019. https://texarkana.org/wp-content/uploads/2017/07/Texarkana-Region-Workforce-Target-Analysis_FCG_FINAL_Revised0713.pdf

¹⁰¹ "Texarkana, TX-AR (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 Jan. 2019. <http://www.policymap.com/>

¹⁰² "Texarkana, TX-AR (U.S. Bureau of Labor Statistics)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 Jan. 2019. <http://www.policymap.com/>

Texarkana Multistate Metropolitan Area

rate decreased in Bowie County. The unemployment rate for the MSA in 2017 was 4.5 percent, compared to 3.7 percent for Arkansas and 4.3 percent for Texas.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 64,837 housing units located in the assessment area in 2017, of which 56.8 percent were owner-occupied, 29.0 percent were rental units, and 14.2 percent were vacant. Rental and vacant units were more concentrated in low- and moderate-income tracts. The median age of the housing stock across the assessment area was 42 years, though housing was much older in low- and moderate-income census tracts.

Census data also shows that 20.3 percent of the housing stock in the assessment area is located in moderate-income tracts and 1.5 percent is in low-income census tracts. In moderate-income census tracts, 36.8 percent of the housing was owner-occupied units while 46.6 percent of housing was rental units. In low-income tracts, 30.6 percent of the housing was owner-occupied units and 59.8 percent was rental units. These factors suggest that residential lending opportunities, both home purchase and home improvement, exist in low- and moderate-income geographies.

The assessment area housing market generally experienced positive trends during the review period. The median housing value in every county in the assessment area increased from 2016 to 2017. In 2016, the median housing values ranged from \$73,100 in Little River County to \$88,600 in Bowie County. In 2017, the median housing values ranged from \$75,500 in Little River County to \$101,800 in Bowie County.¹⁰³ Although the median housing values increased, the number of units sold decreased in the assessment area by 2.1 percent in the third quarter 2017 when compared to the third quarter 2016. Of those units sold in the third quarter 2017, 36.3 percent sold for less than \$100,000.¹⁰⁴

¹⁰³ 2016 and 2017 FFIEC Census data

¹⁰⁴ Texas Quarterly Report. Texas Realtor Data, Analysis provided by Texas A&M University Real Estate Center, Q3 2017. Web. 30 Jan. 2019. <https://www.texasrealestate.com/wp-content/uploads/TQHR-2017-Q3.pdf>

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Between 2012 and 2016, the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income ranges between 48.0 percent (Bowie County) to 66.0 percent (Little River County), while the percentage of homes affordable to those earning 50.0 percent of the area median income averages 37.4 percent.¹⁰⁵ Therefore, efforts to assist home ownership for buyers should continue to focus on down payment assistance programs, affordable lending products, and homebuyer counseling and education programs, especially for low-income homebuyers.

Demographic Characteristics by Census Tract

The following tables based on 2016 and 2017 FFIEC census data and Dun & Bradstreet information present key demographic and business information used to help develop a performance context for the assessment area.

¹⁰⁵ "Texarkana, TX-AR (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 Jan. 2019. <<http://www.policymap.com/>>.

Texarkana Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Texarkana

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	11.8	2,193	5.8	831	37.9	8,850	23.3
Moderate-income	3	8.8	2,624	6.9	444	16.9	6,246	16.4
Middle-income	20	58.8	23,649	62.2	3,097	13.1	7,569	19.9
Upper-income	6	17.6	9,554	25.1	589	6.2	15,374	40.4
Unknown-income	1	2.9	19	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	38,039	100.0	4,961	13.0	38,039	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,260	1,390	3.7	32.6	1,927	45.2	943	22.1
Moderate-income	5,130	1,970	5.3	38.4	2,585	50.4	575	11.2
Middle-income	39,712	23,814	64.0	60.0	10,608	26.7	5,290	13.3
Upper-income	14,814	10,020	26.9	67.6	3,222	21.7	1,572	10.6
Unknown-income	19	19	0.1	100.0	0	0.0	0	0.0
Total Assessment Area	63,935	37,213	100.0	58.2	18,342	28.7	8,380	13.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	538	9.3	469	9.0	63	13.7	6	7.1
Moderate-income	418	7.2	376	7.2	38	8.2	4	4.7
Middle-income	3,066	53.0	2,798	53.4	217	47.1	51	60.0
Upper-income	1,754	30.3	1,589	30.3	141	30.6	24	28.2
Unknown-income	6	0.1	4	0.1	2	0.4	0	0.0
Total Assessment Area	5,782	100.0	5,236	100.0	461	100.0	85	100.0
	Percentage of Total Businesses:			90.6		8.0		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	2	1.0	2	1.0	0	0.0	0	0.0
Moderate-income	1	0.5	1	0.5	0	0.0	0	0.0
Middle-income	146	74.1	142	74.3	4	66.7	0	0.0
Upper-income	48	24.4	46	24.1	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	197	100.0	191	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

Texarkana Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Texarkana

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.9	474	1.3	242	51.1	8,662	23.0
Moderate-income	9	26.5	6,576	17.4	2,076	31.6	6,058	16.1
Middle-income	18	52.9	22,468	59.5	3,118	13.9	7,377	19.5
Upper-income	5	14.7	8,205	21.7	667	8.1	15,639	41.4
Unknown-income	1	2.9	13	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	37,736	100.0	6,103	16.2	37,736	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	941	288	0.8	30.6	563	59.8	90	9.6
Moderate-income	13,172	4,852	13.2	36.8	6,134	46.6	2,186	16.6
Middle-income	38,080	22,777	61.8	59.8	9,720	25.5	5,583	14.7
Upper-income	12,631	8,905	24.2	70.5	2,382	18.9	1,344	10.6
Unknown-income	13	13	0.0	100.0	0	0.0	0	0.0
Total Assessment Area	64,837	36,835	100.0	56.8	18,799	29.0	9,203	14.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	34	0.7	27	0.6	7	1.5	0	0.0
Moderate-income	1,223	24.0	1,080	23.7	125	27.1	18	22.2
Middle-income	2,645	51.8	2,375	52.0	221	47.8	49	60.5
Upper-income	1,199	23.5	1,078	23.6	107	23.2	14	17.3
Unknown-income	5	0.1	3	0.1	2	0.4	0	0.0
Total Assessment Area	5,106	100.0	4,563	100.0	462	100.0	81	100.0
	Percentage of Total Businesses:			89.4		9.0		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	5	2.9	5	3.0	0	0.0	0	0.0
Middle-income	125	71.4	121	71.6	4	66.7	0	0.0
Upper-income	45	25.7	43	25.4	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	175	100.0	169	100.0	6	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

Texarkana Multistate Metropolitan Area

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investment and/or service activities.

According to community contacts, the highest priority development needs for the area are affordable housing and workforce development. A contact who specializes in affordable housing indicated that there has been a decline in funding at both state and federal levels, which is making it difficult for organizations like his to provide affordable housing for low- and moderate-income individuals. The two low-income communities that were highlighted during the interview for requiring significant resources were Rosehill and Beverly. For lower-income individuals who already own a home, the contact stated that there is a need for small dollar loans for renovations; the contact believes that banks could conduct more outreach and marketing of these types of products or create these products if they do not already exist.

There is also an opportunity for financial institutions to provide community services in the area. One of the contacts indicated that the lower-income areas have also become food deserts where it is difficult to find affordable, fresh food. Additionally, education and outreach services are another need for low- and moderate-income earners. Specifically, residents could benefit from outreach focusing on how to build credit, the importance of saving, risks associated with predatory lenders, and homebuyer education. The contact also said that this outreach might require the dismantling of stigma on banks and financial services after residents' negative interactions with predatory lenders.

A contact specializing in economic development indicated there were a variety of loan and incentive programs aimed at revitalizing the historic downtown district and training the workforce in the area. The contact pointed out that a large portion of the workforce is trending older and are at or nearing retirement age. This has placed a renewed focus on workforce development within local educational institutions as the community prepares younger people to meet the economic and employment needs of the region. The contact stated that Texarkana built a 12,000-acre industrial park to attract more employers to the area; however, there are obstacles in obtaining skilled workers. The state has a variety of funds dedicated to workforce training such as the Self-Sufficiency Fund and the Skills Development Fund. The Self-Sufficiency Fund, for example, links the business community with recipients of Temporary Assistance for Needy Families (TANF), by providing grants to eligible public colleges or to private, nonprofit organizations to provide customized job training and training support services for specific employers. Similarly, the Skills Development Fund assists Texas public community and technical colleges to finance customized job training for their local businesses.^{106 107 108} There is an opportunity for financial institutions to support workforce development organizations or to collaborate with public, community and technical colleges to support the training of low- and moderate-income people.

¹⁰⁶ Texas Summary of State Incentives & Programs, n.d. Web. 30 Jan. 2019.

http://www.lonestar.edu/economicdevelopment/documents/State_of_TX_Incentives_2_18_15_DH_8.2.16.pdf

¹⁰⁷ Self Sufficiency Fund. Texas Workforce Commission, n.d. Web. 30 Jan. 2019. <https://twc.texas.gov/programs/self-sufficiency-fund-program-overview>

¹⁰⁸ Skills Development Fund. Texas Workforce Commission, n.d. Web. 30 Jan. 2019. <https://twc.texas.gov/partners/skills-development-fund>

Texarkana Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Texarkana assessment area is good. The geographic distribution of loans reflects excellent penetration throughout the assessment area, and the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an excellent level of community development loans in the Texarkana assessment area.

During the review period, the bank reported 280 HMDA-reportable loans and 139 CRA small business loans in the Texarkana assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects excellent penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank made no home purchase loans (0.0 percent) in low-income tracts, when the percentage of owner-occupied units in these tracts was only 0.8 percent and the aggregate of all lenders only made three loans (0.1 percent) in these tracts. In 2016, the bank also made no home purchase loans (0.0 percent) in low-income tracts, yet the percentage of owner-occupied units in these tracts was 3.7 percent and the aggregate of all lenders was 1.7 percent in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (22.2 percent) was above the percentage of owner-occupied units (13.2 percent) in these tracts and significantly above the aggregate lending performance (10.7 percent) in these tracts. In 2016, however, the bank made no home purchase loans (0.0 percent) in moderate-income tracts, yet the percentage of owner-occupied units in these tracts was 5.3 percent and the aggregate of all lenders was 3.4 percent in these tracts.

Texarkana Multistate Metropolitan Area

Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2017, Regions Bank made no home refinance loans (0.0 percent) in low-income tracts when the percentage of owner-occupied units in these tracts was only 0.8 percent and the aggregate of all lenders made only two loans (0.2 percent) in these tracts. In 2016, the bank's home refinance lending in low-income tracts (2.4 percent) was below the percentage of owner-occupied units (3.7 percent) in these tracts but above the aggregate lending performance (2.0 percent) in these tracts.

Home refinance lending in moderate-income tracts is excellent. In 2017, the bank's home refinance lending in moderate-income tracts (15.8 percent) was above the percentage of owner-occupied units (13.2 percent) in these tracts and above the aggregate lending performance (9.8 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is excellent. In 2017, Regions Bank made no home improvement loans (0.0 percent) in low-income tracts, yet the percentage of owner-occupied units in these tracts was only 0.8 percent and the aggregate of all lenders only made one loan (0.4 percent) in these tracts. In 2016, however, home improvement lending in low-income tracts (6.7 percent) was above the percentage of owner-occupied units (3.7 percent) in these tracts and significantly above the aggregate lending performance (2.4 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. In 2017, the bank made one home improvement loan in moderate-income tracts (2.4 percent), which was below the percentage of owner-occupied units (13.2 percent) in these tracts and below the aggregate lending performance (11.4 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (4.9 percent) was significantly above the percentage of small businesses in these tracts (0.6 percent) and significantly above the aggregate lending performance (0.9 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (18.0 percent) was below the percentage of small businesses in these tracts (23.7 percent) but similar to the aggregate lending performance (20.6 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Texarkana Multistate Metropolitan Area

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (16.7 percent) was below the percentage of low-income families (23.0 percent) but significantly above the aggregate lending performance (2.6 percent) to these families. In 2016, the bank made no home purchase loans (0.0 percent) to low-income borrowers when the percentage of low-income families was 23.3 percent and the aggregate of all lenders made 3.0 percent of their loans to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (22.2 percent) was above the percentage of moderate-income families (16.1 percent) and above the aggregate lending performance (12.2 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance loans to low-income borrowers (7.0 percent) was below the percentage of low-income families (23.0 percent) but above the aggregate lending performance (4.3 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (21.1 percent) was above the percentage of moderate-income families (16.1 percent) and significantly above the aggregate lending performance (9.1 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (9.8 percent) was below the percentage of low-income families (23.0 percent) but above the aggregate lending performance (9.4 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (14.6 percent) was similar to the percentage of moderate-income families (16.1 percent) and above the aggregate lending performance (9.4 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 70.5 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 89.4 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (49.4 percent). Additionally, 88.5 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Texarkana Multistate Metropolitan Area

Community Development Lending

Regions Bank made four community development loans totaling \$14.1 million in the Texarkana assessment area during the review period. All of the loans were responsive to the need for affordable housing. The bank financed two LIHTC projects that provided approximately 130 units of affordable rental housing. Given the bank's presence in this assessment area and available community development opportunities, the level of community development lending is considered excellent.

Texarkana Multistate Metropolitan Area

INVESTMENT TEST

The investment test rating for the Texarkana multistate assessment area is high satisfactory. The bank made a good level of qualified investments and contributions in the assessment area. Regions Bank had qualified investments totaling \$17.2 million, of which 88.3 percent were acquired during the current review period. The bank was responsive to the need across the region for affordable rental housing, including \$15.2 million for two LIHTC projects that provided 156 new affordable units during the review period. During the prior period, the bank invested in LIHTC projects for \$487,307 and mortgage-backed securities totaling \$1.5 million. Additionally, the bank made five qualified contributions totaling \$4,350 to organizations offering community services to low- and moderate-income persons.

SERVICE TEST

Regions Bank's service test performance in the Texarkana multistate assessment area is good.

Retail Services

Retail banking services are good in the Texarkana multistate assessment area.

The distribution of five branch offices and four full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. There were no branches in low-income tracts compared to 1.5 percent of households and 0.7 percent of businesses in the same geography. The distribution of the bank's branches in moderate-income tracts, however, was greater than the percentage of households and businesses in the same geography; 40.0 percent of total branches were in moderate-income tracts compared to 19.7 percent of households and 24.0 percent of businesses. Overall, the bank's retail delivery systems are accessible to Regions Bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not open or close a branch or full-service ATM in the assessment area. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Texarkana Multistate Metropolitan Area

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Texarkana

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	1.5%	0.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	2	40.0%	0	0	2	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	1	9	26.5%	19.7%	24.0%
DTO	0		0	0				SA	0		0		0	0	0		0	1				
Middle	2	40.0%	0	0	2	2	1	Total	2	50.0%	2	50.0%	0	0	0	0.0%	0	0	18	52.9%	58.4%	51.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	20.0%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	1	5	14.7%	20.3%	23.5%
DTO	0		0	0				SA	0		0		0	0	0		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	5	100.0%	0	0	5	4	2	Total	4	100.0%	4	100.0%	0	0	0	0.00%	0	2	34	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	2				

2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Texarkana multistate assessment area. During the review period, Regions Bank employees engaged in 293 qualified service hours. Notably, 77.5 percent of service hours were board service at community development organizations or committee membership. All service hours were related to community services; bank staff did not engage in other types of community development purposes such as affordable housing, neighborhood revitalization, and small business assistance. This performance is considered adequate given Regions Bank's size and presence in the assessment area and the opportunities that exist for community development service

Alabama

CRA RATING FOR ALABAMA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Alabama assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Alabama assessment areas.
- Retail banking services are good in the bank's Alabama assessment areas.
- The bank is a leader in providing community development services that benefit residents and small businesses throughout the Alabama assessment areas.

Alabama

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment areas in Alabama:

- Birmingham
- Huntsville

Limited-scope reviews were conducted for the remaining 15 assessment areas:

• Anniston	Gadsden
• Auburn	Mobile
• Coffee-Covington-Escambia	Montgomery
• Daphne-Fairhope-Foley	Northern Alabama
• Decatur	Southern Alabama
• Dothan	Talladega-Tallapoosa
• Fayette	Tuscaloosa
• Florence	

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of June 30, 2017, Regions Bank had \$22.5 billion in deposits in Alabama accounting for 22.7 percent of the bank's total deposits. Regions Bank operated 216 branch offices in Alabama as of December 31, 2017, representing 14.7 percent of the bank's total branches. HMDA-reportable lending in Alabama accounted for 19.2 percent of total institutional HMDA-reportable lending by number of loans and 15.3 percent by dollar volume. CRA small business lending in Alabama accounted for 13.8 percent of the bank's total CRA small business lending by number of loans and 17.3 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

Alabama

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity
Assessment Areas Located in
Alabama 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	4,965	24.4%	994,532	38.5%
HMDA Refinance	6,243	30.7%	796,328	30.8%
HMDA Home Improvement	3,296	16.2%	76,160	2.9%
HMDA Multi-Family	3	0.0%	20,767	0.8%
Total HMDA	14,507	71.2%	1,887,787	73.0%
Total Small Business	5,682	27.9%	674,949	26.1%
Total Farm	175	0.9%	23,290	0.9%
TOTAL LOANS	20,364	100.0%	2,586,026	100.0%

Originations and Purchases

Alabama

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

Lending Test

The lending test rating in the state of Alabama is low satisfactory. Overall, performance in Alabama with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made an adequate level of community development loans in Alabama.

During the review period, Regions Bank reported 14,507 HMDA-reportable loans and 5,682 small business loans in Alabama. The rating for Alabama is based on performance in the Birmingham and Huntsville full-scope assessment areas. Approximately 45.1 percent of the bank's HMDA-reportable and small business lending by number of loans in Alabama occurred within these assessment areas.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Alabama is derived from the Birmingham and Huntsville full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for these assessment areas is included in the next sections of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Alabama. The bank originated 102 community development loans totaling \$329.3 million benefiting Alabama assessment areas during the review period. Total community development lending also includes a \$2.5 million loan to a new statewide loan fund to provide early stage venture capital funding primarily to small businesses; this loan positively impacts all assessment areas in the state.

The bank made 37 loans for \$79.0 million in the Birmingham full-scope assessment area and 8 loans for \$16.7 million in the Huntsville full-scope assessment area. Performance was good in Birmingham and Huntsville. However, the bank had weak community development loan performance in 10 of the 15 limited-scope assessment areas including several where the bank has a significant market share. Therefore, the bank's lending in limited-scope assessment areas was considered in the performance conclusion for the state.

Despite the poor performance in limited-scope assessment areas, the bank was considered responsive to the credit and community development needs in the state. As a result, the bank received positive consideration for 8

Alabama

loans for \$38.2 million that were outside any of the bank's assessment areas in the state. The bank provided loans totaling approximately \$37 million that provided critical operating support to a Historically Black College and University that serves a majority of students receiving Pell grants. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The investment test rating for Alabama is outstanding.

The bank made an excellent level of qualified investments and contributions totaling \$189.3 million in Alabama. During the review period, Regions Bank had qualified investments of \$179.8 million in the Alabama assessment areas, with nearly 60.5 percent acquired during the current review period. In addition, the bank made 455 qualified contributions in the assessment areas, for a total of \$9.4 million. The state investment rating also reflects 30 contributions, totaling \$866,250, that benefit a broader statewide or regional area that includes the Alabama assessment areas. In addition, the bank had investments that benefited several states within the bank's footprint, including Alabama; these investments are described in the institution overview.

Nearly 32.0 percent of combined investment and contribution activity occurred inside the Birmingham full-scope assessment area, which comprises 49.4 percent of deposits in this market as of June 30, 2018. Approximately 7.7 percent of combined investment and contribution activity occurred inside the Huntsville assessment area, which comprises 7.5 percent of deposits in the market as of June 30, 2018. Performance in Huntsville was adequate, while performance in Birmingham was excellent. The bank was responsive to community credit needs in the state. Therefore, positive consideration was given to 10 investments totaling \$10.9 million in debt and equity investments located in a broader statewide area, without a purpose, mandate or function of serving Alabama assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating for Alabama is outstanding.

Retail Services

Overall, the bank's retail service performance is considered good in Alabama. This evaluation was driven primarily by performance in the two full-scope assessment areas. Regions Bank's retail banking services are good in the Birmingham assessment area while the Huntsville assessment area exhibited adequate performance. Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branches

Alabama

has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in Alabama. However, the bank closed 17 branch offices throughout the state; of those closed, two were in low-income tracts, five in moderate-income tracts, three in middle-income tracts, and seven in upper-income tracts.

Community Development Services

Regions Bank is a leader in providing community development services that benefit residents and small businesses in Alabama. Employees engaged in 979 qualified service activities totaling 15,962 service hours during the examination period. Performance in the two full-scope assessment areas was the primary driver for the statewide rating, with Birmingham having the largest impact. Performance in Birmingham, the larger of the two full-scope assessment areas, was excellent with 11,151 qualified service hours. Performance in Huntsville was adequate with 661 qualified service hours. Board and committee service and financial education were the primary community development services in the full-scope assessment areas. Additionally, employees engaged in 4,150 service hours in limited-scope assessment areas. Finally, bank employees engaged in 503 hours of qualified service activities that benefited a broader statewide or regional area, including the bank's assessment areas. Overall, the community development service performance is considered excellent in Alabama.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

Birmingham, Alabama

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BIRMINGHAM, ALABAMA ASSESSMENT AREA

Overview

The Birmingham assessment area includes six of the seven counties in the Birmingham MSA: Blount, Chilton, Jefferson, Shelby, St. Clair, and Walker counties. Regions operated 71 branches in the Birmingham assessment area as of December 31, 2017, which represent 49.3 percent of the deposits statewide and 41.6 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Birmingham assessment area is a highly competitive banking market where national and regional banks have a significant presence. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 49 financial institutions operating 324 branch offices in the Birmingham assessment area with a total of \$37.7 billion in deposits. Regions Bank had the largest deposit market share at 29.7 percent of deposits (\$11.2 billion). Compass Bank, Wells Fargo Bank, and ServisFirst Bank also held a significant share of deposits in the assessment area at 38.0 percent collectively.

HMDA-reportable and CRA small business lending are similarly competitive. Regions Bank originated or purchased 7.4 percent of the HMDA-reportable loans in Birmingham in 2016, ranking 1st out of 468 reporters. In 2017, the bank originated or purchased 7.2 percent of the HMDA-reportable loans in the assessment area, ranking 2nd out of 464 reporters. The other top HMDA lenders in the market were Wells Fargo, Quicken Loans, and Fairway Independent Mortgage Corporation.

For CRA small business and small farm lending, Regions Bank ranked 3rd out of 115 reporters in 2016, with 6.2 percent of reported loans in the Birmingham assessment area. In 2017, the bank ranked 4th out of 118 reporters, but maintained a 6.1 percent of reported loans. Lending in the assessment area was dominated by American Express, Citibank, and Chase in 2016 and 2017.

Population and Income Characteristics

The assessment area population increased 2.0 percent from 2010 to 2017, reaching an estimated 1.1 million residents as of July 2017.¹⁰⁹ During this timeframe, the state's population grew by the same percent. The majority of the growth in the assessment area occurred in Shelby County and St. Clair County, which grew by 9.5 percent and 5.5 percent, respectively. Jefferson County, the most populous county in the state, experienced a slight 0.1 percent population gain. Walker County was the only county in the assessment area to experience a population loss from 2010 to 2017 (4.4 percent).¹¹⁰

¹⁰⁹ QuickFacts. U.S. Census Bureau, n.d. Web. 9 Jan. 2019. <http://quickfacts.census.gov>

¹¹⁰ Ibid.

Birmingham, Alabama

According to 2017 FFIEC census data, the assessment area is made up of 260 census tracts: 31 tracts are low-income (11.9 percent), 71 tracts are moderate-income (27.3 percent), 83 tracts are middle-income (31.9 percent), 73 tracts are upper-income (28.1 percent), and 2 tracts are an unknown income level (0.4 percent). Between 2016 and 2017, with the exception of middle-income tracts, the number of all other income tract categories increased.¹¹¹

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Birmingham-Hoover MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income decreased from \$62,500 in 2016 to \$61,400 in 2017. Data shows that the median family income is highest in Shelby County (\$89,045) and the lowest in Walker County (\$49,678).¹¹² In addition, 39.8 percent of families are considered low- to moderate-income.¹¹³

Borrower Income Levels
Birmingham-Hoover, AL MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2016	\$62,500	0	- \$31,249	\$31,250	- \$49,999	\$50,000	- \$74,999	\$75,000	- & above
2017	\$61,400	0	- \$30,699	\$30,700	- \$49,119	\$49,120	- \$73,679	\$73,680	- & above

Poverty levels have been declining across the nation, but high percentages still persist in some counties in the assessment area. In particular, Chilton and Jefferson counties had approximately 16.0 percent of families living in poverty between 2013 and 2017. This figure was lowest in Shelby County at 5.0 percent. The proportion of families living below poverty in the assessment area was 13.0 percent according to 2017 FFIEC census data, which was slightly below the state figure of 13.6 percent. In addition, a significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 39.6 percent of families in low-income tracts and 20.4 percent of families in moderate-income tracts live below the poverty level. This may limit lending opportunities in these geographies, particularly in low-income tracts.

Economic Conditions

Birmingham was historically a manufacturing-based economy driven by the iron and steel industry. The economy has gradually transitioned to a diversified service-based economy, with manufacturing only comprising 7.2 percent of total employment in the region in 2017.¹¹⁴ The top employment sectors include

¹¹¹ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

¹¹² "Birmingham, AL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 30 April 2018.
<http://www.policymap.com/>

¹¹³ FRB Atlanta Calculations of 2016 Census Data.

¹¹⁴ Precise U.S. Metro. Birmingham-Hoover AL. Moody's Analytics, December 2017. n.d. Web. 5 Feb. 2019.
<https://www.moodyanalytics.com/>

Birmingham, Alabama

wholesale and retail trade; government; education and health services; and professional services. The University of Alabama at Birmingham is the largest employer in the region with 23,000 employees. Other major employers include Regions Financial Corp., Honda Manufacturing, St. Vincent's Health System, Baptist Health System, Inc., AT&T Inc., and Children's of Alabama.¹¹⁵

Employment in the assessment area totaled 484,461 in 2017, a 1.0 percent change over the previous 12 months, and less than 2.0 percent job growth from 2015.¹¹⁶ Slow population growth and low educational attainment in the Birmingham-Hoover MSA has hindered job growth, according to Moody's analysis.¹¹⁷ The economy is further characterized with significant mid-wage work in several sectors, such as finance, health, and manufacturing, but with a high percentage of jobs in low-skilled, low-wage sectors as well, namely retail trade and accommodation services. Jobs in the retail trade and food services and accommodation industries make up more than 20.0 percent of all jobs in the assessment area.¹¹⁸ In 2017, the average annual wage in the retail trade was approximately \$31,000 and \$15,000 for the accommodation and food services industry.¹¹⁹

In terms of economic conditions for small businesses, the entrepreneurial community is also growing. Innovation Depot, a nationally recognized business and technology incubator, served over 112 companies that provided over 1,064 jobs in 2017.¹²⁰ Innovation Depot continues to generate new businesses and partnerships that are helping position the city as an entrepreneurial center, evident by a five-year cumulative \$1.7 billion economic impact. According to 2017 Dun & Bradstreet information, there were 38,892 businesses within the Birmingham assessment area, 87.5 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.¹²¹ Additionally, 20.8 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer (6.6 percent) in low-income tracts.

Small business lending opportunities remained stable over the past few years. Between 2014 and 2016, small business lending increased by 13.3 percent, with 18,296 loans made in 2016.¹²² The majority of the loan volume occurred in Jefferson County with 63.1 percent of loans, followed by Shelby County. Of the total loans made in the assessment area in 2016, 49.7 percent were made to small businesses with revenues less than or equal to \$1 million and with 90.0 percent of loans in amounts under \$100,000.

¹¹⁵ Ibid.

¹¹⁶ "Quarterly Census of Employment and Wages (QCEW)" U.S. Bureau of Labor Statistics, n.d. Web. 5 Feb. 2019.
<http://www.bls.gov/eag/home.htm>

¹¹⁷ Precis U.S. Metro. Birmingham-Hoover AL. Moody's Analytics, February 2018. n.d. Web. 3 Apr. 2018.
<https://www.moodyanalytics.com/>

¹¹⁸ Precis U.S. Metro. Birmingham-Hoover AL. Moody's Analytics, December 2017. n.d. Web. 5 Feb. 2019.
<https://www.moodyanalytics.com/>

¹¹⁹ Ibid.

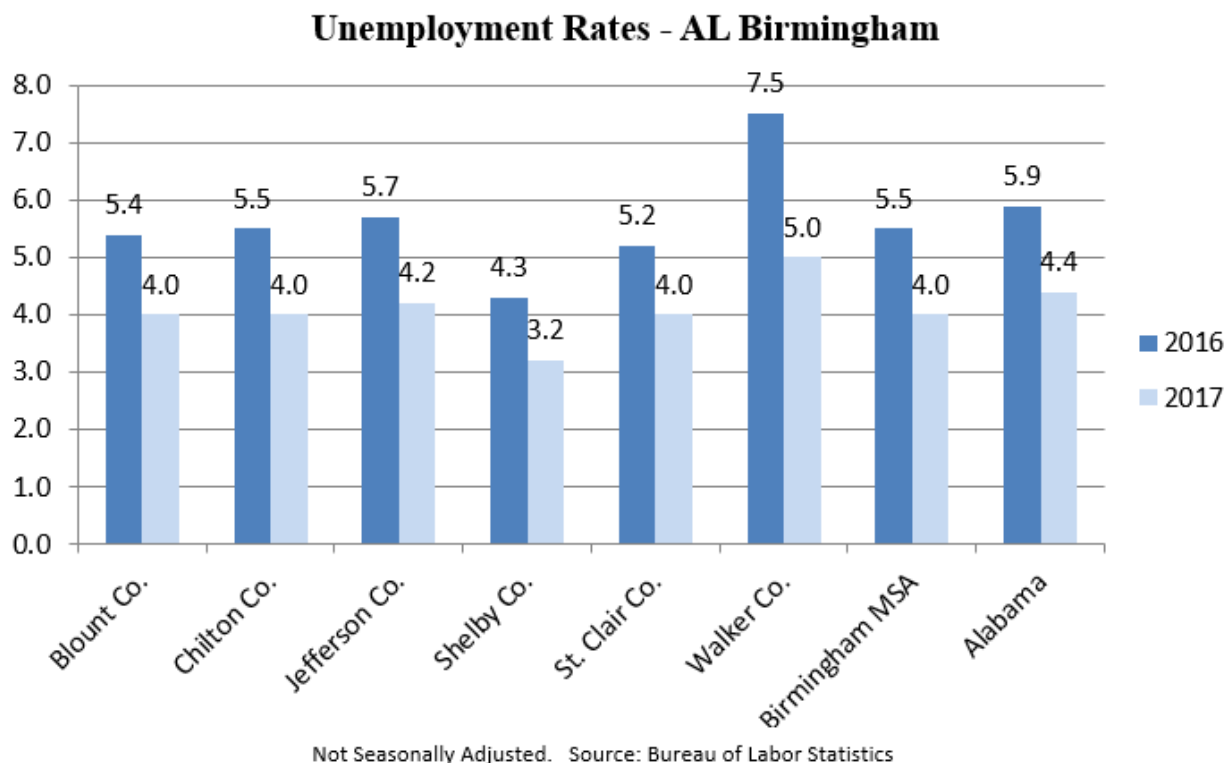
¹²⁰ 2017 Annual Report. Rep. Innovation Depot, n.d. Web. 11 July 2018.
https://issuu.com/innovationdepot/docs/id_annual_report_2017

¹²¹ FRB Atlanta Calculations of 2017 Census Data.

¹²² "Birmingham, AL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 30 April 2018. <http://www.policymap.com/>

Birmingham, Alabama

Economic conditions have improved appreciably in the Birmingham-Hoover MSA. As shown in the table below, the MSA unemployment declined from 5.5 percent in 2016 to 4.0 percent in 2017, primarily due to a lower participation rate and a smaller labor force. This rate is below the state unemployment rate, which was 4.4 percent in 2017. The national unemployment rate was 4.1 percent as of December 2017.¹²³ Shelby County boasted the lowest unemployment rate at 3.2 percent, while Walker County continued to have the highest unemployment rate of the six counties in the assessment area at 5.0 percent.



There were 496,126 housing units in the assessment area according to the 2017 census data, of which 60.0 percent were owner-occupied, 26.8 percent were rental units, and 13.1 percent were vacant. While a majority of units were owner-occupied, a high percentage of housing units in low- and moderate-income tracts were rental units or vacant. More specifically, approximately 70.5 percent of all housing units in low-income tracts were rentals or vacant, while 49.2 percent were rentals or vacant in moderate-income census tracts. The median age of the housing stock was 42 years, though housing was significantly older in the low- and moderate-income census tracts (60 years and 50 years, respectively). These factors suggest that home purchase lending opportunities in low- and moderate-income tracts may be limited, and there may be more opportunities for refinancing and home improvement lending.

¹²³ "At a Glance Tables." U.S. Bureau of Labor Statistics, n.d. Web. 8 Aug. 2018. <http://www.bls.gov/cag/home.htm>

Birmingham, Alabama

The Birmingham housing market has been generally improving since 2011. According to the Alabama Center for Real Estate, residential home sales in the Birmingham metro area (Jefferson, Shelby, St. Clair and Blount counties) for the year 2017 totaled 14,915 units, which was 10.8 percent higher than the 2013-2017 five-year average of 13,466 units.¹²⁴ During the same timeframe, median home prices also rose. The median home price for 2017 was \$193,025, which was 9.3 percent higher than the 2013-2017 five-year average of \$176,644.¹²⁵

The assessment area has an adequate inventory of affordable homes, particularly for families earning 80.0 percent of AMI. In 2016, the percentage of all homes affordable for a 4-person family earning 80.0 percent of AMI ranged from 50.5 percent to 60.6 percent in the assessment area counties, with the exception of Shelby County (30.9 percent).¹²⁶ However, there appears to be fewer opportunities for affordable homeownership in the assessment area for a 4-person family earning 50.0 percent of AMI or below. For instance, Shelby County has the least affordable home ownership options with 10.5 percent of all homes likely affordable for this demographic; the other counties have percentages below 38.0 percent. In terms of rental affordability, all counties in the assessment area, with the exception of Walker County, have a majority of two-bedroom rental units that are affordable to a four-person family earning 50.0 percent of AMI.¹²⁷

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

¹²⁴ Birmingham Metro Residential Real Estate: Annual Trends Report. Rep. Alabama Center for Real Estate, UAB, n.d. Web. 11 July 2018. http://dl1ambw9zjiu0uw.cloudfront.net/market_annual/5.pdf?1484660597

¹²⁵ Ibid.

¹²⁶ "Birmingham assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 7 May 2019. <<http://www.policymap.com/>>.

¹²⁷ Ibid.

Birmingham, Alabama

Combined Demographics Report

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	9.6	17,911	6.2	5,928	33.1	63,757	22.1
Moderate-income	67	25.8	61,449	21.3	10,661	17.3	49,184	17.1
Middle-income	96	36.9	116,136	40.3	10,562	9.1	56,511	19.6
Upper-income	71	27.3	92,690	32.2	2,648	2.9	118,734	41.2
Unknown-income	1	0.4	0	0	0	0	0	0
Total Assessment Area	260	100.0	288,186	100.0	29,799	10.3	288,186	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	39,955	13,121	4.3	32.8	17,881	44.8	8,953	22.4
Moderate-income	115,230	59,390	19.4	51.5	35,682	31	20,158	17.5
Middle-income	191,859	127,472	41.7	66.4	41,322	21.5	23,065	12
Upper-income	140,230	105,486	34.5	75.2	24,388	17.4	10,356	7.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	487,274	305,469	100.0	62.7	119,273	24.5	62,532	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,377	7.6	2,808	7.1	545	12.3	24	5.3
Moderate-income	8,188	18.4	7,175	18.1	912	20.5	101	22.4
Middle-income	15,506	34.8	13,997	35.3	1,317	29.6	192	42.7
Upper-income	17,458	39.2	15,651	39.5	1,674	37.6	133	29.6
Unknown-income	7	0	7	0	0	0	0	0
Total Assessment Area	44,536	100.0	39,638	100.0	4,448	100.0	450	100.0
	Percentage of Total Businesses:			89.0		10.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0	0	0
Moderate-income	148	29.4	141	29.3	7	30.4	0	0
Middle-income	225	44.6	214	44.5	11	47.8	0	0
Upper-income	130	25.8	125	26	5	21.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	504	100.0	481	100.0	23	100.0	0	.0
	Percentage of Total Farms:			95.4		4.6		.0

Birmingham, Alabama

Combined Demographics Report

Assessment Area: AL Birmingham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	11.9	21,614	7.5	8,559	39.6	69,458	24
Moderate-income	71	27.3	67,229	23.3	13,721	20.4	45,578	15.8
Middle-income	83	31.9	100,213	34.7	10,934	10.9	54,178	18.8
Upper-income	73	28.1	99,423	34.4	4,032	4.1	119,677	41.4
Unknown-income	2	0.8	412	0.1	343	83.3	0	0
Total Assessment Area	260	100.0	288,891	100.0	37,589	13.0	288,891	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	49,012	14,468	4.9	29.5	23,222	47.4	11,322	23.1
Moderate-income	127,384	64,747	21.7	50.8	40,609	31.9	22,028	17.3
Middle-income	166,165	107,807	36.2	64.9	37,929	22.8	20,429	12.3
Upper-income	151,980	110,755	37.2	72.9	30,255	19.9	10,970	7.2
Unknown-income	1,585	112	0	7.1	1,193	75.3	280	17.7
Total Assessment Area	496,126	297,889	100.0	60.0	133,208	26.8	65,029	13.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,553	6.6	2,080	6.1	453	10.3	20	4.7
Moderate-income	8,086	20.8	6,985	20.5	973	22	128	30
Middle-income	12,251	31.5	10,807	31.7	1,299	29.4	145	34
Upper-income	15,513	39.9	13,775	40.5	1,606	36.4	132	30.9
Unknown-income	489	1.3	402	1.2	85	1.9	2	0.5
Total Assessment Area	38,892	100.0	34,049	100.0	4,416	100.0	427	100.0
	Percentage of Total Businesses:			87.5		11.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0	0	0
Moderate-income	137	31.3	133	32	4	18.2	0	0
Middle-income	169	38.6	156	37.5	13	59.1	0	0
Upper-income	131	29.9	126	30.3	5	22.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	438	100.0	416	100.0	22	100.0	0	.0
	Percentage of Total Farms:			95.0		5.0		.0

Birmingham, Alabama

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the city of Birmingham and how financial institutions can be responsive to local community development needs.

Birmingham households experience higher poverty and unemployment rates and earn considerably lower incomes when compared to the region and the state. Data shows that the poverty rate is 24.5 percent for the city of Birmingham, as compared to 16.0 percent for Jefferson County and 13.0 percent for Alabama. In terms of educational attainment, 85.9 percent of individuals have at least a high school diploma or higher, and 25.7 percent have a bachelor's degree or higher.¹²⁸ This means that more than half of the workforce is without a four-year degree or professional degree, making it more difficult to compete for jobs requiring higher education and technical skills. Chapter 9 of the City's Comprehensive Plan entitled "Growing Economic Base Industries" states that there is a mismatch between occupational skills of residents and workforce needs of emerging industries, and residents are heavily employed in a number of declining occupations, leading to job losses. City residents are more likely to be represented in lower-wage occupations according to the 2015-2019 Consolidated Plan. The median family income for the city is \$41,185, much lower than the MSA but higher than the income levels of neighborhoods in Five Points South, North Titusville, Southside, Tuxedo, and Ensley. Therefore, workforce development challenges such as these underscore the need for innovative public-private partnerships that seek to improve educational attainment, residents' technical skills, and overall financial stability.

Increasing the supply of affordable housing to a large segment of the Birmingham workforce presents another concern in the region. The 2015-2019 Consolidated Plan indicated that the vast majority of households in Birmingham have a housing problem related to housing affordability, and overcrowding and substandard units are far less common issues. In Birmingham, half of renters are estimated to spend more than 30.0 percent of their income on housing, and 26.6 percent spend more than 50.0 percent of their income for housing. According to the National Low Income Housing Coalition's "Out of Reach 2018" report, the annual income needed to afford a two-bedroom apartment in the Birmingham area is \$35,280 (\$882 fair market rent).¹²⁹ As mentioned previously, the average annual wage in the retail trade was approximately \$31,000 and \$15,000 for the accommodation and food services industry. Comparing the fair market rent to the average income of these employees reveals that many are paying significantly more than 30 percent of their income for housing. For those in the lowest income brackets, the challenge is even greater. Therefore, increasing housing for very-low and low-income households is a significant need.

¹²⁸ QuickFacts. U.S. Census Bureau, n.d. Web. 9 Jan. 2019.

<https://www.census.gov/quickfacts/fact/table/shelbycountyalabama,jeffersoncountyalabama,birminghamcityalabama,US/PST045217>

¹²⁹ "Out of Reach 2018 Report." National Low Income Housing Coalition, n.d. Web. 10 May 2019,
<https://reports.nlihc.org/oor/alabama>.

Birmingham, Alabama

Community revitalization and stabilization are also primary needs in Birmingham and provide a significant opportunity for bank participation through lending, investment, and/or service activities. The city has a vast number of blighted and vacant properties that have destabilized entire neighborhoods. The City has focused on demolition and created a land bank in 2014 to facilitate the movement of blighted properties back into productive use. Birmingham has also targeted federal funds to address the high concentration of blighted and vacant housing in low- and moderate-income communities and to increase the supply of quality affordable housing units in these areas.¹³⁰ According to the Birmingham Land Bank Authority's website, the City has over 10,000 parcels that fit this category.¹³¹ A significant challenge for the City, however, is determining how best to utilize limited resources. The volume of vacant properties far exceeds the City's resources for blight remediation. Thus, the City continues to work on a strategy to distribute resources equitably while still aiming to have an impact on neighborhoods with opportunity.¹³² Financial institutions can determine their level of involvement while working in leadership or technical assistance capacities with community-based organizations and nonprofits interested in acquiring land for redevelopment.

There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

¹³⁰ *City of Birmingham Consolidated Plan 2010-2015*. Rep. City of Birmingham, n.d. Web 17 Oct. 2017.
<https://www.birminghamal.gov/wp-content/uploads/2017/08/BhamConPlanFinal5-13-10.pdf>

¹³¹ "Our Programs." *Birmingham Land Bank Authority*, www.birminghamlandbank.org/programs/

¹³² *City of Birmingham Housing and Neighborhood Study*. Rep. City of Birmingham, Dec. 2014. Web. 17 Oct. 2017.

Birmingham, Alabama

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Birmingham assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Birmingham assessment area.

During the review period, the bank reported 4,853 HMDA-reportable loans and 2,458 CRA small business loans in the Birmingham assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Birmingham assessment area accounted for 42.2 percent of Regions Bank's total HMDA-reportable lending in Alabama and 39.7 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 49.3 percent of Regions Bank's Alabama deposits are in the Birmingham assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank's home purchase lending in low-income tracts (0.6 percent) was below the percentage of owner-occupied units (4.9 percent) in these tracts and below the aggregate lending performance (1.2 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank's home purchase lending in moderate-income tracts (9.4 percent) was below the percentage of owner-occupied units (21.7 percent) in these tracts and below the aggregate lending performance (12.0 percent) in these tracts.

Birmingham, Alabama

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank's home refinance lending in low-income tracts (2.4 percent) was below the percentage of owner-occupied units (4.9 percent) in these tracts and similar to the aggregate lending performance (2.2 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (12.8 percent) was below the percentage of owner-occupied units (21.7 percent) in these tracts but similar to the aggregate lending performance (14.7 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is excellent. In 2017, Regions Bank's home improvement lending in low-income tracts (6.1 percent) was above the percentage of owner-occupied units (4.9 percent) in these tracts and above the aggregate lending performance (3.7 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, the bank's home improvement lending in moderate-income tracts (17.6 percent) was below the percentage of owner-occupied units (21.7 percent) in these tracts and similar to the aggregate lending performance (18.1 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (8.5 percent) was above the percentage of small businesses in these tracts (6.1 percent) and above the aggregate lending performance (7.2 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (17.5 percent) was similar to the percentage of small businesses in these tracts (20.5 percent) and similar to the aggregate lending performance (17.1 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2017, Regions Bank's home purchase lending to low-income borrowers (4.5 percent) was below the percentage of low-income families (24.0 percent) and below the aggregate lending performance (6.2 percent) to these families.

Birmingham, Alabama

Home purchase lending to moderate-income borrowers is adequate. In 2017, the bank's home purchase lending to moderate-income borrowers (16.0 percent) was similar to the percentage of moderate-income families (15.8 percent) and similar to the aggregate lending performance (18.1 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (7.8 percent) was below the percentage of low-income families (24.0 percent) but exceeded the aggregate lending performance (6.1 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (16.6 percent) was similar to the percentage of moderate-income families (15.8 percent) and above the aggregate lending performance (13.3 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (11.5 percent) was below the percentage of low-income families (24.0 percent) and similar to the aggregate lending performance (11.6 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (22.6 percent) was above the percentage of moderate-income families (15.8 percent) and above the aggregate lending performance (19.0 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 69.0 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 87.5 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (47.2 percent). Additionally, 88.1 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in Birmingham. The bank made 37 community development loans totaling \$79.0 million during the review period. The bank made 20 loans for \$39.0 million to organizations that provide community services for LMI individuals. The bank also made eight loans for \$25.5 million to develop affordable housing including six loans for LIHTC projects that provided over 650 units of affordable housing. The bank made seven loans for \$11.1 million for economic development and two loans for \$3.4 million to revitalize low-income communities. The bank's community development lending performance in Birmingham was positively impacted by a \$2.5 million loan to a new investment fund that will provide early stage venture funding to small businesses across the state (described in the state section of this report).

Birmingham, Alabama

Examples of notable community development loans include but are not limited to the following:

- Two loans for approximately \$5.9 million to support the first phase of the redevelopment of a large public housing development that is part of the city's Rental Assistance Demonstration program. The project will provide 440 units of new housing, including subsidized public housing, affordable housing and workforce housing. The financing for the project involves multiple sources, and the bank's loans supported the phase of the project supported by LIHTCs.
- A \$1.8 million loan to support a small business incubator that provides support services for small and emerging businesses.
- A \$1.3 million loan to help with cash-flow needs of a nonprofit that services homeless persons, persons addicted to drugs or alcohol and former prison inmates.
- A \$50,000 loan to a nonprofit organization that provides workforce development services and access to free health care to help move low-income individuals out of poverty. The loan provides the organization with bridge financing to manage the gaps from other funding sources.

INVESTMENT TEST

Regions Bank's investment performance in the Birmingham assessment area is excellent. Qualified investments and contributions demonstrate responsiveness to certain identified assessment area needs, particularly affordable housing. Combined investment and contribution activity inside the assessment area totaled nearly \$60.3 million, or 31.8 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$52.5 million in the Birmingham assessment area, including \$33.4 million in new investments during the review period.

The bank was responsive to the need across the region for affordable rental housing, including \$14.9 million for two LIHTC projects that provided 180 new affordable units during the review period. Financing for affordable housing was also provided through current period investments in mortgage-backed securities totaling \$16.5 million. Regions Bank also contributed \$7.7 million in grants to nonprofit organizations during the review period. Specifically, the bank provided \$5.2 million for community services benefiting low- and moderate-income individuals, \$1.0 million to support economic development, \$596,916 for affordable housing initiatives, and \$786,625 to support revitalization and stabilization activities in low- and moderate-income communities. The bank's contributions demonstrated support for a range of different community needs ranging from small business education and technical assistance, supportive services for LMI persons, homebuyer education, youth development, affordable and transitional housing for LMI persons, to medical services for low- and moderate-income individuals. Lastly, the bank provided \$867,321 in contributions that benefited a broader regional area that includes the bank's assessment area.

Birmingham, Alabama

SERVICE TEST

Regions Bank's service test performance in the Birmingham assessment area is excellent.

Retail Services

Retail banking services are good in the Birmingham full-scope assessment area.

The distribution of 71 branch offices and 94 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts exceeded the percentage of households and businesses in the same geography; 8.7 percent of households and 6.6 percent of businesses were located in low-income census tracts compared to 11.3 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts, however, was less than the percentage of households and businesses in the same geography; 19.7 percent of total branches were in moderate-income-tracts compared to 24.4 percent of households and 20.8 percent of businesses. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels

In 2017, no branch offices were opened or closed in low- and moderate-income census tracts. However, the bank opened six full-service ATMs, with five of the six in LMI tracts. Therefore, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: AL Birmingham

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	8	11.3%	0	0	8	8	3	Total	10	8.4%	8	8.5%	1	0	2	8.0%	0	0	31	11.9%	8.7%	6.6%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Moderate	14	19.7%	0	0	13	10	4	Total	24	20.2%	20	21.3%	4	0	4	16.0%	0	1	71	27.3%	24.4%	20.8%
DTO	2		0	0				SA	5		1		0	0	4		0	1				
Middle	20	28.2%	0	0	20	17	7	Total	39	32.8%	28	29.8%	0	0	11	44.0%	0	0	83	31.9%	33.8%	31.5%
DTO	1		0	0				SA	17		6		0	0	11		0	0				
Upper	25	35.2%	0	0	23	22	5	Total	35	29.4%	30	31.9%	1	0	5	20.0%	0	0	73	28.1%	32.7%	39.9%
DTO	1		0	0				SA	7		2		0	0	5		0	0				
Unknown	4	5.6%	0	0	2	3	0	Total	11	9.2%	8	8.5%	0	0	3	12.0%	0	0	2	0.8%	0.3%	1.3%
DTO	1		0	0				SA	4		1		0	0	3		0	0				
Total	71	100.0%	0	0	66	60	19	Total	119	100.0%	94	100.0%	6	0	25	100.0%	0	1	260	100.0%	100.0%	100.0%
DTO	5		0	0				SA	35		10		0	0	25		0	1				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Birmingham, Alabama

Community Development Services

Regions Bank is considered a leader in providing community development services in the Birmingham assessment area. During the review period, employees engaged in 377 qualified service activities totaling 11,151 hours that positively impacted the assessment area. The bank's service activities benefitted organizations that provide affordable housing, community services, economic development, and revitalization and stabilization activities for low- and moderate-income individuals, geographies, and small businesses in the Birmingham assessment area. Of the bank's total service hours, 1,248 hours supported adult and youth financial education and homebuyer education through partnership with local schools, organizations, and businesses. Additionally, the bank provided 4,183 hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Bank employees also engaged in 5,720 hours of board and committee service to various qualified nonprofit organizations.

Highlighted below are examples of community development services considered responsive during the review period:

- A bank employee served as a board member for a nonprofit that provides supportive services and affordable housing for LMI persons within the greater East Lake area of Birmingham.
- Regions associates assisted with United Way's volunteer allocation committee and offered income tax preparation at a United Way VITA site. Additionally, a Regions market executive served as a United Way campaign chair and other associates provided their expertise as loaned executives serving in various capacities.
- A Regions senior vice president served on the board of directors of a certified development company that specializes in SBA 504 loans in partnership with local banks and the Small Business Administration. Another Regions executive provided technical expertise and financial guidance as a board member of a small business incubator.
- A bank employee served as committee member engaged in the planning and development of an event to examine issues that affects the development of affordable housing in Birmingham.

Huntsville, Alabama

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HUNTSVILLE, ALABAMA ASSESSMENT AREA

Overview

The Huntsville assessment area includes both Limestone County and Madison County in the Huntsville, AL MSA. As of December 31, 2017, Regions Bank operated 20 branches in the Huntsville assessment area, which represent 7.3 percent of the branches statewide and 9.1 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The assessment area is a competitive banking market where national and regional banks have a significant presence. Regions Bank ranks 1st in deposit market share amongst 29 institutions in the Huntsville assessment area. According to the June 30, 2017 FDIC Summary of Deposits Report, the bank had 21.1 percent deposit market share and \$1.6 billion in deposits. Compass Bank holds the next largest share of deposits in the market at 12.1 percent, followed by ServisFirst Bank, Wells Fargo Bank, and Branch Banking and Trust Company (BB&T).

Regions Bank originated or purchased 4.0 percent of the HMDA-reportable loans in the Huntsville assessment area in 2016, ranking 4th out of 337 reporters. In 2017, the bank originated or purchased 3.5 percent while maintaining its ranking of 4th out of 332 reporters. Redstone Federal Credit Union, Wells Fargo Bank, FirstBank, and Quicken Loans were among the other top HMDA lenders in the Huntsville assessment area in both years.

CRA small business lending is also competitive. For CRA small business and small farm lending, Regions Bank ranked 10th out of 76 reporters in 2016, with 2.6 percent of reported loans. In 2017, the bank ranked 9th out of 77 reporters, with 3.4 percent of reported loans. Lending in the assessment area was dominated by American Express, Citibank, Capital One Bank, and Synchrony Bank in 2016 and 2017.

Population and Income Characteristics

The Huntsville assessment area has experienced robust growth since the last decennial census. According to 2017 U.S. census data, the population of the assessment area was estimated at approximately 455,448 people.¹³³ From 2010 to 2017, the assessment area population grew by 9.1 percent, greater than the statewide population growth rate of 2.0 percent.¹³⁴ While a majority of the growth occurred in Limestone County, which grew by 14.0 percent, Madison County, with 361,046 residents, is the more populous of the two counties.¹³⁵ The city of Huntsville is the county seat of Madison County.

¹³³ U.S. Census. American Community Survey. Market at a Glance: Huntsville, AL MSA. n.d. Web. 29 Jan. 2019.

<https://www.census.gov/quickfacts/fact/table/AL,ladisoncountyalabama,limestonecountyalabama/PST045217>

¹³⁴ Ibid.

¹³⁵ Ibid.

Huntsville, Alabama

According to 2017 FFIEC census data, the assessment area is made up of 89 census tracts: 12 tracts are low-income (13.5 percent), 29 tracts are moderate-income (32.6 percent), 26 tracts are middle-income (29.2 percent), and 22 tracts are upper-income (24.7 percent). Between 2016 and 2017, there was an increase of four low- and moderate-income tracts, while middle- and upper-income tracts declined by the same amount.¹³⁶

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for 2016 and 2017 for the Huntsville, AL MSA and provides a breakdown of the range of estimated annual family income for each income category (low, moderate, middle, and upper).

Borrower Income Levels
Huntsville, AL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$71,800	0	- \$35,899	\$35,900	- \$57,439	\$57,440	- \$86,159	\$86,160	- & above
2017	\$78,200	0	- \$39,099	\$39,100	- \$62,559	\$62,560	- \$93,839	\$93,840	- & above

As shown, the median family income increased from \$71,800 in 2016 to \$78,200 in 2016. Data also shows that the median family income as reported between 2013 and 2017 is considerably higher in Madison County (\$80,240) than in Limestone County (\$66,164).¹³⁷ In addition, 40.7 percent of families in the assessment area are considered low- to moderate-income.¹³⁸

With regards to poverty, 10.3 percent of families in the assessment area live in poverty according to 2017 FFIEC census data. The percentage of families living in poverty in Limestone County was 11.2 percent, while 10.2 percent of families in Madison County lived in poverty. The statewide rate was 13.6 percent. Comparatively, the national poverty rate was 10.5 percent between 2013 and 2017.¹³⁹ A significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 37.3 percent of families in low-income tracts and 15.1 percent of families in moderate-income tracts live below the poverty level. This may limit lending opportunities in these geographies, particularly in low-income tracts.

¹³⁶ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

¹³⁷ "Huntsville, AL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 29 Jan. 2019.
<http://www.policymap.com/>

¹³⁸ FRB Atlanta Calculations of 2017 Census Data

¹³⁹ "Huntsville, AL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 29 Jan. 2019.
<http://www.policymap.com/>

Huntsville, Alabama

Economic Conditions

The Huntsville area boasts a strong economy with a highly educated and skilled workforce. Nonfarm payroll employment in the Huntsville metro area totaled 238,800 jobs in June 2018.¹⁴⁰ The industries employing the majority of persons in the Huntsville MSA are professional and business services (24.2 percent), government (21.4 percent), and trade, transportation, and utilities (13.7 percent of jobs). The goods-producing sector, consisting of manufacturing and construction, accounts for 14.2 percent of the region's jobs.¹⁴¹ Major employers in the region include Redstone Arsenal with 36,500 employees, NASA's Marshall Space Flight Center with 6,500 employees, Huntsville Hospital with 6,341, and the Boeing Company with 2,600 employees.¹⁴²

The primary industries in Huntsville are defense, aerospace, bioscience, information technology, and advanced manufacturing.¹⁴³ In the aerospace and defense sector, Huntsville is home to Redstone Arsenal (RSA), a 38,000-acre campus with over 70 different federal agencies.¹⁴⁴ Some of the major tenants in the campus include U.S. Army Aviation & Missile Command, U.S. Army Space and Missile Defense Command, NASA, and the ATF National Center for Explosives Training and Research. Huntsville is also home to Cummings Research Park, the second largest research park in the U.S. and the fourth largest in the world, which contributes to the growing number of bioscience research, development and manufacturing companies in the region.¹⁴⁵ Lastly, there are more than 300 international and domestic corporations in Huntsville/Madison County involved in the design and production of electronics and computer-related technology.¹⁴⁶

The average annual earnings for the top two sectors in the market are significantly higher than state and national averages. More specifically, the average annual earnings for the professional and business services sector and the government sector in the Huntsville region are \$69,368 and \$94,039, respectively.¹⁴⁷ Due to the high skill level required of jobs in the assessment area and the education of the workforce, new jobs may provide more opportunities for employees at higher wage levels versus low- and moderate-income wage earners.

In terms of economic conditions for small businesses, the entrepreneurial community is growing along with a multitude of small business resources. The University of Alabama in Huntsville (UAH) hosts the Procurement

¹⁴⁰ *Nonagricultural Wage and Salary Employment for the Metropolitan Areas*, Alabama CES, Alabama Department of Labor, <http://www2.labor.alabama.gov/CES/default.aspx>.

¹⁴¹ *Ibid*

¹⁴² "Leading Employers." Huntsville/Madison Chamber of Commerce. n.d. Web 29 Jan. 2019. http://hsvchamber.org/wp-content/uploads/2018/02/2018_Leading_Employers.pdf

¹⁴³ "HuntsvilleMetro: A community overview by the Chamber of Commerce of Huntsville/Madison County." Chamber of Commerce Huntsville/Madison. n.d. Web 3 May 2018. https://issuu.com/hsvchamber/docs/huntsville_metro_community_overview?e=17205879/37136180

¹⁴⁴ "Industry Profiles and Services." Huntsville/Madison Chamber of Commerce. n.d. Web 29 Jan. 2019. <https://hsvchamber.org/departments/economic-development/industry-profiles-services/>

¹⁴⁵ *Ibid*.

¹⁴⁶ *Ibid*.

¹⁴⁷ *Precis U.S. Metro. Huntsville AL*. Moody's Analytics, August 2018, Web. 29 Jan. 2019. <https://www.moodyanalytics.com/>

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Technical Assistance Center (PTAC) to support government contracting of small businesses at the state, federal and local level.¹⁴⁸ UAH also provides services to entrepreneurs and small businesses through the Small Business Development Center (SBDC).¹⁴⁹

According to 2017 Dun & Bradstreet information, there were 14,506 businesses within the Huntsville assessment area, 89.5 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 26.0 percent of businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 11.3 percent. Lending to small businesses has remained stable over the past few years in this market. According to an analysis of CRA loan data, the number of business loans in the assessment area increased by 11.8 percent between 2014 and 2016 (the most recent available data).¹⁵⁰ In 2016, the majority of business lending occurred in Madison County with 52.6 percent of loans to firms with revenues of \$1 million or less, and over 90.0 percent in loan amounts below \$100,000. These factors suggest that there is a favorable lending environment for smaller firms to access credit in the market.

Economic conditions have drastically improved in the Huntsville MSA, with new jobs and declining unemployment over the review period. As shown in the following table, the unemployment rate in the Huntsville MSA fell from 5.2 percent in 2016 to 3.9 percent in 2017, which was below the state unemployment rate of 4.4 percent. The national unemployment rate was 4.1 percent as of December 2017.¹⁵¹

Unemployment Rates - AL Huntsville



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

¹⁴⁸ "About PTAC." The University of Alabama in Huntsville. n.d. Web. 29 Jan. 2019. <https://www.uah.edu/sbdc/ptac/about>

¹⁴⁹ "Small Business Development Center." The University of Alabama in Huntsville. n.d. Web. 29 Jan. 2019. <https://www.uah.edu/sbdc/small-business-development-center>

¹⁵⁰ "Huntsville, AL (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 29 Jan. 2019. <http://www.policymap.com/>

¹⁵¹ "Databases, Tables & Calculators by Subject." U.S. Bureau of Labor Statistics, n.d. Web. 28 Jan. 2019. <http://www.bls.gov/eag/home.htm>

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There were 188,077 housing units located in the assessment area according to the 2017 census data, of which 62.7 percent were owner-occupied, 27.7 percent were rental units, and 9.6 percent were vacant.¹⁵² Rental and vacant units were more concentrated in low- and moderate-income tracts. In low-income census tracts, approximately 74.8 percent of all housing units were rentals or vacant; in moderate-income census tracts, 44.8 percent of the units were rental or vacant. The median age of the housing stock was 34 years, though housing was much older in the low- and moderate-income census tracts (53 years and 40 years, respectively). These factors suggest that HMDA-reportable lending opportunities in the low- and moderate-income tracts may be limited.

The Huntsville housing market is generally affordable for low- to moderate-income individuals. Only 14.9 percent of Madison County homeowners and 16.2 percent of Limestone County homeowners were cost-burdened from 2013 to 2017.¹⁵³ Housing cost burden occurs when owners or renters spend 30.0 percent or more of their monthly household income on housing costs or gross rent. The proportion of cost-burdened renters is higher: 42.5 percent in Madison County and 40.4 percent in Limestone County.

In 2017, the median selling price of a home was \$162,212, an increase from \$140,596 in 2012.¹⁵⁴ Rising home prices present possible emerging affordability barriers for low- and moderate-income families. Homes were on the market in 2017 for an average of 92 days, a steady decline from 121 days in 2012.¹⁵⁵ The decline in the number of houses on the market each year from 7,033 in 2012 to 5,240 in 2017 demonstrates potential home inventory challenges in the assessment area.¹⁵⁶

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

¹⁵² FRB Atlanta Calculations of 2017 Census Data

¹⁵³ "Huntsville, AL (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 30 Jan. 2019. <http://www.policymap.com/>

¹⁵⁴ "Home Sales." Huntsville/Madison County Chamber of Commerce. n.d. Web. 29 Jan. 2019. http://hsvchamber.org/wp-content/uploads/2018/02/home_sales_2000_2017.pdf

¹⁵⁵ Ibid.

¹⁵⁶ Ibid.

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Combined Demographics Report

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	12.4	6,846	6.5	2,271	33.2	24,134	22.8
Moderate-income	26	29.2	25,910	24.5	3,693	14.3	17,750	16.8
Middle-income	29	32.6	39,891	37.8	2,709	6.8	19,571	18.5
Upper-income	23	25.8	33,011	31.2	814	2.5	44,203	41.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	89	100.0	105,658	100.0	9,487	9.0	105,658	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,151	4,027	3.6	23.5	9,797	57.1	3,327	19.4
Moderate-income	47,730	26,482	23.6	55.5	15,343	32.1	5,905	12.4
Middle-income	62,909	44,309	39.5	70.4	12,706	20.2	5,894	9.4
Upper-income	47,147	37,484	33.4	79.5	6,444	13.7	3,219	6.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	174,937	112,302	100.0	64.2	44,290	25.3	18,345	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,772	10.6	1,481	9.8	284	19.9	7	6.1
Moderate-income	4,018	24.1	3,555	23.5	440	30.8	23	20
Middle-income	5,577	33.5	5,206	34.5	332	23.3	39	33.9
Upper-income	5,272	31.7	4,855	32.2	371	26	46	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	16,639	100.0	15,097	100.0	1,427	100.0	115	100.0
	Percentage of Total Businesses:			90.7		8.6		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9	3	0.9	0	0	0	0
Moderate-income	100	29.5	96	29.2	4	40	0	0
Middle-income	182	53.7	179	54.4	3	30	0	0
Upper-income	54	15.9	51	15.5	3	30	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	339	100.0	329	100.0	10	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

Huntsville, Alabama

Combined Demographics Report

Assessment Area: AL Huntsville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	13.5	7,785	6.9	2,900	37.3	26,832	23.8
Moderate-income	29	32.6	28,959	25.7	4,374	15.1	19,122	16.9
Middle-income	26	29.2	36,895	32.7	2,979	8.1	19,559	17.3
Upper-income	22	24.7	39,205	34.7	1,374	3.5	47,331	41.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	89	100.0	112,844	100.0	11,627	10.3	112,844	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,758	4,736	4	25.2	10,633	56.7	3,389	18.1
Moderate-income	52,338	28,868	24.5	55.2	17,873	34.1	5,597	10.7
Middle-income	61,144	39,887	33.8	65.2	15,617	25.5	5,640	9.2
Upper-income	55,837	44,398	37.7	79.5	7,968	14.3	3,471	6.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	188,077	117,889	100.0	62.7	52,091	27.7	18,097	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,643	11.3	1,357	10.4	281	19.8	5	4.9
Moderate-income	3,768	26	3,309	25.5	435	30.7	24	23.3
Middle-income	4,309	29.7	3,928	30.2	350	24.7	31	30.1
Upper-income	4,786	33	4,392	33.8	351	24.8	43	41.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,506	100.0	12,986	100.0	1,417	100.0	103	100.0
	Percentage of Total Businesses:			89.5		9.8		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1	3	1	0	0	0	0
Moderate-income	124	41.2	122	41.9	2	20	0	0
Middle-income	113	37.5	108	37.1	5	50	0	0
Upper-income	61	20.3	58	19.9	3	30	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	301	100.0	291	100.0	10	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

Huntsville, Alabama

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

Huntsville has a robust entrepreneur network consisting of colleges and universities, federal and nonprofit Research & Development labs, incubators, and mentoring assistance organizations that provide training. For example, there are several organizations that support small business development in the region, including an SBA-affiliated SBDC at the University of Alabama in Huntsville and the Catalyst Center for Business & Entrepreneurship North Alabama, a nonprofit providing support for entrepreneurs and business owners. Additionally, the City's Business Relations Office has developed a report on Huntsville's Entrepreneur Ecosystem that highlights the many organizations that support innovation and entrepreneurship; many of these organizations are possible partners for financial institutions seeking community development service and investment opportunities.¹⁵⁷

According to one community contact, small businesses in the market need more capital and banks have capacity to extend lending resources directly to business owners or to intermediate small business development organizations. A growing problem facing small businesses in the region is the proliferation of Fintech lenders, willing to lend for working capital with minimal credit standards and other requirements. The interviewee commented that some of these bank competitors share characteristics of predatory lenders in their marketing and are becoming increasingly sophisticated at sourcing the very small business operations. He also stated that the credits are structured in such a way that few small business borrowers can escape their obligations and continue as a going concern. According to bank surveys, financial education among small businesses is a critical need. Specifically, needs include access to capital, education related to predatory lending, technical assistance to grow and start a business, and training for entrepreneurs on writing a business plan.

Other possible partners for financial institutions in the market are community development financial institutions (CDFIs). There are two CDFIs that serve the assessment area. Based in Huntsville, Neighborhood Concepts Inc. (NCI) is the primary CDFI in the area and specializes in the development of affordable single- and multifamily housing and commercial properties. The North Alabama Revolving Loan Fund (NARLF), a subsidiary of NCI, is a small business loan fund that invests in low-income and economically distressed communities. The second CDFI, Pathway Lending, is headquartered in Nashville, Tennessee and currently includes the state of Alabama in its service area. Community contact interviews revealed that local financial institutions are significantly engaged with CDFI activities either through investments, business referrals, or loan participations.

¹⁵⁷*The Huntsville Entrepreneurship & Innovation Ecosystem*. Rep. City of Huntsville, n.d. Web 23 Aug. 2019.
<https://www.huntsvilleal.gov/business/economic-development/entrepreneurs-innovator-network/>

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According to the 2015-2020 City of Huntsville's Consolidated Plan, the availability and affordability of decent housing for LMI residents is a top priority in the region.¹⁵⁸ Second, there was consistent concern regarding the quality and livability of low- to moderate-income neighborhoods. Finally, the need for support services programs were highly ranked, particularly those for people with special needs, e.g., the elderly or physically challenged, and tutoring, mentoring, and after-school programs for LMI youth. As part of the City's Community Development department, the City offers programs that address homeownership, owner-occupied rehabilitation, community facilities development, and economic empowerment. The City focuses its limited HOME and CDBG budget to certain target neighborhoods: Terry Heights (census tract 12); Lowe Mill Village (census tract 21); Meadow Hills (census tract 3.01); and Edmonton Heights (census tract 2.01). These areas represent some of the oldest communities within Huntsville, with median family income ranging from \$13,690 to \$39,172. The prevalence of poverty of these areas ranges from 19.5 percent to 60.9 percent.

Bank surveys also identified affordable housing among the priorities for the region. Those surveyed cited a need for additional rental subsidies to help bridge the affordability gap, attractive financing mechanisms including soft debt, and affordable housing for people with special needs. It should be noted that the Low Income Housing Tax Credit (LIHTC) investment market in Huntsville has been challenging due to the distribution of its allocation by the Alabama Housing Finance Authority (AHFA). Current AHFA policy is to award no more than one tax credit transaction per county per year. Also, the state may "forward allocate" for multiple transactions in one area during any given allocation cycle, e.g., borrowing from a future time period and thereby reducing future allocations.

¹⁵⁸ *City of Huntsville Consolidated Plan 2015-2020*. Rep. City of Huntsville, n.d. Web 23 Aug. 2019.
<https://www.huntsvilleal.gov/wp-content/uploads/2015/04/2015-2020-COH-CONSOLIDATED-PLAN.pdf>

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Huntsville assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Huntsville assessment area.

During the review period, the bank reported 1,378 HMDA-reportable loans and 419 CRA small business loans in the Huntsville assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Huntsville assessment area accounted for 9.8 percent of Regions Bank's total HMDA-reportable lending in Alabama and 7.2 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 7.3 percent of Regions Bank's Alabama deposits are in the Huntsville assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank's home purchase lending in low-income tracts (0.7 percent) was below the percentage of owner-occupied units (4.0 percent) in these tracts and below the aggregate lending performance (2.0 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (19.6 percent) was below the percentage of owner-occupied units (24.5 percent) in these tracts but above the aggregate lending performance (17.5 percent) in these tracts.

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Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2017, Regions Bank's home refinance lending in low-income tracts (3.1 percent) was below the percentage of owner-occupied units (4.0 percent) in these tracts but above the aggregate lending performance (2.8 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (23.7 percent) was similar to the percentage of owner-occupied units (24.5 percent) in these tracts and above the aggregate lending performance (19.9 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (1.9 percent) was below the percentage of owner-occupied units (4.0 percent) in these tracts and below the aggregate lending performance (3.5 percent) in these tracts. In 2016, however, the bank's home improvement lending in low-income tracts (4.1 percent) was above the percentage of owner-occupied units (3.6 percent) in these tracts and above the aggregate lending performance (2.9 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, the bank's home improvement lending in moderate-income tracts (33.3 percent) was above the percentage of owner-occupied units (24.5 percent) in these tracts and above the aggregate lending performance (25.4 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (16.9 percent) was above the percentage of small businesses in these tracts (10.4 percent) and above the aggregate lending performance (12.1 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (21.6 percent) was below the percentage of small businesses in these tracts (25.5 percent) but similar to the aggregate lending performance (21.0 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (19.6 percent) was below the percentage of low-income families (23.8 percent) but above the aggregate lending performance (12.3 percent) to these families.

Huntsville, Alabama

Home purchase lending to moderate-income borrowers is excellent. In 2017, the bank's home purchase lending to moderate-income borrowers (24.7 percent) was above the percentage of moderate-income families (16.9 percent) and above the aggregate lending performance (18.8 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2017, Regions Bank's home refinance lending to low-income borrowers (20.6 percent) was below the percentage of low-income families (23.8 percent) but significantly above the aggregate lending performance (10.7 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (22.8 percent) was above the percentage of moderate-income families (16.9 percent) and above the aggregate lending performance (13.4 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (14.3 percent) was below the percentage of low-income families (23.8 percent) and below the aggregate lending performance (22.6 percent) to these families. In 2016, however, the bank's home improvement lending to low-income borrowers (19.5 percent) was similar to the percentage of low-income families (22.8 percent) and above the aggregate lending performance (16.4 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (31.4 percent) was above the percentage of moderate-income families (16.9 percent) and above the aggregate lending performance (26.1 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 68.5 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 89.5 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (51.3 percent). Additionally, 87.3 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Huntsville assessment area. The bank originated eight community development loans totaling \$16.7 million during the review period. The bank's loans were responsive to several needs in the assessment area, including affordable housing and community services for LMI individuals and economic development. Notably, the bank's lending supported two LIHTC projects that offered 128 units of affordable housing. The bank also made a \$250,000 loan to a recently formed CDFI that provides access to capital for small businesses in the North Alabama region.

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INVESTMENT TEST

Regions Bank's investment performance in the Huntsville assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$14.6 million, which reflected nearly 7.7 percent of total investment activity for the state. The bank's investments (excluding contributions) totaled \$14.4 million, of which 47.7 percent were new investments acquired during the review period. The new investments consisted of \$5.3 million in mortgage-backed securities and a Qualified Zone Academy Bond of \$1.5 million. Prior period investments totaled \$7.5 million and consisted of \$5.7 million in LIHTC investments and \$1.7 million in mortgage-backed securities.

Regions Bank also made 40 contributions totaling \$180,034. Specifically, the bank provided \$146,284 to organizations that offer community services to low- and moderate-income individuals, \$10,000 to support affordable housing, \$22,500 to support economic development, and \$1,250 for revitalization and stabilization efforts. Notable contributions included \$12,500 to a CDFI committed to providing affordable housing and creating economic opportunities for low- and moderate-income individuals, \$20,000 to a CDFI that makes small loans up to \$50,000 for emerging and existing small businesses, and over \$99,000 to the United Way.

SERVICE TEST

Regions Bank's service test performance in the Huntsville assessment area is adequate.

Retail Services

Retail banking services are adequate in the Huntsville full-scope assessment area.

The distribution of 20 branch offices and 23 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. There were no branches in low-income tracts compared to 9.0 percent of households and 11.3 percent of businesses in the same geography. The distribution of the bank's branches in moderate-income tracts was greater than the percentage of households and businesses in the same geography; 30.0 percent of total branches were in moderate-income-tracts compared to 27.5 percent of households and 26.0 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

In 2017, no branch offices or full-service ATMs were opened or closed in low- and moderate-income census tracts. Therefore, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

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Geographic Distribution of Branches & ATMS Assessment Area: AL Huntsville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	0	0.0%	0	0	0	0	0	Total	1	3.3%	0	0.0%	0	0	1	14.3%	1	0	12	13.5%	9.0%	11.3%
DTO	0		0	0				SA	1		0		0	0	1		1	0				
Moderate	6	30.0%	0	0	6	0	0	Total	7	23.3%	6	26.1%	0	0	1	14.3%	0	0	29	32.6%	27.5%	26.0%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Middle	9	45.0%	0	0	9	0	0	Total	12	40.0%	12	52.2%	0	0	0	0.0%	0	0	26	29.2%	32.7%	29.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	5	25.0%	0	0	4	0	0	Total	10	33.3%	5	21.7%	0	0	5	71.4%	0	0	22	24.7%	30.8%	33.0%
DTO	0		0	0				SA	5		0		0	0	5		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	20	100.0%	0	0	19	0	0	Total	30	100.0%	23	100.0%	0	0	7	100.0%	1	0	89	100.0%	100.0%	100.0%
DTO	0		0	0				SA	7		0		0	0	7		1	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Huntsville assessment area. During the review period, Regions Bank employees engaged in 67 qualified service activities totaling 661 hours. The bank's service activities benefitted organizations that provide affordable housing, community services, and economic development support to low- and moderate-income individuals, communities, and small businesses in the Huntsville assessment area. Of the bank's total service hours, 277 hours supported adult and youth financial education and homeownership counseling. Additionally, bank staff engaged in 268 hours of board or committee member service to various qualified nonprofit organizations. Bank employees also provided several hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Most notably, a bank employee served as Chairman of the Board and Chairman of the Finance Committee for the United Way of Madison County. Other Regions associates served as Loan Executives during United Way's capital campaigns, assisting with fundraising efforts.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ALABAMA METROPOLITAN ASSESSMENT AREAS

- **Anniston Assessment Area (Calhoun County)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 2.8 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$387.5 million in deposits in this assessment area, representing a market share of 21.9 percent and 1.7 percent of Regions Bank's total deposits in Alabama.
- **Auburn Assessment Area (Lee County)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 1.4 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$257.0 million in deposits in this assessment area, representing a market share of 9.5 percent and 1.1 percent of Regions Bank's total deposits in Alabama.
- **Daphne-Fairhope-Foley Assessment Area (Baldwin County)**
 - As of December 31, 2017, Regions Bank operated 11 branches in the assessment area, representing 5.1 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$910.2 million in deposits in this assessment area, representing a market share of 21.4 percent and 4.0 percent of Regions Bank's total deposits in Alabama.
- **Decatur Assessment Area (Lawrence and Morgan counties)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 2.3 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$515.0 million in deposits in this assessment area, representing a market share of 24.3 percent and 2.3 percent of Regions Bank's total deposits in Alabama.
- **Dothan Assessment Area (Houston County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 2.3 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$ 537.2 million in deposits in this assessment area, representing a market share of 20.8 percent and 2.4 percent of Regions Bank's total deposits in Alabama.
- **Florence Assessment Area (Colbert and Lauderdale counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.9 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$210.0 million in deposits in this assessment area, representing a market share of 7.8 percent and 0.9 percent of Regions Bank's total deposits in Alabama.
- **Gadsden Assessment Area (Etowah County)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.9 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$257.0 million in deposits in this assessment area, representing a market share of 21.8 percent and 1.1 percent of Regions Bank's total deposits in Alabama.

Metropolitan Areas (Limited-Scope Review)

- **Mobile Assessment Area (Mobile County)**
 - As of December 31, 2017, Regions Bank operated 24 branches in the assessment area, representing 11.1 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$2.3 billion in deposits in this assessment area, representing a market share of 32.4 percent and 10.4 percent of Regions Bank's total deposits in Alabama.
- **Montgomery Assessment Area (Autauga, Elmore, and Montgomery counties)**
 - As of December 31, 2017, Regions Bank operated 20 branches in the assessment area, representing 9.3 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$1.7 billion in deposits in this assessment area, representing a market share of 21.5 percent and 7.7 percent of Regions Bank's total deposits in Alabama.
- **Tuscaloosa Assessment Area (Tuscaloosa County)**
 - As of December 31, 2017, Regions Bank operated nine branches in the assessment area, representing 4.2 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$751.6 million in deposits in this assessment area, representing a market share of 22.3 percent and 3.3 percent of Regions Bank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Anniston	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Auburn	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Daphne-Fairhope-Foley	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Decatur	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Dothan	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Florence	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Gadsden	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Mobile	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Montgomery	<u>Not Consistent (Above)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Tuscaloosa	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Alabama. Performance in seven of the 10 metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in the remaining three was better than the statewide performance. For the

Metropolitan Areas (Limited-Scope Review)

geographic distribution of loans, lending levels were good in Decatur, Dothan, Gadsden, Mobile, and Montgomery; adequate in Anniston, Auburn, Florence, and Tuscaloosa, and poor in Daphne-Fairhope, Foley. Performance was good for the borrower distribution of loans in Anniston, Daphne-Fairhope-Foley, Dothan, Gadsden, Mobile, Montgomery, and Tuscaloosa; and adequate in Auburn, Decatur, and Florence. The bank made an excellent level of community development loans in Anniston, Auburn and Montgomery, which impacted the stronger overall lending test performance in these assessment areas. Community development performance in the remaining metropolitan limited-scope assessment areas was weaker than the state performance. The bank made a low level of community development loans in Daphne-Fairhope-Foley, Decatur, Dothan, Florence, and Mobile and few, if any, community development loans in the Gadsden or Tuscaloosa assessment areas.

For the investment test, Regions Bank received a rating of outstanding for the State of Alabama. The bank had an excellent level of investments that was consistent with statewide performance in the Florence, Gadsden, and Montgomery metropolitan limited-scope assessment areas. Additionally, the bank had a significant level of investments in Dothan, and an adequate level of investments in Anniston, Daphne-Fairhope, Decatur, Mobile, and Tuscaloosa. The bank had only one metropolitan limited-scope assessment area with a poor level of investments, which was the Auburn assessment area.

For the service test, Regions Bank received a rating of outstanding for the State of Alabama. Performance in the metropolitan assessment areas was weaker than the bank's state performance. However, the performance in Anniston, Auburn, Gadsden, Montgomery, and Tuscaloosa metropolitan assessment areas was considered good, while the performance in Daphne-Fairhope-Foley, Dothan, Florence, and Mobile was considered adequate. The Decatur metropolitan assessment area had poor levels of services primarily due to limited community development performance.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ALABAMA NON-METROPOLITAN ASSESSMENT AREAS

- **Coffee-Covington-Escambia Assessment Area (Coffee, Covington, and Escambia counties)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 2.8 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$215.7 million in deposits in this assessment area, representing a market share of 10.8 percent and 1.0 percent of Regions Bank's total deposits in Alabama.
- **Fayette Assessment Area (Fayette County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 0.9 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$47.3 million in deposits in this assessment area, representing a market share of 18.2 percent and 0.2 percent of Regions Bank's total deposits in Alabama.
- **Northern Alabama Assessment Area (Cherokee, Cullman, Dekalb, Jackson, and Marshall counties)**
 - As of December 31, 2017, Regions Bank operated 10 branches in the assessment area, representing 4.6 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$1.0 billion in deposits in this assessment area, representing a market share of 18.6 percent and 4.5 percent of Regions Bank's total deposits in Alabama.
- **Southern Alabama Assessment Area (Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Pike and Sumter counties)**
 - As of December 31, 2017, Regions Bank operated 12 branches in the assessment area, representing 5.6 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$439.4 million in deposits in this assessment area, representing a market share of 14.2 percent and 2.0 percent of Regions Bank's total deposits in Alabama.
- **Talladega-Tallapoosa Assessment Area (Talladega and Tallapoosa counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.9 percent of its branches in Alabama.
 - As of June 30, 2017, the bank had \$165.3 million in deposits in this assessment area, representing a market share of 11.9 percent and 0.7 percent of Regions Bank's total deposits in Alabama.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-Metropolitan Areas (Limited-Scope Review)

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Coffee-Covington-Escambia	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Fayette	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Northern Alabama	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Southern Alabama	<u>Not Consistent (Above)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Talladega-Tallapoosa	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Alabama. Performance in four of the five non-metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. Performance in Southern Alabama was above the statewide performance. For the geographic distribution of loans, lending levels were good in Southern Alabama and adequate elsewhere. Performance was good for the borrower distribution of loans in Fayette and Northern Alabama and adequate in Coffee-Covington-Escambia, Southern Alabama, and Talladega-Tallapoosa assessment areas. The bank had an excellent level of community development lending in the Southern Alabama assessment area, which contributed to the stronger overall lending test performance in this assessment area. The bank made an adequate level of community development loans in the Coffee-Covington-Escambia assessment area and a low level of loans in the Northern Alabama assessment areas. The bank made no qualified community development loans in the Fayette and Talladega-Tallapoosa assessment areas.

For the investment test, Regions Bank received a rating of outstanding for the State of Alabama. The bank had an excellent level of investments that was consistent with statewide performance in the Coffee-Covington-Escambia, Southern Alabama and Talladega-Tallapoosa non-metropolitan limited-scope assessment areas. In addition, the bank had a significant level of investments in the Northern Alabama assessment area, while the bank exhibited a poor level of investment in the Fayette assessment area.

For the service test, Regions Bank received a rating of outstanding for the State of Alabama. Performance in the five non-metropolitan limited-scope assessment areas was weaker than the bank's state performance. However, the performance in Northern Alabama and Southern Alabama was considered good given a significant level of community development services, while performance in Fayette and Talladega-Tallapoosa was considered adequate. It is worth noting that in the Talladega-Tallapoosa assessment area, weaker performance was driven primarily by poor retail delivery services. The Coffee-Covington-Escambia assessment area had poor levels of services due to limited community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Arkansas

CRA RATING FOR ARKANSAS: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Arkansas assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to identified community development needs of the Arkansas assessment areas.
- Retail banking services are adequate in the bank's Arkansas assessment areas.
- The bank is a leader in providing community development services throughout the Arkansas assessment areas.

Arkansas

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Arkansas:

- Little Rock

Limited-scope reviews were conducted for the remaining eight assessment areas:

• Fayetteville	Northeast Arkansas
• Fort Smith	Northwest Arkansas
• Hot Springs	Southern Arkansas
• Jonesboro	Union

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

As of June 30, 2017, Regions Bank had \$3.7 billion in deposits in Arkansas accounting for 3.7 percent of the bank's total deposits. Regions Bank operated 78 branch offices in Arkansas as of December 31, 2017, representing 5.3 percent of the bank's total branches. HMDA-reportable lending in Arkansas accounted for 5.7 percent of total institutional HMDA-reportable lending by number of loans and 4.2 percent by dollar volume. CRA small business lending in Arkansas accounted for 3.5 percent of the bank's total CRA small business lending by number of loans and 4.4 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Arkansas 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,126	35.6%	350,897	48.5%
HMDA Refinance	1,307	21.9%	143,917	19.9%
HMDA Home Improvement	863	14.4%	20,420	2.8%
HMDA Multi-Family	0	0.0%	0	0.0%
Total HMDA	4,296	71.9%	515,234	71.2%
Total Small Business	1,440	24.1%	171,069	23.6%
Total Farm	239	4.0%	37,738	5.2%
TOTAL LOANS	5,975	100.0%	724,041	100.0%

Originations and Purchases

Arkansas

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

Lending Test

The lending test rating in the state of Arkansas is high satisfactory. Overall, performance in Arkansas with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions Bank made an adequate level of community development loans in Arkansas.

During the review period, Regions Bank reported 4,296 HMDA-reportable loans and 1,440 small business loans in Arkansas. The rating for Arkansas is based on performance in the Little Rock full-scope assessment area. Approximately 43.3 percent of the bank's HMDA-reportable and small business lending by number of loans in Arkansas occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Arkansas is derived from the Little Rock full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Arkansas. The bank originated 40 community development loans totaling \$55.1 million benefiting Arkansas assessment areas during the review period, including eight loans for \$6.7 million in the Little Rock full-scope assessment area. Performance was poor in Little Rock. Performance in three of the eight limited-scope assessment areas was much stronger than the performance in the full-scope assessment area. The bank also made 11 loans for \$30.1 million in the state but outside any of the bank's assessment areas, including \$11.8 million to finance a LIHTC project in Arkansas County. Due to strong performance in several limited-scope assessment areas, the bank was considered responsive to the credit needs in its assessment areas, and statewide performance was positively impacted by the loans within the state but outside the bank's assessment areas. More information on community development loans can be found in the full-scope assessment area section of this report.

Arkansas

Investment Test

The investment test rating for Arkansas is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$60.8 million in Arkansas. Regions Bank had qualified investments of nearly \$60.2 million in the Arkansas assessment areas, of which 48.4 percent were acquired during the current review period. Additionally, the bank made 100 qualified contributions in Arkansas assessment areas for \$630,278. Total investments for the state also includes contributions of \$4,500 that benefit a broader statewide or regional area that includes the Arkansas assessment areas.

Approximately 15.9 percent of combined investment and contribution activity occurred inside the Little Rock full-scope assessment area, which comprises 47.4 percent of the bank's deposits in Arkansas as of June 30, 2018. Performance in Little Rock was adequate. Performance in the limited-scope assessment areas was excellent, with the exception of the Fort Smith, Northwest Arkansas and Hot Springs assessment areas.

The bank was considered responsive to the community credit needs in the state. Therefore, positive consideration was given to investments totaling \$35.4 million for 11 LIHTC projects located in a broader statewide area, without a purpose, mandate or function of serving Arkansas assessment areas. These projects financed the development of 497 affordable housing units.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Arkansas is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank opened one branch office in a moderate-income tract in Arkansas. The bank closed 11 branch offices throughout the state; of those closed, one was in a low-income tract, four in moderate-income tracts, four in middle-income tracts, and two in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Arkansas.

Arkansas

Community Development Services

Regions Bank is a leader in providing community development services that benefit residents and small businesses in Arkansas. Employees engaged in 309 qualified service activities totaling 5,010 hours in Arkansas assessment areas. The majority of community development service hours were provided in the Little Rock full-scope assessment, where performance was considered excellent. Additionally, employees engaged in 1,873 total service hours in limited-scope assessment areas. Finally, bank employees engaged in 389 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Little Rock, Arkansas

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LITTLE ROCK, ARKANSAS ASSESSMENT AREA

Overview

The Little Rock assessment area includes Faulkner, Grant, Lonoke, Pulaski, and Saline counties, which are located in the Little Rock-North Little Rock-Conway, Arkansas MSA. As of December 31, 2017, Regions Bank operated 30 branches inside the assessment area, which represent 38.5 percent of the branches statewide. In addition, 48.6 percent of the bank's statewide deposits are in this market. The assessment area represents the largest concentration of combined HMDA-reportable and CRA small business lending by dollar volume in the state at 50.8 percent.

Little Rock is an active banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 34 financial institutions operating 303 branch offices inside the assessment area with a total of \$19.9 billion in deposits. Bank of the Ozarks, Bank of America, and Centennial Bank hold the largest share of deposits at 50.8 percent collectively. Regions Bank ranks 4th, with \$1.8 billion in deposits and 9.0 percent of total deposits.

Wells Fargo, U.S. Bank, and Simmons First National Bank are the three largest HMDA lenders in the Little Rock market, with a combined 20.7 percent of total HMDA-reportable loans in 2016. Regions Bank ranked 6th in 2016 and reported 3.5 percent of HMDA-reportable loans. In 2017, the bank's percentage of total loans was similar at 3.6 percent. Overall, the assessment area posted an 8.7 percent decrease in the number of loans from 2016 to 2017 with 344 and 356 lenders, respectively.

Regions Bank ranked 15th and 16th in CRA lending in 2016 and 2017, respectively. In both years, the bank had 2.5 percent of total CRA loans, and assessment area lending was dominated by American Express Bank and U.S. Bank. There were 90 CRA reporters in 2016 and 102 in 2017.

Population and Income Characteristics

The assessment area population increased from 2010 to 2017 by 5.6 percent, reaching an estimated 727,996 residents in 2017. The majority of people reside in Pulaski County, home to Little Rock, but Saline County was one of the fastest growing counties in the state between 2010 and 2017, growing about 11.4 percent. During this same period, the state's population grew by 3.0 percent.¹⁵⁹

The assessment area has 161 census tracts. According to 2017 FFIEC census data, 11 tracts are low-income (6.8 percent), 38 tracts are moderate-income (23.6 percent), 62 tracts are middle-income (38.5 percent), 48 tracts are upper-income (29.8 percent), and 2 tracts have an unknown income level (1.2 percent). Between 2016 and 2017, there was a decrease in the number of middle-income tracts and an increase in upper-income tracts.

¹⁵⁹ QuickFacts. US Census Bureau, n.d. Web. 2 January 2019. <http://quickfacts.census.gov>

Little Rock, Arkansas

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Little Rock-North Little Rock-Conway, AR MSA. As shown, the median family income decreased from \$62,400 in 2016 to \$62,100 in 2017. Data shows that the median family income varied across the assessment area. The highest median family income was in Saline County (\$71,046) compared to the lowest in Grant County (\$60,969) between 2013 and 2017.¹⁶⁰ In addition, 38.8 percent of families are considered low- to moderate-income (LMI) in the assessment area in 2017.¹⁶¹

Borrower Income Levels
Little Rock-North Little Rock-Conway, AR MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$62,400	0	- \$31,199	\$31,200	- \$49,919	\$49,920	- \$74,879	\$74,880	- & above
2017	\$62,100	0	- \$31,049	\$31,050	- \$49,679	\$49,680	- \$74,519	\$74,520	- & above

Rising poverty rates are a concern in the assessment area, particularly in Pulaski County. The percentage of people living below the federal poverty line in Saline County was 8.0 percent between 2013 and 2017, while 17.3 percent of residents in Pulaski County lived in poverty. The statewide rate is 18.1 percent.¹⁶² In addition, a significant percentage of families living in LMI areas live below the poverty level. Specifically, 36.8 percent of families living in low-income census tracts live below the poverty level, and 18.0 percent of families living in moderate-income census tracts live below the poverty level.¹⁶³

Economic Conditions

The assessment area is home to the city of Little Rock, which is the state capital of Arkansas and the state's most populous city. Little Rock is an economic engine and fuels much of the state's economic activity. Leading private, nonfarm employment sectors include education and health services, wholesale and retail trade, and professional and business services.¹⁶⁴ Besides government, major employers in the area include Baptist Health, Arkansas Children's Hospital, Entergy, Entergy Arkansas, Inc., AT&T, St. Vincent Health System, and Arkansas BlueCross BlueShield.¹⁶⁵

¹⁶⁰ "Little Rock, AR (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

¹⁶¹ FRB Atlanta Calculations of 2017 FFIEC Census Data

¹⁶² "Little Rock, AR (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

¹⁶³ FRB Atlanta Calculations of 2017 Census Data

¹⁶⁴ "Comprehensive Housing Market Analysis: Little Rock-North Little Rock-Conway, Arkansas." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 Sept. 2017. Web. 2 January 2019. <https://www.huduser.gov/portal/publications/pdf/LittleRockAR-comp-17.pdf>

¹⁶⁵ Ibid.

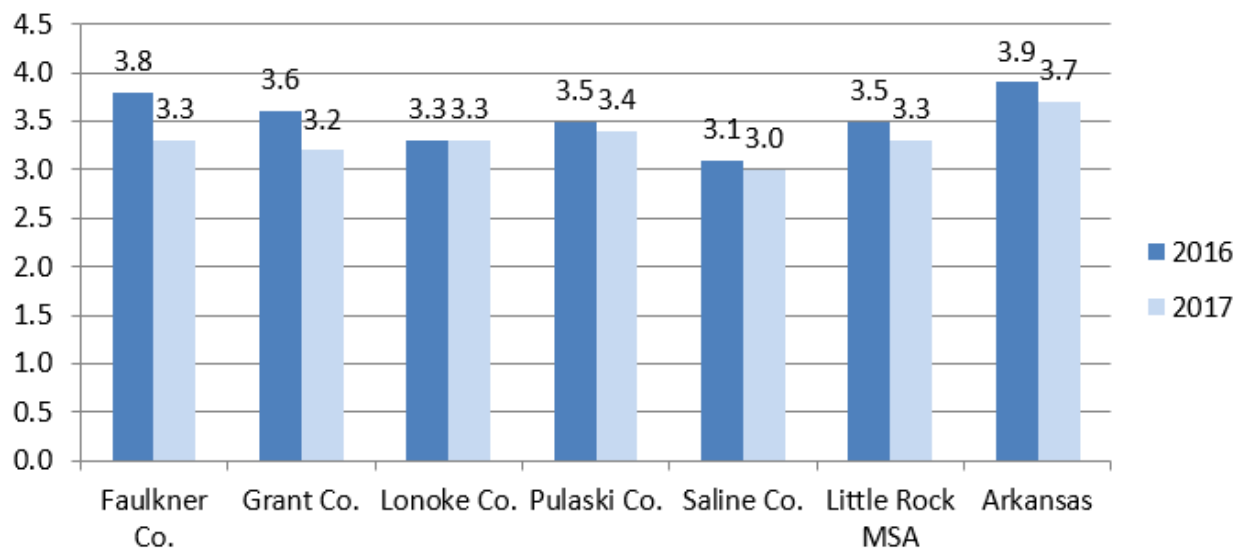
Little Rock, Arkansas

As home to the state capital and Little Rock Air Force Base (LRAFB), the government sector is the largest payroll sector in the region, employing over 70,000 as of September 2017. The State of Arkansas represents the largest employer in the region with nearly 24,000 employees, and LRAFB has 6,375 active duty personnel and 1,450 civilian employees.¹⁶⁶

In terms of economic conditions for small businesses, there were 27,565 businesses within the Little Rock assessment area in 2017, of which 88.6 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 20.7 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 4.3 percent. Lending opportunities to this segment remained stable between 2011 and 2016 in the assessment area, with nearly 12,190 loans made in 2016.¹⁶⁷ During this same period, loans made to firms with revenues of \$1.0 million or less represented 51.6 percent of total small business loans, which was higher than previous years. This may be an indication that there may be fewer obstacles for smaller firms to access credit in the market.

Unemployment in the Little Rock MSA has declined significantly since its peak of 7.3 percent in 2011.¹⁶⁸ The chart below shows a decrease in the unemployment rates across the assessment area between 2016 and 2017, with the exception of Lonoke County, which did not change. The unemployment rate for the MSA in 2017 was 3.3 percent, compared to 3.7 percent for the state.

Unemployment Rates - AR Little Rock



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

¹⁶⁶ Ibid.

¹⁶⁷ "Little Rock, AR (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

¹⁶⁸ "Little Rock, AR (U.S. Bureau of Labor Statistics)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

Little Rock, Arkansas

Census data indicates there were 310,822 housing units located in the assessment area in 2017, of which 56.7 percent were owner-occupied, 31.0 percent were rental units, and 12.3 percent were vacant. Rental and vacant units were more concentrated in low- and moderate-income tracts. The median age of the housing stock across the assessment area was 36 years, though housing was much older in low- and moderate-income census tracts.

Census data also shows that 20.9 percent of the housing stock in the assessment area is located in moderate-income tracts and 5.1 percent is in low-income census tracts. In moderate-income census tracts, 44.6 percent of the housing was owner-occupied units while 39.6 percent of housing was rental units. In low-income tracts, 27.7 percent of the housing was owner-occupied units and 49.2 percent was rental units. These factors suggest that residential lending opportunities, both home purchase and home improvement, exist but to a greater extent in moderate-income geographies than in low-income geographies.

The assessment area housing market generally experienced increasing, positive trends during the review period. The median housing value in every county in the assessment area increased from 2016 to 2017. In 2016, the median housing values ranged from \$96,600 in Grant County to \$134,300 in Pulaski County. In 2017, the median housing values range from \$108,300 in Grant County to \$146,100 in Faulkner County.¹⁶⁹ Additionally, the number of units sold increased in the assessment area, with the exception of Pulaski County, which had a slight decline from 2016 to 2017. Although Pulaski County is a much larger housing market than Saline, both counties fall within the state's top five housing markets in terms of units sold in 2017.¹⁷⁰ Between 2012 and 2016, the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income ranged between 41.3 percent (Grant County) to 60.6 percent (Lonoke County), while the percentage of homes affordable to those earning 50.0 percent of the area median income averaged 22.1 percent.¹⁷¹ Therefore, efforts to assist home ownership for LMI buyers should continue to focus on down payment assistance programs, affordable lending products, and homebuyer counseling and education programs.

Demographic Characteristics by Census Tract

The following tables based on 2016 and 2017 FFIEC census data and Dun & Bradstreet information present key demographic and business information used to help develop a performance context for the assessment area.

¹⁶⁹ 2016 and 2017 FFIEC Census data

¹⁷⁰ Housing Market Reports. Arkansas Realtors Association, n.d. Web. 2 January 2019. <https://www.arkansasrealtors.com/ara-publications-2/housing-market-reports/>

¹⁷¹ "Little Rock, AR (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <<http://www.policymap.com/>>.

Little Rock, Arkansas

Combined Demographics Report

Assessment Area: AR Little Rock

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.8	7,454	4.2	2,671	35.8	37,778	21.3
Moderate-income	38	23.6	35,149	19.8	6,617	18.8	31,651	17.9
Middle-income	75	46.6	85,412	48.2	7,296	8.5	36,221	20.5
Upper-income	36	22.4	49,076	27.7	2,359	4.8	71,441	40.3
Unknown-income	1	0.6	0	0	0	0	0	0
Total Assessment Area	161	100.0	177,091	100.0	18,943	10.7	177,091	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	16,455	4,890	2.8	29.7	8,863	53.9	2,702	16.4
Moderate-income	64,588	30,492	17.5	47.2	24,943	38.6	9,153	14.2
Middle-income	137,462	87,606	50.2	63.7	37,072	27	12,784	9.3
Upper-income	77,627	51,595	29.6	66.5	20,627	26.6	5,405	7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	296,132	174,583	100.0	59.0	91,505	30.9	30,044	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,305	4.2	1,042	3.8	246	8.8	17	4.5
Moderate-income	7,525	24.4	6,416	23.2	962	34.5	147	38.8
Middle-income	12,648	41.1	11,603	42	904	32.4	141	37.2
Upper-income	9,315	30.2	8,562	31	679	24.3	74	19.5
Unknown-income	3	0	3	0	0	0	0	0
Total Assessment Area	30,796	100.0	27,626	100.0	2,791	100.0	379	100.0
	Percentage of Total Businesses:			89.7		9.1		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	1.5	8	1.3	1	5.9	0	0
Moderate-income	154	25.2	148	24.9	6	35.3	0	0
Middle-income	305	49.8	296	49.7	9	52.9	0	0
Upper-income	144	23.5	143	24	1	5.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	612	100.0	595	100.0	17	100.0	0	.0
	Percentage of Total Farms:			97.2		2.8		.0

Little Rock, Arkansas

Combined Demographics Report

Assessment Area: AR Little Rock

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	6.8	6,383	3.6	2,352	36.8	37,505	21.3
Moderate-income	38	23.6	31,956	18.1	5,763	18	30,852	17.5
Middle-income	62	38.5	75,764	42.9	6,907	9.1	35,121	19.9
Upper-income	48	29.8	61,640	34.9	2,939	4.8	72,963	41.4
Unknown-income	2	1.2	698	0.4	355	50.9	0	0
Total Assessment Area	161	100.0	176,441	100.0	18,316	10.4	176,441	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,787	4,380	2.5	27.7	7,760	49.2	3,647	23.1
Moderate-income	64,889	28,952	16.4	44.6	25,687	39.6	10,250	15.8
Middle-income	125,901	77,241	43.8	61.4	34,630	27.5	14,030	11.1
Upper-income	102,729	65,230	37	63.5	27,448	26.7	10,051	9.8
Unknown-income	1,516	463	0.3	30.5	720	47.5	333	22
Total Assessment Area	310,822	176,266	100.0	56.7	96,245	31.0	38,311	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,299	4.7	1,039	4.3	244	8.8	16	4.4
Moderate-income	5,836	21.2	5,047	20.7	736	26.5	53	14.4
Middle-income	9,160	33.2	8,316	34.1	721	25.9	123	33.5
Upper-income	11,222	40.7	9,975	40.8	1,074	38.6	173	47.1
Unknown-income	48	0.2	42	0.2	4	0.1	2	0.5
Total Assessment Area	27,565	100.0	24,419	100.0	2,779	100.0	367	100.0
	Percentage of Total Businesses:			88.6		10.1		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	1.6	7	1.3	2	11.8	0	0
Moderate-income	100	17.8	97	17.8	3	17.6	0	0
Middle-income	279	49.6	269	49.3	10	58.8	0	0
Upper-income	175	31.1	173	31.7	2	11.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	563	100.0	546	100.0	17	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

Little Rock, Arkansas

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investment and/or service activities.

According to community contacts, the highest priority development needs for the area are quality affordable housing and rehabilitation of existing housing stock, and financial education and low-cost banking products for the unbanked. Other needs include workforce development and transportation improvements. One contact stated that unreliable transportation is particularly problematic for low- and moderate-income individuals who rely on public transportation to get to work; problems with transportation may lead to difficulties retaining employment. Additionally, the contact noted transportation routes do not reach the areas where workforce development training is offered.

The homes in the Petaway neighborhood and blighted areas around and south of the I-630 corridor in Pulaski County are in need of rehabilitation, according to the contact. Investors buy properties in these areas at a low price and flip them for a profit, which is exacerbating the affordable housing inventory. Additionally, appraisals on these older properties make it difficult for developers to enter these areas and make long-term investments.

In addition to discussing the need for housing rehabilitation, the contact also expressed concerns with the unemployment and underemployment of low- and moderate-income people in the assessment area. The contact pointed out that while the unemployment rates generally improved in the area, the low- and moderate-income people lack the skills to advance in careers and often work several jobs to afford basic needs. The contact believes that many individuals have stopped looking for work and remain unemployed. Recently, several universities and colleges launched workforce development programs, which provide the opportunity to learn a wide range of skills from basic computer and keyboard skills to a 12-week coding program.

Several community contacts commented that they would like to see more leadership and engagement by financial institutions. According to one contact, few banks are engaged in the community and most are not willing to extend lines of credit to CDFIs due to the perceived competition and the weak relationships between the two. The same contact indicated that the banks lack the expertise to participate in programs such as Low Income Housing Tax Credit, New Markets Tax Credit, Historic Tax Credit, etc. As a result, the community does not benefit from program funding.

Much of the low- and moderate-income population is unbanked and does not know how to access financial education resources. One community contact noted that there are numerous opportunities for bank partnerships with organizations that offer financial education classes. In addition, there are several other asset-building programs, including homeownership counseling, Volunteer Income Tax Assistance (VITA) sites and an IDA program operated by the Community Action Program for Central Arkansas, which provides

Little Rock, Arkansas

matching funds for savings that can be used to open or expand a small business, help pay for college expenses, purchase a home for a first-time homebuyer, or make home repairs.¹⁷² In addition, there are always opportunities for financial institutions to provide low-cost banking services and small dollar loan products. According to the FDIC's 2017 National Survey of Unbanked and Underbanked Households, 7.2 percent of households in the Little Rock MSA are unbanked and 21.1 percent of households are considered underbanked.¹⁷³

¹⁷² Community Action Program for Central Arkansas. N.p., n.d. Web. 3 January 2019. <http://www.capcainc.org/programs/ida/>

¹⁷³ 2017 Household Survey Results. Rep. FDIC, n.d. Web. 3 January 2019.
<https://www.economicinclusion.gov/surveys/2017household/>

Little Rock, Arkansas

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Little Rock assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. However, the bank makes a low level of community development loans in the Little Rock assessment area.

During the review period, the bank reported 1,808 HMDA-reportable loans and 677 CRA small business loans in the Little Rock assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Little Rock assessment area accounted for 49.7 percent of Regions Bank's total HMDA-reportable lending in Arkansas and 54.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 48.6 percent of Regions Bank's Arkansas deposits are in the Little Rock assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2017, Regions Bank's home purchase lending in low-income tracts (1.8 percent) was below the percentage of owner-occupied units (2.5 percent) in these tracts but exceeded the aggregate lending performance (1.2 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (11.4 percent) was below the percentage of owner-occupied units (16.4 percent) in these tracts but was similar to the aggregate lending performance (10.9 percent) in these tracts.

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Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2017, Regions Bank's home refinance lending in low-income tracts (1.6 percent) was below the percentage of owner-occupied units (2.5 percent) in these tracts but exceeded the aggregate lending performance (1.4 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (14.7 percent) was similar to the percentage of owner-occupied units (16.4 percent) in these tracts and exceeded the aggregate lending performance (12.8 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2017, Regions Bank's home improvement lending in low-income tracts (0.7 percent) was below the percentage of owner-occupied units (2.5 percent) in these tracts and was less than the aggregate lending performance (2.2 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, Regions Bank's home improvement lending in moderate-income tracts (19.7 percent) exceeded the percentage of owner-occupied units (16.4 percent) in these tracts and exceeded the aggregate lending performance (16.7 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is adequate. In 2017, Regions Bank's small business lending in low-income tracts (3.8 percent) was below the percentage of small businesses in these tracts (4.3 percent) and below the aggregate lending performance (4.4 percent) in these tracts. In 2016, however, the bank's small business lending in low-income tracts (4.5 percent) was above the percentage of small businesses in these tracts (3.8 percent) and similar to the aggregate lending performance (4.2 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (25.3 percent) exceeded the percentage of small businesses in these tracts (20.7 percent) and exceeded the aggregate lending performance (18.7 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (7.5 percent) was below the percentage of low-income families (21.3 percent) but exceeded the aggregate lending performance (6.0 percent) to these families.

Little Rock, Arkansas

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (22.4 percent) was above the percentage of moderate-income families (17.5 percent) and exceeded the aggregate lending performance (16.7 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2017, Regions Bank's home refinance lending to low-income borrowers (11.0 percent) was below the percentage of low-income families (21.3 percent) but significantly exceeded the aggregate lending performance (5.7 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (15.1 percent) was below the percentage of moderate-income families (17.5 percent) but exceeded the aggregate lending performance (11.5 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (4.4 percent) was below the percentage of low-income families (21.3 percent) but was similar to the aggregate lending performance (5.0 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (24.8 percent) was above the percentage of moderate-income families (17.5 percent) and above the aggregate lending performance (14.8 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 60.9 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 88.6 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (45.3 percent). Additionally, 85.3 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank made a low level of community development loans in the Little Rock assessment area. The bank originated eight community development loans totaling \$6.7 million during the review period. The bank made two loans totaling \$5.0 million to support the construction of a new manufacturing business in an SBA HUB Zone. The bank also had five loans for \$1.4 million to support organizations that provide community services for low- and moderate-income individuals. Finally, the bank had one loan for \$225,000 to support an affordable housing project. The bank's community development lending exhibits limited responsiveness to the need for affordable housing identified by community contacts or the other community development and credit needs described earlier in this report.

Little Rock, Arkansas

INVESTMENT TEST

Regions Bank's investment performance in the Little Rock assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$9.7 million, which reflected 15.9 percent of total investment activity for the state. The bank's investments (excluding contributions) totaled \$9.1 million, of which 5.1 percent were new investments acquired during the review period. The new investments were comprised of \$464,774 in mortgage-backed securities. Prior period investments totaled \$8.6 million, consisting of mortgage-backed securities, LIHTC project investments, and targeted community development project investments.

Regions Bank also made 43 contributions totaling \$582,858 to a broad range of nonprofit organizations during the review period. Specifically, the bank provided \$579,358 to organizations that offer community services to low- and moderate-income individuals, along with \$3,500 to support affordable housing. One notable contribution included the in-kind property donation of a branch building to a CDFI that provides commercial financing, mortgage loans, and technical assistance to support businesses and entrepreneurs. The bank also contributed operational support to assist with the operations of the donated branch building.

SERVICE TEST

Regions Bank's service test performance in the Little Rock full-scope assessment area is good.

Retail Services

Retail banking services are adequate in the Little Rock full-scope assessment area.

The distribution of 30 branch offices and 37 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has two branches in low-income tracts and exceeded the percentage of households and businesses in the same geography; 4.5 percent of households and 4.7 percent of businesses were located in low-income census tracts compared to 6.7 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts, however, was less than the percentage of households and businesses in the same geography; 10.0 percent of total branches were in moderate-income tracts compared to 20.1 percent of households and 21.2 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not open any branch offices or full-service ATMs throughout the assessment area. However, the bank closed one branch and full-service ATM in a moderate-income tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Little Rock, Arkansas

Geographic Distribution of Branches & ATMS

Assessment Area: AR Little Rock

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	2	6.7%	0	0	2	0	0	Total	3	6.5%	2	5.4%	0	0	1	11.1%	0	0	11	6.8%	4.5%	4.7%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	3	10.0%	0	1	3	3	3	Total	7	15.2%	6	16.2%	0	1	1	11.1%	0	0	38	23.6%	20.1%	21.2%
DTO	0		0	0				SA	3		2		0	0	1		0	0				
Middle	13	43.3%	0	0	12	4	5	Total	14	30.4%	12	32.4%	0	0	2	22.2%	0	0	62	38.5%	41.1%	33.2%
DTO	1		0	0				SA	1		0		0	0	1		0	0				
Upper	12	40.0%	0	0	12	11	7	Total	22	47.8%	17	45.9%	0	0	5	55.6%	0	0	48	29.8%	34.0%	40.7%
DTO	1		0	0				SA	5		0		0	0	5		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.2%	0.4%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	30	100.0%	0	1	29	18	15	Total	46	100.0%	37	100.0%	0	1	9	100.0%	0	0	161	100.0%	100.0%	100.0%
DTO	2		0	0				SA	10		2		0	0	8		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank is considered a leader in providing community development services in the Little Rock assessment area. During the review period, employees engaged in 138 qualified service activities totaling 3,137 hours that positively impacted the assessment area. The bank's service activities benefitted organizations that provide affordable housing, community service, economic development, and revitalization and stabilization activities for low- and moderate-income individuals, geographies, and small businesses in the Little Rock assessment area. The total service hours included 413 hours committed to adult and youth financial and homebuyer education in partnership with schools and community organizations. The bank also demonstrated significant community leadership and engagement by serving over 2,700 hours on boards and committees for various qualified nonprofit organizations. Overall, the bank's activities exhibited excellent responsiveness to community development needs in the Little Rock assessment area.

Highlighted below are examples of community development services performed during the review period:

- A bank employee provided technical support at a CRA-qualified event by serving as a judge for small business plans contest in partnership with the Arkansas Economic Acceleration Foundation involving business ideas submitted by young future entrepreneurs.
- A Regions Human Resource Generalist conducted mock interviews for students attending a 2-year technical college to teach interview and resume' writing skills.
- Regions small business specialists provided many hours of volunteer service to the 2018 SBA Emerging Leaders Program.
- A Regions associate provided multiple onsite seminars to low- and moderate-income employees of a local manufacturing firm.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ARKANSAS METROPOLITAN ASSESSMENT AREAS

- **Fayetteville Assessment Area (Benton and Washington counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 5.1 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$185.4 million in deposits in this assessment area, representing a market share of 1.8 percent and 5.0 percent of Regions Bank's total deposits in Arkansas.
- **Ft. Smith Assessment Area (Sebastian County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 6.4 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$203.9 million in deposits in this assessment area, representing a market share of 7.1 percent and 5.5 percent of Regions Bank's total deposits in Arkansas.
- **Hot Springs Assessment Area (Garland County)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 7.7 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$431.6 million in deposits in this assessment area, representing a market share of 22.3 percent and 11.7 percent of Regions Bank's total deposits in Arkansas.
- **Jonesboro Assessment Area (Craighead and Poinsett)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 3.8 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$202.9 million in deposits in this assessment area, representing a market share of 6.8 percent and 5.5 percent of Regions Bank's total deposits in Arkansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Fayetteville	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Ft. Smith	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Hot Springs	<u>Consistent</u>	<u>Consistent</u>	<u>Consistent</u>
Jonesboro	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>

Metropolitan Areas (Limited-Scope Review)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Arkansas. Performance in half of the four metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in Fayetteville and Jonesboro was above the statewide performance. For the geographic distribution of loans, the lending level was good in Fayetteville and adequate in the remaining three metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in Ft. Smith, Hot Springs, and Jonesboro, and adequate in Fayetteville. The bank made an excellent level of community development loans in the Fayetteville assessment area and a relatively high level of community development loans in the Jonesboro assessment area; the stronger community development lending performance in these assessment areas led to the stronger overall lending test performance. The bank made no community development loans in the Ft. Smith or Hot Springs assessment areas.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Arkansas. Performance in Fayetteville and Jonesboro metropolitan limited-scope assessment areas was stronger than the statewide performance, while performance in Ft. Smith was consistent with the statewide performance. The bank had a poor level of investments in the Ft. Smith limited scope assessment area. The bank's performance in the metropolitan limited-scope assessment areas was a consideration in the bank's overall state performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of Arkansas. Performance in the Fayetteville, Hot Springs, and Jonesboro metropolitan assessment areas was consistent with the bank's state performance while performance in the Ft. Smith assessment area was weaker than the bank's state performance with adequate performance.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ARKANSAS NON-METROPOLITAN ASSESSMENT AREAS

- **Northeast Arkansas Assessment Area (Clay, Cross, Greene, Independence, Jackson, Lawrence, St. Francis, White, and Mississippi counties)**
 - As of December 31, 2017, Regions Bank operated 14 branches in the assessment area, representing 17.9 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$377.0 million in deposits in this assessment area, representing a market share of 8.4 percent and 10.2 percent of Regions Bank's total deposits in Arkansas.
- **Northwest Arkansas Assessment Area (Boone, Conway, Johnson, Logan, Pope, and Van Buren counties)**
 - As of December 31, 2017, Regions Bank operated 11 branches in the assessment area, representing 14.1 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$363.3 million in deposits in this assessment area, representing a market share of 12.3 percent and 9.9 percent of Regions Bank's total deposits in Arkansas.
- **Southern Arkansas Assessment Area (Clark, Dallas, and Howard counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 5.1 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$83.7 million in deposits in this assessment area, representing a market share of 9.7 percent and 2.3 percent of Regions Bank's total deposits in Arkansas.
- **Union Assessment Area (Union County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 1.3 percent of its branches in Arkansas.
 - As of June 30, 2017, the bank had \$45.3 million in deposits in this assessment area, representing a market share of 3.9 percent and 1.2 percent of Regions Bank's total deposits in Arkansas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-Metropolitan Areas (Limited-Scope Review)

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Northeast Arkansas	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Northwest Arkansas	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Southern Arkansas	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Union	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Arkansas. While performance in Northwest Arkansas was consistent with the statewide lending test performance, performance in the remaining three non-metropolitan limited-scope assessment areas was above the statewide performance. For the geographic distribution of loans, lending levels was excellent in Union; good in Northwest Arkansas; adequate in Northeast Arkansas; and adequate in Southern Arkansas. Performance was good for the borrower distribution of loans in all four non-metropolitan limited-scope assessment areas. The bank made an excellent level of community development loans in the Northeast Arkansas assessment area; the majority of these loans were to farms located in USDA Strikeforce counties and helped to stabilize LMI and distressed middle-income tracts targeted for revitalization. The bank made no qualified community development loans in the remaining nonmetropolitan limited scope assessment areas.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Arkansas. The bank's investment performance was stronger than statewide performance in three of the limited scope non-metropolitan assessment areas: Northeast Arkansas, Southern Arkansas, and Union. The bank, however, had a poor level of investments in the Northwest limited scope assessment area. The bank's performance in the non-metropolitan limited-scope assessment areas was a consideration in the bank's overall state performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of Arkansas. Service test performance in the four non-metropolitan assessment areas was weaker than the bank's state performance. The performance in Northwest Arkansas and Union assessment areas was considered adequate; in Union specifically, poor retail delivery services was observed. The other two non-metropolitan assessment areas had poor levels of services primarily due to limited community development performance.

Florida

CRA RATING FOR FLORIDA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Florida assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Florida assessment areas.
- Retail banking services are adequate in the bank's Florida assessment areas.
- The bank is a leader in providing community development services that benefit residents and small businesses in the Florida assessment areas.

Florida

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment areas in Florida:

- Miami
- Tampa

Limited-scope reviews were conducted for the remaining 21 assessment areas:

• Daytona	Okeechobee
• Fort Lauderdale	Orlando
• Fort Myers	Palm Bay
• Fort Walton	Panama City
• Gainesville	Pensacola
• Homosassa Springs	Punta Gorda
• Jacksonville	Sarasota
• Lakeland	Tallahassee
• Naples	The Villages
• Northern Florida	West Palm Beach
• Ocala	

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2017, Regions Bank had \$19.0 billion in deposits in Florida accounting for 19.2 percent of the bank's total deposits. Regions Bank operated 316 branch offices in Florida as of December 31, 2017, representing 21.6 percent of the bank's total branches. HMDA-reportable lending in Florida accounted for 22.1 percent of total institutional HMDA-reportable lending by number of loans and 27.8 percent by dollar volume. CRA small business lending in Florida accounted for 38.1 percent of the bank's total CRA small business lending by number of loans and 31.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

Florida

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity
Assessment Areas Located in
Florida 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	8,426	25.9%	2,267,369	48.6%
HMDA Refinance	5,153	15.8%	965,875	20.7%
HMDA Home Improvement	3,128	9.6%	151,993	3.3%
HMDA Multi-Family	5	0.0%	53,536	1.1%
Total HMDA	16,712	51.3%	3,438,773	73.7%
Total Small Business	15,713	48.3%	1,214,942	26.0%
Total Farm	126	0.4%	10,601	0.2%
TOTAL LOANS	32,551	100.0%	4,664,316	100.0%

Originations and Purchases

Florida

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

Lending Test

The lending test rating in the state of Florida is low satisfactory. Overall, performance in Florida with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made an adequate level of community development loans in Florida.

During the review period, Regions Bank reported 16,712 HMDA-reportable loans and 15,713 small business loans in Florida. The rating for Florida is based on performance in the Tampa and Miami full-scope assessment areas. Approximately 35.5 percent of the bank's HMDA-reportable and small business lending by number of loans in Florida occurred within these assessment areas.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Florida is derived from the Tampa and Miami full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for these assessment areas is included in the next sections of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Florida. The bank originated 65 community development loans totaling \$150.1 million benefiting Florida assessment areas during the review period. The bank made four loans for \$27.7 million in the Miami full-scope assessment area and eight loans for \$12.7 million in the Tampa full-scope assessment area. Performance was poor in Miami and adequate in Tampa. In a number of limited-scope assessment areas, including Jacksonville and Orlando, the bank's community development lending performance was notably better than the statewide performance. More information on community development loans can be found in the full-scope assessment area sections of this report.

Investment Test

The investment test rating for Florida is high satisfactory.

Florida

The bank made a good level of qualified investments and contributions totaling \$252.6 million in Florida. During the review period, Regions Bank had qualified investments of \$251.8 million in the Florida assessment areas, with 46.9 percent acquired during the current review period. In addition, the bank made 162 qualified contributions in the assessment areas, for a total of \$862,132. The state investment rating also reflects six investments and contributions, totaling \$1.0 million, which benefited a broader statewide or regional area that includes the Florida assessment areas. In addition, the bank had investments that benefited several states within the bank's footprint, including Florida; these investments are described in the institution overview.

Nearly 7.0 percent of combined investment and contribution activity occurred inside the Miami full-scope assessment area, which comprises 15.6 percent of deposits in this market as of June 30, 2018. Approximately 24.1 percent of combined investment and contribution activity occurred inside the Tampa assessment area, which comprises 23.5 percent of deposits in the market as of June 30, 2018. Performance in both Tampa and Miami was good. The bank was responsive to community credit needs in the state. Therefore, positive consideration was given to three investments totaling \$28.1 million of investments located in a broader statewide area, without a purpose, mandate or function of serving Florida assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections.

Service Test

The service test rating for Florida is outstanding.

Retail Services

Overall, the bank's retail service performance is considered adequate in Florida. This evaluation was driven primarily by performance in the two full-scope assessment areas. Regions Bank's retail banking services are good in the Miami assessment area while the Tampa assessment area exhibited adequate performance. Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank opened two branch offices in Florida: one in a moderate-income tract and one in a middle-income tract. The bank closed 37 branch offices throughout the state; of those closed, 10 were in moderate-income tracts, 18 in middle-income tracts, and 9 in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Florida.

Florida

Community Development Services

Regions Bank is a leader in providing community development services that benefit residents and small businesses in Florida. The bank provided a total of 16,187 qualified service hours during the examination period, including 2,271 and 5,958 hours, respectively, in the Miami and Tampa full-scope assessment areas. Performance in Tampa, the larger of the two full-scope assessment areas, was excellent. Performance in Miami was good. Additionally, employees engaged in 7,958 service hours in limited-scope assessment areas. Finally, bank employees engaged in 41 service hours in statewide organizations that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

Miami, Florida

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI, FLORIDA ASSESSMENT AREA

Overview

The Miami, Florida assessment area includes Miami-Dade County, which makes up the Miami-Miami Beach-Kendall, Florida Metropolitan Division (MD). Regions Bank operates 40 branches in the assessment area, representing 12.7 percent of its Florida branches. Approximately 15.2 percent of Regions Bank's Florida deposits are held inside this assessment area; this is also its second largest deposit concentration in the state. Additionally, Miami represents the largest concentration of combined HMDA-reportable and CRA small business lending by dollar volume in Florida at 16.7 percent.

The assessment area is an active banking market with financial institutions of many different sizes, and large national banks have a strong presence. According to the June 30, 2017 FDIC Summary of Deposits Report, Bank of America held the highest deposit market share with 13.4 percent of deposits and 73 branches in the market area, followed by Wells Fargo Bank, Citibank, and JPMorgan Chase Bank. Regions Bank ranked 12th with a 2.3 percent deposit market share (\$2.9 billion).

Regions ranked 8th out of the 635 HMDA lenders with 2.3 percent of HMDA-reportable loans in the market in 2016. In 2017, Regions decreased in ranking to 13th place. Wells Fargo Bank, Caliber Home Loans, Inc., Citigroup, Quicken Loans, and JPMorgan Chase were the top HMDA lenders in the market in 2016 and 2017.

CRA small business lending is equally competitive. In 2016, Regions Bank ranked 10th out of 146 CRA reporters with 1.5 percent of all CRA small business loans. In 2017, Regions Bank also ranked 10th out of 150 CRA reporters with nearly 2.0 percent of all CRA small business loans. American Express Bank was the dominant CRA lender in the market in 2016 and 2017.

Population and Income Characteristics

The Miami-Fort Lauderdale-West Palm Beach, FL MSA is composed of three MDs: Miami Division (Miami-Dade County), Fort Lauderdale Division (Broward County), and West Palm Beach-Boca Raton Division (Palm Beach County). Miami-Dade County is the most populous county in the state with a population of nearly 2.8 million as of July 2017. The assessment area's population increased by 10.2 percent from 2010. The statewide population grew by 11.6 percent during this seven-year period.¹⁷⁴ West Palm Beach, Fort Lauderdale, and Miami rank in the top ten of MDs throughout the country with people age 65 or older. The West Palm Beach MD ranks 1st with 23.0 percent of its population 65 or older, while Fort Lauderdale and Miami have 15.6

¹⁷⁴ QuickFacts. U.S. Census Bureau, n.d. Web. 7 Jan. 2019. <http://quickfacts.census.gov>

Miami, Florida

percent and 15.3 percent of their population 65 or older.¹⁷⁵ Besides retirees, Miami's population growth is also fueled by immigration, particularly from Latin America. South Florida's foreign-born residents represent 39.2 percent of its population, compared to 13.3 percent nationally.¹⁷⁶

The assessment area contains 519 census tracts; 2017 census data indicates that there were 30 (5.8 percent) low-income census tracts, 144 (27.7 percent) moderate-income tracts, 150 (28.9 percent) middle-income tracts, 177 (34.1 percent) upper-income tracts, and 18 (3.5 percent) unknown-income tracts. Between 2016 and 2017, there was an increase in the number of moderate- and upper-income tracts while low- and middle-income tracts declined.¹⁷⁷

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income for the MD. The following table shows the estimated median family income for 2016 and 2017. The table also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper). From 2016 to 2017, the estimated median family income increased by \$3,700, or 7.7 percent.

Borrower Income Levels
Miami-Miami Beach-Kendall, FL MD

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$48,100	0	- \$24,049	\$24,050	- \$38,479	\$38,480	- \$57,719	\$57,720	- & above
2017	\$51,800	0	- \$25,899	\$25,900	- \$41,439	\$41,440	- \$62,159	\$62,160	- & above

Poverty is an issue in the assessment area. For the Miami MSA, the percentage of people in poverty was 16.1 percent between 2013 and 2017, while the poverty rate was nearly 19.0 percent in the Miami assessment area. This rate balloons to 25.8 percent in the city of Miami, compared to a state rate of 15.5 percent.¹⁷⁸ For the same period, poverty rates in Broward and Palm Beach counties were 14.0 percent and 13.4 percent, respectively.¹⁷⁹

According to 2017 census data, 40.6 percent of families within the assessment area are considered low- to moderate-income, which is slightly greater than the percentages of low- and moderate-income families in the state at 39.4 percent. Additionally, 44.1 percent of families living in low-income census tracts live below the poverty level, while 25.8 percent of families living in moderate-income census tracts live below the poverty level. This may indicate limited lending opportunities, particularly in the low-income geographies.

¹⁷⁵ "Miami, FL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 7 Jan. 2019. <http://www.policymap.com/>

¹⁷⁶ Kuykendall, Karl. "Miami-Fort Lauderdale-West Palm Beach, FL" Moody's Analytics. IHS Economics, Fall 2016. Web. 22 June 2017. <https://www.economy.com/>

¹⁷⁷ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

¹⁷⁸ "Miami, FL (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 7 Jan. 2019. <http://www.policymap.com/>

¹⁷⁹ Ibid.

Miami, Florida

Economic Conditions

The Miami MSA is known for its diverse population, tropical climate, and miles of coastline. Appropriately, tourism is a primary economic driver in the area, attracting an estimated 15.9 million overnight visitors in 2017 and generating about \$25.9 billion in direct expenditures for the Greater Miami area.¹⁸⁰ The largest employment sector in the assessment area is wholesale and retail trade, accounting for nearly 20.0 percent of all jobs. The other significant employment sectors include education and health services, professional and business services, and leisure and hospitality. Most of the tourism jobs, which tend to be lower paying jobs, are in the leisure and hospitality and the wholesale and retail trade sectors¹⁸¹

Besides government, major employers in the area include the University of Miami, Baptist Health South Florida, American Airlines, and the Carnival Cruise Line. PortMiami, which receives the most cruise passengers in the world and is a gateway for commercial trade, contributes more than \$28 billion annually to the local economy. In addition, Miami-Dade County is home to the Miami International Airport (MIA). In 2014, the airport ranked first in the country and tenth in the world for international passengers. Additionally, the airport contributed more than 282,700 jobs (directly and indirectly) and had an economic impact of \$33.7 billion on the local economy.¹⁸²

Small businesses play a vital role in the greater Miami economy. According to 2017 Dun & Bradstreet information, there were 162,196 businesses in the assessment area, of which 90.7 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.¹⁸³ Additionally, 24.8 percent of small businesses in the assessment area are located in low- or moderate-income tracts, with a much greater concentration in moderate-income tracts (21.8 percent). Lending opportunities to this segment increased by 29.4 percent between 2014 and 2016 in the assessment area, with 91,682 loans made in 2016. During this same period, loans made to firms with revenues of \$1.0 million or less represented a 54.1 percent share of total small business loans in the MD.¹⁸⁴

The following chart illustrates the unemployment rates for the assessment area, the MSA, and the State of Florida in 2016 and 2017. The unemployment rate improved for all geographies from 2016 to 2017, although the rate for the Miami MD remained slightly higher than the MSA and the state.

¹⁸⁰ Greater Miami Convention & Visitors Bureau. 2017 Annual Report. n.d. Web. 8 Jan. 2019.

<https://www.miamianbeaches.com/Miami/media/GMCVB-Corporate/Research%20Statistics/2017-GMCVB-Annual-Report.pdf>

¹⁸¹ "Comprehensive Housing Market Analysis: Miami-Miami Beach-Kendall, Florida." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 April 2016. Web. 8 Jan. 2019.

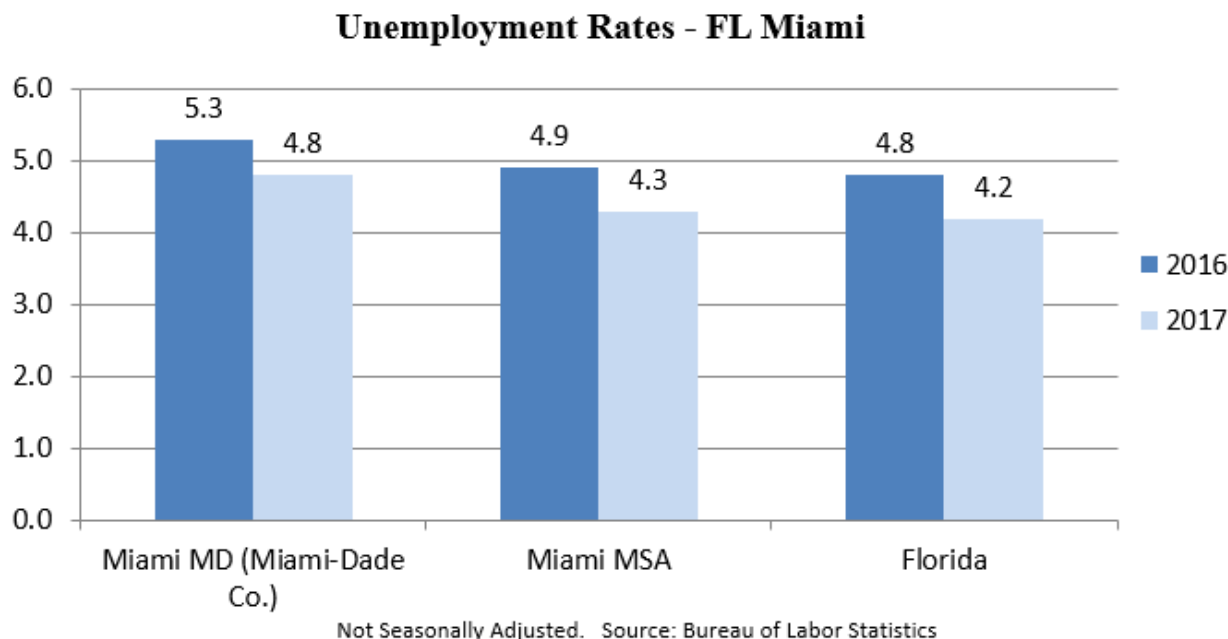
<https://www.huduser.gov/portal/publications/pdf/MiamiFL-comp-16.pdf>

¹⁸² Ibid.

¹⁸³ FRB Atlanta Calculations of Dun & Bradstreet data

¹⁸⁴ "Miami, FL (CRA data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 7 Jan. 2019.
<http://www.policymap.com/>

Miami, Florida



2017 census data indicates there were approximately 998,833 housing units in the assessment area, of which 45.3 percent were owner-occupied, 39.0 percent were rental units and 15.7 percent were vacant. In low-income tracts, 16.9 percent of housing units were owner-occupied and 70.3 percent were rental units. In moderate-income tracts, 35.4 percent of housing units were owner-occupied and 53.6 percent were rental units. The majority of housing units in low- and moderate-income tracts are rental units, indicating reduced opportunities for mortgage origination in these geographies.

The assessment area's housing market is balanced with increasing home prices and lower foreclosure activity.¹⁸⁵ From November 2017 to November 2018, the median sale price of a single-family home in the assessment area increased by 7.6 percent from 330,000 to \$355,500.¹⁸⁶ Unlike single-family homes, the median sale price of townhouses and condos remained the same when compared to the same time period.¹⁸⁷ Housing affordability is especially challenging for the county's low- and moderate-income population. Between 2012 and 2016, only 14.8 percent of homes were affordable to a low-income family of four, while 28.4 percent of homes were affordable to a moderate-income family.¹⁸⁸

¹⁸⁵ "Comprehensive Housing Market Analysis: Miami-Miami Beach-Kendall, Florida." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 April 2016. Web. 8 Jan. 2019.

<https://www.huduser.gov/portal/publications/pdf/MiamiFL-comp-16.pdf>

¹⁸⁶ "Monthly Market Summary – November 2018. Single Family Homes: Miami-Dade County." Summary Reports. Miami Realtors. Web. 8 Jan. 2019. <http://www.miamirealtors.com/news/south-florida-market-intelligence/miami-broward-jths-detail-statistical-reports/2018>.

¹⁸⁷ Ibid.

¹⁸⁸ "Miami, FL (Census HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 8 Jan. 2019. <http://www.policymap.com/>

Miami, Florida

The large number of foreign buyers, who spend more on homes in the area, has shifted new home development toward higher-priced homes, which tend to be second homes for those buyers rather than lower-cost starter homes.¹⁸⁹ Moreover, with an influx of international buyers and retirees there is higher percentage of cash sales, which gives buyers a competitive edge and exacerbates housing affordability and inventory. In 2016, the assessment area was in the top five metro areas for cash sales behind Philadelphia, Boca Raton, Fort Myers, and Sarasota. Among all the county's home purchases that year, 51.4 percent were completed without financing, according to CoreLogic.¹⁹⁰

Historically, Florida has been one of the states with elevated foreclosure activity, and Miami has consistently ranked above most other large metropolitan areas for the number of properties in the foreclosure process. As of March 2016, 6.5 percent of home loans in the assessment area were 90 or more days delinquent, were in foreclosure, or had transitioned into REO status; this is a 9.3 percent decrease when compared to March 2015, and well below the peak of 28.0 percent in February 2010 (CoreLogic, Inc.).¹⁹¹

Demographic Characteristics by Census Tract

The following tables based on 2016 and 2017 FFIEC census data and Dun & Bradstreet information present key demographic and business information used to help develop a performance context for the assessment area.

¹⁸⁹ "Comprehensive Housing Market Analysis: Miami-Miami Beach-Kendall, Florida." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 April 2016. Web. 8 January 2019.

<https://www.huduser.gov/portal/publications/pdf/MiamiFL-comp-16.pdf>

¹⁹⁰ Housing Industry Forum Staff. "Cash-only Home Sales Still King in Florida, But Declining." Fannie Mae Business News. 16 August 2016. Web. 8 January 2019. <http://www.fanniemae.com/portal/media/business/cash-king-081616.html>

¹⁹¹ "Comprehensive Housing Market Analysis: Miami-Miami Beach-Kendall, Florida." Office of Policy Development and Research. U.S. Department of Housing and Urban Development, 1 April 2016. Web. 8 January 2019.

<https://www.huduser.gov/portal/publications/pdf/MiamiFL-comp-16.pdf>

Miami, Florida

Combined Demographics Report

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	6	26,796	4.7	10,199	38.1	132,838	23.2
Moderate-income	132	25.4	152,172	26.6	32,290	21.2	97,226	17
Middle-income	166	32	196,447	34.4	24,583	12.5	104,596	18.3
Upper-income	172	33.1	196,388	34.3	11,596	5.9	237,229	41.5
Unknown-income	18	3.5	86	0	33	38.4	0	0
Total Assessment Area	519	100.0	571,889	100.0	78,701	13.8	571,889	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	55,951	8,025	1.7	14.3	39,312	70.3	8,614	15.4
Moderate-income	259,027	95,480	19.9	36.9	131,463	50.8	32,084	12.4
Middle-income	326,950	170,849	35.6	52.3	107,917	33	48,184	14.7
Upper-income	338,120	206,133	42.9	61	68,147	20.2	63,840	18.9
Unknown-income	532	45	0	8.5	185	34.8	302	56.8
Total Assessment Area	980,580	480,532	100.0	49.0	347,024	35.4	153,024	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,645	3.1	5,179	3.1	426	3.2	40	2.3
Moderate-income	40,959	22.2	37,129	21.9	3,593	27.2	237	13.4
Middle-income	49,334	26.7	46,595	27.5	2,384	18	355	20.1
Upper-income	85,353	46.3	78,268	46.2	6,002	45.4	1,083	61.4
Unknown-income	3,144	1.7	2,289	1.4	807	6.1	48	2.7
Total Assessment Area	184,435	100.0	169,460	100.0	13,212	100.0	1,763	100.0
	Percentage of Total Businesses:			91.9		7.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1	8	1.1	0	0	0	0
Moderate-income	104	13.2	94	13	10	14.5	0	0
Middle-income	174	22	162	22.5	12	17.4	0	0
Upper-income	497	62.9	450	62.4	47	68.1	0	0
Unknown-income	7	0.9	7	1	0	0	0	0
Total Assessment Area	790	100.0	721	100.0	69	100.0	0	.0
	Percentage of Total Farms:			91.3		8.7		.0

2016 FFIEC Census Data and 2016 D&B Information

Miami, Florida

Combined Demographics Report

Restricted-FR

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	30	5.8	27,891	4.9	12,291	44.1	137,489	24
Moderate-income	144	27.7	164,741	28.8	42,437	25.8	94,754	16.6
Middle-income	150	28.9	177,461	31	26,545	15	96,605	16.9
Upper-income	177	34.1	200,815	35.1	14,841	7.4	243,540	42.5
Unknown-income	18	3.5	1,480	0.3	509	34.4	0	0
Total Assessment Area	519	100.0	572,388	100.0	96,623	16.9	572,388	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	53,324	9,001	2	16.9	37,511	70.3	6,812	12.8
Moderate-income	274,713	97,114	21.4	35.4	147,255	53.6	30,344	11
Middle-income	292,995	144,514	31.9	49.3	109,954	37.5	38,527	13.1
Upper-income	371,417	201,131	44.4	54.2	91,389	24.6	78,897	21.2
Unknown-income	6,384	1,066	0.2	16.7	3,218	50.4	2,100	32.9
Total Assessment Area	998,833	452,826	100.0	45.3	389,327	39.0	156,680	15.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,984	3.1	4,487	3	461	3.4	36	2.4
Moderate-income	35,567	21.9	32,082	21.8	3,306	24.5	179	12
Middle-income	42,275	26.1	39,192	26.6	2,821	20.9	262	17.5
Upper-income	75,554	46.6	68,469	46.5	6,119	45.3	966	64.7
Unknown-income	3,816	2.4	2,954	2	811	6	51	3.4
Total Assessment Area	162,196	100.0	147,184	100.0	13,518	100.0	1,494	100.0
	Percentage of Total Businesses:			90.7		8.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	2.6	14	2.1	5	7.4	0	0
Moderate-income	94	12.9	87	13.2	7	10.3	0	0
Middle-income	144	19.8	138	20.9	6	8.8	0	0
Upper-income	465	63.8	415	62.8	50	73.5	0	0
Unknown-income	7	1	7	1.1	0	0	0	0
Total Assessment Area	729	100.0	661	100.0	68	100.0	0	.0
	Percentage of Total Farms:			90.7		9.3		.0

2017 FFIEC Census Data and 2017 D&B Information

Miami, Florida

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities.

Rental housing costs are significant for many renters across the assessment area. For the assessment area, 61.4 percent of renters were considered cost-burdened between 2013 and 2017, meaning that rental costs account for more than 30.0 percent of household income.¹⁹² The challenges in Miami-Dade County are also notable because of the high percentage (34.1 percent) of extremely cost-burdened renters, or those renters for whom housing costs account for more than 50.0 percent of household income.¹⁹³ Local officials fear that low-income workers could be pushed out of Miami-Dade County if public officials and local developers do not work together to build more affordable housing. Florida ranks in the top five states with the highest percentage of cost-burdened and extremely cost-burdened renters in the nation. These findings show an acute need for the development of affordable housing that is close to employment centers.

CDFIs and other community development organizations have programs in place to increase the supply of affordable housing. However, access to flexible, affordable financing is a continuous need. One community contact communicated a need for affordable lines of credit and low-cost loans for nonprofits to be able to build and rehabilitate homes more quickly and easily. Financial institutions have an opportunity to engage in the development of this housing, assist in the provision of supportive services for the local residents, and support the sustainability of these organizations.

Access to capital for small business owners is another high priority in the Miami assessment area. According to a community contact that specializes in micro enterprises and self-employed entrepreneurs, business owners need access to revolving credit lines, which are difficult to obtain without significant collateral, less than perfect credit scores, and limited capital. Since many emerging business owners do not meet bank underwriting standards, alternative financing providers are needed, such as CDFIs. There are several CDFIs in South Florida that provide financial products, technical assistance, and basic financial education to small businesses. One community contact stated that banks' engagement with CDFIs is still limited. Therefore, banks have a number of different opportunities to work with CDFIs, such as providing technical assistance to the organization, lending or investing in the organization to provide additional lending capital, or purchasing their loans to help CDFIs recycle lending capital. Additionally, the contact indicated that marketing of SBA products and services is limited and would like to see financial institutions educate and refer applicants even if they don't have the expertise to participate in the program. Financial institutions can also support small businesses in the assessment area by partnering with SBDCs, foundations, or universities to assist in the education of small business owners and entrepreneurs. The contact felt that most of the organizations and universities already have content but do not have the means to promote and host the events.

¹⁹² "Miami, FL (Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 8 Jan. 2019.
<http://www.policymap.com/>

¹⁹³ Ibid.

Miami, Florida

According to the FDIC's 2017 National Survey of Unbanked and Underbanked Households, 8.0 percent of households in the Miami MSA are unbanked, while 17.6 percent are underbanked.¹⁹⁴ One of the contacts spoke about opportunities to increase accessibility of retail services to low- and moderate-income individuals. Many of the immigrants who reside in the assessment area have a distrust for the banking system because of their experiences in other countries. Many rely on alternative banking services, such as payday lenders, because of their distrust and the faster processing times. The contact noted that banks have a more significant retail presence in higher income areas such as Broward County compared to the inner core of the City of Miami, where predatory lenders have a strong presence. The lack of accessibility coupled with financial illiteracy presents opportunities for banks to engage in outreach and education. BankOn Miami was launched in early 2016 in a collaborative effort between Miami-Dade County, United Way of Miami-Dade, financial institutions, and other government entities and nonprofits. The program creates opportunities for financial institutions to help improve the financial stability of low- to moderate-income families across the area.¹⁹⁵

Lastly, targeted redevelopment areas present opportunities for banks to engage in community revitalization and stabilization activities that attract new residents and businesses to the area. For example, the City of Miami has opted to target funding to Neighborhood Development Zones (NDZs), which represent the most distressed neighborhoods in which the City seeks to bring about improvements that can create a notable and sustainable impact in these communities.¹⁹⁶ Similar to the City, Miami-Dade County has established Targeted Urban Areas that serve as economic development priority areas and the focus of public resources.¹⁹⁷

¹⁹⁴ 2017 Household Survey Results. Rep. FDIC, n.d. Web. 3 Jan. 2019. <https://www.economicinclusion.gov/surveys/2017household/>

¹⁹⁵ *BankOn Miami kicks off collaborative effort to help working families build assets*. United Way of Miami-Dade. 29 Feb. 2016. Web. 8 Jan. 2019. < <https://unitedwaymiami.org/news-releases/bank-on-miami-kicks-off-collaborative-effort-to-help-working-families-build-assets/> >

¹⁹⁶ Five Year Consolidated Plan 2014-2018 & Annual Action Plan 2014-2015. Rep. City of Miami, Department of Community and Economic Development, n.d. Web. 8 Jan. 2019.
< <http://www.miamigov.com/communitydevelopment/Docs/Reports/FINALConPlan20142018.pdf> >

¹⁹⁷ Regulatory & Economic Resources. Miami-Dade County, n.d. Web. 8 Jan. 2019. <http://www.miamidade.gov/business/economic-development-fund.asp>

Miami, Florida

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Miami assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a low level of community development loans in the Miami assessment area.

During the review period, the bank reported 2,018 HMDA-reportable loans and 3,492 CRA small business loans in the Miami assessment area. Therefore, CRA small business lending received greater weight in determining the bank's lending test rating in the assessment area. The Miami assessment area accounted for 15.1 percent of Regions Bank's total HMDA-reportable lending in Florida and 21.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 15.2 percent of Regions Bank's Florida deposits are in the Miami assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2017, Regions Bank's home purchase lending in low-income tracts (1.5 percent) was below the percentage of owner-occupied units (2.0 percent) in these tracts and similar to the aggregate lending performance (1.5 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank's home purchase lending in moderate-income tracts (13.1 percent) was below the percentage of owner-occupied units (21.4 percent) in these tracts and below the aggregate lending performance (19.7 percent) in these tracts.

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Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2017, Regions Bank's home refinance lending in low-income tracts (0.7 percent) was below the percentage of owner-occupied units (2.0 percent) in these tracts and below the aggregate lending performance (1.2 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (17.8 percent) was below the percentage of owner-occupied units (21.4 percent) in these tracts but similar to the aggregate lending performance (17.0 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is good. In 2017, Regions Bank's home improvement lending in low-income tracts (4.1 percent) was significantly above the percentage of owner-occupied units (2.0 percent) in these tracts and significantly above the aggregate lending performance (1.7 percent) in these tracts. In 2016, however, the bank's home improvement lending in low-income tracts (1.6 percent) was similar to the percentage of owner-occupied units (1.7 percent) in these tracts and below the aggregate lending performance (2.2 percent) in these tracts.

Home improvement lending in moderate-income tracts is excellent. In 2017, the bank's home improvement lending in moderate-income tracts (32.8 percent) was above the percentage of owner-occupied units (21.4 percent) in these tracts and above the aggregate lending performance (19.7 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (3.8 percent) was above the percentage of small businesses in these tracts (3.0 percent) and above the aggregate lending performance (3.0 percent) in these tracts.

Small business lending in moderate-income tracts is excellent. In 2017, Regions Bank's small business lending in moderate-income tracts (27.4 percent) was above the percentage of small businesses in these tracts (21.8 percent) and above the aggregate lending performance (20.9 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2017, Regions Bank made one home purchase loan to low-income borrowers (0.2 percent), which was below the percentage of low-income families (24.0 percent) and below the aggregate lending performance (0.4 percent) to these families.

Miami, Florida

Home purchase lending to moderate-income borrowers is poor. In 2017, the bank's home purchase lending to moderate-income borrowers (4.4 percent) was below the percentage of moderate-income families (16.6 percent) and below the aggregate lending performance (5.1 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. In 2017, Regions Bank's home refinance lending to low-income borrowers (1.1 percent) was below the percentage of low-income families (24.0 percent) and below the aggregate lending performance (2.6 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (8.5 percent) was below the percentage of moderate-income families (16.6 percent) but above the aggregate lending performance (7.0 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (10.7 percent) was below the percentage of low-income families (24.0 percent) but significantly above the aggregate lending performance (3.4 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (11.5 percent) was below the percentage of moderate-income families (16.6 percent) but above the aggregate lending performance (8.1 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 68.4 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 90.7 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (53.0 percent). Additionally, 95.0 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a low level of community development loans in the Miami assessment area. The bank originated four community development loans totaling \$27.7 million during the review period. The bank's largest loans for nearly \$25.9 million helped to revitalize a low-income tract within the Miami-Dade Empowerment Zone by constructing new warehouses, which will help attract new businesses. The bank also made one SBA 504 loan for \$1.8 million. The bank's lending demonstrates a low level of responsiveness to credit and community development needs in the Miami assessment area that were discussed earlier in the *Credit and Community Development Needs* section of this report.

Miami, Florida

INVESTMENT TEST

Regions Bank's investment performance in the Miami assessment area is good. Combined investment and contribution activity inside the assessment area totaled \$17.7 million, or 7.0 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$17.5 million in the Miami assessment area, including \$9.9 million in new investments during the review period.

The bank was particularly responsive to credit needs for small businesses across the assessment area, with \$6.0 million invested in current period SBA 504 securities that will assist small businesses by providing long-term financing through the sale of debentures. The bank also invested \$2.1 million in an SBIC fund that will provide financing for a small business in Miami. Notable prior period investments included \$2.0 million in an SBIC fund, \$4.1 million in LIHTC projects, and \$1.4 million in mortgage-backed securities. Regions Bank also had 26 contributions to nonprofit originations for a total of \$131,400. Specifically, the bank provided \$120,650 for community services benefiting low- and moderate-income individuals, \$8,250 for affordable housing initiatives, and \$2,500 to support economic development. Notable contributions included \$70,000 to the United Way of Miami-Dade, \$20,000 to an organization that provides financial coaching services to 300 independent living foster youth, and \$5,000 to a CDFI focused on revitalizing neighborhoods and creating affordable housing.

SERVICE TEST

Regions Bank's service test performance in the Miami assessment area is good.

Retail Services

Retail banking services are good in the Miami full-scope assessment area.

The distribution of 40 branch offices and 49 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts exceeded the percentage of households and businesses in the same geography; 5.5 percent of households and 3.1 percent of businesses were located in low-income census tracts compared to 7.5 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts also exceeded the percentage of households and businesses in the same geography; 32.5 percent of total branches were in moderate-income-tracts compared to 29.0 percent of households and 21.9 percent of businesses. Overall, the bank's retail delivery systems are readily accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in low-income census tracts. However, in moderate-income census tracts one branch and full-service ATM was closed, and a full-service ATM was opened. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Miami, Florida

Geographic Distribution of Branches & ATMS

Assessment Area: FL Miami

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	3	7.5%	0	0	2	3	0	Total	3	5.9%	3	6.1%	0	0	0	0.0%	0	0	30	5.8%	5.5%	3.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	13	32.5%	0	1	11	13	9	Total	14	27.5%	14	28.6%	1	1	0	0.0%	0	0	144	27.7%	29.0%	21.9%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Middle	9	22.5%	0	0	9	9	5	Total	13	25.5%	13	26.5%	0	0	0	0.0%	0	0	150	28.9%	30.2%	26.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	15	37.5%	0	0	9	11	6	Total	21	41.2%	19	38.8%	0	0	2	100.0%	0	0	177	34.1%	34.7%	46.6%
DTO	0		0	0				SA	3		1		0	0	2		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	18	3.5%	0.5%	2.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	40	100.0%	0	1	31	36	20	Total	51	100.0%	49	100.0%	1	1	2	100.0%	0	0	519	100.0%	100.0%	100.0%
DTO	1		0	0				SA	3		1		0	0	2		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Miami assessment area. Regions Bank's community development activities in the Miami assessment area benefitted organizations that provide affordable housing and community services to low- and moderate-income individuals and communities in the Miami assessment area. Of the total 2,271 qualified service hours, 1,833 hours were committed to adult and youth financial education and homebuyer training through partnerships with various schools, affordable housing communities, and community-based organizations. The bank also demonstrated community leadership and engagement by serving over 438 hours on boards and committees for various qualified nonprofit organizations. Overall, the bank's activities exhibited good responsiveness to community development needs in the Miami assessment area.

Highlighted below are examples of community development activities undertaken during the review period:

- Bank employees served as committee members of an organization designed to connect low- to moderate-income unbanked or under-banked individuals with mainstream financial services, including affordable checking, savings, credit, and financial education opportunities.
- Regions provided general financial education at several Early Head Start learning centers for parents through a partnership with the Early Learning Coalition of Miami-Dade and Monroe Counties.
- Regions associates provided 230 hours of service to a program that serves young adults that have aged out of the foster care system. Regions associates participated in monthly events and provided one-on-one counseling to the youth, focusing on budgeting and credit.

Miami, Florida

- A Regions Private Wealth Advisor served as a mentor to students of a local school, meeting monthly with students to provide career and financial guidance to help them enter a postsecondary career.
- A bank employee served as board member and chaired the Strategic Planning Committee for a non-profit community development corporation committed to providing decent affordable housing, educational and business enterprise opportunities for Haitian American communities.

Tampa, Florida

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA, FLORIDA ASSESSMENT AREA

Overview

The Tampa, Florida assessment area includes Hernando, Hillsborough, Pasco, and Pinellas counties, which comprises the Tampa-St. Petersburg-Clearwater MSA. As of December 31, 2017, Regions Bank operated 69 branches in the assessment area, representing 21.8 percent of its Florida branches. The Tampa assessment area represents the bank's largest concentration of combined HMDA-reportable and CRA small business lending in the state of Florida, at 18.5 percent of total lending by number of loans.

The Tampa MSA is a competitive banking market dominated by several large institutions. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 63 depository institutions operating 722 branch locations in the assessment area, with a total of \$81.9 billion in deposits. Regions Bank ranked 5th in deposit market share at 6.2 percent of total deposits (\$5.1 billion). Raymond James Bank had the largest deposit market share, followed by Bank of America and Wells Fargo Bank.

For HMDA-reportable lending, Regions Bank originated or purchased 1.6 percent of total HMDA-reportable loans in the assessment area in 2016, and in 2017 Regions Bank originated or purchased 1.3 percent of total HMDA-reportable loans in the assessment area. Regions Bank was ranked 11th out of 939 reporters in 2016, and in 2017, Regions Bank ranked 17th out of 967 reporters. Wells Fargo, Quicken Loans, and U.S. Bank were top HMDA lenders in 2016 and 2017.

For CRA lending, Regions Bank ranked 11th out of 161 lenders in 2016 with 1.9 percent of CRA loans. In 2017, the bank ranked 11th out of 176 lenders with 2.0 percent of total CRA loans. American Express Bank was the leading CRA lender in the market for both 2016 and 2017.

Population and Income Characteristics

The assessment area is located in Central Florida and borders the Gulf of Mexico. As of July 1, 2017, the assessment area had an estimated population of 3.0 million people, a growth of 11.0 percent since the 2010 census. Hillsborough County, home to the city of Tampa, is the most densely populated county in the assessment area with approximately 1.4 million residents and represents about 45.6 percent of the assessment area's total population.¹⁹⁸

¹⁹⁸ *QuickFacts*. U.S. Census Bureau, n.d. Web. 10 Jan. 2019.

<<https://www.census.gov/quickfacts/fact/table/pinellascountyflorida,pascocountyflorida,hillsboroughcountyflorida,hernandocountyflorida,US/PST045218>>

Tampa, Florida

According to 2017 FFIEC census data, the assessment area contains 746 census tracts: 41 low-income census tracts (5.5 percent), 195 moderate-income tracts (26.1 percent), 271 middle-income tracts (36.3 percent), 222 upper-income tracts (29.8 percent), and 17 tracts with unknown income levels (2.3 percent). Between 2016 and 2017, there was an increase in the number of low-, moderate-, and upper-income tracts while middle-income tracts declined.¹⁹⁹

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following chart sets forth the estimated median family income for 2016 and 2017 for the MSA. The median income increased by \$600, or 1.0 percent, during the review period. The chart also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

Borrower Income Levels
Tampa-St. Petersburg-Clearwater, FL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$59,200	0	- \$29,599	\$29,600	- \$47,359	\$47,360	- \$71,039	\$71,040	- & above
2017	\$59,800	0	- \$29,899	\$29,900	- \$47,839	\$47,840	- \$71,759	\$71,760	- & above

Poverty rates throughout the assessment area are in line with statewide poverty rates. Between 2013 and 2017, families in poverty as a percentage of total families ranged from a low of 9.0 percent in Pinellas County to a high of 11.5 percent in Hillsborough County. The statewide poverty rate during the same timeframe was 11.1 percent. For the city of Tampa, the percentage of families in poverty was 15.0 percent.²⁰⁰ Within the assessment area, 39.5 percent of families are considered low- to moderate-income, and 21.3 percent of the families living in low- and moderate-income tracts have incomes below the poverty level.

Economic Conditions

Tampa is Florida's third most populous city, and Hillsborough County is Florida's fourth most populous county. The Tampa area is a tourist destination, with an estimated 22.9 million people visiting Hillsborough County in 2017, spending approximately \$3.9 billion and supporting over 49,000 jobs in the county.²⁰¹ Top employers in the MSA include MacDill Air Force Base (AFB), the University of South Florida, and Hospital Corporation of America West Florida. Economic conditions in the Tampa MSA have been strong, adding an average of 30,700 jobs, or 2.6 percent growth each year since 2011. Leisure and hospitality and financial

¹⁹⁹ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

²⁰⁰ "Tampa assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 10 Jan. 2019. <<http://www.policymap.com/>>.

²⁰¹ "The Economic Impact of Tourism in Hillsborough County." Research & Statistics. Visit Tampa Bay, June 2018. Web. 15 Jan. 2019. <<https://www.visittampabay.com/media/tampa-tourism-statistics-research/>>.

Tampa, Florida

activities are the most rapidly expanding sectors in the MSA.²⁰² Industries with the largest number of employees include trade, transportation, and utilities; professional and business services; education and health services; and leisure and hospitality. Government also has a large presence in the MSA, providing over 154,300 jobs. From November 2017 to November 2018, the largest job gains, by number of jobs, were in the education and health services and professional and business services sectors.²⁰³

The assessment area contains two sea ports and two commercial airports. The Port of Tampa is Florida's largest port by cargo tonnage and in physical area. It has an annual economic impact of \$17.2 billion, supports more than 85,000 jobs, and handles over 37 million tons of cargo per year.²⁰⁴ Tampa International Airport is also a major employer and economic engine for the region, supporting more than 81,000 jobs with a total annual economic impact of \$7.8 billion.²⁰⁵ Other ports include the Port of St. Petersburg and the St. Petersburg-Clearwater Airport.

Small businesses play an important role in the Tampa economy. According to 2017 Dun & Bradstreet information, there were 158,982 businesses in the assessment area, of which 92.4 percent had total annual revenues less than or equal to \$1 million and were considered to be small business. Of the small businesses, 24.3 percent were located in low- or moderate-income tracts. Concerning small business lending trends, the annual number of loans to small business increased by 56.8 percent between 2013 and 2016. Additionally, in 2016, 97.5 percent of small business loans were in amounts of \$250,000 or less, which indicates that banks are providing the types of loans more small businesses require.²⁰⁶

While the Tampa area continues to be challenged with unemployment and housing-related issues similar to many other Florida markets, it is exhibiting signs of improvement since hitting recession lows. As shown in the table below, the unemployment rate in the MSA decreased from 4.6 percent in 2016 to 3.9 percent in 2017, which is consistent with the statewide trend. Job growth in the Tampa area was the second largest in any Florida metro, with approximately 43,000 jobs added through early 2016.²⁰⁷

²⁰² HUD PD&R Housing Market Profiles - Tampa-St. Petersburg-Clearwater, Florida. Rep. HUD, Office of Policy Development and Research, 1 May 2018. Web. 15 Jan. 2019. <<https://www.huduser.gov/portal/periodicals/USHMC/reg/TampaFL-HMP-May18.pdf>>.

²⁰³ Tampa Area Economic Summary. U.S. Bureau of Labor Statistics, 8 Jan. 2019. Web. 15 Jan. 2019. <https://www.bls.gov/regions/southeast/summary/blssummary_tampa.pdf>.

²⁰⁴ Port Tampa Bay. Tampa Port Authority, n.d. Web. 16 Jan. 2019. <<https://www.porttb.com/>>.

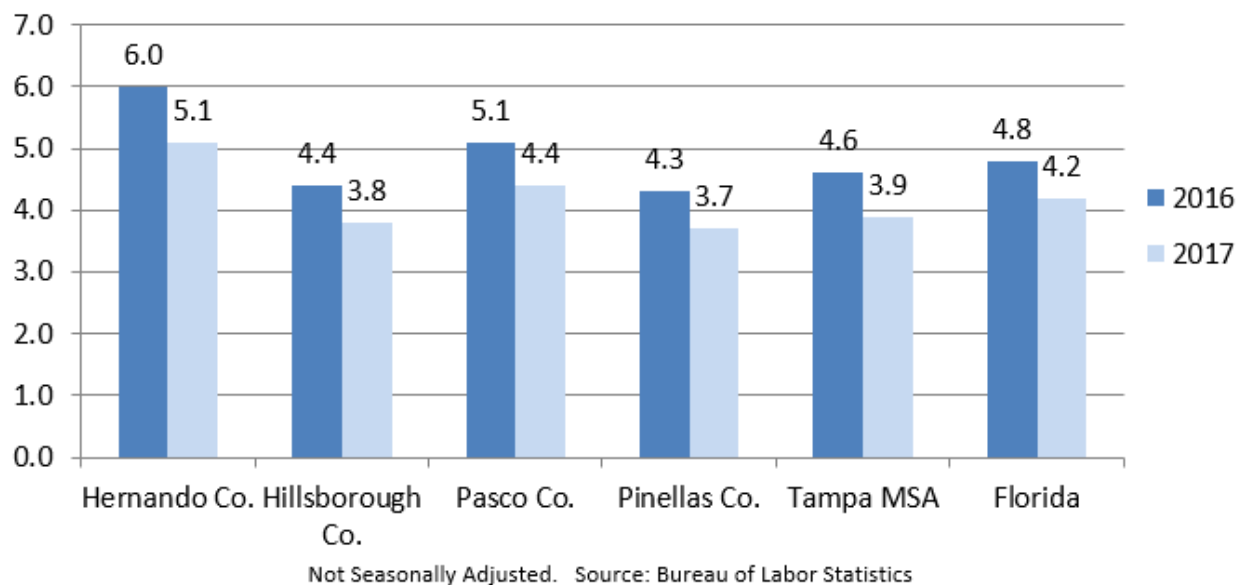
²⁰⁵ The Economic Impact of Tampa International Airport (TPA). Rep. Florida Department of Transportation, n.d. Web. 16 Jan. 2019. <<http://www.florida-aviation-database.com/dotsite/economicimpact/TPA.pdf>>.

²⁰⁶ "Tampa assessment area (CRA Loan Data)." GIS Mapping and Geographic Information System Data. n.d. Web. 16 Jan. 2019. <<http://www.policymap.com/>>.

²⁰⁷ O'Donnell, Christopher. "Study: Tampa Area Fourth Fastest-growing Job Market in U.S." TBO. Tampa Bay Times, 20 April 2016. Web. 16 Jan. 2019. <<https://tampaedc.com/study-tampa-area-fourth-fastest-growing-job-market-in-u-s/>>.

Tampa, Florida

Unemployment Rates: FL Tampa



According to 2017 census data, the assessment area contains 1,368,924 housing units, of which 53.9 percent are owner-occupied, 29.8 percent are rental units, and 16.3 percent are vacant. Only 1.9 percent of the owner-occupied units in the assessment area were located in low-income tracts; therefore, opportunities for home mortgage lending in these tracts may be limited. The median age of the housing stock in the assessment area was 39 years. Housing units in the low- and moderate-income census tracts were older compared to the assessment area overall. For 2017, the median housing value in the assessment area was \$144,603. Hillsborough County had the highest median housing value at \$159,200 and Hernando County had the lowest median housing value at \$109,300.

As measured by the number of homes permitted, single-family homebuilding activity in the Tampa MSA is increasing in response to rising home sales prices and a low level of for-sale inventory.²⁰⁸ New single-family home construction is concentrated in southeast Hillsborough County and southeast Pasco County, which are closest to existing employment centers with large parcels of vacant, developable land.²⁰⁹ From the recent low of 3,925 homes permitted in 2009 to the recent high of 12,750 homes permitted during 2017, single-family permitting increased by an average of 1,100 homes a year.

²⁰⁸ HUD PD&R Housing Market Profiles - Tampa-St. Petersburg-Clearwater, Florida. Rep. HUD, Office of Policy Development and Research, 1 May 2018. Web. 15 Jan. 2019. < <https://www.huduser.gov/portal/periodicals/USHMC/reg//TampaFL-HMP-May18.pdf>>.

²⁰⁹ Ibid.

Tampa, Florida

The rental market in the Tampa MSA is significantly influenced by MacDill AFB and the two largest universities in the assessment area, the University of South Florida and the University of Tampa.²¹⁰ The median gross rent between 2013 and 2017 in the Tampa MSA was \$1,014, up 8.0 percent compared with the median gross rent between 2008 and 2012.²¹¹ However, affordability is a concern. The affordability issue is underscored by the percentage of renters that are considered cost-burdened, meaning that rental costs account for more than 30.0 percent of household income. In the assessment area, nearly 50.0 percent of renters were considered cost-burdened during the period of 2013-2017.²¹²

Demographic Characteristics by Census Tract

The following tables, based on 2016 and 2017 FFIEC census data and Dun & Bradstreet data, present key demographic and business information used to help develop a performance context for the assessment area.

²¹⁰ *Comprehensive Housing Market Analysis - Tampa-St. Petersburg-Clearwater, Florida*. HUD, Office of Policy Development and Research, 1 Apr. 2015. Web. 22 Feb. 2019. <https://www.huduser.gov/portal/publications/pdf/TampaFL_comp_15.pdf>.

²¹¹ "Tampa assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 3 Oct. 2017. <<http://www.policymap.com/>>.

²¹² Ibid.

Tampa, Florida

Combined Demographics Report

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	4.4	21,504	3.1	7,795	36.2	144,753	20.7
Moderate-income	191	25.6	168,037	24.1	25,885	15.4	129,423	18.5
Middle-income	306	41	293,977	42.1	23,496	8	137,887	19.7
Upper-income	203	27.2	215,035	30.8	8,609	4	286,500	41
Unknown-income	13	1.7	10	0	0	0	0	0
Total Assessment Area	746	100.0	698,563	100.0	65,785	9.4	698,563	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	44,609	13,946	1.8	31.3	22,922	51.4	7,741	17.4
Moderate-income	349,371	173,847	22.2	49.8	112,875	32.3	62,649	17.9
Middle-income	563,001	342,367	43.8	60.8	135,845	24.1	84,789	15.1
Upper-income	379,450	252,239	32.2	66.5	69,069	18.2	58,142	15.3
Unknown-income	53	0	0	0	53	100	0	0
Total Assessment Area	1,336,484	782,399	100.0	58.5	340,764	25.5	213,321	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,784	2.7	4,199	2.5	550	5.1	35	2.7
Moderate-income	37,273	21	34,183	20.7	2,864	26.8	226	17.4
Middle-income	69,684	39.3	64,916	39.3	4,378	40.9	390	30.1
Upper-income	65,194	36.8	61,682	37.4	2,866	26.8	646	49.8
Unknown-income	189	0.1	151	0.1	38	0.4	0	0
Total Assessment Area	177,124	100.0	165,131	100.0	10,696	100.0	1,297	100.0
	Percentage of Total Businesses:			93.2		6.0		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	25	1.8	24	1.8	1	1.6	0	0
Moderate-income	268	19.6	254	19.6	14	21.9	0	0
Middle-income	585	42.9	557	42.9	26	40.6	2	100
Upper-income	486	35.6	463	35.7	23	35.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,364	100.0	1,298	100.0	64	100.0	2	100.0
	Percentage of Total Farms:			95.2		4.7		.1

Tampa, Florida

Combined Demographics Report

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	41	5.5	25,578	3.6	10,031	39.2	151,617	21.6
Moderate-income	195	26.1	163,714	23.3	30,306	18.5	125,667	17.9
Middle-income	271	36.3	268,231	38.2	26,645	9.9	134,278	19.1
Upper-income	222	29.8	243,900	34.7	11,670	4.8	290,682	41.4
Unknown-income	17	2.3	821	0.1	202	24.6	0	0
Total Assessment Area	746	100.0	702,244	100.0	78,854	11.2	702,244	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	59,342	14,061	1.9	23.7	34,692	58.5	10,589	17.8
Moderate-income	348,136	161,253	21.9	46.3	119,764	34.4	67,119	19.3
Middle-income	536,375	292,441	39.7	54.5	157,352	29.3	86,582	16.1
Upper-income	422,818	269,219	36.5	63.7	94,753	22.4	58,846	13.9
Unknown-income	2,253	437	0.1	19.4	1,529	67.9	287	12.7
Total Assessment Area	1,368,924	737,411	100.0	53.9	408,090	29.8	223,423	16.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,917	3.7	5,034	3.4	849	7.8	34	2.9
Moderate-income	33,471	21.1	30,754	20.9	2,536	23.2	181	15.2
Middle-income	56,269	35.4	51,651	35.2	4,259	39	359	30.2
Upper-income	62,912	39.6	59,075	40.2	3,226	29.5	611	51.4
Unknown-income	413	0.3	347	0.2	63	0.6	3	0.3
Total Assessment Area	158,982	100.0	146,861	100.0	10,933	100.0	1,188	100.0
	Percentage of Total Businesses:			92.4		6.9		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	1	10	0.8	2	3.1	0	0
Moderate-income	287	23.1	271	23	16	25	0	0
Middle-income	548	44.1	522	44.4	25	39.1	1	100
Upper-income	395	31.8	374	31.8	21	32.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,242	100.0	1,177	100.0	64	100.0	1	100.0
	Percentage of Total Farms:			94.8		5.2		.1

Tampa, Florida

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

Multiple community contacts cited affordable housing as a challenge in the area, both in terms of price and available inventory. A community contact specializing in affordable housing stated that housing conditions are improving but very slowly for low- and moderate-income individuals and families. Fortunately, price appreciation has slowed, leaving some inventory accessible to low- and moderate-income prospects according to the contact. This available inventory is typically older and requires a significant amount of renovations, which then makes the home unaffordable. Therefore, the contact indicated that homebuyers require additional options for home improvement loans, particularly for applicants with higher debt-to-income ratios in underwriting. The contact also indicated that banks are often unwilling to take a second or third position when it comes to down payment assistance, which makes it challenging to layer funds for the benefit of the homebuyer.

Measures are under consideration to boost affordable housing inventory in the area. For example, several nonprofit organizations are collaborating to acquire in-fill vacant lots for new construction of affordable single-family dwellings in St. Petersburg using a recently announced program. The City of St. Petersburg's Affordable Housing Lot Disposition Program connects qualified developers to vacant lots acquired by the City through foreclosure. In all, there is the potential to acquire as many as 1,100 vacant residential home sites in St. Petersburg for new affordable in-fill construction. Local financial institutions have an opportunity to collaborate and invest with non-profit developers. The contacts mentioned, however, that banks must be willing: 1) to provide more funding to the nonprofit sector to support the expansion of their operating capabilities; 2) to extend construction loans and lines of credit to construct and rehab affordable housing; and 3) to offer nonprofits with "patient capital" for acquisition and development efforts.

Another community contact stated that decent affordable multifamily housing for rent is particularly scarce in St. Petersburg and Tampa. Significant numbers of the nonprofit organization's clients are excessively rental cost-burdened. New multifamily construction is typically not affordable, and more housing alternatives are needed for the area's balanced economic development. Workforce housing is a significant problem given the size of the tourism, hospitality, and retail sectors of the Tampa Bay area economy. The contact believes that more should be done to stimulate rental workforce housing alternatives; however, these projects require competitive interest from private developers, and opportunities for support from the financial sector may be limited.

Tampa, Florida

Other contacts mentioned access to affordable banking products and financial education as pressing needs in the area. According to a couple of interviewees, bank branch facilities are generally not convenient, or at best convenient to just a few low- to moderate-income neighborhoods, making it difficult for LMI consumers to complete bank transactions. They further stated that there is very little employee presence from banks regarding outreach, coaching and financial literacy workshops in LMI areas. Therefore, there is an opportunity for banks in the area to strengthen relationships with underbanked and LMI populations and make banking more accessible.

Other cited community development needs from community contact interviews include:

- Investing in regional and statewide loan consortia that provide financing for affordable housing, community development and small business.
- Assisting nonprofit providers working with small businesses operational and lending capital.
- Lending banker expertise and technical assistance in the revitalization plans underway in Pinellas County because participation to date has been limited.
- Providing programs that help make foreclosure products and bank-owned properties accessible to low- and moderate-income families, where the need is the highest.
- Creating learning opportunities and technology to engage in mobile banking for LMI individuals and the unbanked/underbanked population.
- Providing additional funding for down payment assistance programs, and for banks to access the various down payment assistance programs.

Tampa, Florida

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Tampa assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Tampa assessment area.

During the review period, the bank reported 3,081 HMDA-reportable loans and 2,925 CRA small business loans in the Tampa assessment area. Therefore, HMDA-reportable lending received slightly greater weight in determining the bank's lending test rating in the assessment area. The Tampa assessment area accounted for 16.4 percent of Regions Bank's total HMDA-reportable lending in Florida and 17.2 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 27.0 percent of Regions Bank's Florida deposits are in the Tampa assessment area as of June 30, 2017.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank's home purchase lending in low-income tracts (0.9 percent) was below the percentage of owner-occupied units (1.9 percent) in these tracts and below the aggregate lending performance (1.6 percent) in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank's home purchase lending in moderate-income tracts (12.6 percent) was below the percentage of owner-occupied units (21.9 percent) in these tracts and below the aggregate lending performance (18.0 percent) in these tracts.

Tampa, Florida

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank's home refinance lending in low-income tracts (2.1 percent) was above the percentage of owner-occupied units (1.9 percent) in these tracts and above the aggregate lending performance (1.3 percent) in these tracts. In 2016, however, the bank's home refinance lending in low-income tracts (0.7 percent) was below the percentage of owner-occupied units (1.8 percent) in these tracts and below the aggregate lending performance (0.9 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (17.4 percent) was below the percentage of owner-occupied units (21.9 percent) in these tracts but similar to the aggregate lending performance (15.6 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is good. In 2017, Regions Bank's home improvement lending in low-income tracts (2.1 percent) was above the percentage of owner-occupied units (1.9 percent) in these tracts and above the aggregate lending performance (1.7 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, the bank's home improvement lending in moderate-income tracts (23.4 percent) was similar to the percentage of owner-occupied units (21.9 percent) in these tracts and above the aggregate lending performance (19.2 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (4.9 percent) was above the percentage of small businesses in these tracts (3.4 percent) and above the aggregate lending performance (4.5 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (24.1 percent) was above the percentage of small businesses in these tracts (20.9 percent) and above the aggregate lending performance (20.4 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (5.0 percent) was below the percentage of low-income families (21.6 percent) but above the aggregate lending performance (3.3 percent) to these families.

Tampa, Florida

Home purchase lending to moderate-income borrowers is adequate. In 2017, the bank's home purchase lending to moderate-income borrowers (14.8 percent) was below the percentage of moderate-income families (17.9 percent) and similar to the aggregate lending performance (14.5 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (7.1 percent) was below the percentage of low-income families (21.6 percent) but above the aggregate lending performance (5.7 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (16.9 percent) was below the percentage of moderate-income families (17.9 percent) but above the aggregate lending performance (13.4 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (11.2 percent) was below the percentage of low-income families (21.6 percent) but above the aggregate lending performance (7.5 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (21.9 percent) was above the percentage of moderate-income families (17.9 percent) and above the aggregate lending performance (17.2 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 70.3 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 92.4 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (52.1 percent). Additionally, 94.0 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the Tampa assessment area. The bank originated eight community development loans totaling \$12.7 million during the review period. The bank made six loans for \$9.2 million that were responsive to the need for affordable housing in the assessment area, including two loans for \$7.1 million to a LIHTC project that will provide 160 units of affordable multifamily housing. The bank also made several lines of credit to nonprofit developers that are constructing and rehabilitating affordable housing, and helping to revitalize urban communities. The bank made a \$2.0 million loan to a foundation focused on health equity and providing grants to nonprofits working to address the social determinants of health, including lack of housing and financial insecurity. Finally, the bank made a \$1.5 million loan to finance the renovation of a community facility in a moderate-income tract that serves residents in the surrounding neighborhood.

Tampa, Florida

INVESTMENT TEST

Regions Bank's investment performance in the Tampa assessment area is good. Combined investment and contribution activity inside the assessment area totaled \$60.9 million, or 24.1 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$60.7 million in the Tampa assessment area, including \$19.2 million in new investments during the review period.

The bank was particularly responsive to credit needs of small businesses across the assessment area, with \$9.8 million invested in SBIC funds that will provide financing for a small business in Tampa. The bank was also responsive to affordable housing needs during the review period, with \$9.3 million in a LIHTC project that provided 160 new affordable rental units. Notable prior period investments included a \$37.9 million Qualified School Construction Bond, a \$1.5 million LIHTC investment, and SBIC investments totaling \$1.8 million. Regions Bank also had 47 contributions to nonprofit originations for a total of \$254,550. Specifically, the bank provided \$238,050 for community services benefiting low- and moderate-income individuals, \$11,500 for affordable housing initiatives, and \$5,000 to support economic development. Notable contributions included \$117,500 to a nonprofit providing need-based scholarships to low- and moderate income students, \$11,200 to an organization that provides legal aid services to low- and moderate-income individuals, \$9,100 to a CDC that revitalizes neighborhoods and provides affordable housing, and over \$39,000 to the United Way.

SERVICE TEST

Regions Bank's service test performance in the Tampa assessment area is excellent.

Retail Services

Retail banking services are adequate in the Tampa full-scope assessment area.

The distribution of 69 branch offices and 69 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography; 4.3 percent of households and 3.7 percent of businesses were located in low-income census tracts compared to 2.9 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts, however, exceeded the percentage of households and businesses in the same geography; 27.5 percent of total branches were in moderate-income-tracts compared to 24.5 percent of households and 21.1 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, Regions Bank closed two branches and two full-service ATMs in middle-income tracts. No other branch offices or full-service ATMs were opened or closed in the assessment area. Therefore, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Tampa, Florida

Geographic Distribution of Branches & ATMS

Assessment Area: FL Tampa

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	2	2.9%	0	0	2	2	1	Total	2	2.9%	2	2.9%	0	0	0	0.0%	0	0	41	5.5%	4.3%	3.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	19	27.5%	0	0	19	19	4	Total	20	28.6%	20	29.0%	0	0	0	0.0%	0	0	195	26.1%	24.5%	21.1%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	26	37.7%	0	2	25	25	6	Total	25	35.7%	25	36.2%	0	2	0	0.0%	0	0	271	36.3%	39.3%	35.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	22	31.9%	0	0	20	20	8	Total	23	32.9%	22	31.9%	0	0	1	100.0%	0	0	222	29.8%	31.8%	39.6%
DTO	1		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	2.3%	0.2%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	69	100.0%	0	2	66	66	19	Total	70	100.0%	69	100.0%	0	2	1	100.0%	0	0	746	100.0%	100.0%	100.0%
DTO	1		0	0				SA	2		1		0	0	1		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank is considered a leader in providing community development services in the Tampa assessment area. During the review period, employees engaged in 770 qualified service activities totaling 5,958 hours that positively affected the assessment area. The bank's service activities benefitted organizations that provide affordable housing, community services, and economic development activities for low- and moderate-income individuals, communities, and small businesses in the Tampa assessment area. Overall, Regions exhibited excellent responsiveness to community development needs in the Tampa assessment area.

Of the bank's total service hours, 3,799 hours were committed to financial education for adults and youth, small business education, and homebuyer education. The bank also demonstrated significant community leadership and engagement by serving over 2,100 hours on boards and committees for various qualified nonprofit organizations. It is also worth noting that during the review period, bank employees contributed a significant amount of hours in the planning and execution of a business conference in the assessment area. Held in various cities throughout the country, the conference is designed to assist small business owners located in low- to moderate-income urban communities, with insights on conducting business, securing investment capital, expanding operations, and creating additional jobs; bank staff coached small business owners on various topics during the conference as well.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA METROPOLITAN ASSESSMENT AREAS

- **Daytona Assessment Area (Volusia County)**
 - As of December 31, 2017, Regions Bank operated eight branches in the assessment area, representing 2.5 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$347.6 million in deposits in this assessment area, representing a market share of 3.8 percent and 1.8 percent of Regions Bank's total deposits in Florida.
- **Ft. Lauderdale Assessment Area (Broward County)**
 - As of December 31, 2017, Regions Bank operated 16 branches in the assessment area, representing 5.1 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$823.8 million in deposits in this assessment area, representing a market share of 1.5 percent and 4.3 percent of Regions Bank's total deposits in Florida.
- **Ft. Myers Assessment Area (Lee County)**
 - As of December 31, 2017, Regions Bank operated 10 branches in the assessment area, representing 3.2 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$504.6 million in deposits in this assessment area, representing a market share of 3.4 percent and 2.7 percent of Regions Bank's total deposits in Florida.
- **Ft. Walton Assessment Area (Okaloosa and Walton counties)**
 - As of December 31, 2017, Regions Bank operated 14 branches in the assessment area, representing 4.4 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$875.7 million in deposits in this assessment area, representing a market share of 17.0 percent and 4.6 percent of Regions Bank's total deposits in Florida.
- **Gainesville Assessment Area (Alachua County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 0.6 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$72.3 million in deposits in this assessment area, representing a market share of 1.8 percent and 0.4 percent of Regions Bank's total deposits in Florida.
- **Homosassa Springs Assessment Area (Citrus County)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.3 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$235.0 million in deposits in this assessment area, representing a market share of 10.6 percent and 1.2 percent of Regions Bank's total deposits in Florida.
- **Jacksonville Assessment Area (Clay, Duval, Nassau, and St. Johns counties)**
 - As of December 31, 2017, Regions Bank operated 18 branches in the assessment area, representing 5.7 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$1.0 billion in deposits in this assessment area, representing a market share of 1.8 percent and 5.5 percent of Regions Bank's total deposits in Florida.

Metropolitan Areas (Limited-Scope Review)

- **Lakeland Assessment Area (Polk County)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.3 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$182.7 million in deposits in this assessment area, representing a market share of 2.7 percent and 1.0 percent of Regions Bank's total deposits in Florida.
- **Naples Assessment Area (Collier County)**
 - As of December 31, 2017, Regions Bank operated 10 branches in the assessment area, representing 3.2 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$435.6 million in deposits in this assessment area, representing a market share of 2.5 percent and 2.3 percent of Regions Bank's total deposits in Florida.
- **Ocala Assessment Area (Marion County)**
 - As of December 31, 2017, Regions Bank operated 12 branches in the assessment area, representing 3.8 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$692.8 million in deposits in this assessment area, representing a market share of 11.6 percent and 3.6 percent of Regions Bank's total deposits in Florida.
- **Orlando Assessment Area (Lake, Orange, Osceola, and Seminole counties)**
 - As of December 31, 2017, Regions Bank operated 37 branches in the assessment area, representing 11.7 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$1.8 billion in deposits in this assessment area, representing a market share of 3.9 percent and 9.7 percent of Regions Bank's total deposits in Florida.
- **Palm Bay Assessment Area (Brevard County)**
 - As of December 31, 2017, Regions Bank operated eight branches in the assessment area, representing 2.5 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$379.8 million in deposits in this assessment area, representing a market share of 4.3 percent and 2.0 percent of Regions Bank's total deposits in Florida.
- **Panama City Assessment Area (Bay County)**
 - As of December 31, 2017, Regions Bank operated nine branches in the assessment area, representing 2.8 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$547.0 million in deposits in this assessment area, representing a market share of 19.8 percent and 2.9 percent of Regions Bank's total deposits in Florida.
- **Pensacola Assessment Area (Escambia and Santa Rosa counties)**
 - As of December 31, 2017, Regions Bank operated 15 branches in the assessment area, representing 4.7 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$1.1 billion in deposits in this assessment area, representing a market share of 21.0 percent and 6.2 percent of Regions Bank's total deposits in Florida.
- **Punta Gorda Assessment Area (Charlotte County)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.3 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$210.0 million in deposits in this assessment area, representing a market share of 5.8 percent and 1.1 percent of Regions Bank's total deposits in Florida.

Metropolitan Areas (Limited-Scope Review)

- **Sarasota Assessment Area (Manatee and Sarasota counties)**
 - As of December 31, 2017, Regions Bank operated 15 branches in the assessment area, representing 4.7 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$582.3 million in deposits in this assessment area, representing a market share of 2.8 percent and 3.1 percent of Regions Bank's total deposits in Florida.
- **Tallahassee Assessment Area (Leon County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 1.6 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$307.9 million in deposits in this assessment area, representing a market share of 4.3 percent and 1.6 percent of Regions Bank's total deposits in Florida.
- **The Villages Assessment Area (Sumter County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 0.6 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$73.8 million in deposits in this assessment area, representing a market share of 2.8 percent and 0.4 percent of Regions Bank's total deposits in Florida.
- **West Palm Beach Assessment Area (Palm Beach County)**
 - As of December 31, 2017, Regions Bank operated nine branches in the assessment area, representing 2.8 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$446.6 million in deposits in this assessment area, representing a market share of 0.9 percent and 2.4 percent of Regions Bank's total deposits in Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Areas (Limited-Scope Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Daytona	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Ft. Lauderdale	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Ft. Myers	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Ft. Walton	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Gainesville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Homosassa Springs	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Jacksonville	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Lakeland	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Naples	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Consistent</u>
Ocala	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Orlando	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Palm Bay	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Panama City	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Pensacola	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Punta Gorda	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Sarasota	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Tallahassee	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
The Villages	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
West Palm Beach	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of high satisfactory for the State of Florida. Apart from Ft. Myers, Gainesville, and Lakeland where performance was consistent with the statewide performance, performance in the remaining 16 metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were good in 8 assessment areas and adequate in 11. Performance was good for the borrower distribution of loans in 7 assessment areas and adequate in 12. The bank made an excellent level of community development loans in Gainesville, Jacksonville and Lakeland, a relatively high level of loans in Ft. Myers and Orlando, and an adequate level in Daytona. The bank made a low level of loans in Ft. Lauderdale, Ocala, Pensacola, Tallahassee and West Palm Beach and no qualified community development loans in the remaining metropolitan limited scope assessment areas.

Metropolitan Areas (Limited-Scope Review)

For the investment test, Regions Bank received a rating of high satisfactory for the State of Florida. The bank had an excellent level of investments in the Daytona, Lakeland, Orlando and Tallahassee metropolitan limited-scope assessment areas, which was stronger than state performance. Performance in the Jacksonville and Naples metropolitan assessment areas was consistent with the bank's state performance while performance in the Ft. Lauderdale, Ocala, Panama City, Pensacola, and West Palm Beach was weaker than the bank's state performance due to an adequate level of investment activity. In the remaining eight metropolitan limited-scope assessment areas, the bank had a poor level of investments.

For the service test, Regions Bank received a rating of outstanding for the State of Florida. Performance in the Naples metropolitan assessment area was consistent with the bank's state performance due to excellent community development services. The bank had good service performance in Ft. Myers, Jacksonville, Lakeland, Orlando, Punta Gorda, and Sarasota, while performance was adequate in Ft. Lauderdale, Gainesville, Homosassa Springs, Palm Bay, Panama City, Pensacola, Tallahassee, and West Palm Beach. In the remaining four assessment areas, performance was considered poor or very poor due to limited community development performance. It is also worth noting that the bank had weak retail delivery services in Ft. Lauderdale, Palm Bay, Punta Gorda, and Tallahassee but performance was offset with stronger community development services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA NON-METROPOLITAN ASSESSMENT AREAS

- **Northern Florida Assessment Area (Calhoun, Holmes, Jackson, and Washington counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 1.3 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$179.4 million in deposits in this assessment area, representing a market share of 16.9 percent and 0.9 percent of Regions Bank's total deposits in Florida.
- **Okeechobee Assessment Area (Okeechobee County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 0.3 percent of its branches in Florida.
 - As of June 30, 2017, the bank had \$21.8 million in deposits in this assessment area, representing a market share of 4.3 percent and 0.1 percent of Regions Bank's total deposits in Florida.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Northern Florida	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Okeechobee	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of high satisfactory for the State of Florida. Performance in both the Northern Florida and Okeechobee non-metropolitan limited-scope assessment areas were below the statewide lending test performance. For the geographic distribution of loans, lending levels were poor in Northern Florida and very poor in Okeechobee. Lending gaps for geographic distribution of loans were noted in both assessment areas. Performance was excellent for the borrower distribution of loans in Okeechobee and adequate in the Northern Florida assessment area. The bank made a low level of qualified community development loans in the Northern Florida assessment area and no community development loans in Okeechobee; weak community development lending performance contributed to weaker performance for the lending test overall in these assessment areas.

Non-Metropolitan Areas (Limited-Scope Review)

For the investment test, Regions Bank received a rating of high satisfactory for the State of Florida. The bank's investment performance was consistent with statewide performance in the Northern Florida limited scope non-metropolitan assessment area with a significant level of investments. However, the bank had a very poor level of investments in the Okeechobee limited scope assessment area due to no investment activity during the review period.

For the service test, Regions Bank received a rating of outstanding for the State of Florida. Performance in the Northern Florida non-metropolitan assessment area was weaker than the bank's state performance due to poor retail delivery services. Limited community development performance and poor retail delivery services contributed to overall poor service performance in the Okeechobee assessment area.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Georgia

CRA RATING FOR GEORGIA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Georgia assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to identified community development needs of the Georgia assessment areas.
- Retail banking services are adequate in the bank's Georgia assessment areas.
- The bank provides an adequate level of community development services that benefit low- and moderate income residents and small business in the Georgia assessment areas.

Georgia

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Georgia:

- Atlanta

Limited-scope reviews were conducted for the remaining 12 assessment areas:

• Albany	Northeast Georgia
• Athens	Northwest Georgia
• Dalton	Rome
• Elbert-Wilkes	Savannah
• Gainesville	Southwest Georgia
• Jefferson-Jenkins	Valdosta

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

As of June 30, 2017, Regions Bank had \$5.9 billion in deposits in Georgia accounting for 5.9 percent of the bank's total deposits. Regions Bank operated 107 branch offices in Georgia as of December 31, 2017, representing 7.3 percent of the bank's total branches. HMDA-reportable lending in Georgia accounted for 7.8 percent of total institutional HMDA-reportable lending by number of loans and 9.3 percent by dollar volume. CRA small business lending in Georgia accounted for 6.6 percent of the bank's total CRA small business lending by number of loans and 6.7 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

Georgia

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity
Assessment Areas Located in
Georgia 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,433	28.1%	614,824	43.3%
HMDA Refinance	2,234	25.8%	378,937	26.7%
HMDA Home Improvement	1,209	14.0%	47,015	3.3%
HMDA Multi-Family	2	0.0%	107,119	7.5%
Total HMDA	5,878	67.9%	1,147,895	80.9%
Total Small Business	2,723	31.4%	261,982	18.5%
Total Farm	62	0.7%	9,666	0.7%
TOTAL LOANS	8,663	100.0%	1,419,543	100.0%

Originations and Purchases

Georgia

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

Lending Test

The lending test rating in the state of Georgia is low satisfactory. Overall, performance in Georgia with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made an adequate level of community development loans in Georgia.

During the review period, Regions Bank reported 5,878 HMDA-reportable loans and 2,723 small business loans in Georgia. The rating for Georgia is based on performance in the Atlanta full-scope assessment area. Approximately 63.4 percent of the bank's HMDA-reportable and small business lending by number of loans in Georgia occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Georgia is derived from the Atlanta full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Georgia. The bank originated 31 community development loans totaling \$113.7 million benefiting Georgia assessment areas during the review period, including 28 loans for \$107.3 million in the Atlanta full-scope assessment area. Performance was good in Atlanta. Total community development lending also includes a \$500,000 loan to CDFI that provides small business financing and technical assistance across the state; this loan positively impacts performance in all assessment areas in Georgia. The bank had no community development loans in 10 of the 12 limited-scope assessment areas including several where the bank has a significant market share. The bank's lending in limited-scope assessment areas was considered in the performance conclusion for the state.

Despite the poor performance in limited-scope assessment areas, the bank was considered responsive to the credit and community development needs in the state. Therefore, the bank received positive consideration for five loans for \$22.8 million outside any of the bank's assessment areas in the state. The loans outside the bank's assessment areas included four loans for \$21.7 million to finance three Low Income Housing Tax Credit projects and one loan to help revitalize a distressed middle-income tract. More information on community development loans can be found in the full-scope assessment area section of this report.

Georgia

Investment Test

The investment test rating for Georgia is high satisfactory.

The bank made a good level of qualified investments and contributions totaling \$63.9 million in Georgia. During the review period, Regions Bank had qualified investments of \$63.5 million in the Georgia assessment areas, with 49.8 percent acquired during the current review period. In addition, the bank made 67 qualified contributions in the assessment areas, for a total of \$354,825. The state investment rating also reflects six contributions, totaling \$20,250, which benefited a broader statewide or regional area that includes the Georgia assessment areas. In addition, the bank had investments that benefited several states within the bank's footprint, including Georgia; these investments are described in the institution overview.

Approximately 66.8 percent of combined investment and contribution activity occurred inside the Atlanta full-scope assessment area, which comprises 62.3 percent of deposits in this market as of June 30, 2018. Performance in Atlanta was good. The bank was responsive to community credit needs in the state. Therefore, positive consideration was given to 12 investments totaling \$50.8 million of investments located in a broader statewide area, without a purpose, mandate or function of serving Georgia assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Georgia is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank did not open any branch offices in Georgia. The bank closed eight branch offices throughout the state; of those closed, one was in a moderate-income tract, four in middle-income tracts, and three in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Georgia.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Georgia. During the examination period, employees engaged in 620 qualified service activities totaling 4,211 hours in Georgia assessment areas. The majority of community development services were provided in the Atlanta full-scope assessment area, where performance was

Georgia

adequate. Additionally, employees engaged in 1,496 service hours in limited-scope assessment areas. Finally, bank employees engaged in 90 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Atlanta, Georgia

METROPOLITAN AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA, GEORGIA ASSESSMENT AREA

Overview

The Atlanta assessment area consists of 24 of the 29 counties that comprise the Atlanta-Sandy Springs-Roswell, Georgia MSA, including Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Morgan, Newton, Paulding, Pickens, Rockdale, Spalding and Walton counties. As of December 31, 2017, Regions Bank had 65 branches in the Atlanta assessment area, representing 60.7 percent of its Georgia branches. The Atlanta assessment area's combined HMDA-reportable and CRA small business lending comprises 4.7 percent of the institution's lending overall, by number of loans, and 63.4 percent of the institution's lending in the state.

The Atlanta banking market is competitive, with a significant presence of national and multi-regional banks. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 83 financial institutions operating 1,205 branch locations in the Atlanta assessment area. Ranked 8th, Regions Bank held 2.2 percent deposit market share with approximately \$3.7 billion in total deposits. Leaders in the Atlanta assessment area were SunTrust Bank, followed by Bank of America and Wells Fargo Bank.

HMDA-reportable lending and CRA lending are similarly competitive. Regions Bank reported 0.8 percent of total HMDA-reportable loans in the assessment area in 2016 and ranked 31st out of the 838 HMDA lenders in the market. In 2017, Regions Bank ranked 33rd among 841 reporters and reported 0.7 percent of total loans. Wells Fargo Bank was the leading HMDA reporter both years, followed by Quicken Loans and SunTrust Mortgage.

Regions Bank's CRA lending volume in 2016 in the Atlanta assessment area ranked 15th out of 207 lenders with 0.7 percent of CRA small business and small farm loans. In 2017, Regions Bank ranked 19th out of 206 lenders, with 0.6 percent of total loans. American Express was the leading CRA reporter in the market. Other top lenders were Wells Fargo Bank, Bank of America and Chase Bank.

Population and Income Characteristics

The Atlanta MSA is now the 9th largest region in the U.S., with a population expected to exceed 5.9 million by the end of 2017.²¹³ Fulton County, home to the City of Atlanta, was the most populous county in the assessment area with 983,903 people. The other large population centers are in neighboring Gwinnett, Cobb, and DeKalb

²¹³ "Metro Atlanta Overview, Atlanta: The Growth Engine of the Southeast" Georgia Power, November 2017. Web. 20 Jun. 2019.
<<https://www.selectgeorgia.com/resources/publications/metro-atlanta-overview/>>

Atlanta, Georgia

counties, with a combined population of approximately 2.3 million. Barrow, Cherokee, Coweta, Forsyth, Fulton, and Gwinnett counties have experienced the largest percentage increases in population over the past several years.²¹⁴

According to 2017 FFIEC census data, the Atlanta assessment area contains 934 census tracts: 101 low-income census tracts (10.8 percent), 241 moderate-income tracts (25.8 percent), 285 middle-income tracts (30.5 percent), 299 upper-income tracts (32 percent), and 8 tracts with unknown income levels (0.9 percent). Between 2016 and 2017, there was an increase in the number of low-, moderate-, and upper-income tracts while middle-income tracts declined.²¹⁵

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Atlanta MSA and shows that the median family income increased between 2016 and 2017.

Borrower Income Levels
Atlanta-Sandy Springs-Roswell, GA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$67,200	0	- \$33,599	\$33,600	- \$53,759	\$53,760	- \$80,639	\$80,640	- & above
2017	\$69,200	0	- \$34,599	\$34,600	- \$55,359	\$55,360	- \$83,039	\$83,040	- & above

There is considerable variation in the median family income in the counties throughout the assessment area. Within the assessment area, Clayton County had the lowest median family income between 2013 and 2017 at \$49,001. Forsyth County had the highest median family income at \$108,147.²¹⁶ Nearly 40.0 percent of families within the assessment area are considered low- to moderate-income.

Financial instability is a concern throughout parts of the assessment area. Approximately 22.9 percent of the families living in low- and moderate-income tracts have incomes below the poverty level. According to 2017 census data, the percentage of families with incomes below the poverty level in the Atlanta MSA was 12.0 percent, while the poverty rate was 14.2 percent statewide. The poverty rate was 12.9 percent in Fulton County, 14.9 percent in DeKalb County, 21.2 percent in Clayton County, and 16.9 percent in Haralson County, while just 6.7 and 5.0 percent of families in Fayette and Forsyth counties, respectively, had incomes below the

²¹⁴ "Atlanta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Feb. 2019.

<<http://www.policymap.com/>>.

²¹⁵ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

²¹⁶ "Atlanta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Feb. 2019.

<<http://www.policymap.com/>>.

Atlanta, Georgia

poverty level. Finally, to underscore financial instability in the area, the Prosperity Now Scorecard found that 36.8 percent of metro Atlanta households are liquid asset poor, meaning that they lack sufficient liquid assets to subsist at the poverty level for three months in the absence of income.²¹⁷

Economic Conditions

Metro Atlanta has experienced significant job growth since the recession; the area is now the 9th largest labor market in the country.²¹⁸ The metropolitan area added an average of 61,850 jobs per year from the end of 2010 through 2015, representing a 2.6 percent average annual increase.²¹⁹ Every industry sector added jobs except for the information sector, and the greatest growth occurred in the wholesale and retail trade, and professional and business services sectors.²²⁰ Excluding government, the region's largest industry sectors are professional and business services, wholesale and retail trade, and education and health services. Delta Airlines, Emory University/Emory Healthcare, The Home Depot, WellStar Health System, AT&T, UPS, Northside Hospital, and Piedmont Healthcare are among the top employers in the region.²²¹ Fulton, Gwinnett, DeKalb, and Cobb counties are the largest employment centers.²²²

According to 2017 Dun & Bradstreet information, there were 264,294 businesses within the Atlanta assessment area, 91.3 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Between 2013 and 2016, loans made to businesses with revenues of \$1 million or less increased by 47.4 percent and represented the majority of small business loans made.²²³

As shown in the following charts, the economy has improved across the assessment area, with the unemployment rate falling for all counties during the review period. In the Atlanta MSA, the unemployment rate was 4.5 percent in 2017, compared to a high of 10.3 percent in 2010.²²⁴ The highest unemployment rates in the bank's Atlanta assessment area in 2017 were in Clayton County and Spalding County, both at 5.8 percent. Forsyth and Cherokee counties had the lowest unemployment rates (at 3.8 and 3.7 percent, respectively) in 2017. Statewide, the unemployment rate was 4.7 percent.²²⁵

²¹⁷ "Prosperity Now Scorecard, Local Outcome Report: Atlanta, GA Metro." Prosperity Now (formerly CFED), n.d. Web. 4 Feb. 2019. <<http://scorecard.prosperitynow.org/data-by-location#msa/12060>>.

²¹⁸ Select Georgia. Georgia Power. n.d. Web. 5 Feb. 2019. <<https://www.selectgeorgia.com/resources/publications/metro-atlanta-overview/>>.

²¹⁹ Blount, Casey M. "HUD PD&R Housing Market Profiles: Atlanta-Sandy Springs-Roswell, Georgia." Office of Policy Development and Research (PD&R), U.S. Department of Housing and Urban Development, 1 May 2016. Web. 5 Feb. 2019. <<https://www.huduser.gov/portal/periodicals/USHMC/reg/AtlantaGA-HMP-June16.pdf>>.

²²⁰ Ibid.

²²¹ Select Georgia. Georgia Power. n.d. Web. 5 Feb. 2019. <<https://selectgeorgia.com/resources/publications/metro-atlanta-overview/>>.

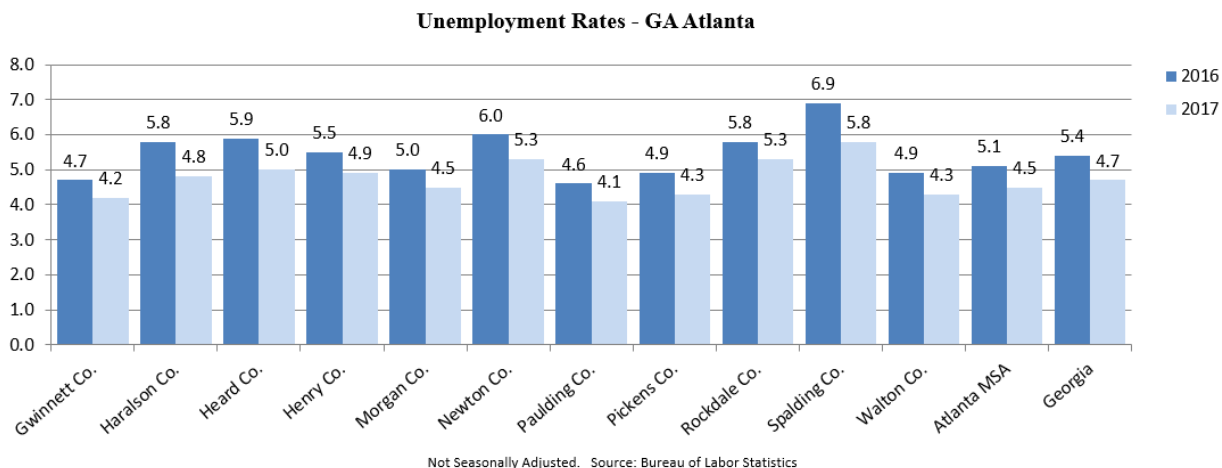
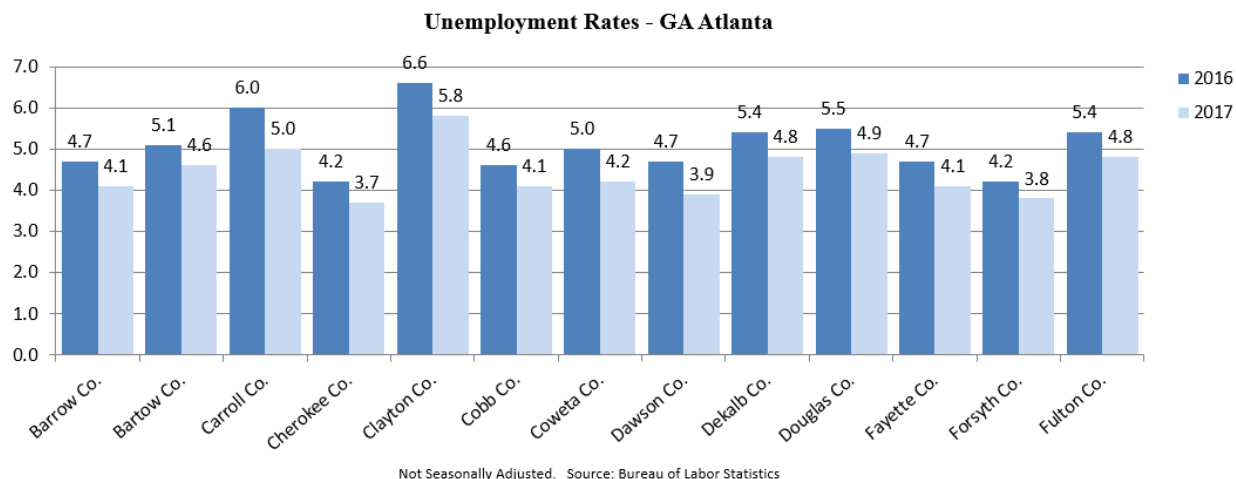
²²² Georgia Department of Labor. n.d. Web. 5 Feb. 2019. <<https://explorer.gdol.ga.gov/vosnet/mis/current/laborforce.pdf>>.

²²³ "Atlanta assessment area (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Feb. 2019. <<http://www.policymap.com/>>.

²²⁴ "Atlanta, GA MSA (BLS)." *GIS Mapping and Geographic Information System Data*. Bureau of Labor Statistics Local Area Unemployment Statistics, n.d. Web. 7 Feb. 2019. <<http://www.policymap.com/>>.

²²⁵ Ibid.

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According to 2017 census data, there are approximately 2.1 million housing units in the assessment area, of which 56.6 percent are owner-occupied, 32.7 percent are rental units, and 10.7 percent are vacant. Cherokee, Dawson, Fayette, Forsyth, Paulding, and Pickens counties had the highest homeownership rates (at or above 75.0 percent) and Clayton County had the lowest rate at 50.5 percent.²²⁶ Rental and vacant units are highly concentrated in low- and moderate-income tracts, and the housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in low- and moderate-income areas than in other areas.

The Atlanta metro housing market is balanced, with a declining sales vacancy rate since 2010 and declining sales of real estate owned (REO) supporting increasing existing home sales prices. During the 12 months ending March 2016, the average sales price for new homes was \$318,500, representing a 4.0 percent increase

²²⁶ "Atlanta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 13 Feb. 2019. <<http://www.policymap.com/>>.

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over the prior 12-month period, while the average sales price for existing homes was \$225,000, representing an increase of 7.0 percent since March 2015. The number of new and existing homes sold totaled 117,400 units, up 8.4 percent from home sales for the prior year.²²⁷

The improving sales market has led to more new home construction. For the period ending April 2016, new single-family home permits increased 16.0 percent to approximately 21,150 homes. Single-family home construction has been focused in the northern part of the Atlanta metropolitan area, with Cherokee, Cobb, Forsyth, and Gwinnett counties accounting for the majority of single-family permits after 2013.²²⁸ The percentage of homes affordable for a four-person family earning 80.0 percent of the area median income between 2012 and 2016 varies by county. Only 13.8 percent of all homes are affordable to those earning 80.0 percent of the area median income in Forsyth County, but this figure increases drastically to 83.5 percent in Clayton County.²²⁹ Generally, home ownership affordability increases in counties farther away from the employment centers.

Although the Atlanta market is experiencing lower levels of delinquency, the high percentage of underwater homeowners is still of concern. Atlanta ranks third among the major metro areas tracked by Zillow in the percentage of homeowners owing more on their mortgages than their homes are worth. At the end of 2015, 17.6 percent of Atlanta homeowners were underwater, compared to a national average of 13.0 percent.²³⁰

The multifamily housing market is also thriving with increased construction, rising rents and declining vacancy rates. The estimated vacancy rate for all rental units (including renter-occupied single-family homes, manufactured homes, and apartments) was 6.2 percent as of May 1, 2016, down from 12.7 percent in 2010. The average monthly apartment rent was \$1,018 in the first quarter of 2016, representing an 8.1 percent increase from the first quarter of 2015 and a 32.0 percent increase from the first quarter of 2010.²³¹ In Atlanta, the increased rental construction is substantially not affordable for low- and moderate-income renters. Of approximately 10,000 new apartments built locally over the past three years, over 90 percent are considered “luxury” dwellings.²³²

As rents continue to rise, it will be a challenge for low- and moderate-income renters to find affordable housing options in counties closest to the urban core and job centers. Renters are currently struggling with high housing costs in several counties, with over 50.0 percent in Clayton, DeKalb, Gwinnett, and Rockdale counties

²²⁷ Blount, Casey M. “HUD PD&R Housing Market Profiles: Atlanta-Sandy Springs-Roswell, Georgia.” Office of Policy Development and Research (PD&R), U.S. Department of Housing and Urban Development, 1 May 2016. Web. 13 Feb. 2019.
<<https://www.huduser.gov/portal/periodicals/USHMC/reg/AtlantaGA-HMP-June16.pdf>>.

²²⁸ Ibid.

²²⁹ “Atlanta assessment area (U.S. Census Bureau).” *GIS Mapping and Geographic Information System Data*. n.d. Web. 13 Feb. 2019.
<<http://www.policymap.com/>>.

²³⁰ Eloy, Michell. “Report: Atlanta Underwater Mortgage Rate Falls, Still High.” WABE, 10 Mar. 2016. Web. 13 Feb. 2019.
<<https://news.wabe.org/post/report-atlanta-underwater-mortgage-rate-falls-still-high/>>.

²³¹ Blount, Casey M. “HUD PD&R Housing Market Profiles: Atlanta-Sandy Springs-Roswell, Georgia.” Office of Policy Development and Research (PD&R), U.S. Department of Housing and Urban Development, 1 May 2016. Web. 13 Feb. 2019.
<<https://www.huduser.gov/portal/periodicals/USHMC/reg/AtlantaGA-HMP-June16.pdf>>.

²³² Reddy, Frank. “Study: Building affordable housing not easy in Atlanta, beyond.” *Curbed Atlanta*, 29 June 2016. Web. 13 Feb. 2019.
<<https://atlanta.curbed.com/2016/7/29/12325470/study-building-affordable-housing-atlanta>>.

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considered housing cost-burdened.²³³ Rental households are considered cost-burdened if their rental costs account for more than 30.0 percent of household income. In the Atlanta MSA, a renter would need an annual income of \$41,240 to afford a two-bedroom rental.²³⁴

Demographic Characteristics by Census Tract

The following tables, based on 2016 and 2017 FFIEC census data and Dun & Bradstreet data, present key demographic and business information used to help develop a performance context for the assessment area.

²³³ "Atlanta assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 13 Feb. 2019. <<http://www.policymap.com/>>

²³⁴ National Low Income Housing Coalition. *Out of Reach 2017: Georgia*. n.d. Web. 13 Feb. 2019. <<http://nlihc.org/oor/georgia>>.

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Combined Demographics Report

Restricted-FR

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	93	10	67,624	5.4	21,759	32.2	272,426	21.7
Moderate-income	223	23.9	269,594	21.4	43,590	16.2	214,173	17
Middle-income	324	34.7	496,507	39.5	39,520	8	245,169	19.5
Upper-income	289	30.9	423,559	33.7	15,395	3.6	525,516	41.8
Unknown-income	5	0.5	0	0	0	0	0	0
Total Assessment Area	934	100.0	1,257,284	100.0	120,264	9.6	1,257,284	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	157,003	35,856	2.9	22.8	85,286	54.3	35,861	22.8
Moderate-income	507,044	223,547	17.9	44.1	205,061	40.4	78,436	15.5
Middle-income	779,571	515,304	41.2	66.1	183,378	23.5	80,889	10.4
Upper-income	653,143	477,250	38.1	73.1	121,242	18.6	54,651	8.4
Unknown-income	33	0	0	0	33	100	0	0
Total Assessment Area	2,096,794	1,251,957	100.0	59.7	595,000	28.4	249,837	11.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13,413	4.5	11,846	4.4	1,454	6.9	113	5.2
Moderate-income	59,806	20.3	54,105	19.9	5,290	25	411	19
Middle-income	105,003	35.6	97,845	36	6,473	30.6	685	31.7
Upper-income	116,834	39.6	108,007	39.7	7,878	37.3	949	44
Unknown-income	130	0	98	0	31	0.1	1	0
Total Assessment Area	295,186	100.0	271,901	100.0	21,126	100.0	2,159	100.0
	Percentage of Total Businesses:			92.1		7.2		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	39	2.2	35	2.1	4	9.8	0	0
Moderate-income	347	19.9	341	20	6	14.6	0	0
Middle-income	804	46.1	780	45.8	24	58.5	0	0
Upper-income	550	31.6	545	32	5	12.2	0	0
Unknown-income	3	0.2	1	0.1	2	4.9	0	0
Total Assessment Area	1,743	100.0	1,702	100.0	41	100.0	0	.0
	Percentage of Total Farms:			97.6		2.4		.0

Atlanta, Georgia

Combined Demographics Report

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	101	10.8	80,695	6.2	29,092	36.1	299,527	22.9
Moderate-income	241	25.8	313,231	24	61,190	19.5	218,913	16.7
Middle-income	285	30.5	465,876	35.6	45,486	9.8	238,362	18.2
Upper-income	299	32	447,664	34.2	20,412	4.6	550,926	42.1
Unknown-income	8	0.9	262	0	93	35.5	0	0
Total Assessment Area	934	100.0	1,307,728	100.0	156,273	11.9	1,307,728	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	182,314	39,804	3.3	21.8	105,009	57.6	37,501	20.6
Moderate-income	564,568	244,106	19.9	43.2	246,291	43.6	74,171	13.1
Middle-income	715,049	456,527	37.3	63.8	192,208	26.9	66,314	9.3
Upper-income	697,983	483,424	39.5	69.3	161,348	23.1	53,211	7.6
Unknown-income	2,621	186	0	7.1	2,086	79.6	349	13.3
Total Assessment Area	2,162,535	1,224,047	100.0	56.6	706,942	32.7	231,546	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13,546	5.1	12,161	5	1,303	6.2	82	4.2
Moderate-income	56,274	21.3	50,943	21.1	4,944	23.5	387	19.9
Middle-income	83,518	31.6	77,206	32	5,774	27.4	538	27.7
Upper-income	109,597	41.5	99,918	41.4	8,763	41.6	916	47.1
Unknown-income	1,359	0.5	1,044	0.4	295	1.4	20	1
Total Assessment Area	264,294	100.0	241,272	100.0	21,079	100.0	1,943	100.0
	Percentage of Total Businesses:			91.3		8.0		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	34	2.2	33	2.2	1	2.6	0	0
Moderate-income	315	20.1	305	19.9	10	25.6	0	0
Middle-income	662	42.1	648	42.3	14	35.9	0	0
Upper-income	554	35.3	543	35.4	11	28.2	0	0
Unknown-income	6	0.4	3	0.2	3	7.7	0	0
Total Assessment Area	1,571	100.0	1,532	100.0	39	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

Atlanta, Georgia

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to nonprofit organizations and their constituencies.

According to a community contact engaged in affordable housing and foreclosure advocacy, the biggest housing challenge in metro Atlanta is the large number of homeowners with negative home equity. The contact stated that as a result, the majority of housing activity in underwater communities is left to investors. Moreover, the contact mentioned that home sales in affordable neighborhoods are not increasing and the availability of mortgage credit is deficient. While federal and state housing tax credit programs are available for affordable multifamily housing development, there is also a need for the construction and rehabilitation of single-family homes, and there is no tax credit program in place to encourage a shift in focus to this type of activity. Bank capital does not seem to be available for these single-family projects, according to the contact. Other challenges in the region, such as homeowner and rental affordability, were discussed above.

A community contact from an organization involved in affordable housing, community development, and public policy initiatives specifically mentioned the need for banks to partner with government authorities and help capitalize the local land trusts, engage with local community development practitioners, establish a guarantee fund that provides second mortgages to compensate for the difference between home sale prices and appraised values in low- and moderate-income communities, and participate in discussions on affordable housing solutions. Another contact from an organization involved in neighborhood engagement, affordable housing, and job training noted that banks could contribute by partnering with nonprofit organizations to make affordable home mortgages, offering down payment assistance programs, providing financial expertise to nonprofit organizations such as by sitting on their boards, and providing lines of credit to nonprofits to purchase and rehabilitate workforce and affordable housing.

A community contact with an organization that facilitates small business lending identified lack of knowledge and savvy as the predominant challenges facing small businesses in the market. Although the economy is recovering, lack of awareness still exists amongst small business owners regarding the availability of resources and loan products. Many small businesses also need training with regards to creating robust business plans or grasping certain business concepts, such as profit and loss statements. In urban sectors of the metro area, businesses are distressed over not meeting application, qualification, or collateralization standards for financing. In more rural areas, complications are created due to out-migration of workers to growing metros and limited availability of small business development services. The contact believes that financial education and credit coaching are the highest priority needs in order for small businesses to be sustainable.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Atlanta assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area, while the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Atlanta assessment area.

During the review period, the bank reported 3,471 HMDA-reportable loans and 1,978 CRA small business loans in the Atlanta assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Atlanta assessment area accounted for 74.1 percent of Regions Bank's total HMDA-reportable lending in Georgia and 71.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 63.0 percent of Regions Bank's Georgia deposits are in the Atlanta assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2017, Regions Bank's home purchase lending in low-income tracts (3.2 percent) was roughly equal to the percentage of owner-occupied units (3.3 percent) in these tracts and exceeded the aggregate lending performance (2.9 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (17.9 percent) was below the percentage of owner-occupied units (19.9 percent) in these tracts and was similar to the aggregate lending performance (18.8 percent) in these tracts.

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Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank's home refinance lending in low-income tracts (1.0 percent) was below the percentage of owner-occupied units (3.3 percent) in these tracts and below the aggregate lending performance (2.1 percent) in these tracts. In 2016, however, the bank's home refinance lending in low-income tracts (3.8 percent) was above the percentage of owner-occupied units (2.9 percent) in these tracts and above the aggregate lending performance (2.0 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (18.6 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts and exceeded the aggregate lending performance (15.7 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (1.6 percent) was below the percentage of owner-occupied units (3.3 percent) in these tracts and below the aggregate lending performance (2.2 percent) in these tracts. In 2016, however, the bank's home improvement lending in low-income tracts (3.3 percent) was above the percentage of owner-occupied units (2.9 percent) in these tracts and above the aggregate lending performance (2.1 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, Regions Bank's home improvement lending in moderate-income tracts (21.1 percent) exceeded the percentage of owner-occupied units (19.9 percent) in these tracts and exceeded the aggregate lending performance (16.1 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is poor. In 2017, Regions Bank's small business lending in low-income tracts (3.3 percent) was below the percentage of small businesses in these tracts (5.0 percent) and below the aggregate lending performance (4.5 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (23.3 percent) exceeded the percentage of small businesses in these tracts (21.1 percent) and exceeded the aggregate lending performance (20.0 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

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Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2017, Regions Bank's home purchase lending to low-income borrowers (5.6 percent) was below the percentage of low-income families (22.9 percent) and was similar to the aggregate lending performance (5.4 percent) to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (19.1 percent) was above the percentage of moderate-income families (16.7 percent) and was similar to the aggregate lending performance (18.0 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (7.2 percent) was below the percentage of low-income families (22.9 percent) but above the aggregate lending performance (6.0 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (17.2 percent) was similar to the percentage of moderate-income families (16.7 percent) and above the aggregate lending performance (13.5 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2017, Regions Bank's home improvement lending to low-income borrowers (10.9 percent) was below the percentage of low-income families (22.9 percent) but significantly above the aggregate lending performance (6.2 percent) to these families.

Home improvement lending to moderate-income borrowers is excellent. In 2017, the bank's home improvement lending to moderate-income borrowers (22.0 percent) was above the percentage of moderate-income families (16.7 percent) and above the aggregate lending performance (15.1 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 67.5 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 91.3 percent of total businesses in the assessment area are classified as small businesses. The bank outperformed the aggregate lending performance of loans to small businesses (52.5 percent). Additionally, 91.9 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Atlanta assessment area. The bank originated or renewed 28 community development loans totaling \$107.3 million during the review period. The bank's lending was responsive to a range of needs in the assessment area. Specifically, the bank made six loans (\$64.7 million) to assist with the revitalization and stabilization of LMI tracts; six loans (\$24.4 million) for affordable housing; six loans (\$13.1 million) for community services; and 10 loans (\$5.0 million) for economic development.

Atlanta, Georgia

Examples of notable community development loans include but are not limited to the following:

- Loans totaling \$23.4 million to support the construction of three LIHTC projects that provided approximately 175 units of affordable housing.
- A \$1.0 million loan to a CDFI that provides affordable housing for LMI individuals in the Atlanta area; the loan will be used to support a housing rehabilitation program and to provide homebuyer assistance.

In addition to the loans in the assessment area, the bank made a loan to a statewide CDFI that provides financing and technical assistance to small businesses (described earlier in the overview of the bank's activities in Georgia); this loan benefited all of the bank's assessment areas in the state, including Atlanta.

INVESTMENT TEST

Regions Bank's investment performance in the Atlanta assessment area is good. Combined investment and contribution activity inside the assessment area totaled \$42.7 million, or 66.8 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$42.4 million in the Atlanta assessment area, including \$25.6 million in new investments during the review period.

The bank was responsive to credit needs of small businesses across the assessment area, with \$7.7 million invested in SBIC funds that will provide financing for a small business in Atlanta. The bank was also responsive to affordable housing needs during the review period, with \$17.8 million in LIHTC projects that provided 240 new affordable rental units during the review period. Notable prior period investments included three LIHTC investments totaling \$8.3 million, an SBIC investment for \$1.5 million, and mortgage-backed securities totaling \$6.9 million. Regions Bank also had 45 contributions to nonprofit originations for a total of \$328,000. Specifically, the bank provided \$225,500 for community services benefiting low- and moderate-income individuals, \$27,500 for affordable housing initiatives, and \$75,000 to support economic development. Notable contributions included \$27,500 to an affordable housing nonprofit that revitalizes communities by providing loans or the rehabilitation of homes in low- and moderate-income communities, \$75,000 to an organization that provides business education to small business owners in low- to moderate-income areas, and \$70,000 to the United Way of Greater Atlanta.

SERVICE TEST

Regions Bank's service test performance in the Atlanta assessment area is adequate.

Retail Services

Retail banking services are adequate in the Atlanta full-scope assessment area.

Atlanta, Georgia

The distribution of 65 branch offices and 70 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has two branches in low-income tracts; therefore, the percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography; 7.5 percent of households and 5.1 percent of businesses were located in low-income census tracts compared to 3.1 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts, however, was comparable to the percentage of households and greater than the percentage of businesses in the same geography; 24.6 percent of total branches were in moderate-income tracts compared to 25.4 percent of households and 21.3 percent of businesses. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not opened any branches; however, the bank opened one full-service ATM in a moderate-income tract. In terms of closures, Regions Bank closed three branches and three full-service ATMs in moderate, middle and upper-income tracts. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: GA Atlanta

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	2	3.1%	0	0	1	2	1	Total	2	2.7%	1	1.4%	0	0	1	25.0%	0	0	101	10.8%	7.5%	5.1%
DTO	1		0	0				SA	1		0		0	0	1		0	0				
Moderate	16	24.6%	0	1	15	2	15	Total	18	24.3%	16	22.9%	1	1	2	50.0%	0	0	241	25.8%	25.4%	21.3%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Middle	22	33.9%	0	1	22	4	20	Total	24	32.4%	23	32.9%	0	1	1	25.0%	0	0	285	30.5%	33.6%	31.6%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Upper	25	38.5%	0	1	21	0	22	Total	30	40.5%	30	42.9%	0	1	0	0.0%	0	0	299	32.0%	33.4%	41.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	8	0.9%	0.1%	0.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	65	100.0%	0	3	59	8	58	Total	74	100.0%	70	100.0%	1	3	4	100.0%	0	0	934	100.0%	100.0%	100.0%
DTO	1		0	0				SA	4		0		0	0	4		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Atlanta assessment area. During the review period, Regions Bank employees engaged in 412 qualified service activities totaling 2,715 hours. Regions Bank's service activities benefitted organizations that provide affordable housing, community services, and economic development support to low- and moderate-income individuals, communities, and small businesses in the Atlanta assessment area.

Atlanta, Georgia

The majority of the bank's service hours or 72.0 percent, supported adult and youth financial education, small business education, and homeownership counseling through partnerships with schools, community-based organizations serving LMI individuals, and local companies. Bank staff provided financial education to low- to moderate-income persons employed at several area companies as part of the bank's Regions@Work program. Additionally, Regions associates facilitated Financial Fitness Fridays at several LMI branches, which provided customers and local residents an opportunity to gain financial education and individualized financial planning assistance at their neighborhood branch. The bank's remaining hours was providing technical expertise on boards and committees for various qualified nonprofit organizations.

During the review period, it is worth noting that bank employees contributed a significant amount of hours in the planning and execution of a business conference in the assessment area. Held in various cities throughout the country, the conference is designed to assist small business owners located in low- to moderate-income urban communities, with insights on conducting business, securing investment capital, expanding operations, and creating additional jobs; in addition to the planning role, bank staff coached small business owners on various topics during the conference.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA METROPOLITAN ASSESSMENT AREAS

- **Albany Assessment Area (Dougherty County)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 3.7 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$195.8 million in deposits in this assessment area, representing a market share of 15.1 percent and 3.3 percent of Regions Bank's total deposits in Georgia.
- **Athens Assessment Area (Clarke County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$73.0 million in deposits in this assessment area, representing a market share of 2.2 percent and 1.2 percent of Regions Bank's total deposits in Georgia.
- **Dalton Assessment Area (Murray and Whitfield counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 3.7 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$212.0 million in deposits in this assessment area, representing a market share of 8.5 percent and 3.6 percent of Regions Bank's total deposits in Georgia.
- **Gainesville Assessment Area (Hall County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 4.7 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$426.4 million in deposits in this assessment area, representing a market share of 12.1 percent and 7.3 percent of Regions Bank's total deposits in Georgia.
- **Rome Assessment Area (Floyd County)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 2.8 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$176.1 million in deposits in this assessment area, representing a market share of 7.8 percent and 3.0 percent of Regions Bank's total deposits in Georgia.
- **Savannah Assessment Area (Chatham County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 0.9 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$36.0 million in deposits in this assessment area, representing a market share of 0.6 percent and 0.6 percent of Regions Bank's total deposits in Georgia.
- **Valdosta Assessment Area (Lowndes County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$116.4 million in deposits in this assessment area, representing a market share of 6.2 percent and 2.0 percent of Regions Bank's total deposits in Georgia.

Metropolitan Areas (Limited-Scope Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Albany	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Athens	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Consistent</u>
Dalton	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Gainesville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Rome	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Savannah	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Consistent</u>
Valdosta	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Georgia. Performance in four of the seven metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, whereas performance in Athens and Savannah was below the statewide rating and performance in Valdosta was above the statewide rating. For the geographic distribution of loans, the lending level was excellent in Valdosta; good in Albany, Dalton, and Gainesville; adequate in Athens and Rome; and poor in Savannah. Performance was good for the borrower distribution of loans in Albany, Dalton, Rome, and Valdosta, and adequate in the remaining three metropolitan limited-scope assessment areas. The bank made no community development loans in any of the metropolitan limited-scope assessment areas. The very poor community development lending performance impacted the bank's lending test performance in the assessment areas and was considered in the assessment of the bank's overall community development lending performance for the state.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Georgia. The bank had an excellent level of investments in the Valdosta metropolitan limited-scope assessment area and performance exceeded the state performance. The bank had a significant level of investments in Athens and Savannah, which was consistent with the statewide performance. In the remaining metropolitan limited-scope assessment areas, the bank's performance was weaker with a poor level of investments in the Albany, Dalton, Gainesville, and Rome limited scope assessment areas.

For the service test, Regions Bank received a rating of low satisfactory for the State of Georgia. Overall service performance in the Albany, Athens, Rome, and Savannah metropolitan assessment areas was consistent with the bank's state performance, except for poor and very poor retail delivery services in the Athens and Savannah assessment areas, respectively. Excellent service performance was observed in the Gainesville assessment area.

Metropolitan Areas (Limited-Scope Review)

due to excellent community development services and good retail delivery services. Similarly, the bank provided a relatively high level of community development services in the Valdosta assessment, which contributed to overall good service performance. In the Dalton metropolitan assessment area, performance was considered poor due to limited community development and retail delivery services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA NON-METROPOLITAN ASSESSMENT AREAS

- **Elbert-Wilkes Assessment Area (Elbert and Wilkes counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$99.3 million in deposits in this assessment area, representing a market share of 18.5 percent and 1.7 percent of Regions Bank's total deposits in Georgia.
- **Jefferson-Jenkins Assessment Area (Jefferson and Jenkins counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 1.9 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$63.2 million in deposits in this assessment area, representing a market share of 17.2 percent and 1.1 percent of Regions Bank's total deposits in Georgia.
- **Northeast Georgia Assessment Area (Banks, Habersham, Jackson, Lumpkin, Rabun, Stephens, and White counties)**
 - As of December 31, 2017, Regions Bank operated nine branches in the assessment area, representing 8.4 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$438.3 million in deposits in this assessment area, representing a market share of 15.8 percent and 7.5 percent of Regions Bank's total deposits in Georgia.
- **Northwest Georgia Assessment Area (Chattooga, Gilmer, Gordon, and Polk counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 3.7 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$186.4 million in deposits in this assessment area, representing a market share of 9.7 percent and 3.2 percent of Regions Bank's total deposits in Georgia.
- **Southwest Georgia Assessment Area (Crisp, Clay, Decatur, and Randolph counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 3.7 percent of its branches in Georgia.
 - As of June 30, 2017, the bank had \$144.3 million in deposits in this assessment area, representing a market share of 16.1 percent and 2.5 percent of Regions Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-Metropolitan Areas (Limited-Scope Review)

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Elbert-Wilkes	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Jefferson-Jenkins	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Northeast Georgia	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Northwest Georgia	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Southwest Georgia	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Georgia. Performance in four of the five non-metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, but performance in Southwest Georgia was below the statewide performance. For the geographic distribution of loans, lending levels were adequate in Jefferson-Jenkins, Northeast Georgia, and Southwest Georgia, but poor in Elbert-Wilkes and Northwest Georgia. Performance was good for the borrower distribution of loans in Elbert-Wilkes and adequate in the remaining non-metropolitan limited-scope assessment areas. The bank made a relatively high level of community development loans in the Northwest Georgia assessment area and a low level of community development lending in the Northeast Georgia relative to the bank's presence in these assessment areas. The bank had no qualified community development loans in the remaining three non-metropolitan limited-scope assessment areas.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Georgia. The bank's investment performance was stronger than statewide performance in Jefferson-Jenkins and Northwest Georgia assessment areas with an excellent level of investment activity. The remaining limited scope non-metropolitan assessment areas exhibited weaker performance. The bank had a poor level of investments in the Elbert-Wilkes, Northeast Georgia, and Southwest Georgia limited scope assessment areas.

For the service test, Regions Bank received a rating of low satisfactory for the State of Georgia. Performance in the Jefferson-Jenkins non-metropolitan assessment area was consistent with the bank's state performance while performance in the Elbert-Wilkes and Southwest Georgia assessment areas was stronger than the bank's state performance due to good community development performance. The other two non-metropolitan assessment areas had poor service performance primarily due to limited community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Illinois

CRA RATING FOR ILLINOIS: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank made few, if any, community development loans in its Illinois assessment areas.
- The bank provides an adequate level of qualified community development investments and grants that are responsive to community development needs of the Illinois assessment areas.
- Retail banking services are good in the bank's Illinois assessment areas.
- The bank provides an adequate level of community development services throughout the Illinois assessment areas.

Illinois

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Illinois:

- Decatur

Limited-scope reviews were conducted for the remaining nine assessment areas:

- Bloomington
- Carbondale
- Central Illinois
- Champaign
- Livingston
- Peoria
- Southeast Illinois
- Southern Illinois
- Springfield

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

As of June 30, 2017, Regions Bank had \$1.0 billion in deposits in Illinois accounting for 1.0 percent of the bank's total deposits. Regions Bank operated 22 branch offices in Illinois as of December 31, 2017, representing 1.5 percent of the bank's total branches. HMDA-reportable lending in Illinois accounted for 1.2 percent of total institutional HMDA-reportable lending by number of loans and 0.6 percent by dollar volume. CRA small business lending in Illinois accounted for 0.5 percent of the bank's total CRA small business lending by number of loans and 0.5 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was slightly less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Illinois 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	369	31.0%	\$42,358	42.2%
HMDA Refinance	344	28.9%	\$28,659	28.6%
HMDA Home Improvement	220	18.5%	\$4,488	4.5%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	933	78.4%	\$75,505	75.2%
Total Small Business	216	18.2%	\$20,351	20.3%
Total Farm	41	3.4%	\$4,513	4.5%
TOTAL LOANS	1,190	100.0%	\$100,369	100.0%

Originations and Purchases

Illinois

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

Lending Test

The lending test rating in the state of Illinois is low satisfactory. Overall, performance in Illinois with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions Bank made few, if any, community development loans in Illinois.

During the review period, Regions Bank reported 933 HMDA-reportable loans and 216 small business loans in Illinois. The rating for Illinois is based on performance in the Decatur full-scope assessment area. Approximately 23.2 percent of the bank's HMDA-reportable and small business lending by number of loans in Illinois occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Illinois is derived from the Decatur full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank made few, if any, community development loans in the state of Illinois. The bank originated four community development loans totaling \$1.9 million in the Illinois assessment areas during the review period, but no loans in the Decatur full-scope assessment area. The bank had total loans of \$1.8 million in Southern Illinois, which was a limited-scope assessment area.

Investment Test

The investment test rating for Illinois is low satisfactory.

The bank made an adequate level of qualified investments and contributions totaling nearly \$16.0 million in Illinois. The bank's qualified investments in the Illinois assessment area totaled \$15.9 million, with 20.6 percent acquired during the current review period. Regions Bank also made 16 qualified contributions in Illinois assessment areas for a total of \$12,528.

Illinois

Approximately 6.2 percent of combined investment and contribution activity occurred inside the Decatur full-scope assessment area, which accounts for nearly 25.0 percent of the bank's deposits in Illinois as of June 30, 2018. Performance in Decatur was adequate. The bank was considered responsive to the community credit needs in the state. Therefore, positive consideration was given to \$4.2 million in investments located in a broader statewide area, without a purpose, mandate or function of serving Illinois assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Illinois is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are readily accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened one branch office in a moderate-income tract in Illinois. The bank closed eight branch offices throughout the state; of those closed, one was in a low-income tract, three in moderate-income tracts, three in middle-income tracts and one in an upper-income tract. Overall, the bank's retail service performance is considered good in Illinois.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Illinois. During the examination period, employees engaged in 58 qualified service activities totaling 1,252 hours in Illinois assessment areas. Performance in the Decatur full-scope assessment area was adequate. Additionally, employees engaged in 1,034 service hours in limited-scope assessment areas. Although performance in four of nine limited-scope assessment areas was poor or very poor, this performance did not adversely affect overall state performance. Finally, bank employees engaged in 18 service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Decatur, Illinois

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DECATUR, ILLINOIS ASSESSMENT AREA

Overview

The Decatur assessment area includes Macon County, which makes up the Decatur, Illinois MSA. As of December 31, 2017, Regions Bank operated four branches inside the assessment area, which represent 18.2 percent of the branches statewide. In addition, 21.6 percent of the bank's statewide deposits are in this market. The assessment area represents the largest concentration of combined HMDA-reportable and CRA small business lending by dollar volume in the state at 26.1 percent.

Decatur is an active banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 14 financial institutions operating 41 branch offices inside the assessment area with a total of \$1.9 billion in deposits. Hickory Point Bank and Trust, Busey Bank, and Soy Capital Bank and Trust Company hold the largest share of deposits at 60.5 percent collectively. Regions Bank ranks 4th, with \$223.5 million in deposits and 11.6 percent of total deposits.

Prairie State Bank & Trust, Busey Bank, and Decatur Earthmover Credit Union are the three largest HMDA lenders in the Decatur market, with a combined 24.9 percent of total HMDA-reportable loans in 2016. Regions Bank ranked 5th in 2016 and reported 5.3 percent of HMDA-reportable loans. In 2017, the bank's percentage of total loans decreased with the bank's HMDA-reportable loans at 3.4 percent. Overall, the assessment area posted a 7.3 percent decrease in the number of loans from 2016 to 2017 with 142 and 146 lenders, respectively.

Regions Bank ranked 14th and 12th in CRA lending in 2016 and 2017, respectively. The bank had 1.4 percent of total CRA loans in 2016 and 2.1 percent in 2017. First Mid Bank & Trust, U.S. Bank, PNC Bank, and American Express dominated assessment area lending. There were 58 CRA reporters in 2016 and 53 in 2017.

Population and Income Characteristics

The assessment area population decreased from 2010 to 2017 by 4.5 percent, reaching an estimated 105,801 residents in 2017. During this same period, the state's population decreased by 0.2 percent.²³⁵

The assessment area is made up of 34 census tracts. According to 2017 FFIEC census data, 8 tracts are low-income (23.5 percent), 5 tracts are moderate-income (14.7 percent), 11 tracts are middle-income (32.4 percent), and 10 tracts are upper-income (29.4 percent). Between 2016 and 2017, there was a decrease in the number of moderate-income tracts and an increase in low- and middle-income tracts.²³⁶

²³⁵ QuickFacts. US Census Bureau, n.d. Web. 2 January 2019. <http://quickfacts.census.gov>

²³⁶ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

Decatur, Illinois

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Decatur, Illinois MSA. As shown, the median family income increased from \$58,600 in 2016 to \$67,000 in 2017. In addition, 39.8 percent of families are considered low- to moderate-income in the assessment area in 2017.²³⁷

Borrower Income Levels
Decatur, IL MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$58,600	0	- \$29,299	\$29,300	- \$46,879	\$46,880	- \$70,319	\$70,320	- & above
2017	\$67,000	0	- \$33,499	\$33,500	- \$53,599	\$53,600	- \$80,399	\$80,400	- & above

Rising poverty rates are a concern in the assessment area. The percentage of people living below the federal poverty line was 16.6 percent between 2013 and 2017, while the statewide rate was 13.5 percent.²³⁸ In addition, a significant percentage of families living in low- and moderate-income areas live below the poverty level. Specifically, 39.8 percent of families living in low-income census tracts live below the poverty level, and 28.1 percent of families living in moderate-income census tracts live below the poverty level.²³⁹

Economic Conditions

The city of Decatur is the county seat for Macon County. The county is located in central Illinois, approximately 170 miles southwest of Chicago and 116 miles northeast of St. Louis. Agriculture is very important in the assessment area as corn and soybean cropland covers 84.0 percent of the county.²⁴⁰

The major employers in the area representing a variety of industries include agribusiness giant Archer Daniels Midland, Caterpillar, Decatur Memorial Hospital, Decatur Public Schools, St. Mary's Hospital, and renewable food producer Tate & Lyle.^{241 242}

In terms of economic conditions for small businesses, there were 2,989 businesses within the Decatur assessment area in 2017, of which 86.3 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 25.6 percent of small businesses in the assessment area were located in low-income tracts, while there were far fewer in moderate-income tracts at 10.9 percent. Lending opportunities to this segment slightly decreased between 2011 and 2016 in the assessment

²³⁷ FRB Atlanta Calculations of 2017 FFIEC Census Data

²³⁸ "Decatur, IL (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

²³⁹ FRB Atlanta Calculations of 2017 Census Data

²⁴⁰ Macon County/Decatur Comprehensive Plan, page 8, 22 May 2009. Web. 31 January 2019. <https://www.decaturil.gov/wp-content/uploads/2015/10/CompPlan2009.pdf>

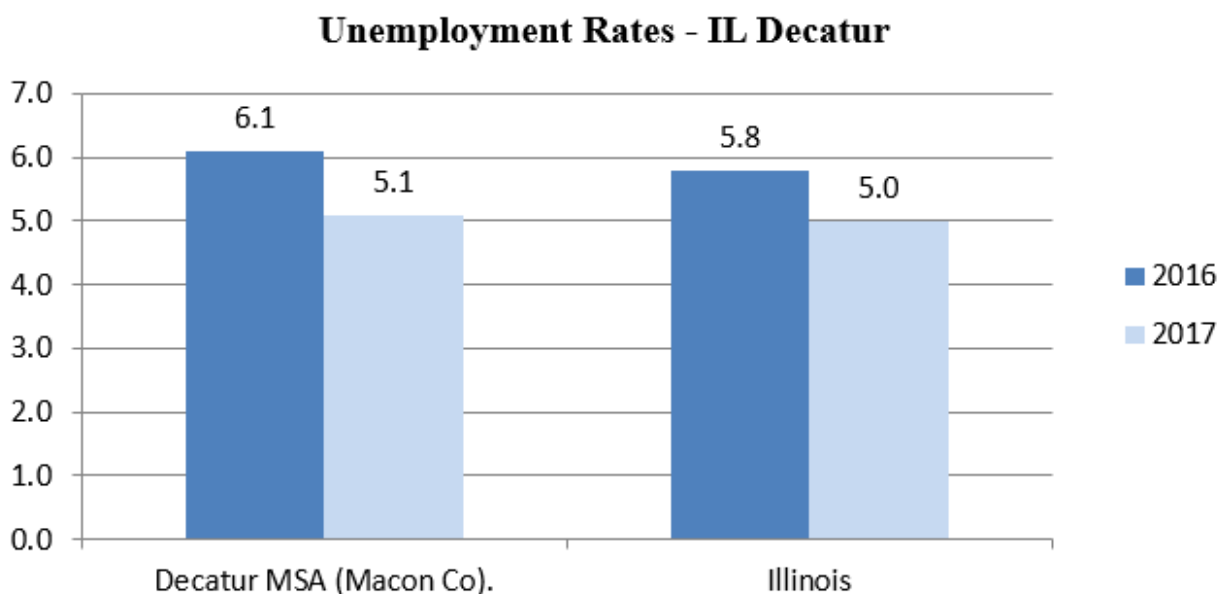
²⁴¹ Work, City of Decatur, Illinois, n.d. Web. 31 January 2019. <https://www.decaturil.gov/work/>

²⁴² Industries Here. Decatur Macon County Illinois Economic Development Corporation, n.d. Web. 31 January 2019. <https://www.decaturedc.com/industries-here/>

Decatur, Illinois

area, with 1,153 loans made in 2016.²⁴³ During this same period, loans made to firms with revenues of \$1.0 million or less represented 44.8 percent of total small business loans, which is higher than previous years. This may be an indication that there may be fewer obstacles for smaller firms to access credit in the market.

Unemployment in the Decatur MSA has declined significantly since its peak of 11.5 percent in 2009.²⁴⁴ The chart below shows a decrease in the unemployment rates in the assessment area between 2016 and 2017. The unemployment rate for the MSA in 2017 was 5.1 percent, compared to 5.0 percent for the state.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 50,391 housing units located in the assessment area in 2017, of which 61.5 percent were owner-occupied, 27.6 percent were rental units, and 10.9 percent were vacant. Rental and vacant units were more concentrated in low- and moderate-income tracts. The median age of the housing stock across the assessment area was 59 years, though housing was much older in low- and moderate-income census tracts.

Census data also shows that 20.4 percent of the housing stock in the assessment area is located in low-income census tracts and 12.5 percent is located in moderate-income tracts. In moderate-income census tracts, 46.7 percent of the housing was owner-occupied units while 35.3 percent of housing was rental units. In low-income tracts, 28.3 percent of the housing was owner-occupied units and 53.6 percent was rental units. These factors suggest that residential lending opportunities, both home purchase and home improvement, exist but to a greater extent in moderate-income geographies than in low-income geographies.

²⁴³ "Decatur, IL (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

²⁴⁴ "Decatur, IL (U.S. Bureau of Labor Statistics)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019. <http://www.policymap.com/>

Decatur, Illinois

The assessment area housing market generally experienced increasing, positive trends during the review period. The median housing value in the assessment area increased from 2016 to 2017. In 2016, the median housing value was \$90,466. In 2017, the median housing value increased to \$94,874.²⁴⁵ Additionally, the number of closed sales in the assessment area increased by 2.9 percent from 1,223 in 2016 to 1,258 in 2017.²⁴⁶ Between 2012 and 2016, the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income was 74.1 percent while the percentage of homes affordable to those earning 50.0 percent of the area median income was 38.4 percent.²⁴⁷ Therefore, efforts to assist home ownership for buyers, especially low-income buyers, should continue to focus on down payment assistance programs, affordable lending products, and homebuyer counseling and education programs.

Demographic Characteristics by Census Tract

The following tables based on 2016 and 2017 FFIEC census data and Dun & Bradstreet information present key demographic and business information used to help develop a performance context for the assessment area.

²⁴⁵ 2016 and 2017 FFIEC Census data

²⁴⁶ 2017 Annual Report on the Illinois Housing Market. Illinois Realtors Association, January 7, 2018. Web. 31 January 2019.

<https://www.illinoisrealtors.org/marketstats/public-archive/>

²⁴⁷ "Decatur, IL (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 2 January 2019.
<<http://www.policymap.com/>>.

Decatur, Illinois

Combined Demographics Report

Assessment Area: IL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	11.8	2,051	7.2	778	37.9	5,938	20.8
Moderate-income	10	29.4	5,812	20.4	1,311	22.6	5,199	18.2
Middle-income	10	29.4	10,146	35.6	636	6.3	5,789	20.3
Upper-income	10	29.4	10,505	36.8	216	2.1	11,588	40.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	34	100.0	28,514	100.0	2,941	10.3	28,514	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	4,426	1,670	5.2	37.7	2,063	46.6	693	15.7
Moderate-income	13,336	5,924	18.5	44.4	5,204	39	2,208	16.6
Middle-income	17,338	12,020	37.6	69.3	3,478	20.1	1,840	10.6
Upper-income	15,499	12,345	38.6	79.7	2,243	14.5	911	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50,599	31,959	100.0	63.2	12,988	25.7	5,652	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	472	14.1	383	13.1	81	22.1	8	16.7
Moderate-income	766	22.9	659	22.5	104	28.4	3	6.3
Middle-income	1,055	31.6	920	31.5	116	31.7	19	39.6
Upper-income	1,045	31.3	962	32.9	65	17.8	18	37.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,338	100.0	2,924	100.0	366	100.0	48	100.0
	Percentage of Total Businesses:			87.6		11.0		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1	2	1.1	0	0	0	0
Moderate-income	9	4.7	9	4.7	0	0	0	0
Middle-income	105	54.7	104	54.7	1	50	0	0
Upper-income	76	39.6	75	39.5	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	192	100.0	190	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

Decatur, Illinois

Combined Demographics Report

Assessment Area: IL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	23.5	4,017	14.5	1,598	39.8	6,338	22.9
Moderate-income	5	14.7	2,626	9.5	739	28.1	4,663	16.9
Middle-income	11	32.4	9,905	35.8	1,067	10.8	5,564	20.1
Upper-income	10	29.4	11,110	40.2	370	3.3	11,093	40.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	34	100.0	27,658	100.0	3,774	13.6	27,658	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,261	2,903	9.4	28.3	5,499	53.6	1,859	18.1
Moderate-income	6,323	2,955	9.5	46.7	2,234	35.3	1,134	17.9
Middle-income	16,794	11,742	37.9	69.9	3,664	21.8	1,388	8.3
Upper-income	17,013	13,395	43.2	78.7	2,523	14.8	1,095	6.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50,391	30,995	100.0	61.5	13,920	27.6	5,476	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	820	27.4	661	25.6	150	41.6	9	18.8
Moderate-income	343	11.5	282	10.9	60	16.6	1	2.1
Middle-income	859	28.7	752	29.1	91	25.2	16	33.3
Upper-income	967	32.4	885	34.3	60	16.6	22	45.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,989	100.0	2,580	100.0	361	100.0	48	100.0
	Percentage of Total Businesses:			86.3		12.1		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.2	2	1.3	0	0	0	0
Moderate-income	1	0.6	1	0.6	0	0	0	0
Middle-income	87	53.7	86	54.1	1	33.3	0	0
Upper-income	72	44.4	70	44	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	162	100.0	159	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

Decatur, Illinois

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investment and/or service activities.

According to community contacts, the highest priority development needs for the area are affordable housing and financing for small businesses. A contact specializing in affordable housing indicated there has been limited bank involvement to create affordable housing for low- and moderate-income people. The contact believes there is an opportunity for banks to provide technical assistance and to provide financing to increase affordable housing inventory.

A contact specializing in economic development indicated that there were several opportunities for financial institutions to support small businesses. One way is by creating low cost, micro-loan products for entrepreneurs. Additionally, the contact would like to see a small business revolving loan fund to encourage entrepreneurship in the local community.

As previously mentioned, a significant percentage of families live below the poverty level. There may be an opportunity for financial institutions to collaborate with organizations such as the Decatur Macon County Opportunities Corporation or other organizations that provide essential services and job training programs. In addition to those services, the Decatur Macon County Opportunities Corporation offers housing counseling, rent assistance, debt counseling, computer classes, and a job-training program that is coordinated with Richland Community College.²⁴⁸

²⁴⁸ Decatur Macon County Opportunities Corporation, n.d. Web. 31 January 2019. <https://www.dmcoc.org/programs/community-services/>

Decatur, Illinois

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Decatur assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. However, the bank did not make any community development loans in the Decatur assessment area, which negatively impacted the bank's overall performance in the assessment area.

During the review period, the bank reported 223 HMDA-reportable loans and 43 CRA small business loans in the Decatur assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Decatur assessment area accounted for 25.9 percent of Regions Bank's total HMDA-reportable lending in Illinois and 26.9 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 21.6 percent of Regions Bank's Illinois deposits are in the Decatur assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank's home purchase lending in low-income tracts (2.2 percent) was below the percentage of owner-occupied units (9.4 percent) in these tracts and was below the aggregate lending performance (4.5 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. In 2017, the bank's home purchase lending in moderate-income tracts (8.7 percent) was below the percentage of owner-occupied units (9.5 percent) in these tracts but exceeded the aggregate lending performance (4.8 percent) in these tracts.

Decatur, Illinois

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2017, Regions Bank made no home refinance loans in low-income tracts (0.0 percent), which was below the percentage of owner-occupied units (9.4 percent) in these tracts and was below the aggregate lending performance (3.3 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (6.9 percent) was below the percentage of owner-occupied units (9.5 percent) in these tracts and below the aggregate lending performance (8.7 percent) in these tracts. In 2016, however, the bank's home refinance lending in moderate-income tracts (16.7 percent) was similar to the percentage of owner-occupied units (18.5 percent) in these tracts and above the aggregate lending performance (11.0 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2017, Regions Bank made no home improvement loans in low-income tracts (0.0 percent), below the percentage of owner-occupied units (9.4 percent) in these tracts and below the aggregate lending performance (5.8 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, Regions Bank made one home improvement loan in moderate-income tracts (12.5 percent), similar to the percentage of owner-occupied units (9.5 percent) in these tracts and to the aggregate lending performance (8.0 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is adequate. In 2017, Regions Bank's small business lending in low-income tracts (24.0 percent) was similar to the percentage of small businesses in these tracts (25.6 percent) but less than the aggregate lending performance (33.9 percent) in these tracts.

Small business lending in moderate-income tracts is good. In 2017, the bank's small business lending in moderate-income tracts (20.0 percent) exceeded the percentage of small businesses in these tracts (10.9 percent) and significantly exceeded the aggregate lending performance (9.8 percent) in these tracts. In 2016, however, the bank's small business lending in moderate-income tracts (22.2 percent) was similar to the percentage of small businesses in these tracts (22.5 percent) and similar to the aggregate lending performance (24.8 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Decatur, Illinois

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2017, Regions Bank's home purchase lending to low-income borrowers (21.7 percent) was similar to the percentage of low-income families (22.9 percent) and significantly exceeded the aggregate lending performance (11.6 percent) to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (23.9 percent) was above the percentage of moderate-income families (16.9 percent) and exceeded the aggregate lending performance (20.2 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (13.8 percent) was below the percentage of low-income families (22.9 percent) but exceeded the aggregate lending performance (12.0 percent) to these families.

Home refinance lending to moderate-income borrowers is adequate. In 2017, the bank's home refinance lending to moderate-income borrowers (17.2 percent) was similar to the percentage of moderate-income families (16.9 percent) and similar to the aggregate lending performance (19.1 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (25.0 percent) was similar to the percentage of low-income families (22.9 percent) and slightly above the aggregate lending performance (22.0 percent) to these families. In 2016, however, the bank's home improvement lending to low-income borrowers (11.8 percent) was below the percentage of low-income families (20.8 percent) and below the aggregate lending performance (14.7 percent) to these families.

Home improvement lending to moderate-income borrowers is adequate. In 2017, the bank's home improvement lending to moderate-income borrowers (50.0 percent) was significantly above the percentage of moderate-income families (16.9 percent) and significantly above the aggregate lending performance (27.5 percent) to these families. In 2016, however, the bank's home improvement lending to moderate-income borrowers (17.6 percent) was similar to the percentage of moderate-income families (18.2 percent) and slightly below the aggregate lending performance (20.8 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 64.0 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 86.3 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (43.9 percent). Additionally, 80.0 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Decatur, Illinois

Community Development Lending

Regions Bank made no community development loans in the Decatur assessment area during the review period. Community contacts and Federal Reserve research did identify that community development lending opportunities exist in this market (see the earlier discussion on *Credit and Community Development Needs* for this assessment area); therefore, performance is considered very poor.

INVESTMENT TEST

Regions Bank's investment performance in the Decatur assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$994,967, which reflected 6.2 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$990,904 in the Decatur assessment area, which included \$957,696 in new investments during the review period. Current period investments consisted of one SBIC investment totaling \$850,000 and a mortgage-backed security for \$107,696. Prior period investments included a mortgage-backed security for \$33,208. The bank also provided grants totaling \$4,063 to nonprofits that offer community services to low- and moderate-income individuals.

SERVICE TEST

Regions Bank's service test performance in the Decatur assessment area is adequate.

Retail Services

Retail banking services are good in the Decatur full-scope assessment area.

The distribution of four branch offices and four full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was greater than the percentage of households and less than the percentage of businesses in the same geography; 18.7 percent of households and 27.4 percent of businesses were located in low-income census tracts compared to 25.0 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts greatly exceeded the percentage of households and businesses in the same geography; 25.0 percent of total branches were in moderate-income-tracts compared to 11.6 percent of households and 11.5 percent of businesses. Overall, the bank's branch distribution relative to available demographic information is readily accessible to the bank's geographies and individuals of different income levels in the assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in low- and moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Decatur, Illinois

Geographic Distribution of Branches & ATMS

Assessment Area: IL Decatur

Tract Category	Branches							ATMs									Demographics					
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	1	25.0%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	8	23.5%	18.7%	27.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	25.0%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	5	14.7%	11.6%	11.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	1	25.0%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	11	32.4%	34.3%	28.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	25.0%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	10	29.4%	35.4%	32.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	0	0	4	4	3	Total	4	100.0%	4	100.0%	0	0	0	0.0%	0	0	34	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Decatur assessment area. During the review period, Regions Bank employees engaged in 5 qualified service activities totaling 218 hours. The bank's service activities benefitted organizations that provide affordable housing and community services to low- and moderate-income individuals and communities in the Decatur assessment area.

Of the bank's total service hours, 208 hours supported board and committee service to qualified nonprofit organizations. Most notably, a bank officer served as a board member for an organization that provides affordable home purchase opportunities to low- and moderate-income individuals, while another bank officer served on the board of a workforce development initiative, providing technical assistance in the areas of program development and human resources.

Overall, the bank demonstrated an adequate level of engagement in community services given its limited presence in the Decatur assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS METROPOLITAN ASSESSMENT AREAS

- **Bloomington Assessment Area (McLean County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 4.5 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$111.0 million in deposits in this assessment area, representing a market share of 0.8 percent and 10.7 percent of Regions Bank's total deposits in Illinois.
- **Carbondale Assessment Area (Jackson and Williamson counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 18.2 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$184.7 million in deposits in this assessment area, representing a market share of 8.7 percent and 17.8 percent of Regions Bank's total deposits in Illinois.
- **Champaign Assessment Area (Champaign County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 4.5 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$22.3 million in deposits in this assessment area, representing a market share of 0.4 percent and 2.2 percent of Regions Bank's total deposits in Illinois.
- **Peoria Assessment Area (Peoria and Tazewell counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 9.1 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$80.9 million in deposits in this assessment area, representing a market share of 1.3 percent and 7.8 percent of Regions Bank's total deposits in Illinois.
- **Springfield Assessment Area (Sangamon County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 9.1 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$55.0 million in deposits in this assessment area, representing a market share of 1.0 percent and 5.3 percent of Regions Bank's total deposits in Illinois.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Areas (Limited-Scope Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Bloomington	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Carbondale	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>
Champaign	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Peoria	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Springfield	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in Champaign was above the statewide performance, while the remaining four metropolitan limited-scope assessment areas were consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were excellent in Champaign; good in Carbondale and Springfield; and adequate in Bloomington and Peoria. Performance was good for the borrower distribution of loans in Bloomington, Champaign, and Springfield; and adequate in Carbondale and Peoria. The bank made a poor level of community development loans in Champaign and no community development loans in the other metropolitan limited-scope assessment areas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Illinois. The bank had an excellent level of investments in the Champaign and Springfield metropolitan limited-scope assessment areas and performance exceeded the state performance. The bank's investment performance was consistent with state performance in Bloomington and Carbondale, while the bank had a poor level of investments in the Peoria limited scope assessment area.

For the service test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in the Champaign metropolitan assessment area was consistent with the bank's state performance while performance in the Carbondale, Peoria, and Springfield assessment areas was stronger than the bank's state performance due to good community development services and retail delivery services. The bank had weaker service performance in the Bloomington assessment area due to a limited level of community development services and poor retail delivery services. The Champaign assessment area also had poor retail delivery services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS NON-METROPOLITAN ASSESSMENT AREAS

- **Central Illinois Assessment Area (Christian and Logan counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 9.1 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$78.2 million in deposits in this assessment area, representing a market share of 5.8 percent and 7.5 percent of Regions Bank's total deposits in Illinois.
- **Livingston Assessment Area (Livingston County)**
 - As of December 31, 2017, Regions Bank operated no branch offices in the assessment area. The bank exited this market in November 2017.
- **Southeast Illinois Assessment Area (Clark and Crawford counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 9.1 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$68.7 million in deposits in this assessment area, representing a market share of 8.3 percent and 6.6 percent of Regions Bank's total deposits in Illinois.
- **Southern Illinois Assessment Area (Franklin, Johnson, Marion, Perry, Randolph and Washington counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 18.2 percent of its branches in Illinois.
 - As of June 30, 2017, the bank had \$211.8 million in deposits in this assessment area, representing a market share of 7.0 percent and 20.4 percent of Regions Bank's total deposits in Illinois.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Central Illinois	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Southeast Illinois	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Southern Illinois	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>

Non-Metropolitan Areas (Limited-Scope Review)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in all three non-metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were excellent in Southeast Illinois, but poor in Central Illinois and Southern Illinois. Performance was good for the borrower distribution of loans in all three assessment areas. The bank made an adequate level of community development loans in Southern Illinois but no community development loans in the other non-metropolitan limited scope assessment areas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Illinois. The bank's investment performance was consistent with the state performance in the Central Illinois assessment area with an adequate level of investment activity, and weaker than statewide performance in the remaining two limited scope non-metropolitan assessment areas. The bank had a poor to very poor level of investments in the Southeast Illinois and Southern Illinois limited scope assessment areas, respectively.

For the service test, Regions Bank received a rating of low satisfactory for the State of Illinois. Performance in the Southern Illinois non-metropolitan assessment area was consistent with the bank's state performance; the bank provided a high level of community development performance but poor retail delivery services in this assessment area. In the Central Illinois and Southeast Illinois assessment areas, the bank had weaker service performance due to limited community development performance and poor retail delivery services.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Indiana

CRA RATING FOR INDIANA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Indiana assessment areas.
- The bank provides an adequate level of qualified community development investments and grants.
- Retail banking services are adequate in the bank's Indiana assessment areas.
- The bank provides an adequate level of community development services throughout the Indiana assessment areas.

Indiana

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Indiana:

- Indianapolis

Limited-scope reviews were conducted for the remaining eight assessment areas:

- Bloomington
- Clinton-Grant
- Evansville
- Kokomo
- Lafayette
- Louisville
- Southwest Indiana
- Terre Haute

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

As of June 30, 2017, Regions Bank had \$2.8 billion in deposits in Indiana accounting for 2.8 percent of the bank's total deposits. Regions Bank operated 52 branch offices in Indiana as of December 31, 2017, representing 3.5 percent of the bank's total branches. HMDA-reportable lending in Indiana accounted for 3.1 percent of total institutional HMDA-reportable lending by number of loans and 2.3 percent by dollar volume. CRA small business lending in Indiana accounted for 2.3 percent of the bank's total CRA small business lending by number of loans and 2.7 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Indiana 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,099	32.3%	\$163,705	40.1%
HMDA Refinance	960	28.2%	\$109,639	26.8%
HMDA Home Improvement	272	8.0%	\$7,103	1.7%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	2,331	68.5%	\$280,447	68.7%
Total Small Business	937	27.5%	\$104,829	25.7%
Total Farm	136	4.0%	\$23,090	5.7%
TOTAL LOANS	3,404	100.0%	\$408,366	100.0%

Originations and Purchases

Indiana

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

Lending Test

The lending test rating in the state of Indiana is low satisfactory. Overall, performance in Indiana with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Regions Bank made an adequate level of community development loans in Indiana.

During the review period, Regions Bank reported 2,331 HMDA-reportable loans and 937 small business loans in Indiana. The rating for Indiana is based on performance in the Indianapolis full-scope assessment area. Approximately 49.0 percent of the bank's HMDA-reportable and small business lending by number of loans in Indiana occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of Indiana is derived from the Indianapolis full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank made an adequate level of community development loans in the state of Indiana. The bank originated 21 loans totaling \$7.8 million benefiting Indiana assessment areas during the review period; almost all of the lending was in the Indianapolis full-scope assessment area. The bank has few, if any, loans in the limited scope assessment areas. Regions also provided a \$1.0 million line of credit that provides access to financing for small businesses statewide and benefited all of the bank's assessment areas in Indiana. Finally, the bank provided a line of credit for \$2.5 million to a national nonprofit organization based in Indiana that manages affordable housing for low-income seniors and disabled persons across the country. This loan is discussed at the institution level since the organization provides services in multiple states within the bank's footprint. More information on community development loans can be found in the full-scope assessment area section of this report.

Indiana

Investment Test

The investment test rating for Indiana is low satisfactory.

The bank made an adequate level of qualified investments and contributions totaling nearly \$17.7 million in Indiana. Regions Bank had qualified investments of \$17.5 million in the Indiana assessment areas. The bank also made 43 qualified contributions in Indiana assessment areas, totaling \$168,503.

Approximately 89.7 percent of combined investment and contribution activity occurred inside the Indianapolis full-scope assessment area, which accounts for 57.1 percent of the bank's deposits in Indiana as of June 30, 2018. Performance in the full-scope assessment area was adequate. With the exception of the Terre Haute assessment area, where performance was excellent, investment performance in the remaining limited-scope assessment areas was considered poor.

The bank's statewide performance was enhanced by five investments totaling \$9.5 million in debt and equity investments located in a broader statewide area, without a purpose, mandate or function of serving Indiana assessment areas. These investments included three LIHTC project investments, a Qualified School Construction Bond, and mortgage-backed securities.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Indiana is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened one branch office in an upper-income tract in Indianapolis. The bank closed 10 branch offices throughout the state; of those closed, one was in a low-income tract, one in a moderate-income tract, five in middle-income tracts, and three in upper-income tracts. Overall, the bank's retail service performance is considered adequate in Indiana.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Indiana. During the examination period, employees engaged in 247 qualified service activities totaling 1,420 hours in Indiana assessment areas. The majority of community

Indiana

development services were provided in the Indianapolis full-scope assessment area, where performance was adequate. Additionally, employees engaged in 340 service hours in limited-scope assessment areas. Although six of eight limited-scope assessment areas was exhibited poor or very poor performance, this performance did not adversely affect overall state performance. Finally, bank employees engaged in 129 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Indianapolis, Indiana

METROPOLITAN AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS, INDIANA ASSESSMENT AREA

Overview

The Indianapolis assessment area consists of Hamilton, Johnson, Marion, and Morgan counties, 4 of the 11 counties that comprise the Indianapolis-Carmel-Anderson, Indiana MSA. As of December 31, 2017, Regions Bank had 27 branches in the Indianapolis assessment area, representing 51.9 percent of its Indiana branches. The Indianapolis assessment area's combined HMDA-reportable and CRA small business lending comprises 1.4 percent of the institution's lending overall, by number of loans, and 49.0 percent of the institution's lending in the state.

The assessment area's banking market is competitive, with a significant presence of national and multi-regional banks. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 37 financial institutions operating 395 branch locations in the Indianapolis assessment area. Regions Bank held 4.1 percent deposit market share with approximately \$1.7 billion in total deposits. Leaders in the Indianapolis assessment area were JPMorgan Chase Bank, followed by PNC Bank and Fifth Third Bank.

HMDA-reportable and CRA lending are similarly competitive. Regions Bank reported 0.9 percent of total HMDA-reportable lending in the assessment area in 2016, and was ranked 24th out of the 539 HMDA lenders in the market. In 2017, Regions Bank ranked 22nd among 540 reporters and reported 0.9 percent of total loans. Wells Fargo Bank was the leading HMDA reporter both years. Other top lenders included Citigroup, JPMorgan Chase Bank, Caliber Home Loans, and Union Savings Bank.

Regions Bank's CRA lending volume in 2016 in the Indianapolis assessment area ranked 21st out of 123 lenders with 1.1 percent of CRA small business and small farm loans. In 2017, Regions Bank ranked 19th out of 123 lenders, with 1.2 percent of total loans. Chase Bank and American Express Bank were the leading CRA reporters in the market. Other top lenders were CitiBank, PNC Bank, and Capital One Bank.

Population and Income Characteristics

The Indianapolis MSA, with approximately 2.03 million residents, ranked as the nation's 34th largest metro area out of 381 metros in 2017.²⁴⁹ Fifty-five of Indiana's 92 counties had population growth in 2017, the largest number of Indiana counties to post a gain since 2008. Two of Indiana's six fastest-growing counties are located in Regions Bank's assessment area, with Hamilton County posting a 2.4 percent population increase and

²⁴⁹ "Indianapolis falls out of top 15 on list of most populous U.S. cities." Indianapolis Business Journal. 29 March 2018. Web. 20 Feb. 2019. <<https://www.ibj.com/articles/69000-indianapolis-falls-out-of-top-15-on-list-of-most-populous-us-cities>>

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Johnson County posting a 1.6 percent increase.²⁵⁰ Between 2013 and 2017, Marion County, home of the City of Indianapolis, was the most populous county in the assessment area with approximately 939,964 people, followed by Hamilton County, with approximately 309,687 people.²⁵¹

According to 2017 FFIEC census data, Regions Bank's Indianapolis assessment area contains 298 census tracts: 60 low-income census tracts (20.1 percent), 88 moderate-income tracts (29.5 percent), 75 middle-income tracts (25.2 percent), 74 upper-income tracts (24.8 percent), and one tract (0.3 percent) with an unknown income level. Between 2016 and 2017, there was a significant increase in the number of low-income tracts and a similarly significant decrease in middle-income tracts.²⁵²

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Indianapolis MSA and shows that the median family income increased between 2016 and 2017.

Borrower Income Levels
Indianapolis-Carmel-Anderson, IN MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$65,600	0	- \$32,799	\$32,800	- \$52,479	\$52,480	- \$78,719	\$78,720	- & above
2017	\$68,400	0	- \$34,199	\$34,200	- \$54,719	\$54,720	- \$82,079	\$82,080	- & above

There is considerable variation in the median family income in the counties throughout the assessment area. Within the assessment area, Marion County had the lowest median family income at \$56,733 while Hamilton County had the highest median family income at \$108,099.²⁵³

Poverty and financial instability are concerns throughout the Indianapolis assessment area, and the percentage of families living below the poverty level varies considerably between counties. According to 2017 census data, the percentage of families below the poverty level within the assessment area based on income was 12.2 percent, while the poverty rate was 11.1 percent statewide. The poverty rate was 16.6 percent in Marion County, 8.8 percent in Morgan County, 7.7 percent in Johnson County, and 3.5 percent in Hamilton County. In

²⁵⁰ Vlahakis, George. "More Than Half of Indiana Communities Saw Population Growth in 2017." News at IU Bloomington. 22 March 2018. Web. 19 Feb. 2019. <<https://news.iu.edu/stories/2018/03/iub/releases/22-indiana-communities-saw-population-growth.html>>

²⁵¹ "Indianapolis assessment area (U.S. Census Bureau)." *Decennial Census and American Community Survey*. n.d. Web. 20 Feb. 2019. <<http://www.policymap.com/>>.

²⁵² The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

²⁵³ "Indianapolis assessment area (U.S. Census Bureau)." *Decennial Census and American Community Survey*. n.d. Web. 4 Feb. 2019. <<http://www.policymap.com/>>.

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Indianapolis, the assessment area's most populous city, the poverty rate increased from 11.9 percent in 2000 to 21.3 percent in 2015.²⁵⁴ In addition, 40.7 percent of families within the assessment area are considered low- to moderate-income, and 24.8 percent of the families living in low- and moderate-income tracts have incomes below the poverty level.

²⁵⁴ Wade, Stephanie. "Poverty On the Rise in 11 Major Indiana Cities." The Indy Channel. 27 Oct. 2017. Web. 20 Feb. 2019.
<<https://www.theindychannel.com/news/local-news/indianapolis/poverty-on-the-rise-in-11-major-indiana-cities>>

Indianapolis, Indiana

Economic Conditions

The Indianapolis metro area is projected to grow its labor force nearly twice as fast as any other Indiana metro area over the next twenty years.²⁵⁵ Expansion and attraction projects announced in 2017 were estimated to add over 15,200 jobs and over \$1.8 billion in capital investment in the Indianapolis region.²⁵⁶ Top industries in the area include trade, transportation and utilities, professional business services, and education and health services. From 2017 to 2018, the construction sector experienced the largest amount of growth in terms of number of employees, with an increase of 13.7 percent.²⁵⁷ The metropolitan area is well known for hosting the Indianapolis 500, and the motorsports industry has a sizeable presence in the metropolitan area, with more than 500 companies and 10,000 employees.²⁵⁸ Another sector driving growth in the economy is life sciences, where a number of companies have been making new investments. In 2016, Indianapolis ranked 5th in the nation for employment in drug and pharmaceutical sectors, growing 22.0 percent since 2001, to 265,000 jobs.²⁵⁹ In terms of educational attainment in the area, more than 30.0 percent of Indianapolis residents have at least a bachelor's degree, whereas across the rest of the state, that number is closer to 20.0 percent.²⁶⁰

According to 2017 Dun & Bradstreet information, there were 53,555 businesses within the Indianapolis assessment area, 87.3 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Between 2013 and 2016, loans made to businesses with revenues of \$1 million or less increased by 24.8 percent, representing 41.8 percent of total small business loans.²⁶¹

As shown in the following chart, the economy has improved across the assessment area, with the unemployment rate falling for all counties from 2016 to 2017. In the Indianapolis MSA, the unemployment rate was 3.3 percent in 2017, compared to a high of 9.6 percent in 2010.²⁶² The highest unemployment rates in the bank's Indianapolis assessment area in 2017 were in Marion County and Morgan County, at 3.6 and 3.5 percent, respectively. Hamilton and Johnson counties had the lowest unemployment rates, at 2.7 and 2.9 percent, respectively. Statewide, the unemployment rate was 3.5 percent.²⁶³

²⁵⁵ "Executive Summary: Indy's Metro Momentum Agenda." *Central Indiana Regional Development Authority: Regional Development Plan*. Aug. 2015. Web. 20 Feb. 2019. <<https://iedc.in.gov/>>

²⁵⁶ "Indianapolis Region: Market Overview." Indy Chamber. n.d. Web. 25 Feb. 2019. <<https://indychamber.com/app/uploads/2018/11/Indianapolis-Region-Market-Overview-1.pdf>>

²⁵⁷ "Indianapolis Area Economic Growth." Bureau of Labor Statistics. 31. Jan. 2019. Web. 24 Feb. 2019. <https://www.bls.gov/regions/midwest/summary/blssummary_indianapolis.pdf>

²⁵⁸ Dolin, Marissa. "HUD PD&R Housing Market Profiles: Indianapolis-Carmel-Anderson, Indiana." Office of Policy Development and Research (PD&R), U.S. Department of Housing and Urban Development. 1 Jan 2016. Web. 25 Feb. 2019. <<https://www.huduser.gov/portal/periodicals/USHMC/reg/IndianapolisIN-HMP-Jan16.pdf>>

²⁵⁹ O'Malley, Chris. "Forecast: Indiana Economy to Outpace National Growth Rate." *Crain's Indianapolis*. 3 Nov. 2016. Web. 24 Feb. 2019. <<https://indianapolis.craigslist.com/article/news/forecast-indiana-economy-outpace-national-growth-rate>>

²⁶⁰ Anderson, Kyle. "Indianapolis-Carmel forecast 2017." *Indiana Business Review*. n.d. Web. 24 Feb. 2019. <<http://www.ibrc.indiana.edu/ibr/2016/outlook/indianapolis-carmel.html>>

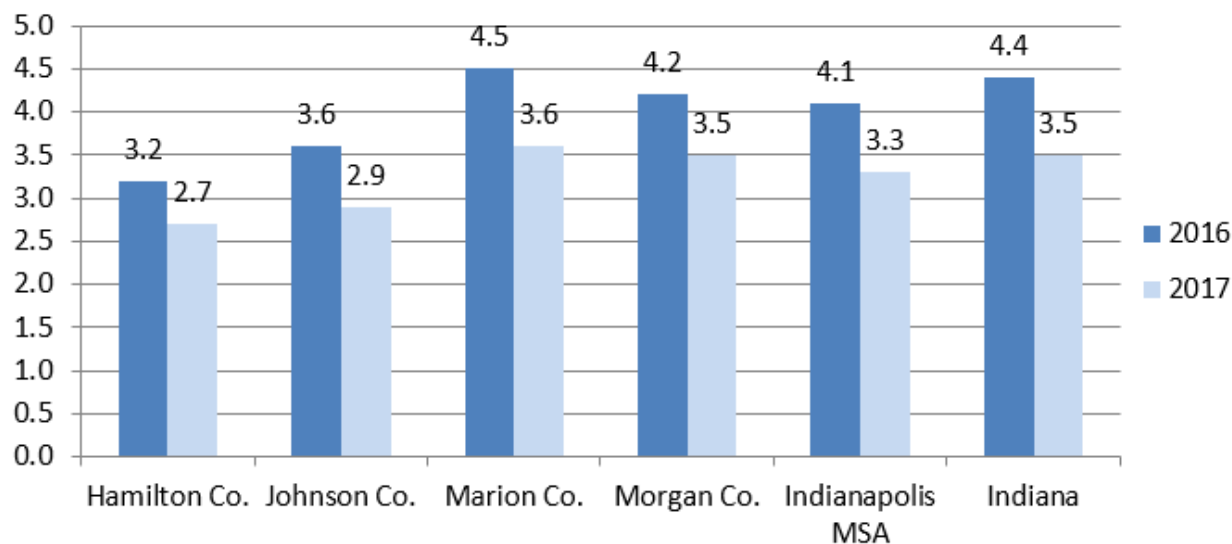
²⁶¹ "Indianapolis assessment area." *GIS Mapping and Geographic Information System Data*. Bureau of Labor Statistics Local Area Unemployment Statistics, n.d. Web. 20 Feb. 2019. <<http://www.policymap.com/>>.

²⁶² "Indianapolis, IN MSA (BLS)." *GIS Mapping and Geographic Information System Data*. CRA (Federal Financial Institutions Examination Council: Community Reinvestment Act), n.d. Web. 20 Feb. 2019. <<http://www.policymap.com/>>.

²⁶³ Ibid.

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Unemployment Rates: IN Indianapolis



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were approximately 618,971 housing units in the assessment area in 2015, of which 54.8 percent were owner-occupied, 34.1 percent were rental units, and 11.0 percent were vacant. Hamilton and Morgan counties had the highest homeownership rates (at or above 75.0 percent) and Marion County had the lowest rate at 54.0 percent.²⁶⁴ Rental and vacant units are highly concentrated in low- and moderate-income tracts, and the housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in low- and moderate-income areas than in other areas.

Residential construction represents a strong growth segment in the Indianapolis MSA, creating new jobs and additional investments. After a year of 20.0 percent growth, construction flattened out in the latter part of 2016.²⁶⁵ Some of the highest levels of growth have occurred in Johnson (38.0 percent) and Hamilton (16.0 percent) counties.²⁶⁶ Throughout the assessment area, the number of building permits for single-family homes increased by 34.8 percent, from 3,258 in 2014 to 4,391 in 2017.²⁶⁷

Indianapolis is considered one of the most affordable metropolitan home markets in the United States.²⁶⁸ This is reflected by the estimated percentage of homeowners in the assessment area who are cost-burdened. Homeowners are considered cost-burdened if their owner costs account for more than 30.0 percent of household

²⁶⁴ "Indianapolis assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. Decennial Census and American Community Survey. n.d. Web. 20 Feb. 2019. <<http://www.policymap.com/>>.

²⁶⁵ Anderson, Kyle. "Indianapolis-Carmel forecast 2017." *Indiana Business Review*. n.d. Web. 25 Feb. 2019. <<http://www.ibrc.indiana.edu/ibr/2016/outlook/indianapolis-carmel.html>>

²⁶⁶ Ibid.

²⁶⁷ "Indianapolis assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. Census Manufacturing, Mining and Construction Statistics. n.d. Web. 25 Feb. 2019. <<http://www.policymap.com/>>.

²⁶⁸ "Indianapolis Region: Quality of Life." *Indy Chamber*. n.d. Web. 25 Feb. 2019. <<https://indychamber.com/app/uploads/2018/11/Quality-of-Life-1.pdf>>

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income. For each county in the assessment area, the percentage of cost-burdened homeowners between 2013 and 2017 fell below the national rate of 23.7 percent. Marion and Morgan counties had the highest rates of cost-burdened homeowners (at 20.8 and 17.6 percent, respectively), while Hamilton and Johnson counties had the lowest rates (at 15.4 and 16.0 percent, respectively).²⁶⁹ Rental cost-burden also varies widely between the counties in the assessment area. The nationwide percentage of all renters who were cost-burdened between 2013 and 2017 was 46.8 percent. Marion County had the highest percentage of cost-burdened renters at 49.5 percent, followed by Johnson (41.4 percent), Hamilton (38.7 percent), and Morgan (35.0 percent).²⁷⁰

Demographic Characteristics by Census Tract

The following tables, based on 2016 and 2017 FFIEC census data and Dun & Bradstreet data, present key demographic and business information used to help develop a performance context for the assessment area.

²⁶⁹ "Indianapolis, IN MSA (BLS)." *GIS Mapping and Geographic Information System Data*. Census: Decennial Census and American Community Survey (ACS). n.d. Web. 25 Feb. 2019. <<http://www.policymap.com/>>.

²⁷⁰ "Indianapolis assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. Decennial Census and American Community Survey. n.d. Web. 20 Feb. 2019. <<http://www.policymap.com/>>.

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Combined Demographics Report

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	46	15.4	31,200	9.2	10,473	33.6	76,493	22.5
Moderate-income	88	29.5	80,991	23.9	13,763	17	57,725	17
Middle-income	92	30.9	111,727	32.9	7,369	6.6	67,327	19.8
Upper-income	72	24.2	115,650	34.1	2,972	2.6	138,023	40.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	298	100.0	339,568	100.0	34,577	10.2	339,568	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	71,413	21,767	6.3	30.5	30,546	42.8	19,100	26.7
Moderate-income	170,975	69,863	20.2	40.9	76,159	44.5	24,953	14.6
Middle-income	192,100	123,457	35.7	64.3	49,976	26	18,667	9.7
Upper-income	167,937	130,410	37.7	77.7	26,743	15.9	10,784	6.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	602,425	345,497	100.0	57.4	183,424	30.4	73,504	12.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,510	5.8	2,929	5.5	554	8.8	27	5.2
Moderate-income	11,952	19.9	10,424	19.6	1,440	22.8	88	16.8
Middle-income	21,808	36.3	18,944	35.5	2,623	41.5	241	46.1
Upper-income	22,871	38	21,000	39.4	1,704	27	167	31.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	60,141	100.0	53,297	100.0	6,321	100.0	523	100.0
	Percentage of Total Businesses:			88.6		10.5		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	1.3	9	1.3	0	0	0	0
Moderate-income	52	7.3	51	7.3	1	7.1	0	0
Middle-income	405	56.5	398	56.6	7	50	0	0
Upper-income	251	35	245	34.9	6	42.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	717	100.0	703	100.0	14	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

Indianapolis, Indiana

Combined Demographics Report

Assessment Area: IN Indianapolis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	60	20.1	41,093	11.8	15,245	37.1	82,493	23.7
Moderate-income	88	29.5	80,941	23.3	14,992	18.5	58,936	17
Middle-income	75	25.2	97,263	28	7,608	7.8	64,825	18.7
Upper-income	74	24.8	127,817	36.8	4,166	3.3	141,271	40.7
Unknown-income	1	0.3	411	0.1	196	47.7	0	0
Total Assessment Area	298	100.0	347,525	100.0	42,207	12.1	347,525	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	94,791	27,320	8	28.8	46,664	49.2	20,807	22
Moderate-income	168,255	65,128	19.2	38.7	79,628	47.3	23,499	14
Middle-income	162,773	104,536	30.8	64.2	45,901	28.2	12,336	7.6
Upper-income	191,936	142,116	41.9	74	38,524	20.1	11,296	5.9
Unknown-income	1,216	284	0.1	23.4	589	48.4	343	28.2
Total Assessment Area	618,971	339,384	100.0	54.8	211,306	34.1	68,281	11.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,074	9.5	4,211	9	825	13.1	38	7.8
Moderate-income	10,640	19.9	9,153	19.6	1,410	22.4	77	15.8
Middle-income	16,094	30.1	13,814	29.5	2,065	32.8	215	44.1
Upper-income	21,654	40.4	19,532	41.8	1,967	31.3	155	31.8
Unknown-income	93	0.2	70	0.1	21	0.3	2	0.4
Total Assessment Area	53,555	100.0	46,780	100.0	6,288	100.0	487	100.0
	Percentage of Total Businesses:			87.3		11.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15	2.5	15	2.5	0	0	0	0
Moderate-income	60	9.9	58	9.8	2	16.7	0	0
Middle-income	261	43.2	256	43.2	5	41.7	0	0
Upper-income	266	44	261	44.1	5	41.7	0	0
Unknown-income	2	0.3	2	0.3	0	0	0	0
Total Assessment Area	604	100.0	592	100.0	12	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

Indianapolis, Indiana

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or by providing technical assistance to nonprofit organizations and their constituencies.

According to a community contact engaged in supporting local initiatives, many blue collar workers lost their jobs and were forced to seek other employment opportunities due to the decline of the Indianapolis manufacturing sector. In areas directly affected by the loss of manufacturing jobs, housing stock began deteriorating and poverty has increased significantly. The contact noted that the poverty rate in certain areas is nearly twice the statewide rate. Developing, renovating, and building homes in certain neighborhoods has proven difficult due to high land costs and appraisal valuations. Development subsidies, of which there is a shortage, are needed in the area. Access to low-cost capital would reduce the need for commercial and small business loans. Job opportunities are scarce, and many members of the workforce are low skilled. Thus, there is a need for workforce development and higher wage opportunities. Language barriers could also present obstacles, as there is a significant Latino population in the area.

A community contact from an organization involved in affordable housing and community development specifically mentioned that there is a lack of quality, affordable multifamily housing. Similar problems exist for single-family housing; there is limited inventory of quality affordable housing for low- and moderate-income residents. Certain areas have experienced limited economic development, which has contributed to the suppression of housing values in certain areas. The contact acknowledged that job creation in central Indiana is somewhat stagnant. People are commuting long distances to areas where employment opportunities exist, but affordable housing is lacking and, in most cases, almost nonexistent. The contact believes banks should make efforts to attract and support small businesses, while participating in micro-lending opportunities.

Indianapolis, Indiana

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Indianapolis assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Indianapolis assessment area.

During the review period, the bank reported 1,014 HMDA-reportable loans and 588 CRA small business loans in the Indianapolis assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Indianapolis assessment area accounted for 51.3 percent of Regions Bank's total HMDA-reportable lending in Indiana and 70.3 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 60.3 percent of Regions Bank's Indiana deposits are in the Indianapolis assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2017, Regions Bank's home purchase lending in low-income tracts (7.0 percent) was similar to the percentage of owner-occupied units (8.0 percent) in these tracts and above the aggregate lending performance (4.8 percent) in these tracts.

Home purchase lending in moderate-income tracts is good. In 2017, the bank's home purchase lending in moderate-income tracts (24.0 percent) was above the percentage of owner-occupied units (19.2 percent) in these tracts and above the aggregate lending performance (17.3 percent) in these tracts.

Indianapolis, Indiana

Home Refinance Loans

Home refinance lending in low-income tracts is excellent. In 2017, Regions Bank's home refinance lending in low-income tracts (7.7 percent) was similar to the percentage of owner-occupied units (8.0 percent) in these tracts and significantly above the aggregate lending performance (4.1 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (17.2 percent) was similar to the percentage of owner-occupied units (19.2 percent) in these tracts and was similar to the aggregate lending performance (16.7 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is good. In 2017, Regions Bank's home improvement lending in low-income tracts (7.7 percent) was similar to the percentage of owner-occupied units (8.0 percent) in these tracts and above the aggregate lending performance (6.3 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, the bank's home improvement lending in moderate-income tracts (17.3 percent) was similar to the percentage of owner-occupied units (19.2 percent) in these tracts and similar to the aggregate lending performance (16.2 percent) in these tracts. In 2016, the bank's home improvement lending in moderate-income tracts (22.1 percent) was similar to the percentage of owner-occupied units (20.2 percent) in these tracts and above the aggregate lending performance (13.2 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (11.4 percent) was above the percentage of small businesses in these tracts (9.0 percent) and above the aggregate lending performance (9.4 percent) in these tracts. Additionally, in 2016, the bank's small business lending in low-income tracts (12.0 percent) was significantly above the percentage of small businesses in these tracts (5.5 percent) and significantly above the aggregate lending performance (5.6 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (18.3 percent) was similar to the percentage of small businesses in these tracts (19.6 percent) and similar to the aggregate lending performance (17.8 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Indianapolis, Indiana

Home Purchase Loans

Home purchase lending to low-income borrowers is excellent. In 2017, Regions Bank's home purchase lending to low-income borrowers (16.5 percent) was below the percentage of low-income families (23.7 percent) but significantly exceeded the aggregate lending performance (9.0 percent) to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (23.6 percent) was above the percentage of moderate-income families (17.0 percent) and above the aggregate lending performance (19.4 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (11.5 percent) was below the percentage of low-income families (23.7 percent) but exceeded the aggregate lending performance (8.1 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (20.1 percent) was above the percentage of moderate-income families (17.0 percent) and above the aggregate lending performance (16.5 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (7.7 percent) was below the percentage of low-income families (23.7 percent) and below the aggregate lending performance (9.1 percent) to these families. In 2016, however, the bank's home improvement lending to low-income borrowers (8.8 percent) was below the percentage of low-income families (22.5 percent) but above the aggregate lending performance (6.7 percent) to these families.

Home improvement lending to moderate-income borrowers is adequate. In 2017, the bank's home improvement lending to moderate-income borrowers (17.3 percent) was similar to the percentage of moderate-income families (17.0 percent) and similar to the aggregate lending performance (18.3 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 65.1 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 87.3 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (44.7 percent). Additionally, 87.9 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Indianapolis, Indiana

Community Development Lending

Regions Bank made an adequate level of community development loans in the Indianapolis assessment area. The bank originated 18 community development loans totaling \$5.8 million during the review period. The bank made two SBA 504 loans totaling \$2.1 million and one loan for \$2.2 million to help revitalize a low-income tract by financing the construction of a new fast food restaurant. The bank participates in a loan fund operated by a CDFI that provides first mortgages for low- and moderate-income homebuyers; during the review period, the bank financed 12 first mortgages totaling approximately \$500,000. Finally, the bank made three loans for \$960,000 to organizations that provide community services for low- and moderate-income individuals. In addition to the loans in the Indianapolis assessment area, the bank provided a \$1.0 million line of credit to a loan fund that provides financing for small businesses across the state and benefits small businesses in all of the bank's assessment areas in Indiana.

The bank's lending reflects reasonable responsiveness to the credit and community development needs described earlier in this report.

INVESTMENT TEST

Regions Bank's investment performance in the Indianapolis assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$15.9 million, which reflected 89.7 percent of total investment activity for the state. The bank's investments (excluding contributions) totaled \$15.7 million, of which 32.2 percent were new investments acquired during the review period. The new investments were comprised of \$5.1 million in mortgage-backed securities. Prior period investments totaled \$10.7 million, consisting of mortgage-backed securities, LIHTC project investments, and qualified school construction bond investments.

Regions Bank also made 26 contributions totaling \$149,210 to multiple nonprofit organizations during the review period. Specifically, the bank contributed \$123,510 to organizations that offer community services to low- and moderate-income individuals, \$4,000 to support revitalization and stabilization efforts, and \$21,700 to support affordable housing. Notable contributions included a \$13,700 donation to a CDFI that supports affordable housing and neighborhood revitalization. Additionally, the bank provided \$50,000 to an organization who partners with local nonprofits to provide community services to low- and moderate-income individuals with a primary focus on programs that promote financial stability, health, and education.

SERVICE TEST

Regions Bank's service test performance in the Indianapolis assessment area is adequate.

Retail Services

Retail banking services are adequate in the Indianapolis full-scope assessment area.

Indianapolis, Indiana

The distribution of 27 branch offices and 30 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography; 13.4 percent of households and 9.5 percent of businesses were located in low-income census tracts compared to 7.4 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts was similar to the percentage of households and greater than the percentage of businesses in the same geography; 25.9 percent of total branches were in moderate-income-tracts compared to 26.3 percent of households and 19.9 percent of businesses. Overall, the bank's branch distribution relative to available demographic information is reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.

In 2017, no branch offices or full-service ATMs were opened in low- and moderate-income census tracts. Although there was no branch or full-service ATM closure in moderate-income census tracts, there was one branch and full-service ATM closure in a low-income tract. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS
Assessment Area: IN Indianapolis

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	2	7.4%	0	1	1	1	0	Total	2	6.7%	2	6.7%	0	1	0	0.0%	0	0	60	20.1%	13.4%	9.5%
DTO	0		0	1				SA	0		0		0	0	0		0	0				
Moderate	7	25.9%	0	0	6	6	2	Total	7	23.3%	7	23.3%	0	0	0	0.0%	0	0	88	29.5%	26.3%	19.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	7	25.9%	0	0	6	6	2	Total	7	23.3%	7	23.3%	0	0	0	0.0%	0	0	75	25.2%	27.3%	30.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	11	40.7%	1	1	11	8	6	Total	14	46.7%	14	46.7%	3	1	0	0.0%	0	0	74	24.8%	32.8%	40.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.3%	0.2%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	27	100.0%	1	2	24	21	10	Total	30	100.0%	30	100.0%	3	2	0	0.0%	0	0	298	100.0%	100.0%	100.0%
DTO	0		0	1				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Indianapolis, Indiana

Community Development Services

Regions Bank provides an adequate level of community development services in the Indianapolis assessment area. During the review period, Regions Bank employees engaged in 198 qualified service activities totaling 1,080 hours. The bank's service activities benefitted organizations that provide community services and economic development to low- and moderate-income individuals, communities, and small businesses in the Indianapolis assessment area. Of the bank's total service hours, 948 hours supported adult and youth financial education and homebuyer education through partnerships with various organizations and local schools. The remaining hours were committed to technical assistance to organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals, as well as service on boards and committees of qualified nonprofit organizations.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANA METROPOLITAN ASSESSMENT AREAS

- **Bloomington Assessment Area (Monroe County)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 5.8 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$89.4 million in deposits in this assessment area, representing a market share of 3.6 percent and 3.2 percent of Regions Bank's total deposits in Indiana.
- **Evansville Assessment Area (Vanderburgh County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 1.9 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$29.4 million in deposits in this assessment area, representing a market share of 0.8 percent and 1.1 percent of Regions Bank's total deposits in Indiana.
- **Kokomo Assessment Area (Howard County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 1.9 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$ 20.1 million in deposits in this assessment area, representing a market share of 1.8 percent and 0.7 percent of Regions Bank's total deposits in Indiana.
- **Lafayette Assessment Area (Carroll and Tippecanoe counties)**
 - As of December 31, 2017, Regions Bank operated seven branches in the assessment area, representing 13.5 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$383.0 million in deposits in this assessment area, representing a market share of 13.3 percent and 13.8 percent of Regions Bank's total deposits in Indiana.
- **Louisville Assessment Area (Clark, Harrison, and Washington counties)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 5.8 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$139.7 million in deposits in this assessment area, representing a market share of 12.9 percent and 5.1 percent of Regions Bank's total deposits in Indiana.
- **Terre Haute Assessment Area (Vigo County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 1.9 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$22.2 million in deposits in this assessment area, representing a market share of 1.2 percent and 0.8 percent of Regions Bank's total deposits in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Areas (Limited-Scope Review)

For the lending test, Regions Bank received a rating of low satisfactory for the State of Indiana. Performance in Bloomington and Louisville were below the statewide performance, but performance in the remaining four metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in four of the six areas, but poor in Louisville and Terre Haute. Performance was excellent for the borrower distribution of loans in Evansville; good in Kokomo, Lafayette, Louisville, and Terre Haute, and adequate in Bloomington. The bank's community development in Kokomo was poor and very poor in the remaining metropolitan limited-scope performance.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Bloomington	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Evansville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Kokomo	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Lafayette	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Louisville	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Terre Haute	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>

For the investment test, Regions Bank received a rating of low satisfactory for the State of Indiana. Of the six metropolitan limited-scope assessment areas, the bank had a poor level of investments in the Bloomington, Evansville, Kokomo, Lafayette, and Louisville assessment areas, which represented 5.7 percent of statewide investment activity as compared to 25.8 percent of statewide deposits. Performance in the Terre Haute assessment area was stronger than the bank's state performance. The bank's investment activity in limited-scope assessment areas was considered in the performance conclusion for the state.

For the service test, Regions Bank received a rating of low satisfactory for the State of Indiana. Performance in the Lafayette and Terre Haute metropolitan assessment areas was consistent with the bank's state performance. It is worth noting though that the bank provided limited levels of community development services in the Lafayette assessment area. In the remaining four assessment areas, service performance was weaker than the bank's state performance. The bank had poor retail delivery services and limited levels of community development services in Evansville and Kokomo. In the Bloomington and Louisville assessment areas, the bank provided very few community development services which contributed to weaker overall service performance.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANA NON-METROPOLITAN ASSESSMENT AREAS

- **Clinton-Grant Assessment Area (Clinton and Grant counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 3.8 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$126.4 million in deposits in this assessment area, representing a market share of 11.3 percent and 4.6 percent of Regions Bank's total deposits in Indiana.
- **Southwest Indiana Assessment Area (Knox, Lawrence, Greene, and Gibson counties)**
 - As of December 31, 2017, Regions Bank operated seven branches in the assessment area, representing 13.5 percent of its branches in Indiana.
 - As of June 30, 2017, the bank had \$288.2 million in deposits in this assessment area, representing a market share of 14.2 percent and 10.4 percent of Regions Bank's total deposits in Indiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Clinton-Grant	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Southwest Indiana	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Indiana. Performance in Southwest Indiana was above and the statewide lending test performance, while performance in Clinton-Grant was consistent with it. For the geographic distribution of loans, lending levels were excellent in Southwest Indiana and adequate in Clinton-Grant. Performance was good for the borrower distribution of loans in both non-metropolitan assessment areas. The bank made no qualified community development loans in the non-metropolitan limited-scope assessment areas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Indiana. The bank's investment performance was weaker than statewide performance in all limited scope non-metropolitan assessment areas. The bank had a poor level of investments in the Clinton-Grant and Southwest Indiana limited scope assessment areas. The bank's investment activity in limited-scope assessment areas was considered in the performance conclusion for the state.

Non-Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of low satisfactory for the State of Indiana. Performance in the Southwest Indiana metropolitan assessment area was consistent with the bank's state performance while performance in the Clinton-Grant assessment area was weaker than the bank's state performance due to poor community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Iowa

CRA RATING FOR IOWA: **NEEDS TO IMPROVE**

The Lending Test is rated: **Needs To Improve**

The Investment Test is rated: **High Satisfactory**

The Service Test is rated: **Low Satisfactory**

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects poor penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes few, if any, community development loans in its Iowa assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to community development needs of the Iowa assessment areas.
- Retail banking services are good in the bank's Iowa assessment areas.
- The bank provides an adequate level of community development services throughout the Iowa assessment areas.

Iowa

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Iowa:

- Des Moines

Limited-scope reviews were conducted for the remaining four assessment areas:

- Cedar Rapids
- Fayette
- Iowa City
- Waterloo

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA

As of June 30, 2017, Regions Bank had \$303.6 million in deposits in Iowa accounting for 0.3 percent of the bank's total deposits. Regions Bank operated 8 branch offices in Iowa as of December 31, 2017, representing 0.5 percent of the bank's total branches. HMDA-reportable lending in Iowa accounted for 0.2 percent of total institutional HMDA-reportable lending by number of loans and 0.1 percent by dollar volume. CRA small business lending in Iowa accounted for 0.2 percent of the bank's total CRA small business lending by number of loans and by dollar volume for each. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Iowa 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	37	16.4%	6,190	22.0%
HMDA Refinance	58	25.8%	6,035	21.5%
HMDA Home Improvement	33	14.7%	427	1.5%
HMDA Multi-Family	0	0.0%	0	0.0%
Total HMDA	128	56.9%	12,652	45.1%
Total Small Business	64	28.4%	9,424	33.6%
Total Farm	33	14.7%	5,997	21.4%
TOTAL LOANS	225	100.0%	28,073	100.0%

Originations and Purchases

Iowa

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IOWA

Lending Test

The lending test rating in the state of Iowa needs to improve. Overall, performance in Iowa with regard to the geographic distribution of loans reflects poor penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions Bank made few, if any, community development loans in Iowa.

During the review period, Regions Bank reported 129 HMDA-reportable loans and 64 small business loans in Iowa. The rating for Iowa is based on performance in the Des Moines full-scope assessment area. Approximately 46.6 percent of the bank's HMDA-reportable and small business lending by number of loans in Iowa occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is poor, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Iowa is derived from the Des Moines full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank made just one qualified community development loan in the state of Iowa during the review period; the loan for \$2.1 million was to support affordable housing in the Cedar Rapids limited-scope assessment area. The bank had no loans in the Des Moines full-scope assessment area, and performance was considered very poor. More information on community development lending can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Iowa is high satisfactory.

The bank made a good level of qualified investments and contributions totaling \$11.7 million in Iowa. Regions Bank had qualified investments of \$11.7 million in the Iowa assessment areas, of which 23.6 percent were acquired during the current review period. The bank also made 13 qualified contributions in Iowa assessment areas, totaling \$10,645. The state investment rating also reflects an investment of \$4,100 that benefited a broader statewide or regional area that includes the Iowa assessment areas.

Iowa

Approximately 21.6 percent of combined investment and contribution activity occurred inside the Des Moines full-scope assessment area, which accounts for 22.2 percent of the bank's deposits in Iowa as of June 30, 2018. Performance in Des Moines was good. With the exception of the Waterloo and Cedar Rapids assessment areas, where performance was strong, investment performance in the remaining limited-scope assessment areas was considered very poor.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Iowa is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations are tailored to the convenience and needs of its assessment areas, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank did not open any branch offices in Iowa. The bank closed three branch offices throughout the state; of those closed, one was in a low-income tract and two in moderate-income tracts. Overall, the bank's retail service performance is considered good in Iowa.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Iowa. The bank provided a total of 410 qualified service hours during the examination period, including 95 hours in the Des Moines full-scope assessment area, where performance was adequate. Additionally, employees engaged in 315 service hours in limited-scope assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Des Moines, Iowa

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DES MOINES, IOWA ASSESSMENT AREA

Overview

The Des Moines assessment area consists of Polk and Warren counties, two of the five counties in the Des Moines-West Des Moines, Iowa MSA. As of December 31, 2017, Regions Bank had two branches in the Des Moines assessment area, representing 25.0 percent of its Iowa branches. The Des Moines assessment area's combined HMDA-reportable and CRA small business lending comprises 0.1 percent of the institution's lending overall, by number of loans, and 46.6 percent of the institution's lending in the state.

The assessment area's banking market is competitive, with community, national, and multi-regional banks operating within the region. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 36 financial institutions operating 162 branch locations in the Des Moines assessment area. Ranked 27th, Regions Bank held 0.4 percent deposit market share with approximately \$67.8 million in total deposits. Leaders in the Des Moines assessment area were Wells Fargo Bank, followed by Bankers Trust Company and Principal Bank.

HMDA-reportable lending and CRA lending are similarly competitive. Regions Bank reported 0.1 percent of total HMDA-reportable lending in the assessment area in 2016. Regions Bank ranked 81st out of the 362 HMDA lenders in the market in 2016. In 2017, Regions Bank ranked 79th among 351 reporters and reported 0.1 percent of total loans. Wells Fargo Bank was the leading HMDA reporter both years. Other top HMDA lenders included U.S. Bank, Veridian Credit Union, and University of Iowa Community Credit Union.

Regions Bank's CRA lending volume in 2016 in the Des Moines assessment area ranked 28th out of 94 lenders with 0.2 percent of CRA small business and small farm loans. In 2017, Regions Bank ranked 26th out of 89 lenders, with 0.2 percent of total loans. American Express and Citibank were the leading CRA reporters in the market. Other top lenders were U.S. Bank, Wells Fargo Bank, and Capital One Bank.

Population and Income Characteristics

The Des Moines MSA has been the state's fastest growing metro area, increasing by 11.4 percent in population since 2010.²⁷¹ Polk County, home to the City of Des Moines, was the more populous of the two counties in the assessment area with 359,506 people. According to projections, the MSA will near a population of 1.0 million in the coming years.²⁷²

According to 2017 FFIEC census data, Regions Bank's Des Moines assessment area contains 110 census tracts: 10 low-income census tracts (9.1 percent), 29 moderate-income tracts (26.4 percent), 48 middle-income tracts

²⁷¹ Clark, Tommie. "Census Says Des Moines is Fastest Growing Midwestern City." KCCI News. 23 Mar. 2017. Web. 28 Feb. 2019. <<https://www.kcci.com/article/census-des-moines-metro-is-fastest-growing-city-in-midwest/9173627>>

²⁷² "DSM USA Continues Fast Population Growth." Greater Des Moines Partnership. Regional Des Moines Research, Stats and Data Hub. n.d. Web. 28 Feb. 2019. <<https://www.dsmpartnership.com/news-media/news/partnership-news/dsm-usa-continues-fast-population-growth>>

Des Moines, Iowa

(43.6 percent), 22 upper-income tracts (20.0 percent), and one tract with an unknown income level (0.9 percent). Between 2016 and 2017, there was an increase in the number of low- and moderate-income tracts while upper-income tracts declined.²⁷³

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Des Moines MSA and shows that the median family income increased between 2016 and 2017.

Borrower Income Levels
Des Moines-West Des Moines, IA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$76,900	0	- \$38,449	\$38,450	- \$61,519	\$61,520	- \$92,279	\$92,280	- & above
2017	\$82,200	0	- \$41,099	\$41,100	- \$65,759	\$65,760	- \$98,639	\$98,640	- & above

Of the two counties in the assessment area, Polk County had the lower median family income between 2013 and 2017 at \$78,175. The median family income was higher in Warren County at \$84,355.²⁷⁴ Median family income for Iowa was \$72,270 during the same time frame.²⁷⁵ In 2017, the Des Moines MSA had a per capita personal income (PCPI) of \$52,300, which was 11.1 percent higher than the state average (\$47,062) and 1.3 percent higher than the national average (\$51,640).²⁷⁶ The Des Moines PCPI reflected a 2.1 percent increase from 2016, while the state change was 1.5 percent and the national change was 3.6 percent.²⁷⁷

The percentage of families living below the poverty level varies considerably between the two counties in the assessment area. For the five-county Des Moines MSA, the percentage of families below poverty level based on income according to 2015 census data was 8.1 percent, which matched the statewide rate. The poverty rate was 9.2 percent in Polk County and 5.3 percent in Warren County. In addition, 39.6 percent of families within the assessment area are considered low- to moderate-income, and 18.7 percent of the families living in low- and moderate-income tracts have incomes below the poverty level.

²⁷³ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

²⁷⁴ "Des Moines assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Mar. 2019.
<<http://www.policymap.com/>>.

²⁷⁵ Ibid.

²⁷⁶ "Des Moines-West Des Moines, IA (MSA)." Bureau of Economic Analysis: U.S. Department of Commerce. 6 Mar. 2019. Web. 7 Mar. 2019.
<<https://apps.bea.gov/regional/bearfacts/pdf.cfm?fips=19780&areatype=MSA&geotype=4>>

²⁷⁷ Ibid.

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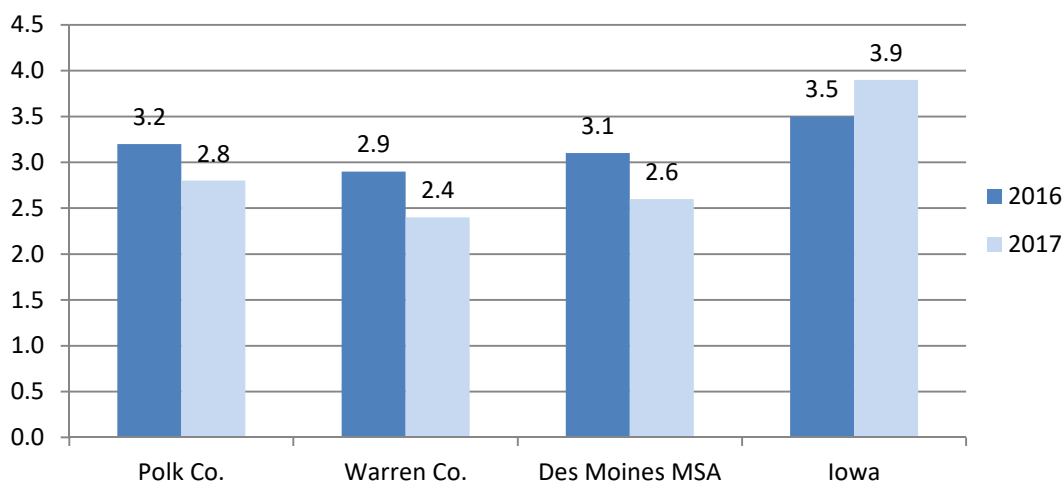
Economic Conditions

Key industries in the greater Des Moines area include financial services, insurance, government, manufacturing, trade and service. The Des Moines metro area's finance-insurance sector has a \$3.0 billion annual payroll.²⁷⁸ The top non-government employers in the area include Wells Fargo & Company, UnityPoint Health, Principal, and Hy-Vee, Inc., among others.²⁷⁹ In addition, federal, state, and local government agencies employ approximately 45,000 people.²⁸⁰ In the Des Moines MSA, the total number of jobs has steadily increased, from approximately 319,000 in December of 2010, to 367,000 in December of 2017 (15.0 percent).²⁸¹ The majority of jobs (298,579 or 82.7 percent) are located in Polk County. Warren County ranks third in the MSA by number of jobs (11,332 or 3.1 percent).²⁸²

According to 2017 Dun & Bradstreet information, there were 20,682 businesses within the Des Moines assessment area, 87.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Between 2013 and 2016, loans made to businesses with revenues of \$1 million or less increased by 1.5 percent, representing 48.3 percent of total small business loans.

As shown in the following chart, the economy has improved across the assessment area, with the unemployment rate falling for both counties from 2016 to 2017. Statewide unemployment increased during this same time frame.

Unemployment Rates - IA Des Moines



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

²⁷⁸ "Major Employers." Greater Des Moines Partnership. Regional Des Moines Research, Stats and Data Hub. n.d. Web. 28 Feb. 2019.
<<https://www.dsmpartnership.com/growing-business-here/business-climate/major-employers>>

²⁷⁹ Ibid.

²⁸⁰ Ibid.

²⁸¹ "Monthly Employment." Greater Des Moines Partnership. Regional Des Moines Research, Stats and Data Hub. n.d. Web. 4 Mar. 2019.
<<https://www.datadsmusa.com/headlight/empm>>

²⁸² "Employment by County." Greater Des Moines Partnership. Regional Des Moines Research, Stats and Data Hub. n.d. Web. 4 Mar. 2019.
<<https://www.datadsmusa.com/headlight/regemp>>

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According to 2017 census data, there are approximately 208,271 housing units in the assessment area, of which 64.1 percent are owner-occupied, 29.5 percent are rental units, and 6.3 percent are vacant. Between 2013 and 2017, the homeownership rate was higher in Warren County (at 77.0 percent), while Polk County had a

homeownership rate of 67.1 percent.²⁸³ Rental and vacant units are highly concentrated in low- and moderate-income tracts, and the housing is significantly older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in low- and moderate-income areas than in other areas.

The percentage of homes affordable for a four-person family earning 80.0 percent of the area median income between 2012 and 2016 varies by county. In Polk County, 43.8 percent of all homes are affordable to those earning 80.0 percent of the area median income. Homes are slightly less affordable in Warren County, where 41.5 percent of homes are affordable for a four-person family earning 80.0 percent of the area median income. The statewide rate of affordability is 57.0 percent.²⁸⁴ For low-income families, there is very limited affordable housing available in the area. In Polk County, there are only 30 affordable units for every 100 low-income families.²⁸⁵

Renters are currently struggling with high housing costs in the assessment area, with over 40.0 percent in both Polk and Warren counties considered housing cost-burdened.²⁸⁶ Rental households are considered cost-burdened if their rental costs account for more than 30.0 percent of household income. A resident in the Des Moines MSA must make \$16.83 an hour to afford the fair market rent for a two-bedroom apartment without paying more than 30 percent of income on housing.²⁸⁷ With a minimum wage of \$7.25 in Iowa, this makes the Des Moines MSA the fourth-most expensive area in the state.²⁸⁸

Demographic Characteristics by Census Tract

The following tables, based on 2016 and 2017 FFIEC census data and Dun & Bradstreet data, present key demographic and business information used to help develop a performance context for the assessment area.

²⁸³ "Des Moines assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Mar. 2019. <<http://www.policymap.com/>>.

²⁸⁴ "Des Moines assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Mar. 2019. <<http://www.policymap.com/>>.

²⁸⁵ Calvin, Aaron. "Why Does Des Moines, Iowa Have Worse Affordable Housing than Brooklyn?" *The Guardian*. 26 May 2017. 4 Mar. 2019. <<https://www.theguardian.com/us-news/2017/may/26/des-moines-iowa-affordable-housing-brooklyn>>

²⁸⁶ "Des Moines assessment area (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. n.d. Web. 4 Mar. 2019. <<http://www.policymap.com/>>

²⁸⁷ "Out of Reach: The High Cost of Housing." National Low Income Housing Coalition. n.d. Web. 3 Mar. 2019. <https://nlihc.org/sites/default/files/oor/OOR_2018.pdf>

²⁸⁸ Ibid.

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Combined Demographics Report

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	7.3	5,381	4.4	1,552	28.8	24,568	20.3
Moderate-income	28	25.5	25,880	21.3	3,497	13.5	21,826	18.0
Middle-income	48	43.6	53,365	44.0	2,758	5.2	27,959	23.1
Upper-income	25	22.7	36,627	30.2	819	2.2	46,900	38.7
Unknown-income	1	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	110	100.0	121,253	100.0	8,626	7.1	121,253	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,286	3,718	2.8	30.3	7,155	58.2	1,413	11.5
Moderate-income	46,597	26,242	19.8	56.3	16,961	36.4	3,394	7.3
Middle-income	85,565	60,727	45.8	71.0	19,679	23.0	5,159	6.0
Upper-income	53,660	41,900	31.6	78.1	8,978	16.7	2,782	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	198,108	132,587	100.0	66.9	52,773	26.6	12,748	6.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,684	11.7	2,197	10.7	429	18.3	58	28.0
Moderate-income	3,853	16.8	3,359	16.4	473	20.2	21	10.1
Middle-income	9,479	41.2	8,511	41.6	903	38.5	65	31.4
Upper-income	6,970	30.3	6,371	31.2	536	22.9	63	30.4
Unknown-income	11	0.0	7	0.0	4	0.2	0	0.0
Total Assessment Area	22,997	100.0	20,445	100.0	2,345	100.0	207	100.0
	Percentage of Total Businesses:			88.9		10.2		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	12	1.8	12	1.9	0	0.0	0	0.0
Moderate-income	20	3.0	17	2.6	3	27.3	0	0.0
Middle-income	425	64.8	422	65.4	3	27.3	0	0.0
Upper-income	199	30.3	194	30.1	5	45.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	656	100.0	645	100.0	11	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

2016 FFIEC Census Data and 2016 D&B Information

Des Moines, Iowa

Combined Demographics Report

Assessment Area: IA Des Moines

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	9.1	7,240	5.7	2,091	28.9	27,558	21.6
Moderate-income	29	26.4	26,579	20.8	4,248	16.0	22,934	18.0
Middle-income	48	43.6	56,537	44.3	3,929	6.9	27,534	21.6
Upper-income	22	20.0	37,154	29.1	980	2.6	49,484	38.8
Unknown-income	1	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	110	100.0	127,510	100.0	11,248	8.8	127,510	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,035	5,060	3.8	38.8	6,449	49.5	1,526	11.7
Moderate-income	46,358	25,873	19.4	55.8	16,921	36.5	3,564	7.7
Middle-income	95,626	61,847	46.3	64.7	27,474	28.7	6,305	6.6
Upper-income	53,252	40,739	30.5	76.5	10,695	20.1	1,818	3.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	208,271	133,519	100.0	64.1	61,539	29.5	13,213	6.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	910	4.4	762	4.2	145	6.3	3	1.5
Moderate-income	3,219	15.6	2,858	15.7	343	14.8	18	8.9
Middle-income	10,910	52.8	9,450	52.0	1,336	57.8	124	61.1
Upper-income	5,635	27.2	5,092	28.0	485	21.0	58	28.6
Unknown-income	8	0.0	5	0.0	3	0.1	0	0.0
Total Assessment Area	20,682	100.0	18,167	100.0	2,312	100.0	203	100.0
	Percentage of Total Businesses:			87.8		11.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.4	2	0.4	0	0.0	0	0.0
Moderate-income	24	4.2	22	3.9	2	16.7	0	0.0
Middle-income	374	65.6	369	66.1	5	41.7	0	0.0
Upper-income	170	29.8	165	29.6	5	41.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	570	100.0	558	100.0	12	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

2017 FFIEC Census Data and 2017 D&B Information

Des Moines, Iowa

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. There are numerous opportunities in this assessment area for banks to partner with nonprofits, developers, and community development financial institutions to engage in a wide range of community development activities, including affordable housing development, workforce development, neighborhood revitalization, small business lending, financial education, or providing technical assistance to nonprofit organizations and their constituencies.

According to a community contact engaged in multiple community development initiatives, workforce development is the most significant need in the Des Moines area. Employers report difficulties finding workers at all skill and knowledge levels. Affordable housing and neighborhood revitalization were also noted as areas where additional focus, attention, and collaboration are necessary. Rising construction costs make it difficult for developers to prioritize the development of affordable housing. There is a need to align area workforce needs with the current affordable housing that is available.

A community contact affiliated with the community economic development function of the City of West Des Moines mentioned the need for housing inventory of all kinds. Population growth is outpacing housing stock and there has been a sizeable increase in housing and rental pricing. Housing prices are also outpacing the growth of median family income, which decreases affordability. As previously mentioned, there are more jobs available in the area than there are employees to fill them. However, some residents are actually underemployed. The contact specifically mentioned immigrants who join the community with skills and degrees, but have trouble getting licensed. The City of West Des Moines is planning to develop a program with state licensing that will facilitate the process of licensing for people in these situations. The contact stated that ample opportunities exist for banks to become involved with affordable housing and commercial revitalization initiatives.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Des Moines assessment area is poor. The geographic distribution of loans reflects poor penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank did not make any community development loans in the Des Moines assessment area.

During the review period, the bank reported 55 HMDA-reportable loans and 35 CRA small business loans in the Des Moines assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Des Moines assessment area accounted for 40.2

Des Moines, Iowa

percent of Regions Bank's total HMDA-reportable lending in Iowa and 85.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 22.3 percent of Regions Bank's Iowa deposits are in the Des Moines assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects poor penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is very poor. In 2017, Regions Bank did not make any home purchase loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units in these tracts was 3.8 percent and the aggregate lending performance was 2.4 percent.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank did not make any home purchase loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units in these tracts was 19.4 percent and the aggregate lending performance was 16.6 percent. In 2016, the bank made one home-purchase loan in a moderate-tract in 2016 (14.3 percent), which was similar to the aggregate lending performance (13.9 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is very poor. In 2017, Regions Bank did not make any home refinance loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units in these tracts was 3.8 percent and the aggregate lending performance was 2.7 percent.

Home refinance lending in moderate-income tracts is poor. In 2017, the bank made one home refinance loan in a moderate-income tract (9.1 percent), which was below the percentage of owner-occupied units (19.4 percent) in these tracts and below the aggregate lending performance (16.3 percent) in these tracts.

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Home Improvement Loans

Home improvement lending in low-income tracts is very poor. In 2017, Regions Bank did not make any home improvement loans in low-income tracts (0.0 percent), while the percentage of owner-occupied units in these tracts was 3.8 percent and the aggregate lending performance was 2.8 percent.

Home improvement lending in moderate-income tracts is poor. In 2017, the bank made one home improvement loan in a moderate-income tract (12.5 percent) while the percentage of owner-occupied units in these tracts was 19.4 percent and the aggregate lending performance was 17.9 percent.

Small Business Loans

Small business lending in low-income tracts is very poor. In 2017, Regions Bank did not make any small business loans in low-income tracts (0.0 percent), while the percentage of small businesses in these tracts was 4.4 percent and the aggregate lending performance was 3.9 percent.

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (36.8 percent) was above the percentage of small businesses in these tracts (15.7 percent) and above the aggregate lending performance (13.0 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2017, Regions Bank did not make any home purchase loans to low-income borrowers (0.0 percent), while the percentage of low-income families living in those tracts was 21.6 percent and the aggregate lending performance was 11.7 percent. In 2016, the bank made one home-purchase loan in a low-income tract (14.3 percent), which was below the percentage of low-income families living in those tracts (20.3 percent) but above the aggregate lending performance (9.9 percent).

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (66.7 percent) was above the percentage of moderate-income families (18.0 percent) and above the aggregate lending performance (23.8 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. In 2017, Regions Bank made one home refinance loan to low-income borrowers (9.1 percent), which was below the percentage of low-income families (21.6 percent) but was similar to the aggregate lending performance (10.1 percent) to these families.

Des Moines, Iowa

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (45.5 percent) was above the percentage of moderate-income families (18.0 percent) and above the aggregate lending performance (19.4 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank made one loan home improvement loan to low-income borrowers (12.5 percent), which was below the percentage of low-income families (21.6 percent) but similar to the aggregate lending performance (11.4 percent) to these families.

Home improvement lending to moderate-income borrowers is adequate. In 2017, the bank made two home improvement loans to moderate-income borrowers (25.0 percent), which was above the percentage of moderate-income families (18.0 percent) and slightly above the aggregate lending performance (21.0 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 68.4 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 87.8 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (47.3 percent). Additionally, 78.9 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank made no community development loans in the Des Moines assessment area during the review period. Community contacts and Federal Reserve research did identify that community development lending opportunities exist in this market (see the earlier discussion on *Credit and Community Development Needs* for this assessment area); therefore, performance is considered very poor.

INVESTMENT TEST

Regions Bank's investment performance in the Des Moines assessment area is good given the bank's size and presence in the market. Combined investment and contribution activity inside the assessment area totaled \$2.5 million, which reflected 21.6 percent of total investment activity for the state. The bank's investments (excluding contributions) totaled \$2.5 million, of which 98.0 percent were new investments acquired during the review period. The new investments comprised mortgage-backed securities solely. Prior period investments totaled \$49,467 and consisted of mortgage-backed securities as well.

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Regions Bank made three contributions totaling \$4,495. Contributions included a \$2,500 donation to an organization offering micro-lending and credit counseling to qualifying, underserved small businesses, along with \$1,500 to a food pantry that serves low- and moderate-income residents.

SERVICE TEST

Regions Bank's service test performance in the Des Moines assessment area is adequate.

Retail Services

Retail banking services are good in the Des Moines full-scope assessment area.

The distribution of two branch offices and full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. There were no branches in low-income tracts compared to 5.9 percent of households and 4.4 percent of businesses in the same geography. The percentage of branches in moderate-income tracts greatly exceeded the percentage of households and businesses in the same geography; 21.9 percent of households and 15.6 percent of businesses were located in moderate-income census tracts compared to 50.0 percent of the bank's branches. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in low- or moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: IA Des Moines

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	10	9.1%	5.9%	4.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	50.0%	0	0	1	1	1	Total	1	33.3%	1	50.0%	0	0	0	0.0%	0	0	29	26.4%	21.9%	15.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	1	50.0%	0	0	1	0	1	Total	2	66.7%	1	50.0%	0	0	1	100.0%	0	0	48	43.6%	45.8%	52.8%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Upper	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	22	20.0%	26.4%	27.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.9%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	2	100.0%	0	0	2	1	2	Total	3	100.0%	2	100.0%	0	0	1	100.0%	0	0	110	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		0		0	0	1		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Des Moines, Iowa

Community Development Services

Regions Bank provides an adequate level of community development services in the Des Moines assessment area. During the review period, Regions Bank employees engaged in two qualified service activities totaling 95 hours. All of the bank's service hours were committed to an organization dedicated to helping women business owners as they launch and grow their businesses. This organization works in an economic development capacity providing micro-lending and advisory services to small businesses. A branch manager served on the loan committee, providing financial expertise and underwriting and guidance.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE IOWA METROPOLITAN ASSESSMENT AREAS

- **Cedar Rapids Assessment Area (Benton, Jones, and Linn counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 25.0 percent of its branches in Iowa.
 - As of June 30, 2017, the bank had \$45.4 million in deposits in this assessment area, representing a market share of 0.8 percent and 15.0 percent of Regions Bank's total deposits in Iowa.
- **Iowa City Assessment Area (Johnson County)**
 - As of December 31, 2017, Regions Bank operated no branch offices in the assessment area. The bank exited this market in February 2017.
- **Waterloo Assessment Area (Black Hawk County)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 37.5 percent of its branches in Iowa.
 - As of June 30, 2017, the bank had \$163.2 million in deposits in this assessment area, representing a market share of 8.0 percent and 53.8 percent of Regions Bank's total deposits in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cedar Rapids	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Iowa City	NA	NA	NA
Waterloo	<u>Not Consistent (Above)</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of needs to improve for the State of Iowa. Performance in the Cedar Rapids and Waterloo metropolitan limited-scope assessment areas was above the statewide lending test performance, and Iowa City was not rated since the bank exited the market in 2017. For the geographic distribution of loans, the lending level was good in Waterloo and adequate in Cedar Rapids. Performance was excellent for the borrower distribution of loans in Cedar Rapids and good in Waterloo. The bank made a relatively high level of community development loans in Cedar Rapids, which contributed to the stronger overall lending test performance in the assessment area. The bank made no community development loans in Waterloo.

Metropolitan Areas (Limited-Scope Review)

For the investment test, Regions Bank received a rating of high satisfactory for the State of Iowa. Performance in the Waterloo metropolitan assessment area was consistent with the bank's state performance while performance in the Cedar Rapids assessment area was stronger than the bank's state performance due to excellent community development investments. The bank exited the Iowa City limited scope assessment area in 2017 and did not report any investment activity for this exam period. The bank's investment performance in limited-scope assessment areas was considered in the performance conclusion for the state.

For the service test, Regions Bank received a rating of low satisfactory for the State of Iowa. Performance in the Cedar Rapids metropolitan assessment area was consistent with the bank's state performance while performance in the Waterloo assessment area was stronger than the bank's state performance due to good community development services.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE IOWA NON-METROPOLITAN ASSESSMENT AREA

- **Fayette Assessment Area (Fayette County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 12.5 percent of its branches in Iowa.
 - As of June 30, 2017, the bank had \$27.0 million in deposits in this assessment area, representing a market share of 5.3 percent and 8.9 percent of Regions Bank's total deposits in Iowa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Area			
Assessment Areas	Lending Test	Investment Test	Service Test
Fayette	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of needs to improve for the State of Iowa. Performance in the Fayette non-metropolitan limited-scope assessment areas was above the statewide lending test performance. For the geographic distribution of loans, lending levels were good in Fayette. Performance was excellent for the borrower distribution of loans in Fayette. The bank made no community development loans in Fayette.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Iowa. The bank's investment performance was weaker than statewide performance in its one limited scope non-metropolitan assessment area. The bank had a very poor level of investments in the Fayette limited scope assessment area due to no investment activity during the review period.

For the service test, Regions Bank received a rating of low satisfactory for the State of Iowa. Performance in the Fayette assessment area was stronger than the bank's state performance due to good community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Kentucky

CRA RATING FOR KENTUCKY: **SATISFACTORY**

The Lending Test is rated: **Low Satisfactory**

The Investment Test is rated: **Low Satisfactory**

The Service Test is rated: **High Satisfactory**

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes few, if any, community development loans in its Kentucky assessment areas.
- The bank provides an adequate level of qualified community development investments and grants that are responsive to community development needs of the Kentucky assessment areas.
- Retail banking services are adequate in the bank's Kentucky assessment areas.
- The bank provides a relatively high level of community development services throughout the Kentucky assessment areas.

Kentucky

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Kentucky:

- Southwest Kentucky

A limited-scope review was conducted for the following assessment area:

- Simpson

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KENTUCKY

As of June 30, 2017, Regions Bank had \$565.1 million in deposits in Kentucky accounting for 0.6 percent of the bank's total deposits. Regions Bank operated 12 branch offices in Kentucky as of December 31, 2017, representing 0.8 percent of the bank's total branches. HMDA-reportable lending in Kentucky accounted for 0.7 percent of total institutional HMDA-reportable lending by number of loans and 0.4 percent by dollar volume. CRA small business lending in Kentucky accounted for 0.2 percent of the bank's total CRA small business lending by both number of loans and dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Kentucky 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	171	28.5%	\$20,652	36.2%
HMDA Refinance	234	39.1%	\$22,752	39.9%
HMDA Home Improvement	93	15.5%	\$1,505	2.6%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	498	83.1%	\$44,909	78.8%
Total Small Business	73	12.2%	\$7,405	13.0%
Total Farm	28	4.7%	\$4,662	8.2%
TOTAL LOANS	599	100.0%	\$56,976	100.0%

Originations and Purchases

Kentucky

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KENTUCKY

Lending Test

The lending test rating in the state of Kentucky is low satisfactory. Overall, performance in Kentucky with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions Bank made few, if any, community development loans in Kentucky.

During the review period, Regions Bank reported 498 HMDA-reportable loans and 73 small business loans in Kentucky. The rating for Kentucky is based on performance in the Southwest Kentucky full-scope assessment area. Approximately 95.4 percent of the bank's HMDA-reportable and small business lending by number of loans in Kentucky occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Kentucky is derived from the Southwest Kentucky full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank made no qualified community development loans within the bank's assessment areas in the state of Kentucky during the review period; the bank's performance is considered very poor. Therefore, the bank's community development lending activities that occurred outside of its Kentucky assessment areas were not given consideration for this evaluation. More information on community development lending can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Kentucky is low satisfactory.

The bank made an adequate level of qualified investments and contributions totaling \$2.8 million in Kentucky. Regions Bank had qualified investments of \$2.7 million in the Kentucky assessment areas, of which 77.2 percent were acquired during the current review period. Additionally, the bank made 13 qualified contributions in Kentucky assessment areas for \$184,812.

Kentucky

Approximately 87.5 percent of combined investment and contribution activity occurred inside the Southwest Kentucky full-scope assessment area, which comprises 90.3 percent of the bank's deposits in Kentucky as of June 30, 2018. Performance in the full-scope and limited-scope assessment areas was adequate. The bank was considered responsive to the community credit needs in the state. Therefore, positive consideration was given to 14 investments totaling \$22.6 million in debt and equity investments located in a broader statewide area, without a purpose, mandate or function of serving Kentucky assessment areas. These investments included mortgage-backed securities and 11 LIHTC projects for a combined 582 affordable housing units.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Kentucky is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in Kentucky. The bank closed three branch offices throughout the state; of those closed, one was in a moderate-income tracts, one in a middle-income tract, and one in an upper-income tract. Overall, the bank's retail service performance is considered adequate in Kentucky.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit residents and small businesses in Kentucky. During the examination period, employees engaged in 49 qualified service activities totaling 578 hours in Kentucky assessment areas. The majority of community development services were provided in the Southwest Kentucky full-scope assessment area, where performance was good. Additionally, employees engaged in 20 hours of qualified community development services in the one limited-scope assessment area.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Southwest Kentucky

NON - METROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHWEST KENTUCKY ASSESSMENT AREA

Overview

The Southwest Kentucky assessment area is a nonmetropolitan area consisting of the following five counties: Ballard, Calloway, Graves, McCracken, and Marshall. Previously, the bank's assessment area consisted of the aforementioned counties along with Livingston County. However, Regions Bank exited Livingston County in 2017. Therefore, this evaluation reflects this change and examines the bank's performance as appropriate.

As of December 31, 2017, Regions Bank operated 11 branch offices in the assessment area. The bank's branch presence in the assessment area represents 91.7 percent of the bank's branches and 89.5 percent of its deposits in Kentucky. In addition, the market represents the largest concentration of the bank's combined HMDA-reportable and CRA small business lending in the state at 95.6 percent by dollar volume.

Southwest Kentucky is an active banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there are 15 financial institutions operating 72 branch locations in the assessment area with \$3.9 billion in total deposits. Regions Bank is ranked 2nd in the market with 13.1 percent of deposits (\$505.8 million). Community Financial Services Bank had the largest deposit market share at 22.8 percent. The Paducah Bank and Trust Company was third in deposit market share (12.2 percent) followed by U.S. Bank (11.3 percent).

HMDA-reportable lending and CRA small business lending are similarly competitive. Regions Bank's HMDA-reportable lending accounted for 6.3 percent of total HMDA-reportable lending activity in the market in 2016 and 7.2 percent in 2017, ranking 2nd in both 2016 and 2017. In 2017, U.S. Bank, Independence Bank, and Quicken Loans were the first, third and fourth top HMDA lenders in the assessment area, respectively. CRA small business lending in 2017 was led by U.S. Bank, Independence Bank, Synchrony Bank, and American Express. Regions ranked 13th in 2016 and 2017, with 1.9 percent and 1.7 percent of the total CRA small business loans, respectively.

Population and Income Characteristics

According to 2017 census data, the population of the Southwest Kentucky assessment area was an estimated 181,000 people.²⁸⁹ From 2010 to 2017, three counties in the assessment area posted population losses ranging from 0.2 percent to 2.5 percent. Conversely, Graves County had no change in population, and Calloway County had a population gain of 4.6 percent. The state's population grew 2.6 percent during the same time period.²⁹⁰ McCracken County is the most populous county with 35.5 percent of all families in the assessment area between 2013 and 2017. Graves, Marshall and Calloway counties each have approximately 20.0 percent of all families.

²⁸⁹ QuickFacts. U.S. Census Bureau, n.d. Web. 1 May 2018. <http://quickfacts.census.gov>

²⁹⁰ Ibid.

Southwest Kentucky

According to 2017 FFIEC census data, the assessment area is made up of 44 census tracts: 1 tract is low-income (2.3 percent), 6 tracts are moderate-income (13.6 percent), 18 tracts are middle-income (40.9 percent), and 19 tracts are upper-income (43.2 percent). Ballard and Calloway counties have designated distressed middle-income census tracts due to unemployment or poverty.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Kentucky state nonmetropolitan areas. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the nonmetropolitan areas increased from \$46,400 in 2016 to \$47,800 in 2017. Data shows that the median family income was highest in McCracken County (\$57,186).²⁹¹ The 2017 FFIEC census data indicates that 30.7 percent of families in the assessment area are considered low- to moderate-income.²⁹²

Borrower Income Levels Kentucky State Non-metro

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$46,400	0	- \$23,199	\$23,200	- \$37,119	\$37,120	- \$55,679	\$55,680	- & above
2017	\$47,800	0	- \$23,899	\$23,900	- \$38,239	\$38,240	- \$57,359	\$57,360	- & above

In terms of poverty, 12.1 percent of families in the assessment area live in poverty. Calloway County had the highest rate of families in poverty of 14.7 percent between 2013 and 2017.²⁹³ However, it is worth noting that the number of families living in poverty declined from 2008-2012 and 2013-2017 in Marshall, Graves and McCracken, while both Calloway and Ballard counties experienced increased levels. Overall, in the assessment area, 53.0 percent of families living in low-income census tracts and 27.7 percent of families living in moderate-income census tracts live below the poverty level.²⁹⁴

Economic Conditions

The Southwest Kentucky assessment area is near the Illinois, Missouri, and Tennessee state borders and located near three major rivers: the Ohio, Mississippi, and Tennessee. Many of the largest employers are tied to the area's location along these rivers. Within the Commonwealth of Kentucky there is a network of 15 area development districts formed by state legislation to plan regional and economic development. As of 2017, all five counties in the bank's Southwest Kentucky assessment area are within the Purchase Area Development District (PADD).²⁹⁵

²⁹¹ FRB Atlanta Calculations of 2017 FFIEC Census Data

²⁹² FRB Atlanta Calculations of 2017 FFIEC Census Data

²⁹³ "Southwest KY (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 14 Jan 2019.

<http://www.policymap.com/>

²⁹⁴ FRB Atlanta Calculations of 2017 FFIEC Census Data

²⁹⁵ "Welcome." Purchase Area Development District, n.d. Web 18 Jan. 2019. <http://www.purchaseadd.org>

Southwest Kentucky

According to the South Western Kentucky Economic Development Council, Fort Campbell Army Post is the largest regional employer with 31,310 workers followed by Ingram Barge Company, Baptist Health Paducah, Lourdes Hospital, and McCracken Public Schools.²⁹⁶ Ingram and other large companies such as Crounse Corporation, James Marine and Marquette Transportation collectively employ approximately 6,000 people in the PADD with a \$500.0 million direct economic impact on the region annually.²⁹⁷ Baptist Health and Lourdes employ over 3,000 people and account for 60.0 percent of patient admissions for the 15-county PADD, making Greater Paducah a hub for regional healthcare.^{298 299} The McCracken County workforce is primarily employed by the trade, transportation, and utilities sectors (27.9 percent), followed by education and health services (19.8 percent), and leisure and hospitality (13.1 percent).³⁰⁰ Additionally, since 2015 several manufacturing, service and technology expansions have occurred in the Paducah area, resulting in new jobs and investments.^{301 302}

Tourism related to nature, downtown historic preservation, arts and film contributes to the region's economy. The City of Paducah has completed Phase I of its Riverfront Development Plan and Phase II, which will include nature trails and an Expo Center.³⁰³ Paducah Economic Development supports historic preservation including revitalization of the Coca Cola Bottling Plant into a mixed-use facility for retail, artist studios and business incubation, and the Market House Theatre \$5.0 million renovation of a 44,000 square-foot historic space in downtown Paducah.³⁰⁴

Artists and other entrepreneurs have access to business development, workforce and various capital resources in the market. Through the Bluegrass State Skills Corporation (BSSC), the Kentucky Cabinet for Economic Development offers financial assistance to qualified companies to upgrade workforce skills in the form of the Grant-In-Aid (GIA) and Skills Training Investment Credit (STIC).³⁰⁵ The Kentucky Economic Development Finance Authority (KEDFA) offers business incentives for materials and equipment investment, tax credits for small business and angel investment, direct loans for fixed asset financing, grants and economic development bonds.³⁰⁶ In addition to bank lending in the area, other agencies have provided lending capital to businesses in the area; these entities include the PADD Business Lending Department, U.S. Department of Commerce, Economic Development Administration, Small Business Administration, and USDA Rural Development.³⁰⁷

²⁹⁶ "Paducah Employment: Top 25 McCracken County Employers" Greater Paducah Economic Development, n.d. Web 29 Jan. 2019. <https://epaducah.com/business/top-employers/>

²⁹⁷ "Community." Paducah Board of Realtors, n.d. Web 27 Feb. 2019. <https://www.paducaharealtors.org/community/>

²⁹⁸ "Paducah Employment: Top 25 McCracken County Employers" Greater Paducah Economic Development, n.d. Web 29 Jan. 2019. <https://epaducah.com/business/top-employers/>

²⁹⁹ "Community." Paducah Board of Realtors, n.d. Web 27 Feb. 2019. <https://www.paducaharealtors.org/community/>

³⁰⁰ "Community Profile, McCracken County, KY (2019)." Federal Reserve Bank of Atlanta, Risk Analysis Unit.

³⁰¹ "Paducah McCracken County Community Profile." Paducah Economic Development, n.d. Web, 21 Dec. 2018. http://www.thinkkentucky.com/cmnty/Prntbl_All.aspx?cw=096

³⁰² "Forward Paducah Update, 2017." Paducah Economic Development, n.d. Web 26 Feb. 2019, https://epaducah.com/wp-content/uploads/2017/07/forward_paducah_update.pdf

³⁰³ Ibid.

³⁰⁴ Ibid.

³⁰⁵ "Bluegrass Skills Corporation." Think Kentucky. n.d. Web 29 Jan. 2019. <https://www.thinkkentucky.com/Workforce/BSSC.aspx>

³⁰⁶ "Incentive Program Overview." Kentucky Economic Development Finance Authority (KEDFA), n.d. Web 29 Jan. 2019. http://thinkkentucky.com/kyedc/pdfs/Incentive_Program_Overview.pdf?62

³⁰⁷ "FY2017 Annual Report, Serving Our Region of Kentucky." Purchase Area Development District, n.d. Web 14 Feb. 2019. http://www.purchaseadd.org/files/PDF/Administration/Annual_Reports/2017_Annual_Report.pdf

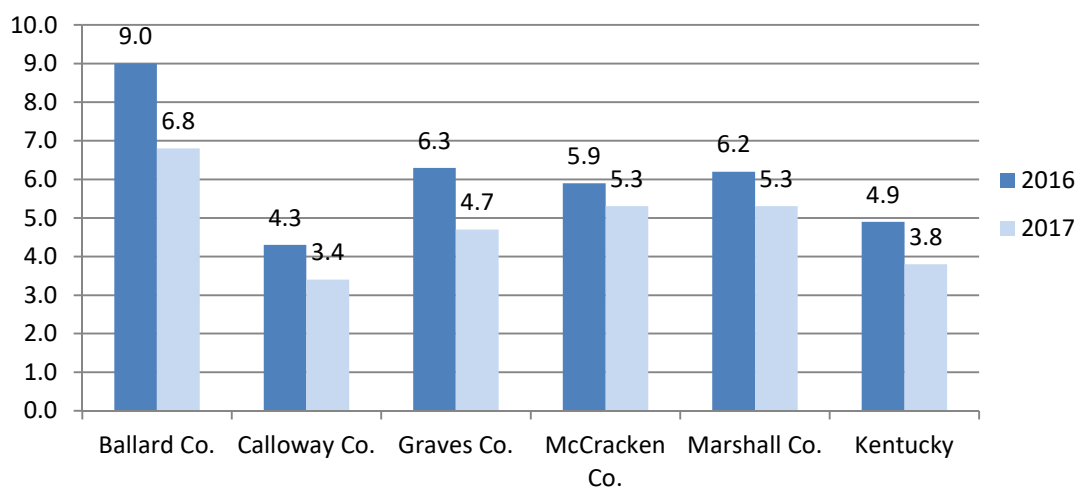
Southwest Kentucky

According to 2017 Dun & Bradstreet information, there were 6,925 businesses within the Southwest Kentucky assessment area, 89.4 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.³⁰⁸ Additionally, 13.7 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 1.0 percent.

An analysis of aggregate CRA loan data specifies that 2,183 small business loans were made in the assessment area in 2017.³⁰⁹ Most of the loan activity was in McCracken County (966) followed by Calloway and Graves counties. Loans made to firms with revenues of \$1.0 million or less represented 47.9 percent of total small business loans in 2017.³¹⁰

As shown in the following chart, the unemployment rate in all of the counties in the Southwest Kentucky assessment area decreased from 2016 to 2017. Although Ballard County experienced the largest drop in unemployment at 2.2 percent, the county's unemployment rate in 2017 remained the highest within the assessment area at 6.8 percent. The state unemployment rate was 3.8 percent.

Unemployment Rates: KY Southwest KY



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to the 2017 census data, there were 86,119 housing units located in the assessment area, of which 59.3 percent were owner-occupied, 25.1 percent were rental units, and 15.7 percent were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, approximately 75.2 percent of all housing units were rentals or vacant and in moderate-income census tracts, 70.1 percent of the units were rental or vacant. The median age of the housing stock was 44 years, though the median age of housing was

³⁰⁸ FRB Atlanta Calculations of Dun & Bradstreet, 2017 American Community Survey data.

³⁰⁹ "Southwest KY (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 14 Jan. 2019. <http://www.policymap.com/>

³¹⁰ Ibid.

Southwest Kentucky

older, 61 years, in the one low-income census tract in the assessment area compared to 45 years in both the moderate- and middle-income census tracts.³¹¹ McCracken County had the highest concentration of old housing stock at a median age of 41 years. As of the second quarter of 2017, housing values were highest in McCracken County at \$156,442. The median home prices for the other counties were \$108,160 in Ballard County; \$137,150 in Calloway County; \$100,780 in Graves County; and \$124,500 in Marshall County.³¹²

In 2016, 53.4 percent of HMDA-reportable loans made by all HMDA lenders in the assessment area were for the purpose of home purchase, and 18.2 percent of originated loans were to borrowers earning less than 80.0 percent of area median income.³¹³ Furthermore, 3.3 percent of loan originations were made in low- and moderate-income census tracts in the assessment area. Typical loan origination amounts for home purchase ranged from \$98,000 to \$133,500. Between 2012 and 2016, Graves County had the highest percentage of homes (53.8 percent) that would be affordable for a four-person family earning 80.0 percent AMI, while the percentage ranged from 37.2 percent and 46.0 in the other counties.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis. Also, note that the 2016 table represents six counties, while the 2017 table represents five counties, which excludes Livingston County.

³¹¹ FRB Atlanta Calculations of 2017 FFIEC Census Data

³¹² FRB Atlanta Calculations of 2017 FFIEC Census Data

³¹³ "Southwest KY (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Feb. 2019.
<http://www.policymap.com/>

Southwest Kentucky

Combined Demographics Report

Assessment Area: KY Southwest KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.3	449	0.9	257	57.2	8,245	15.9
Moderate-income	4	8.7	2,960	5.7	1,003	33.9	7,271	14.1
Middle-income	21	45.7	23,160	44.8	2,642	11.4	10,295	19.9
Upper-income	19	41.3	25,151	48.6	1,788	7.1	25,909	50.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	46	100.0	51,720	100.0	5,690	11.0	51,720	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,556	312	0.6	20.1	928	59.6	316	20.3
Moderate-income	6,221	2,492	4.4	40.1	2,486	40.0	1,243	20.0
Middle-income	41,692	25,305	44.7	60.7	8,667	20.8	7,720	18.5
Upper-income	40,659	28,516	50.4	70.1	8,121	20.0	4,022	9.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	90,128	56,625	100.0	62.8	20,202	22.4	13,301	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	493	5.9	411	5.4	74	11.1	8	8.0
Moderate-income	599	7.2	519	6.8	74	11.1	6	6.0
Middle-income	3,591	43.0	3,289	43.3	253	38.0	49	49.0
Upper-income	3,673	44.0	3,371	44.4	265	39.8	37	37.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,356	100.0	7,590	100.0	666	100.0	100	100.0
Percentage of Total Businesses:			90.8		8.0		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	11	1.5	11	1.5	0	0.0	0	0.0
Middle-income	380	50.9	376	50.7	4	80.0	0	0.0
Upper-income	355	47.6	354	47.8	1	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	746	100.0	741	100.0	5	100.0	0	.0
Percentage of Total Farms:			99.3		.7		.0	

2016 FFIEC Census Data and 2016 D&B Information

Southwest Kentucky

Combined Demographics Report

Assessment Area: KY Southwest KY

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3	419	0.9	222	53.0	7,716	16.6
Moderate-income	6	13.6	4,166	8.9	1,153	27.7	6,565	14.1
Middle-income	18	40.9	18,570	39.9	2,575	13.9	8,908	19.1
Upper-income	19	43.2	23,419	50.3	1,696	7.2	23,385	50.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	46,574	100.0	5,646	12.1	46,574	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	827	205	0.4	24.8	477	57.7	145	17.5
Moderate-income	10,463	3,124	6.1	29.9	5,559	53.1	1,780	17.0
Middle-income	35,429	20,118	39.4	56.8	8,471	23.9	6,840	19.3
Upper-income	39,400	27,596	54.1	70.0	7,078	18.0	4,726	12.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	86,119	51,043	100.0	59.3	21,585	25.1	13,491	15.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	82	1.2	64	1.0	18	2.8	0	0.0
Moderate-income	994	14.4	845	13.7	138	21.2	11	12.9
Middle-income	2,666	38.5	2,405	38.9	225	34.6	36	42.4
Upper-income	3,183	46.0	2,875	46.5	270	41.5	38	44.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,925	100.0	6,189	100.0	651	100.0	85	100.0
	Percentage of Total Businesses:			89.4		9.4		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	16	2.7	15	2.5	1	14.3	0	0.0
Middle-income	256	42.9	253	42.9	3	42.9	0	0.0
Upper-income	324	54.3	321	54.4	3	42.9	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	597	100.0	590	100.0	7	100.0	0	.0
	Percentage of Total Farms:			98.8		1.2		.0

2017 FFIEC Census Data and 2017 D&B Information

Southwest Kentucky

Credit and Community Development Needs

To better understand the community development and economic landscapes, a community development practitioner was contacted. This individual discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Information from this community contact discussion, the City of Paducah strategic plan, and the Forward Paducah economic development plan were included in the appropriate sections of this report. Community development needs commonly identified were financial capability, workforce development, small business development and retention, and diverse affordable housing options.

A community contact expressed that banks have historically and are actively participating in community development projects but that more bank participation is welcome to address identified community needs. For instance, poverty persists in the region, and nonprofits in Southwest Kentucky are modeling poverty reduction initiatives from other regions, providing opportunities for banks to provide financial literacy and credit education in the assessment area.

The City of Paducah in McCracken County developed a strategic plan in 2018, which included objectives to empower upward economic mobility.³¹⁴ One of the strategies is to improve community participation in workforce programs that prepare candidates to fill deficits in high skilled, higher wage jobs. The city plans to establish a Community Development Corporation (CDC) to address some of community concerns. It is also relying upon school and private industry partnerships to strengthen the workforce pipeline through funding such as the \$3.8 million Work Ready Grant awarded to Paducah Independent Schools and the newly established Regional Innovation Hub. Once established, this state-of-the-art technology center will provide opportunities for those in the community to develop a variety of skills through mentorships, apprenticeships, entrepreneurial development, industry-sponsored boot camps and maker-fairs.³¹⁵

Another 2018 city initiative is to increase affordable housing options by 20.0 percent.³¹⁶ This requires a hybrid of development, renovation and repair. The community contact stated that redevelopment in the Lower Town historical district has attracted residents who want to live there, further increasing the demand for affordable, workforce housing. The contact recalled that in the past four to five years, the region has added 700 new multifamily units, such as Chandler Park apartments,³¹⁷ but that the most predominant banking and credit need is financing single-family housing for low- and moderate-income households.

As the population grows and economic development progresses to support new construction, the community contact believes banks should anticipate increased requests for home purchase, credit and banking services within the assessment area. Currently Paducah Main Street administers the Upper Story Living Initiative to

³¹⁴ "Strategic Plan Action Steps (August 30, 2018)." City of Paducah, n.d. 13 Feb. 2019. www.paducahky.gov/strategic-plan-paducah

³¹⁵ "Forward Paducah Update, 2017." Paducah Economic Development, n.d. Web 26 Feb. 2019, https://epaducah.com/wp-content/uploads/2017/07/forward_paducah_update.pdf

³¹⁶ Ibid.

³¹⁷ "Forward Paducah Update, 2017." Paducah Economic Development, n.d. Web 26 Feb. 2019, https://epaducah.com/wp-content/uploads/2017/07/forward_paducah_update.pdf

Southwest Kentucky

provide \$15,000 grants to developers of affordable living spaces in historic downtown buildings and awards homeowner grants for roof stabilization and façade restoration.³¹⁸ This is an opportunity for banks to supplement grants with developer financing, to provide mortgage loans for single-family home purchase, or to offer home improvement loans products, particularly for low- and moderate-income individuals.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Southwest Kentucky assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank did not make any community development loans in the Southwest Kentucky assessment area.

During the review period, the bank reported 476 HMDA-reportable loans and 69 CRA small business loans in the Southwest Kentucky assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Southwest Kentucky assessment area accounted for 95.2 percent of Regions Bank's total HMDA-reportable lending in Kentucky and 98.2 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 89.5 percent of Regions Bank's Kentucky deposits are in the Southwest Kentucky assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

³¹⁸ Ibid.

Southwest Kentucky

Home Purchase Loans

Home purchase lending in low-income tracts was not rated due to a low share of owner occupied housing in these tracts (0.4 percent in 2017) and low lending volume by all lenders (0.3 percent in 2017).

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank made one home purchase loan in a low-income tract (1.2 percent), which was below the percentage of owner-occupied units in these tracts (6.1 percent) and below the aggregate lending performance in these tracts (6.3 percent). In 2016, however, the bank's home purchase lending in moderate-income tracts (5.2 percent) was above the percentage of owner-occupied units in these tracts (4.4 percent) and above the aggregate lending performance in these tracts (3.0 percent).

Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2017, Regions Bank made one home refinance loan in a low-income tract (1.0 percent), which was above the percentage of owner-occupied units in these tracts (0.4 percent) and above the aggregate lending performance in these tracts (0.3 percent). Only three home refinance loans were originated by all lenders in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank made one home refinance loan in a moderate-income tract (1.0 percent), which was below the percentage of owner-occupied units (6.1 percent) in these tracts and below the aggregate lending performance (3.1 percent) in these tracts. In 2016, however, the bank's home refinance lending to moderate-income tracts (4.0 percent) was similar to the percentage of owner-occupied units in these tracts (4.4 percent) and above the aggregate lending performance in these tracts (3.1 percent).

Home Improvement Loans

Home improvement lending in low-income tracts was not rated due to a low share of owner occupied housing in these tracts (0.4 percent in 2017) and no lending volume by all lenders in 2017.

Home improvement lending in moderate-income tracts is good. In 2017, Regions Bank's home improvement lending in moderate-income tracts (7.8 percent) was above the percentage of owner-occupied units in these tracts (6.1 percent) and above the aggregate lending performance (5.2 percent).

Small Business Loans

Small business lending in low-income tracts is adequate. Despite not making any small business loans in low-income tracts in 2017, Regions Bank's small business lending in low-income tracts in 2016 (8.6 percent) was above the percentage of small businesses in these tracts (5.4 percent) and above the aggregate lending performance (5.6 percent).

Small business lending in moderate-income tracts is good. In 2017, Regions Bank's small business lending in moderate-income tracts (26.5 percent) was above the percentage of small businesses in these tracts (13.7 percent) and above the aggregate lending performance (14.2 percent) in these tracts.

Southwest Kentucky

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. In 2017, Regions Bank's home purchase lending to low-income borrowers (2.4 percent) was below the percentage of low-income families living in those tracts (16.6 percent) but similar to the aggregate lending performance (2.8 percent).

Home purchase lending to moderate-income borrowers is excellent. In 2017, the bank's home purchase lending to moderate-income borrowers (25.6 percent) was above the percentage of moderate-income families (14.1 percent) and significantly above the aggregate lending performance (12.5 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. In 2017, Regions Bank's home refinance lending to low-income borrowers (7.8 percent) was below the percentage of low-income families (16.6 percent) but was significantly above the aggregate lending performance (3.1 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (12.7 percent) was similar to the percentage of moderate-income families (14.1 percent) and above the aggregate lending performance (11.1 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (13.7 percent) was below the percentage of low-income families (16.6 percent) but above the aggregate lending performance (7.5 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (17.6 percent) was above the percentage of moderate-income families (14.1 percent) and above the aggregate lending performance (14.3 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 70.6 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 89.4 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (46.7 percent). Additionally, 91.2 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Southwest Kentucky

Community Development Lending

Regions Bank made no community development loans in the Southwest Kentucky assessment area during the review period. Community contacts and Federal Reserve research did identify that community development lending opportunities exist in this market (see the earlier discussion on *Credit and Community Development Needs* for this assessment area); therefore, performance is considered very poor.

INVESTMENT TEST

Regions Bank's investment performance in the Southwest Kentucky assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$2.5 million, which reflected 87.5 percent of total investment activity for the state. The bank's investments (excluding contributions) totaled nearly \$2.3 million, of which 89.1 percent were new investments acquired during the review period. The new investments consisted of \$2.0 million in SBA 504 securities. Prior period investments totaled \$249,605, consisting of mortgage-backed securities.

Regions Bank also made 13 contributions totaling \$184,812 to multiple nonprofit organizations during the review period. Specifically, the bank provided \$183,812 to organizations that offer community services to low- and moderate-income individuals, along with \$1,000 to support affordable housing. Notable contributions included \$160,591 to an organization that provides financial, credit and homeownership counseling to new clients within bank branches in LMI communities.

SERVICE TEST

Regions Bank's service test performance in the Southwest Kentucky assessment area is good.

Retail Services

Retail banking services are adequate in the Southwest Kentucky full-scope assessment area.

The distribution of 11 branch offices and 10 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. There were no branches in low-income tracts compared to 0.9 percent of households and 1.2 percent of businesses in the same geography. The percentage of branches in moderate-income tracts was less than the percentage of households and businesses in the same geography; 12.0 percent of households and 14.4 percent of businesses were located in moderate-income census tracts compared to 9.1 percent of the bank's branches. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in low- and moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Southwest Kentucky

Geographic Distribution of Branches & ATMS Assessment Area: KY Southwest KY

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.3%	0.9%	1.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	9.1%	0	0	1	1	0	Total	1	10.0%	1	10.0%	0	0	0	0.0%	0	0	6	13.6%	12.0%	14.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	7	63.6%	0	0	6	6	2	Total	6	60.0%	6	60.0%	0	0	0	0.0%	0	0	18	40.9%	39.4%	38.5%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Upper	3	27.3%	0	0	3	3	3	Total	3	30.0%	3	30.0%	0	0	0	0.0%	0	0	19	43.2%	47.7%	46.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	11	100.0%	0	0	10	10	5	Total	10	100.0%	10	100.0%	0	0	0	0.0%	0	0	44	100.0%	100.0%	100.0%
DTO	1		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTC - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a relatively high level of community development services in the Southwest Kentucky assessment area. The bank's service activities in Southwest Kentucky benefitted organizations that provide affordable housing and community services to low- and moderate-income individuals and communities. Of the total 558 qualified service hours, 269 hours were committed to financial education and homebuyer education for LMI adults and youth through partnerships with a variety of schools, community organizations and businesses. Bank employees also provided 172 hours of board or committee member service to qualified nonprofit organizations. Additionally, 117 hours were committed to technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals.

Highlighted below are examples of community development activities undertaken during the review period:

- Regions officers provided technical support and Volunteer Income Tax Assistance (VITA) counseling through United Way of Calloway County.
- Bank manager served on a committee of a non-profit organization that provides financial literacy programming in low-income, low wealth communities through strategic alliances and partnerships.
- Bank officer served as a board member for a nonprofit affordable housing organization that provides affordable housing and home purchase opportunities to low- and moderate-income individuals through education and housing counseling.
- A Regions officer provided leadership and financial expertise by serving on the board of directors for Junior Achievement of West Kentucky.

Southwest Kentucky

- Two Regions officers provided banking expertise by auditing transactions for a local organization that provides emergency food assistance to residents living in poverty.

Overall, the bank's activities demonstrated a good level of engagement in community services in the Southwest Kentucky assessment area.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KENTUCKY NON-METROPOLITAN ASSESSMENT AREAS

- **Simpson Assessment Area (Simpson County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 8.3 percent of its branches in Kentucky.
 - As of June 30, 2017, the bank had \$59.3 million in deposits in this assessment area, representing a market share of 13.9 percent and 10.5 percent of Regions Bank's total deposits in Kentucky.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Simpson	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Kentucky. Performance in Simpson, the lone non-metropolitan limited-scope assessment area, was consistent with the statewide lending test performance. The geographic distribution of loans was not rated because there are no low-or moderate-income tracts in Simpson. Performance was adequate for the borrower distribution of loans in Simpson. The bank made no qualified community development loans in the assessment area.

For the investment test, Regions Bank received a rating of low satisfactory for the State of Kentucky. The bank's investment performance in the Simpson non-metropolitan assessment area was consistent with statewide performance.

For the service test, Regions Bank received a rating of high satisfactory for the State of Kentucky. Performance in the Simpson assessment area was weaker than the bank's state performance with adequate retail delivery services and community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Louisiana

CRA RATING FOR LOUISIANA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Louisiana assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to community development needs of the Louisiana assessment areas.
- Retail banking services are adequate in the bank's Louisiana assessment areas.
- The bank is a leader in providing community development services that benefit residents and small businesses in the Louisiana assessment areas.

Louisiana

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Louisiana:

- New Orleans

Limited-scope reviews were conducted for the remaining ten assessment areas:

• Alexandria	Monroe
• Baton Rouge	Morehouse
• Hammond	Northwest Louisiana
• Houma	Shreveport
• Lafayette	Southern Louisiana

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOUISIANA

As of June 30, 2017, Regions Bank had \$7.6 billion in deposits in Louisiana accounting for 7.7 percent of the bank's total deposits. Regions Bank operated 101 branch offices in Louisiana as of December 31, 2017, representing 6.9 percent of the bank's total branches. HMDA-reportable lending in Louisiana accounted for 5.0 percent of total institutional HMDA-reportable lending by number of loans and 4.7 percent by dollar volume. CRA small business lending in Louisiana accounted for 5.7 percent of the bank's total CRA small business lending by number of loans and 6.1 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

Louisiana

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity
Assessment Areas Located in
Louisiana 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,441	23.1%	\$347,985	41.3%
HMDA Refinance	1,358	21.8%	\$213,329	25.3%
HMDA Home Improvement	996	16.0%	\$19,183	2.3%
HMDA Multi-Family	4	0.1%	\$6,267	0.7%
Total HMDA	3,799	60.9%	\$586,764	69.6%
Total Small Business	2,342	37.6%	\$237,883	28.2%
Total Farm	94	1.5%	\$18,774	2.2%
TOTAL LOANS	6,235	100.0%	\$843,421	100.0%

Originations and Purchases

Louisiana

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LOUISIANA

Lending Test

The lending test rating in the state of Louisiana is low satisfactory. Overall, performance in Louisiana with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made an adequate level of community development loans in Louisiana.

During the review period, Regions Bank reported 3,799 HMDA-reportable loans and 2,342 small business reportable loans in Louisiana. The rating for Louisiana is based on performance in the New Orleans full-scope assessment area. Approximately 32.6 percent of the bank's HMDA-reportable and small business lending by number of loans in Louisiana occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Louisiana is derived from the New Orleans full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of Louisiana. The bank originated 72 community development loans totaling \$126.6 million benefiting Louisiana assessment areas during the review period, including 13 loans for \$8.9 million in the New Orleans full-scope assessment area. Performance was adequate in New Orleans. The bank also made a \$1.5 million loan to an affordable housing developer that serves the Gulf Coast region; this loan positively impacts performance in all assessment areas in Louisiana. The bank was considered responsive to the credit and community development needs in its assessment areas. Therefore, the bank received positive consideration for 13 loans for \$26.1 million outside any of the bank's assessment areas in the state. The loans outside the bank's assessment areas included four loans for \$11.3 million to support three Low Income Housing Tax Credit projects and nine loans for \$14.8 million to farms located in USDA Strikeforce counties. More information on community development loans can be found in the full-scope assessment area section of this report.

Louisiana

Investment Test

The investment test rating for Louisiana is high satisfactory.

The bank made a good level of qualified investments and contributions totaling \$99.3 million in Louisiana. During the review period, Regions Bank had qualified investments of \$98.8 million in the Louisiana assessment areas, with nearly 28.9 percent acquired during the current review period. In addition, the bank made 95 qualified contributions in the assessment areas, for a total of \$439,685. The state investment rating also reflects three contributions, totaling \$16,250, which benefited a broader statewide or regional area that includes the Louisiana assessment areas.

Nearly 40.0 percent of combined investment and contribution activity occurred inside the New Orleans full-scope assessment area, which comprises 42.1 percent of deposits in this market as of June 30, 2018. Performance in New Orleans was good. The bank was responsive to community credit needs in the state. Therefore, positive consideration was given to 20 investments totaling \$40.3 million of investments located in a broader statewide area, without a purpose, mandate or function of serving Louisiana assessment areas. The aforementioned investments included \$32.2 million in LIHTCs and an \$8.1 million investment in a Qualified School Construction Bond.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Louisiana is high satisfactory.

Retail Services

Overall, the bank's retail service performance is considered adequate in Louisiana. However, the New Orleans full-scope assessment area is the primary driver of the statewide rating and as a result, delivery systems, including ATMs and branch office locations, may be inaccessible to portions of the bank's geographies and individuals of different income levels, primarily due to the limited number of branches in low- and moderate-income geographies in the New Orleans full-scope assessment area. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank opened one branch office in a moderate-income tract in Louisiana. The bank closed nine branch offices throughout the state; of those closed, two were in moderate-income tracts, four in middle-income tracts, and three in upper-income tracts.

Louisiana

Community Development Services

Regions Bank is a leader in providing community development services that benefit residents and small businesses in Louisiana. During the examination period, employees engaged in 672 qualified services totaling 6,690 hours in Louisiana assessment areas. The greatest number of community development service hours were provided in the New Orleans full-scope assessment area, where performance was excellent. Additionally, employees engaged in 4,193 hours in limited-scope assessment areas. Finally, bank employees engaged in 159 qualified community development service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

New Orleans, Louisiana

METROPOLITAN AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NEW ORLEANS, LOUISIANA ASSESSMENT AREA

Overview

The New Orleans assessment area includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, and St. Tammany parishes, which are the eight parishes that make up the New Orleans-Metairie, LA MSA. As of December 31, 2017, Regions Bank operated 34 branch offices in the assessment area. The bank's branch presence in the assessment area represents 33.7 percent of branches and 40.6 percent of deposits in Louisiana. In addition, the market represents the institution's largest concentration of combined HMDA-reportable and CRA small business lending in the state at 32.9 percent by dollar volume.

New Orleans is a very competitive banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there are 33 financial institutions operating 340 branch locations in the assessment area with \$36.2 billion in total deposits. Regions Bank is ranked 4th in the market with 8.6 percent of deposits (\$3.1 billion). Capital One Bank had the largest deposit market share at 27.2 percent, followed by Whitney Bank with 23.8 percent, and JPMorgan Chase Bank with 15.0 percent.

HMDA-reportable lending and CRA small business lending are similarly competitive. Regions Bank's HMDA-reportable lending accounted for 2.1 percent of total HMDA-reportable lending activity in the market in 2016 and 1.9 percent in 2017, ranking 14th in both 2016 and 2017. In 2017, Wells Fargo, Hancock Whitney Bank, Fidelity Bank, and Quicken Loans were the top HMDA lenders in the assessment area. CRA small business lending in 2017 was led by American Express, Chase Bank, Capital One Bank, and Whitney Bank. Regions ranked 15th in 2016 and 16th in 2017 with 1.3 percent and 1.1 percent of the total CRA small business loans, respectively.

Population and Income Characteristics

Hurricane Katrina led to dramatic population loss across the entire MSA, but over the past ten years, the region has gradually recovered. According to an analysis of census data by The Data Center, the estimated 2018 population of the assessment area was approximately 1.2 million, or nearly 95.0 percent of its 2000 population. New Orleans, located in Orleans Parish, is the principal city within the assessment area, and it had a population of 391,000 as of July 2018, or 80.0 percent of its 2000 population. The most populous parish was Jefferson followed by Orleans and St. Tammany parishes. St. Bernard, Orleans, and St. Tammany parishes posted the largest population gains since 2010 while St. John and St. James parishes posted losses during the same period.³¹⁹

³¹⁹ "Total Population by Parish for the New Orleans Metro." The Data Center. Nonprofit Knowledge Works, 18 Apr. 2019. Web. 31 Aug. 2019.
<https://www.datacenterresearch.org/data-resources/population-by-parish/>

New Orleans, Louisiana

According to 2017 FFIEC census data, the assessment area comprises 405 census tracts: 65 tracts are low-income (16.0 percent), 101 tracts are moderate-income (24.9 percent), 115 tracts are middle-income (28.4 percent), 107 tracts are upper-income (26.4 percent), and 17 tracts have unknown income (4.2 percent). Between 2016 and 2017, there was an increase in the number of low-, upper-, and unknown-income tracts while moderate- and middle-income tracts declined.³²⁰

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the New Orleans-Metairie, LA MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from \$60,000 in 2016 to \$63,300 in 2017. However, data shows wide variation in the median income among the parishes. The median family income between 2013 and 2017 was highest in St. Tammany Parish (\$79,154) and lowest in St. Bernard Parish (\$51,364).³²¹ The 2017 FFIEC census data indicates that 40.7 percent of families in the assessment area are considered low- to moderate-income.³²²

Borrower Income Levels New Orleans-Metairie, LA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$60,000	0	- \$29,999	\$30,000	- \$47,999	\$48,000	- \$71,999	\$72,000	- & above
2017	\$63,300	0	- \$31,649	\$31,650	- \$50,639	\$50,640	- \$75,959	\$75,960	- & above

Orleans Parish had 19.3 percent of families living in poverty between 2013 and 2017, followed by St. Bernard Parish.³²³ Between the five-year periods of 2008-2012 and 2013-2017, St. James, St. Charles and Orleans parishes posted declines in the percentage of families living in poverty, while families living in poverty increased in each of the other parishes. Quite notably, families in poverty in Plaquemines Parish grew by 114.9 percent.³²⁴ In addition, a significant percentage of families in LMI areas live below the poverty level. Specifically, 40.1 percent of families living in low-income census tracts in the assessment area live below the poverty level, and 23.6 percent of families living in moderate-income census tracts live below the poverty level.³²⁵

³²⁰ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

³²¹ "New Orleans, LA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Feb. 2019. <http://www.policymap.com/>

³²² FRB Atlanta Calculations of 2017 FFIEC Census Data

³²³ "New Orleans, LA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 July 2019. <http://www.policymap.com/>

³²⁴ Ibid.

³²⁵ FRB Atlanta Calculations of 2017 Census Data

New Orleans, Louisiana

Economic Conditions

Healthcare has been New Orleans' primary source of job growth over the last few years with several major projects, including the new Veterans Affairs Medical Center, an expansion of both the Children's Hospital and the Ochsner Health System hospital, and the completion of the University Medical Center. Not only job generators, these projects are important anchors for larger economic development initiatives near downtown New Orleans.³²⁶ Another employment driver in the region is shipping; the second and fourth largest seaports by volume in the nation, the Port of New Orleans and the Port of Southern Louisiana, respectively, are located in the region.³²⁷ The region is also dominated by refineries experiencing record profits and hiring that has been outpacing the state, nation and region since early 2017. Lastly, it is worth noting that the metropolitan area continues to be a popular tourist destination. Visitor spending totaled a record \$7.4 billion in 2016, representing an average annual increase of 8.1 percent from 2010 through 2016.³²⁸

In terms of top employers in the region, Ochsner Health System is the largest employer in the region with 16,771 employees. The other major employers include East Jefferson General Hospital, ACME Truck Line, Inc., Laitram, LLC and West Jefferson Medical Center.³²⁹ The top employment sectors include education and health services, wholesale and retail trade, leisure and hospitality services, and government.³³⁰

Small businesses are an anchor to the New Orleans economy. According to 2017 Dun & Bradstreet information, there were 57,474 businesses within the New Orleans assessment area, of which 90.5 percent had total annual revenues less than or equal to \$1 million.³³¹ Additionally, 18.1 percent of businesses in the assessment area are located in moderate-income tracts and 7.1 percent are in low-income tracts. According to an analysis of aggregate CRA loan data, 27,628 small business loans were made in the New Orleans assessment area in 2017.³³² The majority of lending occurred in Jefferson Parish (36.5 percent) followed by Orleans (31.5 percent) and St. Tammany (22.5 percent) parishes. Loans made to firms with revenues of \$1.0 million or less represented 45.2 percent of these total small business loans.³³³

The declining unemployment rate reflects the level of economic growth in the region in the last few years. As shown in the following chart, the unemployment rate in the New Orleans-Metairie, LA MSA fell from 4.7 percent in 2016 to 3.7 percent in 2017. Within the assessment area, the unemployment rate was highest in St. James and St. John parishes, while the other parishes had rates at or below the MSA and state.³³⁴

³²⁶ *Comprehensive Housing Market Analysis, New Orleans, Louisiana*. Rep. Office of Policy Development and Research, HUD, Oct. 2015. Web. 27 July 2017. <https://www.huduser.gov/portal/publications/pdf/NewOrleansLA-comp-16.pdf>

³²⁷ Precis U.S. Metro. New Orleans-Metairie, LA. Moody's Analytics, September 2018. n.d. Web. 1 Feb. 2019. <https://www.moodyanalytics.com/>

³²⁸ "New Orleans-Metairie, Louisiana." HUD P&R Housing Market Profiles, October 1, 2017, n.d. Web 1 Feb. 2019.

<https://www.huduser.gov/portal/periodicals/USHMC/reg/NewOrleans-LA-HMP-October17.pdf>

³²⁹ Ibid.

³³⁰ Ibid.

³³¹ FRB Atlanta Calculations of Dun & Bradstreet, 2017 American Community Survey data.

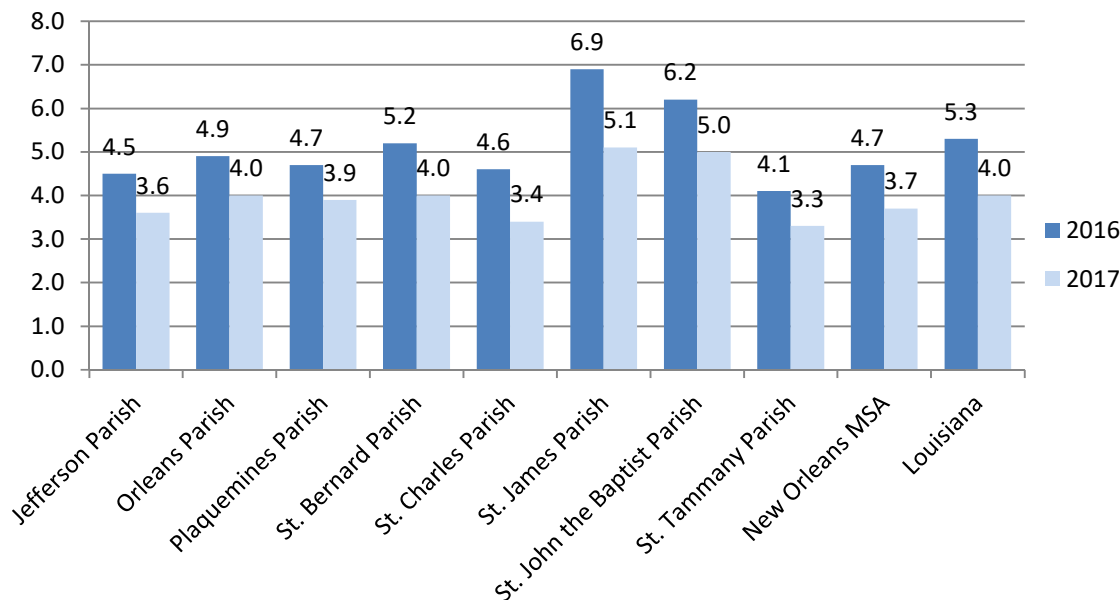
³³² New Orleans, LA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Mar. 2019. <http://www.policymap.com/>

³³³ New Orleans, LA MSA (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Mar. 2019. <http://www.policymap.com/>

³³⁴ Federal Reserve Bank of Atlanta calculations of data from the Bureau of Labor Statistics.

New Orleans, Louisiana

Unemployment Rates - LA New Orleans



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2017 census data, there were 552,061 housing units located in the assessment area, of which 52.9 percent were owner-occupied, 33.2 percent were rental units, and 13.9 percent were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, approximately 75.7 percent of all housing units were rentals or vacant; in moderate-income census tracts, 57.5 percent of the units were rental or vacant. The median age of the housing stock was 47 years, though the median age of housing was older, 54 years, in low-income census tracts compared to the assessment area overall.³³⁵ These factors suggest that HMDA-reportable lending opportunities, particularly in low-income tracts, may be limited.

Home prices have been steadily rising in the assessment area. As of the third quarter of 2018, the median price of an owner-occupied home was highest in Orleans Parish at \$237,027, followed by \$222,980 in St. Tammany Parish, and \$193,326 in St. Charles Parish. Much lower home prices were posted in the remaining parishes, with St. James and St. Bernard parishes having the lowest prices of \$141,095 and \$144,838, respectively.³³⁶

³³⁵ FRB Atlanta Calculations of 2017 Census Data

³³⁶ "February Existing Home Sales." NATIONAL ASSOCIATION OF REALTORS®. September 3, 2019, <https://www.nar.realtor/sites/default/files/documents/2018-q3-county-median-home-prices-monthly-mortgage-payment-by-state-and-county-name-01-04-2019.pdf>

New Orleans, Louisiana

Data confirms that fewer affordable homeownership opportunities exist in Orleans, St. Tammany, and Jefferson parishes for moderate-income families. Between 2013 and 2017, on average 13.5 percent of all homes in these parishes were likely affordable for a four-person family earning 50.0 percent of the area median income.³³⁷ This figure increases to 30.0 percent for a four-person family earning 80.0 percent of the median income in these markets.

The share of delinquent loans has steadily declined over the past few years. As of September 2017, the percentage of seriously delinquent loans was 3.2 percent, as compared to a post-national-recession peak of 18.6 percent in February 2010. It is also worth noting that real estate owned and short sales accounted for 10.0 percent of existing home sales in September 2017, down from 13.0 percent a year prior, and had an average price of \$134,400. Another housing condition in the market is the high prevalence of home sales by absentee owners. For example, home sales by absentee owners comprised 35.0 percent of total sales in the metropolitan area, as compared to about one-half of all home sales in Orleans Parish.³³⁸

Demographic Characteristics by Census Tract

The following tables based on 2016 and 2017 FFIEC census data and Dun & Bradstreet information present key demographic and business information used to help develop a performance context for the assessment area.

³³⁷ "New Orleans, LA MSA (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Aug. 2017. <http://www.policymap.com/>

³³⁸ "New Orleans-Metairie, Louisiana." HUD P&R Housing Market Profiles, October 1, 2017, n.d. Web 1 Feb 2019. <https://www.huduser.gov/portal/periodicals/USHMC/reg/NewOrleans-LA-HMP-October17.pdf>

New Orleans, Louisiana

Combined Demographics Report

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	62	15.3	19,273	6.9	7,077	36.7	65,177	23.4
Moderate-income	103	25.4	58,243	20.9	10,577	18.2	46,200	16.6
Middle-income	124	30.6	111,421	40.0	11,144	10.0	51,596	18.5
Upper-income	104	25.7	89,290	32.1	3,660	4.1	115,254	41.4
Unknown-income	12	3.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	405	100.0	278,227	100.0	32,458	11.7	278,227	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,572	12,147	4.4	25.5	21,769	45.8	13,656	28.7
Moderate-income	121,762	48,651	17.6	40.0	45,616	37.5	27,495	22.6
Middle-income	188,467	115,482	41.7	61.3	46,962	24.9	26,023	13.8
Upper-income	152,130	100,551	36.3	66.1	32,557	21.4	19,022	12.5
Unknown-income	181	11	0.0	6.1	9	5.0	161	89.0
Total Assessment Area	510,112	276,842	100.0	54.3	146,913	28.8	86,357	16.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,105	6.3	3,692	6.2	385	7.8	28	5.4
Moderate-income	11,837	18.3	10,689	18.0	1,059	21.4	89	17.0
Middle-income	20,543	31.7	19,120	32.3	1,281	25.8	142	27.2
Upper-income	28,193	43.5	25,717	43.4	2,218	44.7	258	49.4
Unknown-income	65	0.1	44	0.1	16	0.3	5	1.0
Total Assessment Area	64,743	100.0	59,262	100.0	4,959	100.0	522	100.0
	Percentage of Total Businesses:			91.5		7.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10	3.0	10	3.1	0	0.0	0	0.0
Moderate-income	36	10.7	32	9.9	4	33.3	0	0.0
Middle-income	137	40.8	132	40.7	5	41.7	0	0.0
Upper-income	152	45.2	149	46.0	3	25.0	0	0.0
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0
Total Assessment Area	336	100.0	324	100.0	12	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

2016 FFIEC Census Data and 2016 D&B Information

New Orleans, Louisiana

Combined Demographics Report

Assessment Area: LA New Orleans

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	65	16.0	24,541	8.3	9,830	40.1	73,703	24.9
Moderate-income	101	24.9	68,421	23.2	16,127	23.6	46,563	15.8
Middle-income	115	28.4	108,537	36.7	11,849	10.9	51,834	17.5
Upper-income	107	26.4	92,617	31.3	4,406	4.8	123,453	41.8
Unknown-income	17	4.2	1,437	0.5	344	23.9	0	0.0
Total Assessment Area	405	100.0	295,553	100.0	42,556	14.4	295,553	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	64,625	15,716	5.4	24.3	34,203	52.9	14,706	22.8
Moderate-income	136,812	58,161	19.9	42.5	55,963	40.9	22,688	16.6
Middle-income	181,571	114,369	39.2	63.0	48,247	26.6	18,955	10.4
Upper-income	163,670	102,456	35.1	62.6	41,868	25.6	19,346	11.8
Unknown-income	5,383	1,351	0.5	25.1	2,784	51.7	1,248	23.2
Total Assessment Area	552,061	292,053	100.0	52.9	183,065	33.2	76,943	13.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,072	7.1	3,603	6.9	444	9.0	25	5.0
Moderate-income	10,384	18.1	9,295	17.9	995	20.1	94	18.8
Middle-income	17,332	30.2	15,935	30.6	1,262	25.5	135	27.1
Upper-income	25,018	43.5	22,614	43.5	2,172	43.8	232	46.5
Unknown-income	668	1.2	571	1.1	84	1.7	13	2.6
Total Assessment Area	57,474	100.0	52,018	100.0	4,957	100.0	499	100.0
Percentage of Total Businesses:			90.5		8.6		.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	2.9	9	3.0	0	0.0	0	0.0
Moderate-income	42	13.5	40	13.4	2	16.7	0	0.0
Middle-income	143	46.1	135	45.3	8	66.7	0	0.0
Upper-income	115	37.1	113	37.9	2	16.7	0	0.0
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0
Total Assessment Area	310	100.0	298	100.0	12	100.0	0	.0
Percentage of Total Farms:			96.1		3.9		.0	

2017 FFIEC Census Data and 2017 D&B Information

New Orleans, Louisiana

Credit and Community Development Needs

To better understand the community and economic development landscapes, several community development practitioners were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Information from these conversations is included in the appropriate sections of this report. Several themes emerged from the discussions; in particular, contacts noted that low- to moderate-income communities need improvements in workforce, education, affordable housing preservation and construction.

Housing affordability is an enormous concern for the area. The significant destruction of rental housing units caused by Hurricane Katrina, many of which were affordable to low-income individuals, and related increases in the cost of living have compounded the area's housing problem. According to HousingNOLA, a citywide cross-sector housing initiative, housing costs have risen by 50.0 percent since 2000.³³⁹ Affordable housing advocates assert that rising rents, the drop in federal and state funding resources, and elimination of public housing projects have further contributed to the reduction and inadequate supply of affordable housing rental units. Simultaneously, demand for rental housing has increased due to recent job growth in the region and because many existing renters are unable to consider homeownership given the rising home values. As a result, the city has a shortage of 33,593 affordable rental units and over 24,000 people on the waiting list for housing vouchers as of 2017.³⁴⁰ Moreover, 60.0 percent of renter-households in New Orleans are cost-burdened, expending 30.0 percent or more of their income on housing and utility costs.

Multiple initiatives are underway to address the growing affordability crisis. In 2016, the City of New Orleans released a five-year strategy to build or preserve 7,500 affordable housing units by 2021.³⁴¹ Additionally, HousingNOLA has developed a ten-year plan and implementation process to improve housing affordability citywide. HousingNOLA estimates that there will still be demand for 11,580 rental and homeownership units by 2025. These plans are focused on both the development of new and the preservation of affordable rental and homeownership opportunities; both plans recognize that public resources are not sufficient to address the affordable housing demand. It should also be noted that in the next 10 to 15 years the New Orleans subsidized housing market is likely to see many housing units flip to market rate and luxury apartments as the federal grant programs expire. Subsidies for 1,200 units are set to expire by 2021, and nearly 4,900 will expire by 2031. The loss of subsidized units will affect more than 100 housing developments.³⁴² Financial institutions have the opportunity to participate not just in financing new affordable housing projects but also in taking a leadership role in developing and funding some of the other creative public/private financing mechanisms needed to achieve these affordable housing goals.

³³⁹ *Housing for a Resilient New Orleans, A Five-Year Strategy*, City of New Orleans, June 2016, www.nola.gov/home/buttons/resilient-housing/

³⁴⁰ "2018 State of Housing Report." *HousingNOLA*, HousingNOLA, 20 Sept. 2018, <http://housingnola.org/main/plans>.

³⁴¹ Woodward, Alex. "American Can and the Future of Affordable Housing in New Orleans." *Gambit*, Gambit Communications, Inc, 23 Dec. 2016, www.bestofneworleans.com/thelatest/archives/2016/12/23/american-can-and-the-future-of-affordable-housing-in-new-orleans.

³⁴² *Ibid*.

New Orleans, Louisiana

According to a community contact, the lack of affordable and available for-sale housing is heightened by gentrification and the short-term vacation housing rental market in New Orleans neighborhoods. To address diminishing affordable homeownership opportunities for low- and moderate-income families, community contacts recommended that banks provide construction financing through lines of credit to nonprofit affordable housing developers. Additionally, they recommend that banks contribute to down payment assistance pools or offer a broader portfolio of mortgage products that address the home mortgage financing needs to individuals in the service industries. These individuals, whose jobs often support the tourism industry, are musicians, bartenders, work in cash businesses, etc., and require flexible underwriting standards to qualify for a mortgage.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the New Orleans assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the New Orleans assessment area.

During the review period, the bank reported 1,250 HMDA-reportable loans and 755 CRA small business loans in the New Orleans assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The New Orleans assessment area accounted for 35.4 percent of Regions Bank's total HMDA-reportable lending in Louisiana and 27.0 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 40.6 percent of Regions Bank's Louisiana deposits are in the New Orleans assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

New Orleans, Louisiana

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2017, Regions Bank's home purchase lending in low-income tracts (7.4 percent) was above the percentage of owner-occupied units (5.4 percent) in these tracts and above the aggregate lending performance (6.2 percent) in these tracts. In 2016, however, the bank's home purchase lending in low-income tracts (2.9 percent) was below the percentage of owner-occupied units (4.4 percent) in these tracts and below the aggregate lending performance (5.4 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (16.0 percent) was below the percentage of owner-occupied units (19.9 percent) in these tracts but similar to the aggregate lending performance (17.1 percent) in these tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is poor. In 2017, Regions Bank's home refinance lending in low-income tracts (2.8 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts and below the aggregate lending performance (5.1 percent) in these tracts.

Home refinance lending in moderate-income tracts is poor. In 2017, the bank's home refinance lending in moderate-income tracts (12.3 percent) was below the percentage of owner-occupied units (19.9 percent) in these tracts and below the aggregate lending performance (15.5 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (9.6 percent) was above the percentage of owner-occupied units (5.4 percent) in these tracts but similar to the aggregate lending performance (9.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, the bank's home improvement lending in moderate-income tracts (19.1 percent) was similar to the percentage of owner-occupied units (19.9 percent) in these tracts and similar to the aggregate lending performance (19.3 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (7.0 percent) was similar to the percentage of small businesses in these tracts (6.9 percent) and similar to the aggregate lending performance (7.6 percent) in these tracts. In 2016, however, the bank's small business lending in low-income tracts (10.0 percent) was above the percentage of owner-occupied units (6.2 percent) in these tracts and above the aggregate lending performance (6.7 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (16.6 percent) was similar to the percentage of small businesses in these tracts (17.9 percent) and similar to the aggregate lending performance (17.8 percent) in these tracts.

New Orleans, Louisiana

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2017, Regions Bank's home purchase lending to low-income borrowers (3.7 percent) was below the percentage of low-income families (24.9 percent) and below the aggregate lending performance (4.3 percent) to these families.

Home purchase lending to moderate-income borrowers is adequate. In 2017, the bank's home purchase lending to moderate-income borrowers (16.0 percent) was similar to the percentage of moderate-income families (15.8 percent) and similar to the aggregate lending performance (15.4 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (7.5 percent) was below the percentage of low-income families (24.9 percent) but above the aggregate lending performance (5.9 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (15.1 percent) was similar to the percentage of moderate-income families (15.8 percent) but above the aggregate lending performance (12.1 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (16.9 percent) was below the percentage of low-income families (24.9 percent) but above the aggregate lending performance (9.8 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (16.9 percent) was above the percentage of moderate-income families (15.8 percent) and above the aggregate lending performance (13.2 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 76.2 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 90.5 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (41.2 percent). Additionally, 92.1 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

New Orleans, Louisiana

Community Development Lending

Regions Bank makes an adequate level of community development loans in the New Orleans assessment area. The bank originated 13 community development loans totaling \$8.9 million during the review period. The bank made \$4.0 million in loans that were responsive to the need for affordable housing in the assessment area. Notably, the bank provided a line of credit to one nonprofit working to redevelop blighted and vacant lots into affordable housing. The bank provided another line of credit to a nonprofit to help fund the purchase and construction of 18 new single-family homes in a moderate-income tract; the housing will provide new affordable housing options in the neighborhood. In addition, the bank financed a 47-unit LIHTC project in an adjacent parish that will provide housing for residents in the assessment area. The bank also provided two loans for \$3.5 million for a Federally Qualified Health Center to fund the purchase and improvements of the facility where it operates.

The bank's community development lending performance in New Orleans was positively impacted by two loans for \$2.0 million to a regional affordable housing developer that serves several states, but has a concentration of projects in New Orleans.

INVESTMENT TEST

Regions Bank's investment performance in the New Orleans assessment area is good. Combined investment and contribution activity inside the assessment area totaled \$39.4 million, or 39.7 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$39.2 million in the New Orleans assessment area, including \$8.9 million in new investments during the review period.

Current period investments included \$8.5 million in mortgage-backed securities and investments of \$300,000 in CDFIs that support affordable housing initiatives. Notable prior period investments included mortgage-backed securities totaling \$2.3 million, LIHTC investments of \$6.2 million, and a Qualified School Construction Bond of \$21.6 million. Regions Bank also had 41 contributions to nonprofit originations for a total of \$211,750. Specifically, the bank provided \$115,750 for community services benefiting low- and moderate-income individuals, \$20,000 for affordable housing initiatives, and \$76,000 to support economic development. Notable contributions included the following:

- Contributions of \$12,500 to a CDC that provides housing, educational, and outreach services for low- and moderate-income residents
- Grants of \$15,000 to an organization that builds, rehabs, and retrofits affordable housing
- \$5,000 to an organization that provides services to small businesses
- A \$10,000 contribution to an organization that provides financial counseling and homebuyer education to low- and moderate-income persons
- Grants totaling \$25,000 to an organization that provides free entrepreneur and small business education
- Contributions totaling \$40,000 to a nonprofit that fosters economic development by offering affordable loan capital to small businesses
- \$20,000 to the United Way of Southeast Louisiana

New Orleans, Louisiana

SERVICE TEST

Regions Bank's service test performance in the New Orleans assessment area is good.

Retail Services

Retail banking services are adequate in the New Orleans full-scope assessment area.

The distribution of 34 branch offices and 40 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was less than the percentage of households and businesses in the same geography; 10.5 percent of households and 7.1 percent of businesses were located in low-income census tracts compared to 2.9 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts was less than the percentage of households and greater than the percentage of businesses in the same geography; 20.6 percent of total branches were in moderate-income-tracts compared to 24.0 percent of households and 18.1 percent of businesses. Overall, the bank's branch distribution relative to available demographic information may limit accessibility to portions of the bank's geographies and individuals of different income levels in the assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in low- and moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: LA New Orleans

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	1	2.9%	0	0	1	1	0	Total	1	2.5%	1	2.5%	0	0	0	0.0%	0	0	65	16.0%	10.5%	7.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	7	20.6%	0	0	6	7	3	Total	7	17.5%	7	17.5%	0	0	0	0.0%	0	0	101	24.9%	24.0%	18.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	12	35.3%	0	0	11	12	6	Total	14	35.0%	14	35.0%	0	0	0	0.0%	0	0	115	28.4%	34.2%	30.2%
DTO	1		0	0				SA	0		0		0	0	0		0	0				
Upper	14	41.2%	0	0	11	11	3	Total	18	45.0%	18	45.0%	0	0	0	0.0%	0	0	107	26.4%	30.4%	43.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	17	4.2%	0.9%	1.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	34	100.0%	0	0	29	31	12	Total	40	100.0%	40	100.0%	0	0	0	0.0%	0	0	405	100.0%	100.0%	100.0%
DTO	1		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

New Orleans, Louisiana

Community Development Services

Regions Bank is considered a leader in providing community development services in the New Orleans assessment area. During the review period, employees engaged in 170 qualified service activities totaling 2,497 hours that had a positive impact on the assessment area. The bank's service activities benefited organizations that provide affordable housing, community service, and economic development activities for low- and moderate-income individuals, geographies and small businesses in the New Orleans assessment area. Of the bank's total service hours, 892 hours were committed to adult and youth financial education, small business workshops, and homebuyer training through partnerships with numerous schools, businesses, and community organizations. Bank employees also provided 98 hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies and for low- and moderate-income individuals. Notably, 1,507 hours were committed to board or committee member service to various qualified nonprofit organizations. Overall, the bank's activities demonstrated excellent responsiveness to identified community development needs in the New Orleans assessment area.

Highlighted below are examples of community development services considered responsive during the review period:

- Bank employee served as a board member for a CDFI whose mission is to transform low wealth communities by developing and utilizing innovative financing products to bring affordable and accessible capital, technical assistance, and construction management to developers and entrepreneurs.
- A Regions branch manager served on the board of directors for St. John United Way, which provides funding and supportive services that benefit LMI individuals in St. John the Baptist Parish.
- Bank employee served as a board member for a certified small business development company that utilizes several government sponsored financing programs for small businesses.
- A Regions community development manager provided leadership and financial expertise to multiple organizations by serving on the executive committee of a HUD-certified homebuyer education organization that provides financial education and foreclosure prevention primarily to New Orleans' LMI neighborhoods; and 2) serving as a board member for an investment network that evaluates, funds and nurtures early-stage companies.
- A Regions associate provided technical expertise as a board member of HousingNOLA, an organization overseeing the execution of a community-led housing plan that would address the affordable housing needs of New Orleans over the next ten years.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISIANA METROPOLITAN ASSESSMENT AREAS

- **Alexandria Assessment Area (Rapides Parish)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 4.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$138.0 million in deposits in this assessment area, representing a market share of 6.1 percent and 1.8 percent of Regions Bank's total deposits in Louisiana.
- **Baton Rouge Assessment Area (Ascension, East Baton Rouge, Livingston, Pointe Coupee, and West Baton Rouge parishes)**
 - As of December 31, 2017, Regions Bank operated 24 branches in the assessment area, representing 23.8 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$1.8 billion in deposits in this assessment area, representing a market share of 9.5 percent and 24.4 percent of Regions Bank's total deposits in Louisiana.
- **Hammond Assessment Area (Tangipahoa Parish)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 4.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$175.0 million in deposits in this assessment area, representing a market share of 9.0 percent and 2.3 percent of Regions Bank's total deposits in Louisiana.
- **Houma Assessment Area (Lafourche and Terrebonne parishes)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 5.9 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$311.7 million in deposits in this assessment area, representing a market share of 7.0 percent and 4.1 percent of Regions Bank's total deposits in Louisiana.
- **Lafayette Assessment Area (Lafayette and Iberia parishes)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 5.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$326.9 million in deposits in this assessment area, representing a market share of 3.7 percent and 4.3 percent of Regions Bank's total deposits in Louisiana.
- **Monroe Assessment Area (Ouachita Parish)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 3.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$311.4 million in deposits in this assessment area, representing a market share of 10.5 percent and 4.1 percent of Regions Bank's total deposits in Louisiana.
- **Shreveport Assessment Area (Bossier, Caddo, and Webster parishes)**
 - As of December 31, 2017, Regions Bank operated 16 branches in the assessment area, representing 15.8 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$1.1 billion in deposits in this assessment area, representing a market share of 15.5 percent and 15.7 percent of Regions Bank's total deposits in Louisiana.

Metropolitan Areas (Limited-Scope Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Alexandria	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>
Baton Rouge	<u>Consistent</u>	<u>Consistent</u>	<u>Consistent</u>
Hammond	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Houma	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Lafayette	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Monroe	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Shreveport	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Louisiana. Performance in six of the seven metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while performance in Lafayette was above the statewide performance. For the geographic distribution of loans, lending levels were excellent in Hammond; good in Lafayette; and adequate in Alexandria, Baton Rouge, Houma, Monroe, and Shreveport. Performance for the borrower distribution of loans was adequate in Baton Rouge, Lafayette, and Monroe; but poor or very poor in Alexandria, Hammond, Houma, and Shreveport. The bank made an adequate level of community development loans in Baton Rouge, Lafayette and Monroe. The bank made a low level of community development loans in Shreveport and no qualified community development loans in the remaining three metropolitan limited-scope assessment areas.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Louisiana. The bank had an excellent level of investments in the Hammond, Houma, and Lafayette metropolitan limited-scope assessment areas, which exceeded the state performance. Performance in Alexandria and Baton Rouge was consistent with state performance, while the bank had an adequate level of investments in Shreveport. The Monroe limited-scope assessment area was the only metropolitan area that exhibited a poor level of investments during the review period.

Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of high satisfactory for the State of Louisiana. Performance in the Alexandria and Shreveport assessment areas was stronger than the bank's state performance due to excellent community development services. In the remaining five metropolitan assessment areas, performance was consistent with the bank's state performance.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISIANA NON-METROPOLITAN ASSESSMENT AREAS

- **Morehouse Assessment Area (Morehouse, Richland, and West Carroll parishes)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$99.7 million in deposits in this assessment area, representing a market share of 23.5 percent and 1.3 percent of Regions Bank's total deposits in Louisiana.
- **Northwest Louisiana Assessment Area (Claiborne and Lincoln parishes)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 1.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$24.3 million in deposits in this assessment area, representing a market share of 2.0 percent and 0.3 percent of Regions Bank's total deposits in Louisiana.
- **Southern Louisiana Assessment Area (St. Mary Parish)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 2.0 percent of its branches in Louisiana.
 - As of June 30, 2017, the bank had \$79.9 million in deposits in this assessment area, representing a market share of 7.4 percent and 1.1 percent of Regions Bank's total deposits in Louisiana.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Morehouse	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Northwest Louisiana	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Southern Louisiana	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Louisiana. Performance in Morehouse was consistent with the statewide performance, but performance in the remaining two non-metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in Morehouse and poor in Northwest Louisiana and Southern Louisiana. Performance was good in Morehouse and Northwest Louisiana and adequate in

Non-Metropolitan Areas (Limited-Scope Review)

Southern Louisiana. The bank made an adequate level of community development loans in Morehouse and no community development loans in the other two non-metropolitan limited-scope assessment areas.

For the investment test, Regions Bank received a rating of high satisfactory for the State of Louisiana. The bank's investment performance was stronger than statewide performance in the Morehouse limited scope non-metropolitan assessment area. However, the bank had a poor level of investments in Northwest Louisiana and Southern Louisiana limited scope assessment areas due to limited or no investment activity during the review period.

For the service test, Regions Bank received a rating of high satisfactory for the State of Louisiana. Performance in the Morehouse non-metropolitan assessment area was consistent with the bank's state performance while performance in the Northwest Louisiana and Southern Louisiana assessment areas was weaker than the bank's state performance due to poor retail delivery services. Morehouse also had poor retail delivery services.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Mississippi

CRA RATING FOR MISSISSIPPI: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its Mississippi assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Mississippi assessment areas.
- Retail banking services are good in the bank's Mississippi assessment areas.
- The bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in the Mississippi assessment areas.

Mississippi

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Mississippi:

- Jackson

Limited-scope reviews were conducted for the remaining eight assessment areas:

• Adams-Wilkinson	Northern Mississippi
• Central Mississippi	Northwest Mississippi
• Gulfport	Southern Mississippi
• Hattiesburg	Warren

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSISSIPPI

As of June 30, 2017, Regions Bank had \$6.8 billion in deposits in Mississippi accounting for 6.8 percent of the bank's total deposits. Regions Bank operated 118 branch offices in Mississippi as of December 31, 2017, representing 8.0 percent of the bank's total branches. HMDA-reportable lending in Mississippi accounted for 5.4 percent of total institutional HMDA-reportable lending by number of loans and 3.0 percent by dollar volume. CRA small business lending in Mississippi accounted for 4.0 percent of the bank's total CRA small business lending by number of loans and 4.8 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

Mississippi

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Mississippi 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,342	22.6%	\$203,423	34.2%
HMDA Refinance	1,386	23.3%	\$143,278	24.1%
HMDA Home Improvement	1,361	22.9%	\$20,020	3.4%
HMDA Multi-Family	1	0.0%	\$1,500	0.3%
Total HMDA	4,090	68.8%	\$368,221	61.8%
Total Small Business	1,648	27.7%	\$188,058	31.6%
Total Farm	204	3.4%	\$39,364	6.6%
TOTAL LOANS	5,942	100.0%	\$595,643	100.0%

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSISSIPPI

Lending Test

The lending test rating in the state of Mississippi is high satisfactory. Overall, performance in Mississippi with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made a relatively high level of community development loans in Mississippi.

Mississippi

During the review period, Regions Bank reported 4,090 HMDA-reportable loans and 1,648 small business loans in Mississippi. The rating for Mississippi is based on performance in the Jackson full-scope assessment area. Approximately 29.4 percent of the bank's HMDA-reportable and small business lending by number of loans in Mississippi occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Mississippi is derived from the Jackson full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of Mississippi. The bank originated 53 community development loans totaling \$109.2 million benefiting Mississippi assessment areas during the review period, including 8 loans for \$25.8 million in the Jackson full-scope assessment area. Performance was good in Jackson. The bank was a leader in financing Low Income Housing Tax Credit projects in the state, providing loans totaling \$53.3 million during the review period. The bank also had a significant volume of loans to farms located in USDA Strikeforce counties, particularly in the Northwest Mississippi and Northern Mississippi limited-scope assessment areas. Total community development lending also includes loans for \$2.7 million to an organization that provides services to LMI youth across the state; these loans benefited all assessment areas. The bank was considered responsive to the credit and community development needs in its assessment areas. Therefore, the bank received positive consideration for four loans for \$4.8 million outside any of the bank's assessment areas in the state. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Mississippi is outstanding.

The bank makes an excellent level of qualified investments and contributions in Mississippi. During the review period, Regions Bank had qualified investments of \$96.0 million in the Mississippi assessment areas, with 56.4 percent acquired during the current review period. In addition, the bank made 134 qualified contributions in the assessment areas for \$1.7 million. The state investment rating also reflects investments and contributions totaling \$501,000 that benefit a broader statewide or regional area that includes the Mississippi assessment areas. More specifically, the bank made a \$500,000 investment in a certified CDFI to provide financing, support, and counseling for emerging and existing minority-owned small businesses statewide and a \$1,000 contribution to an organization that supports personal financial education for the unbanked and underbanked population.

Mississippi

Approximately 34.0 percent of combined investment and contribution activity occurred in the Jackson full-scope assessment area, which comprises 44.2 percent of the bank's deposits in Mississippi as of June 30, 2018. Performance in the full-scope assessment area was excellent. Since the bank was considered responsive to the community credit needs in the state, positive consideration was given to \$5.7 million in prior period LIHTC investments located in a broader statewide area, without a purpose, mandate or function of serving Mississippi assessment areas. The aforementioned LIHTC investments funded 190 new affordable rental units.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Mississippi is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened one branch office in a middle-income tract in Mississippi. The bank closed 12 branch offices throughout the state; of those closed, five were in moderate-income tracts, six in middle-income tracts, and one in an upper-income tract. Overall, the bank's retail service performance is considered good in Mississippi.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Mississippi. Statewide, employees engaged in 466 qualified service activities totaling 3,015 hours during the examination period. Performance in the Jackson full-scope assessment area was adequate. Additionally, bank employees engaged in 673 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Jackson, Mississippi

METROPOLITAN AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON, MISSISSIPPI ASSESSMENT AREA

Overview

The Jackson assessment area includes five of the six counties that make up the Jackson, MS MSA: Copiah, Hinds, Madison, Rankin, and Yazoo counties. Regions Bank operates 33 branch offices in the assessment area as of December 31, 2017, which account for 43.8 percent of the bank's deposits in Mississippi. In addition, the market represents the bank's largest concentration of combined HMDA-reportable and CRA small business lending in the state at 31.7 percent by dollar volume.

Jackson is an active banking market. According to the June 30, 2017 FDIC Summary of Deposits Report, there are 28 financial institutions operating 218 branch locations in the assessment area with \$13.3 billion in total deposits. Regions Bank is ranked 2nd in the market with 22.3 percent of deposits (\$3.0 billion). Trustmark National Bank had the largest deposit market share at 31.3 percent. After Regions Bank, BankPlus and BancorpSouth Bank have the largest deposit market share at 11.5 percent and 7.9 percent, respectively, totaling \$2.5 billion in deposits.

HMDA-reportable lending and CRA small business lending are similarly competitive. Regions Bank's HMDA-reportable lending accounted for 3.6 percent of total HMDA-reportable lending activity in the market, and the bank ranked 7th in both 2016 and 2017. In 2017, Trustmark, Wells Fargo, BankPlus, and Community Bank of Mississippi were the top HMDA lenders in the assessment area. CRA small business lending in 2017 was led by American Express, Trustmark Bank, BankPlus, and Capital One Bank. Regions ranked 11th in 2016 and 10th in 2017 with 2.7 percent of the total CRA small business loans in the market in both years.

Population and Income Characteristics

According to 2017 census data, the population of the Jackson assessment area was estimated at approximately 551,768 people; Hinds County is the most populous followed by Rankin and then Madison counties.³⁴³ Between 2010 and 2017, Madison County and Rankin County posted positive population gains of 9.9 percent and 7.1 percent, respectively. In contrast, Hinds, Copiah, and Yazoo counties posted population losses ranging from 2.4 percent to 3.6 percent.³⁴⁴ Despite overall population growth in the assessment area between 2010 and 2017, in both 2016 and 2017 the Jackson MSA experienced negative net migration.³⁴⁵

³⁴³ QuickFacts. U.S. Census Bureau, n.d. Web. 7 Jan. 2019. <http://quickfacts.census.gov>

³⁴⁴ Ibid.

³⁴⁵ "Precis U.S. Metro. Jackson MS." Moody's Analytics, August 2018, n.d. Web. 3 Jan. 2019. <https://www.moodyanalytics.com/>

Jackson, Mississippi

According to 2017 FFIEC census data, the assessment area is made up of 124 census tracts: 18 tracts are low-income (14.5 percent), 36 tracts are moderate-income (29.0 percent), 35 tracts are middle-income (28.2 percent), 34 tracts are upper-income (27.4 percent), and 1 tract has unknown income (0.8 percent). Between 2016 and 2017, there was a net increase of 10 low- and moderate-income tracts, while middle- and upper-income tracts declined and one unknown tract was added.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Jackson, MS MSA. The table below provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the MSA increased from \$55,200 in 2016 to \$61,400 in 2017. Data shows that the median family income was highest in Madison County (\$78,349) and lowest in Yazoo County (\$36,394).³⁴⁶ The 2017 FFIEC census data indicates that 39.7 percent of families in the assessment area are considered low- to moderate-income.³⁴⁷

Borrower Income Levels Jackson, MS MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$55,200	0	- \$27,599	\$27,600	- \$44,159	\$44,160	- \$66,239	\$66,240	- & above
2017	\$61,400	0	- \$30,699	\$30,700	- \$49,119	\$49,120	- \$73,679	\$73,680	- & above

With regard to poverty, Yazoo County had the highest rate of poverty at 30.4 percent between 2013 and 2017, while Madison County and Rankin County had the lowest percentage of people living in poverty at 8.7 percent and 5.6 percent, respectively.³⁴⁸ However, all the counties with the exception of Copiah had a decline in the percentage of people living in poverty between the five-year period of 2008-2012 and 2013-2017. Similarly, the state poverty rate decreased by 5.8 percent. Comparatively, the state poverty rate was 16.6 percent during the same period.³⁴⁹ Overall, 44.2 percent of families living in low-income census tracts in the assessment area live below the poverty level and 26.4 percent of families living in moderate-income census tracts live below the poverty level.³⁵⁰

Economic Conditions

Jackson is the state capital of Mississippi and the primary metropolis with three of its counties (Hinds, Rankin and Madison) comprising 25.2 percent of the state's gross domestic product (GDP). Economic progress and

³⁴⁶FRB Atlanta Calculations of 2017 Census Data

³⁴⁷ FRB Atlanta Calculations of 2017 FFIEC Census Data

³⁴⁸ "Jackson, MS assessment area (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 7 Jan. 2019. <http://www.policymap.com/>

³⁴⁹ Ibid.

³⁵⁰ FRB Atlanta Calculations of 2017 Census Data

Jackson, Mississippi

recovery is slower in Jackson, Mississippi, than in the remainder of the state.³⁵¹ During the exam period, the metropolitan area experienced persistent net out-migration, which has constrained job growth. Mississippi is losing its young workforce at a rate higher than any other state. Out-migration is compounded by auto industry layoffs and soft residential construction from lower consumer demand. However, the region's high senior population growth rate, significant incidence of chronic disease and obesity, and shorter life expectancy have contributed to a strong health care industry, with much of the workforce employed by hospitals. Another mitigating factor is high wages in the auto industry.³⁵² The top employer in Jackson is the University of Mississippi Medical Center (10,000 employees), followed by Merit Health, Nissan, and Baptist Health Systems.³⁵³ Government comprises the highest percentage of total employment followed by education, health, professional, and business services. The highest annual average wages are in mining, manufacturing, and government, which exceed state wages for the respective sectors. Overall, the area still lags behind in hourly wages at \$20.56 per hour compared to \$24.34 nationally.³⁵⁴

The local economy is furthered strengthen by Innovate Mississippi, which boosts the microenterprise ecosystem by connecting entrepreneurs with manufacturers and inventors in the technology sector.³⁵⁵ Another small business program in the area is the State Small Business Credit Initiative. This initiative helps to mitigate underwriting risk for financial institutions and allows lenders to approve business loans they otherwise could not. In Mississippi, the program funded \$6.9 million in 2018.³⁵⁶ Lastly, small businesses in the region can find additional resources with the Mississippi Development Authority's Minority and Small Business Development Division, which provides technical and financial assistance to minority- and women-owned businesses to improve operations. The entity also helps businesses navigate procurement, foster innovation and identify subcontracting opportunities for commercial, federal, state and local government contracts.³⁵⁷

According to 2017 Dun & Bradstreet information, there were 20,281 businesses within the Jackson assessment area, 88.7 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.³⁵⁸ Additionally, 21.9 percent of small businesses in the assessment area were located in moderate-income tracts, while there were far fewer in low-income tracts at 6.8 percent. According to an analysis of aggregate CRA loan data, 9,274 total small business loans were made in the assessment area in 2016.³⁵⁹ Loans made to firms with revenues of \$1.0 million or less represented 51.6 percent of total small business loans.³⁶⁰ The number of loans to businesses earning \$1.0 million or less in revenue grew in all counties

³⁵¹ "Precis U.S. Metro. Jackson MS." Moody's Analytics, August 2018, n.d. Web. 3 Jan. 2019. <https://www.moodyanalytics.com/>

³⁵² Ibid.

³⁵³ Ibid.

³⁵⁴ "Jackson, MS Area Economic Summary (updated December 10, 2018)." U. S. Bureau of Labor Statistics, n.d. Web 3 Jan. 2019. <https://www.bls.gov/regions/southeast/summary/>

³⁵⁵ "Innovation Report 2017." Innovate Mississippi, n.d. Web 7 Feb. 2019. https://issuu.com/innovatems/docs/innovation_report_2017_pdf

³⁵⁶ Ibid.

³⁵⁷ "FY2018 Annual Report." Mississippi Development Authority, n.d. Web 6 Feb. 2019. <https://www.mississippi.org/wp-content/uploads/2018/12/18-1053-MDA-AnnualReport2018-web.pdf>

³⁵⁸ FRB Atlanta Calculations of Dun & Bradstreet, 2016 American Community Survey data.

³⁵⁹ Jackson, MS assessment area (U.S. Census). "GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 11 Feb. 2019. <http://www.policymap.com/>

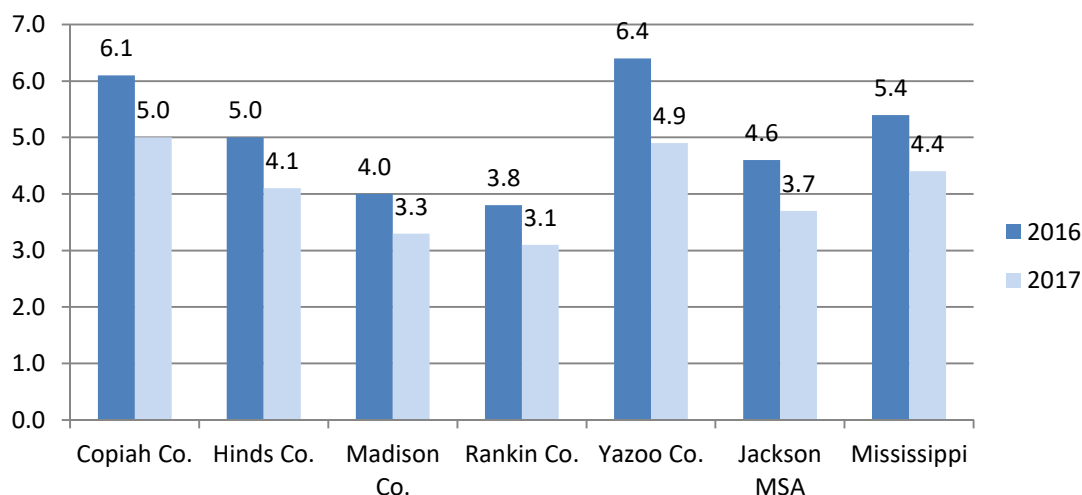
³⁶⁰ Ibid.

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between 2014 and 2016. Notably the most growth occurred in Copiah County at 43.5 percent. Comparatively, growth in the other counties ranged from 4.0 percent in Yazoo to 14.2 percent in Rankin.³⁶¹ This may be an indication that smaller firms have access to credit in the assessment area.

Related to the area's unemployment, the following chart provides unemployment rates for all counties in the assessment area, the MSA, and the state of Mississippi in 2016 and 2017. The unemployment rate in the Jackson MSA fell from 4.6 percent in 2016 to 3.7 percent in 2017. This was below the national rate of 4.1 percent in December 2017³⁶² and below the statewide unemployment rate of 4.4 percent.

Unemployment Rates - MS Jackson



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to the 2017 census data, there were 224,361 housing units located in the assessment area, of which 58.9 percent were owner-occupied, 29.4 percent were rental units, and 11.7 percent were vacant. While a majority of units were owner-occupied, a disproportionately higher percentage of housing units in low- and moderate-income tracts were rental units or vacant. In low-income census tracts, approximately 69.8 percent of all housing units were rentals or vacant; in moderate-income census tracts, 55.4 percent of the units were rental or vacant. The median age of the housing stock was 39 years, although the median age of housing was older in low-income census tracts at 54 years and in moderate-income census tracts at 49 years.³⁶³ These factors suggest that HMDA-reportable lending opportunities in the low- and moderate-income tracts may be limited.

³⁶¹ Ibid.

³⁶² "BLS Data Viewer." U.S. Bureau of Labor Statistics, n.d. Web. 23 Jan 2019.

<https://beta.bls.gov/dataViewer/view/timeseries/LNS14000000>

³⁶³ FRB Atlanta Calculations of 2017 Census Data

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From 2017 to 2018, home prices in the assessment area increased by 5.5 percent, while median household income increased by 1.8 percent during the same time.³⁶⁴ The overall median sales price was \$185,000 for 2018.³⁶⁵ Due to diminishing inventory and soft residential construction, there were 21.6 percent fewer homes available for sale at the end of 2018. Moreover, homes priced between \$160,001 and \$250,000 posted the highest closed sales for 2018 while homes priced between \$120,001 and \$160,000 had the shortest average time on the market.³⁶⁶ Between 2012 and 2016, for a family of four earning 50.0 percent of area median income (AMI), there was a higher percentage of affordable homes available in Copiah County (42.4 percent) and Yazoo County (41.1 percent) than in Madison County (11.3 percent), where there are more employment centers.³⁶⁷ Thus, more affordable homeownership options exist in Yazoo and Copiah counties where notably unemployment rates are the highest in the assessment area.

In terms of rental housing, affordability is less of a challenge. Between 2012 and 2016, 78.6 percent of all two-bedroom apartments for a four-person family earning 50.0 percent AMI were affordable in Copiah County, with the fewest percentage of affordable units in Madison County at 24.6 percent.³⁶⁸ Moderate-income families renting the same type of unit were more likely to find housing in Yazoo and Copiah counties, where 97.2 percent and 96.2 percent, respectively, of all units were affordable. There were also more affordable rental units in Madison County (64.3 percent). Renter affordability was more of a challenge for very low-income households earning 30.0 percent AMI, or \$19,140 in annual wages in 2018.³⁶⁹ These households could afford only \$479 in monthly rent and avoid being cost-burdened, yet the fair market rent (FMR) for a two-bedroom apartment in Jackson was \$880 per month in 2018. This requires a household to earn \$16.92 in hourly wages, or \$35,200 annually, to avoid being cost-burdened. The mean renter in the area would need 1.3 full-time jobs to pay FMR for a two-bedroom unit.³⁷⁰

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the review period. The data reflects the 2016 and 2017 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

³⁶⁴ "2018 Central Mississippi Annual Market Heartbeat: Residential real estate activity in Hinds, Madison, and Rankin Counties." Central Mississippi Realtors, n.d. Web 6 Feb 2019. https://cmr.realtor/media/2226/cmrmrls_ann_2018.pdf

³⁶⁵ Ibid.

³⁶⁶ Ibid.

³⁶⁷ Jackson, Mississippi (HUD)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Feb. 2019. <http://www.policymap.com/>

³⁶⁸ Ibid.

³⁶⁹ "Out of Reach 2018." National Low Income Housing Coalition, n.d. Web 11 Feb. 2019. https://nlihc.org/sites/default/files/oor/OOR_2018.pdf

³⁷⁰ Ibid.

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Combined Demographics Report

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	21	16.9	13,719	10.4	5,722	41.7	31,075	23.5
Moderate-income	23	18.5	19,232	14.6	4,697	24.4	21,118	16.0
Middle-income	47	37.9	56,430	42.7	6,226	11.0	23,989	18.2
Upper-income	33	26.6	42,692	32.3	1,890	4.4	55,891	42.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	124	100.0	132,073	100.0	18,535	14.0	132,073	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	26,037	8,169	6.2	31.4	13,080	50.2	4,788	18.4
Moderate-income	34,640	16,773	12.8	48.4	11,812	34.1	6,055	17.5
Middle-income	93,348	58,553	44.8	62.7	25,683	27.5	9,112	9.8
Upper-income	64,025	47,265	36.1	73.8	12,263	19.2	4,497	7.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	218,050	130,760	100.0	60.0	62,838	28.8	24,452	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,568	11.0	2,214	10.5	310	15.1	44	18.2
Moderate-income	2,540	10.8	2,279	10.8	225	11.0	36	14.9
Middle-income	9,638	41.2	8,646	40.9	887	43.2	105	43.4
Upper-income	8,665	37.0	7,979	37.8	629	30.7	57	23.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23,411	100.0	21,118	100.0	2,051	100.0	242	100.0
	Percentage of Total Businesses:			90.2		8.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	3.4	16	2.9	3	21.4	0	0.0
Moderate-income	69	12.3	67	12.2	2	14.3	0	0.0
Middle-income	321	57.2	313	57.2	8	57.1	0	0.0
Upper-income	152	27.1	151	27.6	1	7.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	561	100.0	547	100.0	14	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

2016 FFIEC Census Data and 2016 D&B Information

Jackson, Mississippi

Combined Demographics Report

Assessment Area: MS Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	14.5	11,727	8.6	5,186	44.2	31,523	23.1
Moderate-income	36	29.0	29,341	21.5	7,757	26.4	22,607	16.6
Middle-income	35	28.2	47,193	34.6	5,075	10.8	24,053	17.6
Upper-income	34	27.4	48,145	35.3	2,213	4.6	58,223	42.7
Unknown-income	1	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	124	100.0	136,406	100.0	20,231	14.8	136,406	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	23,750	7,173	5.4	30.2	11,469	48.3	5,108	21.5
Moderate-income	54,741	24,378	18.4	44.5	21,314	38.9	9,049	16.5
Middle-income	74,957	46,890	35.5	62.6	20,822	27.8	7,245	9.7
Upper-income	70,888	53,757	40.7	75.8	12,304	17.4	4,827	6.8
Unknown-income	25	0	0.0	0.0	4	16.0	21	84.0
Total Assessment Area	224,361	132,198	100.0	58.9	65,913	29.4	26,250	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,409	6.9	1,217	6.8	168	8.2	24	10.0
Moderate-income	4,627	22.8	3,947	21.9	589	28.8	91	37.8
Middle-income	6,251	30.8	5,599	31.1	603	29.5	49	20.3
Upper-income	7,979	39.3	7,223	40.1	681	33.3	75	31.1
Unknown-income	15	0.1	10	0.1	3	0.1	2	0.8
Total Assessment Area	20,281	100.0	17,996	100.0	2,044	100.0	241	100.0
	Percentage of Total Businesses:			88.7		10.1		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	2.2	8	1.6	3	23.1	0	0.0
Moderate-income	64	12.7	63	12.9	1	7.7	0	0.0
Middle-income	249	49.5	242	49.4	7	53.8	0	0.0
Upper-income	178	35.4	176	35.9	2	15.4	0	0.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	503	100.0	490	100.0	13	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

2017 FFIEC Census Data and 2017 D&B Information

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Credit and Community Development Needs

To better understand the community development and economic landscapes, several community development practitioners were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development issues. Information from these conversations is included in the appropriate sections of this report. Several themes emerged from the discussions; in particular, contacts noted that the most prevalent community development issues are workforce development, infrastructure, education, childcare, alternative banking services, and revitalization and stabilization of blighted areas.

Workforce development is a concern of business leaders.³⁷¹ Consequently, Mississippi state government has prioritized this issue. In 2019, the state will provide \$10.6 million in grant funds to support low-income families seeking education and worker training programs.³⁷² In 2016, the state funded community colleges, universities and workforce development centers with \$50.0 million over 10 years through the Mississippi Works Fund; 25.0 percent of those funds supported workforce training and certification.³⁷³ Community contacts stated that workforce opportunities are further impacted by the area's transportation system, which is in need of infrastructure improvements, increased routes and extended hours.

Transient populations in the assessment area exacerbate the need for community services to support the education of low- and moderate-income children in underperforming schools. State funds have been allocated to improve and expand childcare and to support efforts to increase high school graduation rates, which have begun to improve along with national reading and math test performance.³⁷⁴ The state has also received a \$37.6 million federal Head Start grant to provide children, infants to three-year olds, in low-income families with support for physical, social, emotional, and cognitive development.³⁷⁵

While subsidized childcare may ease the financial burden on some low-income employees, one community contact indicated that there is a population of unbanked workers who utilize expensive alternative banking services, payday lending and pawnshops rather than traditional financial institutions. The contact emphasized that low- and moderate-income workers as well as small businesses need affordable banking products and financial and credit education. Another contact noted that barriers to accessing credit for entrepreneurs are nonpayment of bills, inability to repay loans, low credit scores, no business plan, no collateral and limited business experience.

³⁷¹ Amy, Jeff. "Mississippi Businesses Ask for Focus on Worker Training." *U.S. News & World Report*, Associated Press, 10 Jan. 2019, <https://www.usnews.com/news/best-states/mississippi/articles/2019-01-10/mississippi-businesses-ask-for-focus-on-worker-training>.

³⁷² "Measuring Mississippi's Counties." *Enterprise Journal*. Bureau of Economic Analysis, n.d. Web 22 Jan. 2019. http://www.enterprise-journal.com/opinion/article_3c5ecf36-1dd4-11e9-a2fc-8b6c86849067.html

³⁷³ "FY2018 Annual Report." Mississippi Development Authority, n.d. Web 6 Feb. 2019. <https://www.mississippi.org/wp-content/uploads/2018/12/18-1053-MDA-AnnualReport2018-web.pdf>

³⁷⁴ "Mississippi businesses ask for focus on worker training." Associated Press Newswires, n.d. Web 10 Jan. 2019. <https://wreg.com/2019/01/11/mississippi-businesses-ask-for-focus-on-worker-training/>

³⁷⁵ "Wicker, Hyde-Smith Announce \$37.6M for Head Start Programs." Congressional Documents and Publications, January 23, 2019, n.d. Web 24 Jan. 2019. <https://www.wicker.senate.gov/public/index.cfm/press-releases?ID=5F9647DF-9AB5-49FE-867E-14D62B5DEC81>

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Lastly, community contacts would also like to see banks address commercial real estate blight, particularly in areas south and west of Jackson. Contacts indicated that banks have opportunities to engage in revitalization and stabilization partnerships with local community-based organizations, to serve on boards and to invest in mission-driven work. Specifically, community development financial institutions, as an example, may require innovative and complex financing in the form of long-term, subordinate debt with low interest rates from banks. They in turn can leverage funds to extend affordable mortgage loans to low- and moderate-income individuals, provide small business loans, and finance affordable rental housing or community facilities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Jackson assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Jackson assessment area.

During the review period, the bank reported 1,093 HMDA-reportable loans and 596 CRA small business loans in the Jackson assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Jackson assessment area accounted for 26.5 percent of Regions Bank's total HMDA-reportable lending in Mississippi and 41.7 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 43.8 percent of Regions Bank's Mississippi deposits are in the Jackson assessment area as of June 30, 2017.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

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Home Purchase Loans

Home purchase lending in low-income tracts is good. In 2017, Regions Bank made two home purchase loans in low-income tracts (1.7 percent), which was below the percentage of owner-occupied units (5.4 percent) in these tracts but similar to the aggregate lending performance (1.0 percent) in these tracts. In 2016, the bank's home purchase lending in low-income tracts (4.7 percent) was below the percentage of owner-occupied units (6.2 percent) in these tracts but significantly above the aggregate lending performance (0.9 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (11.7 percent) was below the percentage of owner-occupied units (18.4 percent) in these tracts but above the aggregate lending performance (7.5 percent) in these tracts. In 2016, the bank's home purchase lending in moderate-income tracts (2.7 percent) was below the percentage of owner-occupied units (12.8 percent) in these tracts and below the aggregate lending performance (4.0 percent) in these tracts.

Home Refinance Loans

Home refinance lending in low-income tracts is good. In 2017, Regions Bank's home refinance lending in low-income tracts (2.8 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts but above the aggregate lending performance (2.0 percent) in these tracts.

Home refinance lending in moderate-income tracts is good. In 2017, the bank's home refinance lending in moderate-income tracts (16.4 percent) was similar to the percentage of owner-occupied units (18.4 percent) in these tracts and above the aggregate lending performance (9.4 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (5.6 percent) was similar to the percentage of owner-occupied units (5.4 percent) in these tracts but below the aggregate lending performance (8.1 percent) in these tracts. In 2016, the bank's home improvement lending in low-income tracts (13.0 percent) was above the percentage of owner-occupied units (6.2 percent) in these tracts and above the aggregate lending performance (8.3 percent) in these tracts.

Home improvement lending in moderate-income tracts is good. In 2017, the bank's home improvement lending in moderate-income tracts (23.6 percent) was above the percentage of owner-occupied units (18.4 percent) in these tracts and above the aggregate lending performance (19.6 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (6.1 percent) was similar to the percentage of small businesses in these tracts (6.8 percent) and similar to the aggregate lending performance (5.5 percent) in these tracts. In 2016, the bank's small business lending in low-income tracts (12.9 percent) was above the percentage of small businesses in these tracts (10.5 percent) and above the aggregate lending performance (8.4 percent) in these tracts.

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Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (24.1 percent) was similar to the percentage of small businesses in these tracts (21.9 percent) and above the aggregate lending performance (19.1 percent) in these tracts. In 2016, the bank's small business lending in moderate-income tracts (7.0 percent) was below the percentage of small businesses in these tracts (10.8 percent) and below the aggregate lending performance (8.5 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (5.0 percent) was below the percentage of low-income families (23.1 percent) but above the aggregate lending performance (4.3 percent) to these families.

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (21.7 percent) was above the percentage of moderate-income families (16.6 percent) and above the aggregate lending performance (18.8 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (6.6 percent) was below the percentage of low-income families (23.1 percent) but exceeded the aggregate lending performance (5.3 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (23.9 percent) was above the percentage of moderate-income families (16.6 percent) and significantly above the aggregate lending performance (12.9 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank's home improvement lending to low-income borrowers (15.4 percent) was below the percentage of low-income families (23.1 percent) but similar to the aggregate lending performance (15.1 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (23.1 percent) was above the percentage of moderate-income families (16.6 percent) and above the aggregate lending performance (19.5 percent) to these families.

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Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 69.0 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 88.7 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (48.0 percent). Additionally, 85.7 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Jackson assessment area. The bank originated eight loans for \$25.8 million during the review period. Qualified loans included approximately \$20.8 million to support the development of three Low Income Housing Tax Credit projects that included nearly 140 units of affordable housing. The remaining \$5.0 million in loans helped finance community services that benefit a majority of LMI individuals. Finally, the bank made \$2.7 million in loans to a statewide organization that primarily serves LMI kids; this loan is also given positive consideration in evaluating the bank's performance in the assessment area.

INVESTMENT TEST

Regions Bank's investment performance in the Jackson assessment area is excellent. Qualified investments and contributions demonstrate responsiveness to certain identified assessment area needs, particularly affordable housing. Combined investment and contribution activity inside the assessment area totaled \$33.2 million, or 34.0 percent of total investment activity for the state compared to 44.3 percent of deposits in this market as of June 30, 2018. The bank made investments (excluding contributions) totaling \$32.7 million in the Jackson assessment area. New investments totaled \$26.4 million, which accounted for 80.8 percent of total investments.

The bank was responsive to the need across the region for affordable rental housing, including \$26.3 million for four LIHTC projects that provided 160 new affordable units during the review period. In addition, the bank invested \$100,000 in a CDFI to create a revolving loan pool to be used for the rehab and construction of homes in low- and moderate-income areas. Prior period investments totaled \$6.3 million and included LIHTC investments, mortgage-backed securities, and investments in CDFIs. The assessment area also benefits from a \$500,000 investment in a certified CDFI to provide financing, support, and counseling for emerging and existing minority-owned small businesses; this activity covers a broader regional area, including the assessment area.

Regions Bank also contributed \$556,575 in grants to a broad range of nonprofit organizations during the review period. Specifically, the bank provided \$32,000 to support affordable housing, \$507,575 for community services benefiting low- and moderate-income individuals, and \$17,000 to support economic development. Notable examples of the bank's contributions include the following:

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- Contributions totaling \$20,000 to an organization that builds and sells affordable homes with zero percent financing to low- and moderate-income individuals.
- Grants totaling \$7,000 to an organization in a low-income census tract that provides assistance to low- and moderate-income persons through homebuyer education, pre- and post-purchase counseling, anti-predatory and fair lending training, budgeting, renters assistance, and homeless services.
- \$96,000 in grants to an organization that provides dropout prevention services and workforce readiness training to low- and moderate-income high school students who display a high probability of quitting school.
- Contributions of \$5,750 to a nonprofit organization committed to providing affordable housing.
- \$11,500 to an organization that provides housing, utilities, food, rental assistance, and financial education to low- and moderate-income residents.
- Grants of \$48,110 to a nonprofit that provides multiple services for low- and moderate-income persons, including free tax preparation.

SERVICE TEST

Regions Bank's service test performance in the Jackson assessment area is adequate.

Retail Services

Retail banking services are good in the Jackson full-scope assessment area.

The distribution of 33 branch offices and 40 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts exceeded the percentage of households and businesses in the same geography; 9.4 percent of households and 6.9 percent of businesses were located in low-income census tracts compared to 12.1 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts also exceeded the percentage of households and businesses in the same geography; 30.3 percent of total branches were in moderate-income-tracts compared to 23.1 percent of households and 22.8 percent of businesses. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, the bank did not open or close any branches throughout the assessment area but did open two full-service ATMs in low- and middle-income tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Jackson, Mississippi

Geographic Distribution of Branches & ATMS

Assessment Area: MS Jackson

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	Open	Closed	#	%	Open	Closed						
Low	4	12.1%	0	0	4	3	0	Total	9	15.3%	7	17.5%	1	0	2	10.5%	0	0	18	14.5%	9.4%	6.9%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Moderate	10	30.3%	0	0	9	7	0	Total	23	39.0%	11	27.5%	0	0	12	63.2%	0	0	36	29.0%	23.1%	22.8%
DTO	1		0	0				SA	12		0		0	0	12		0	0				
Middle	8	24.2%	0	0	8	8	0	Total	12	20.3%	10	25.0%	1	0	2	10.5%	1	1	35	28.2%	34.2%	30.8%
DTO	0		0	0				SA	2		0		0	0	2		1	1				
Upper	11	33.3%	0	0	11	11	0	Total	15	25.4%	12	30.0%	0	0	3	15.8%	0	0	34	27.4%	33.3%	39.3%
DTO	1		0	0				SA	3		0		0	0	3		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.8%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	33	100.0%	0	0	32	29	0	Total	59	100.0%	40	100.0%	2	0	19	100.0%	1	1	124	100.0%	100.0%	100.0%
DTO	2		0	0				SA	19		0		0	0	19		1	1				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Jackson assessment area. During the review period, Regions Bank employees engaged in 134 qualified service activities totaling 640 hours. The bank's service activities benefited organizations that provide affordable housing, community service, and economic development to low- and moderate-income individuals, geographies and small businesses in the Jackson assessment area. Of the bank's total service hours, 471 hours supported youth and adult financial education and homebuyer education at various schools and organizations. Bank employees also provided service hours on boards and committees of qualified nonprofit organizations, as well as several hours of technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies or for low- and moderate-income individuals. Finally, bank employees engaged in 673 hours of qualified community development services for statewide organizations, primarily in a board or committee capacity, which benefited a broader statewide or regional area including the bank's assessment areas; these activities positively affected the performance in the Jackson assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSISSIPPI METROPOLITAN ASSESSMENT AREAS

- **Gulfport Assessment Area (Hancock, Harrison, and Jackson counties)**
 - As of December 31, 2017, Regions Bank operated nine branches in the assessment area, representing 7.6 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$260.9 million in deposits in this assessment area, representing a market share of 4.7 percent and 3.9 percent of Regions Bank's total deposits in Mississippi.
- **Hattiesburg Assessment Area (Lee County)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 5.1 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$377.5 million in deposits in this assessment area, representing a market share of 13.6 percent and 5.6 percent of Regions Bank's total deposits in Mississippi.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Gulfport	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Hattiesburg	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Mississippi. Performance in the two metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in both assessment areas. Performance was good for the borrower distribution of loans in both as well. The bank made an adequate level of community development loans in Hattiesburg relative to the bank's presence in the assessment area and no qualified community development loans in Gulfport.

For the investment test, Regions Bank received a rating of outstanding for the State of Mississippi. However, the bank's investment performance was weaker in the two metropolitan limited-scope assessment areas. The bank had an adequate level of investments in Hattiesburg and a poor level of investments in the Gulfport limited scope assessment area.

Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of low satisfactory for the State of Mississippi. Performance in the Gulfport was consistent with the bank's state performance while performance in the Hattiesburg assessment area was stronger than the bank's state performance due to good community development services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSISSIPPI NON-METROPOLITAN ASSESSMENT AREAS

- **Adams-Wilkinson Assessment Area (Adams and Wilkinson counties)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 2.5 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$207.2 million in deposits in this assessment area, representing a market share of 30.7 percent and 3.1 percent of Regions Bank's total deposits in Mississippi.
- **Central Mississippi Assessment Area (Atalla, Choctaw, Clay, Lauderdale, Lowndes, Montgomery, Neshoba, Newton, Oktibbeha, Webster and Winston counties)**
 - As of December 31, 2017, Regions Bank operated 22 branches in the assessment area, representing 18.6 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$798.4 million in deposits in this assessment area, representing a market share of 14.1 percent and 11.8 percent of Regions Bank's total deposits in Mississippi.
- **Northern Mississippi Assessment Area (Alcorn, Calhoun, Chickasaw, Grenada, Lafayette, Lee, Panola, Pontotoc, Prentiss, Tippah, Union, and Yalobusha counties)**
 - As of December 31, 2017, Regions Bank operated 18 branches in the assessment area, representing 15.3 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$902.5 million in deposits in this assessment area, representing a market share of 11.9 percent and 13.4 percent of Regions Bank's total deposits in Mississippi.
- **Northwest Mississippi Assessment Area (Bolivar, Coahoma, Leflore, Sunflower, Tallahatchie, and Washington counties)**
 - As of December 31, 2017, Regions Bank operated 12 branches in the assessment area, representing 10.2 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$515.3 million in deposits in this assessment area, representing a market share of 17.7 percent and 7.6 percent of Regions Bank's total deposits in Mississippi.
- **Southern Mississippi Assessment Area (Covington, Jefferson Davis, Jones, Lawrence, Lincoln, Marion, Pearl River, Pike, and Wayne counties)**
 - As of December 31, 2017, Regions Bank operated 14 branches in the assessment area, representing 11.9 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$595.0 million in deposits in this assessment area, representing a market share of 12.9 percent and 8.8 percent of Regions Bank's total deposits in Mississippi.
- **Warren Assessment Area (Warren County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 0.8 percent of its branches in Mississippi.
 - As of June 30, 2017, the bank had \$ 138.8 million in deposits in this assessment area, representing a market share of 16.5 percent and 2.1 percent of Regions Bank's total deposits in Mississippi.

Non-Metropolitan Areas (Limited-Scope Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Adams-Wilkinson	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Central Mississippi	<u>Not Consistent (Above)</u>	<u>Consistent</u>	<u>Consistent</u>
Northern Mississippi	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Northwest Mississippi	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Southern Mississippi	<u>Consistent</u>	<u>Consistent</u>	<u>Consistent</u>
Warren	<u>Consistent</u>	<u>Consistent</u>	<u>Consistent</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of Mississippi. Performance in half of the non-metropolitan limited-scope assessment areas was consistent with the statewide lending test performance, while the other half was above the statewide performance. For the geographic distribution of loans, lending levels were good in Central Mississippi and Northern Mississippi; adequate in Adams-Wilkinson, Northwest Mississippi, and Southern Mississippi; and poor in Warren. Performance was excellent for the borrower distribution of loans in Adams-Wilkinson; good in Central Mississippi, Northern Mississippi, and Southern Mississippi; and adequate in Northwest Mississippi. The bank made an excellent level of qualified community development loans and Northwest Mississippi and a relatively high level of loans in Northern Mississippi and Southern Mississippi assessment areas. The bank made an adequate level of community development loans in Central Mississippi and Warren and no loans in Adams-Wilkinson.

For the investment test, Regions Bank received a rating of outstanding for the State of Mississippi. Performance in Central Mississippi, Southern Mississippi and Warren non-metropolitan assessment areas was consistent with the bank's state performance. The bank's investment performance was weaker than statewide performance in the remaining limited scope non-metropolitan assessment areas. More specifically, performance in the Northern Mississippi assessment area exhibited a good level of investments and an adequate level of investments in the Northwest Mississippi assessment area. The bank had a poor level of investments in the Adams-Wilkinson limited scope assessment area.

Non-Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of low satisfactory for the State of Mississippi. Performance in the Central Mississippi, Northwest Mississippi, Southern Mississippi, and Union non-metropolitan assessment area was consistent with the bank's state performance while performance in the Northern Mississippi assessment area was stronger than the bank's state performance due to good community development services. Adams-Wilkinson assessment area had poor levels of services primarily due to limited community development performance. Central Mississippi also had weak community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Missouri

CRA RATING FOR MISSOURI: **NEEDS TO IMPROVE**

The Lending Test is rated: **Low Satisfactory**

The Investment Test is rated: **Needs to Improve**

The Service Test is rated: **Low Satisfactory**

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes few, if any, community development loans in its Missouri assessment areas.
- The bank provides a poor level of qualified community development investments and grants in the Missouri assessment areas.
- Retail banking services are good in the bank's Missouri assessment areas.
- The bank provides a limited level of community development services throughout the Missouri assessment areas.

Missouri

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Missouri:

- Southeast Missouri

Limited-scope reviews were conducted for the remaining eight assessment areas:

- Cape Girardeau
- Central Missouri
- Columbia
- Jefferson City
- Lawrence
- Springfield
- St. Genevieve-Perry
- Taney

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

As of June 30, 2017, Regions Bank had \$658.6 million in deposits in Missouri accounting for 0.7 percent of the bank's total deposits. Regions Bank operated 23 branch offices in Missouri as of December 31, 2017, representing 1.6 percent of the bank's total branches. HMDA-reportable lending in Missouri accounted for 1.3 percent of total institutional HMDA-reportable lending by number of loans and 0.7 percent by dollar volume. CRA small business lending in Missouri accounted for 0.4 percent of the bank's total CRA small business lending by number of loans and 0.2 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was slightly less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Missouri 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	280	24.4%	37,644	38.8%
HMDA Refinance	533	46.5%	46,313	47.7%
HMDA Home Improvement	138	12.0%	3,368	3.5%
HMDA Multi-Family	1	0.1%	139	0.1%
Total HMDA	952	83.1%	87,464	90.0%
Total Small Business	179	15.6%	8,668	8.9%
Total Farm	15	1.3%	999	1.0%
TOTAL LOANS	1,146	100.0%	\$97,131	100.0%

Originations and Purchases

Missouri

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

Lending Test

The lending test rating in the state of Missouri is low satisfactory. Overall, performance in Missouri with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions Bank made few, if any, community development loans in Missouri.

During the review period, Regions Bank reported 952 HMDA-reportable loans and 179 small business loans in Missouri. The rating for Missouri is based on performance in the Southeast Missouri full-scope assessment area. Approximately 15.6 percent of the bank's HMDA-reportable and small business lending by number of loans in Missouri occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Missouri is derived from the Southeast Missouri full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank made one qualified community development loan within the bank's assessment areas in the state of Missouri during the review period; the loan for \$3.5 million was in the Columbia limited-scope assessment area. The bank had no qualified loans in the Southeast Missouri full-scope assessment area. Therefore, the bank's community development lending activities that occurred outside of its Missouri assessment areas were not given consideration for this evaluation. More information on community development lending can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Missouri is needs to improve.

The bank makes a poor level of qualified investments and contributions in the Missouri assessment areas. During the review period, the bank had qualified investments of \$2.6 million and contributions of \$42,272 directly benefiting the assessment areas in the state. Southeast Missouri was the full-scope assessment area reviewed, and less than 1 percent of combined investment and contribution activity in the state occurred inside

Missouri

this assessment area compared to 17.6 percent of deposits in this market as of June 30, 2018. The bank's performance in this assessment area demonstrated limited responsiveness to the credit and community development needs of the assessment area; total activity was a \$500 contribution. Performance in four of the eight limited-scope assessment areas was much stronger than the performance in the full-scope assessment area. The evaluation of the bank's performance does consider performance context factors, including community development opportunities within the bank's assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Missouri is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in Missouri. The bank closed eight branch offices throughout the state; of those closed, one was in a moderate-income tract and seven in middle-income tracts. Overall, the bank's retail service performance is considered good in Missouri.

Community Development Services

Regions Bank provides a limited level of community development services that benefit low- and moderate-income residents and small businesses in Missouri. During the examination period, employees engaged in 55 qualified service activities totaling 1,145 hours in Missouri assessment areas. Regions Bank's performance in the Southeast Missouri full-scope assessment area was poor due to limited activities and service hours. Additionally, employees engaged in 1,142 hours in limited-scope assessment areas. Finally, bank employees engaged in 52 hours of qualified community development services that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Southeast Missouri

NON - METROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHEAST MISSOURI ASSESSMENT AREA

Overview

The Southeast Missouri assessment area consists of the following counties in Missouri: New Madrid, Scott, and Stoddard. Previously, the bank's assessment area consisted of the aforementioned counties along with Butler County and Mississippi County. However, Regions Bank exited Butler County and Mississippi County in 2017. Therefore, this evaluation reflects this change and examines the bank's performance as appropriate.

As of December 31, 2017, Regions operated four branches in the assessment area, representing 17.4 percent of the branches in the state and 12.1 percent of the bank's total statewide HMDA-reportable and CRA small business lending (by dollar). According to the June 30, 2017 FDIC Summary of Deposits Report, there were 18 financial institutions operating 49 branch locations in the Southeast Missouri assessment area. Regions Bank ranks 8th in the assessment area with a 5.6 percent market share. The top three financial institutions by deposit market share are Montgomery Bank, The Bank of Advance, and First Midwest Bank of Dexter.

The volume of HMDA-reportable lending in the assessment area is relatively small. Regions Bank had an average of 3.1 percent of total HMDA-reportable lending in both 2016 and 2017. Regions ranked 14th out of the 147 HMDA lenders in the market in 2016 and 13th out of 126 HMDA lenders in 2017. Flanagan State Bank, Freedom Mortgage Corporation, Wells Fargo, and First Midwest Bank of Dexter were the top HMDA lenders in the market in 2017.

Regions Bank's loan production accounted for less than 1.0 percent of total CRA-reportable lending activity in the assessment area in 2016 and 2017. Assessment area lending was dominated by a few large volume lenders, including Southern Bank, U.S. Bank, American Express, and John Deere Financial.

Population and Income Characteristics

The assessment area falls within the Missouri Bootheel region in southeast Missouri. This region gets its name because its shape in relation to the rest of the state resembles the heel of a boot. Population in the assessment area is estimated at 86,522 between 2013 through 2017, which is a 1.8 percent decline from 2010.³⁷⁶ Scott County is the most populous county in the assessment area (est. pop. 38,858), followed by Stoddard County (est. pop. 29,634). While the city of Benton is the county seat for Scott County, the city of Sikeston is the largest city in Scott County; interestingly, Sikeston is located in both southern Scott County and northern New Madrid County.

³⁷⁶ "Southeast Missouri Assessment Area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 6 May 2019.
<<http://www.policymap.com/>>.

Southeast Missouri

According to 2017 FFIEC census data, the assessment area contains 24 census tracts: 4 moderate-income census tracts (16.7 percent), 18 middle-income tracts (75.0 percent), and 2 upper-income tracts (8.3 percent).

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for non-metropolitan areas of Missouri. As shown, the median family income increased from \$48,200 in 2016 to \$50,800 in 2017.

Borrower Income Levels Missouri State Non-metro

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$48,200	0	- \$24,099	\$24,100	- \$38,559	\$38,560	- \$57,839	\$57,840	- & above
2017	\$50,800	0	- \$25,399	\$25,400	- \$40,639	\$40,640	- \$60,959	\$60,960	- & above

While poverty has been declining across metropolitan areas of Missouri, the rural areas depict the opposite. Between 2013 and 2017, New Madrid County had the highest percent of people in poverty at 24.1 percent. The remaining counties in the assessment area had equally high poverty levels as compared to the state with a rate of 14.6 percent.³⁷⁷

Throughout the assessment area, 39.9 percent of families were considered low- to moderate-income based on 2017 FFIEC census data. Additionally, 21.8 percent of families in moderate-income tracts have incomes below the poverty level. The high poverty rates and the concentration of families living below the poverty level in moderate-income tracts may create challenges to lending.

Economic Conditions

The assessment area falls within a region in southeast Missouri that is home to five port facilities, seven major highways, Class I rail and a regional airport. According to data from the Missouri Partnership, workforce employment in the assessment area was 40,803 as of May 2018, with the largest employment concentrations in health care, manufacturing and retail trade.³⁷⁸ Leading employers include Havco Wood Products, Orgill, Tyson Foods, Unilever, and WW Wood Products. The average annual wage across all industries in 2018 averaged \$36,401 for the three counties in the assessment area, as compared to \$49,590 for the state.³⁷⁹

Small businesses and small farms play an important role in the Southeast Missouri economy. According to 2017 Dun & Bradstreet data, there were 2,565 businesses within the assessment area. Of the total businesses in the assessment area, 85.3 percent had total annual revenues less than or equal to \$1 million and were therefore

³⁷⁷ "Southeast Missouri Assessment Area" (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 6 May 2019. <http://www.policymap.com/>.

³⁷⁸ *County Data Tool*, Missouri Partnership, <https://www.missouripartnership.com/>.

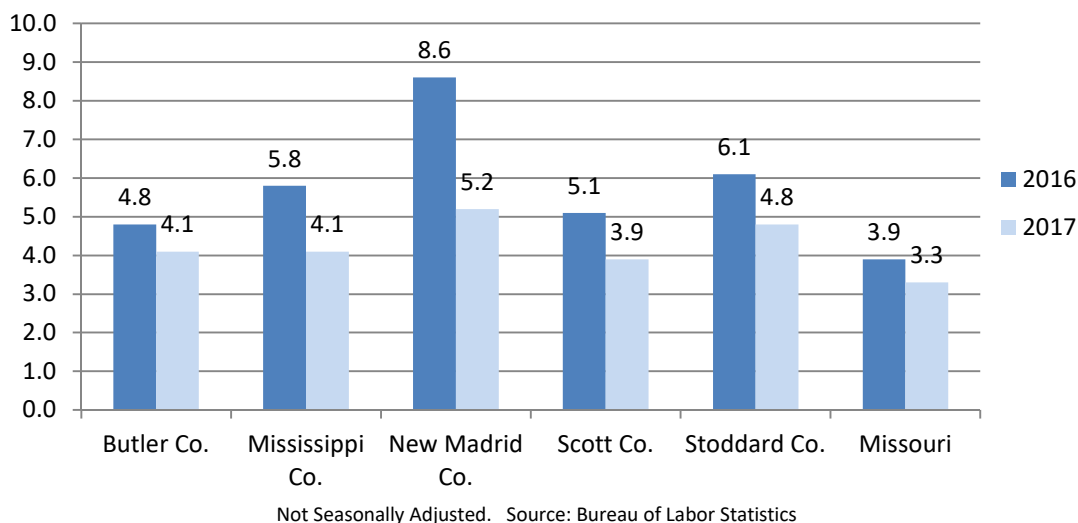
³⁷⁹ Ibid.

Southeast Missouri

considered small businesses. Additionally, 65.1 percent of small businesses in the assessment area were located in middle-income tracts and 23.4 percent in moderate-income tracts.³⁸⁰ Lending to small businesses posted gradual growth over the past few years in this market. According to an analysis of CRA loan data, the number of business loans in the assessment area increased by 21.4 percent between 2015 and 2017 (the most recent available data) with 982 loans made in 2017. Over 86.0 percent of business lending in the assessment area occurred in loan amounts of \$100,000 or less.³⁸¹

The unemployment rate in Southeast Missouri has continued to improve during the review period. As of 2017, the unemployment rate decreased in all counties (including the two counties the bank exited) but remains elevated as compared to the state with unemployment at 3.3 percent in 2017 and nationwide, with an unemployment rate of 4.4 percent.³⁸² According to a local representative, rates are higher than the state because the region has still not recovered from losing an aluminum smelter that was a major area employer. The smelter employed approximately 900 people (averaging about \$60,000/year with benefits), and several small businesses who serviced or relied on the smelter for business were forced to close as well.

Unemployment Rates: MO Southeast MO



According to 2017 census data, there were approximately 39,130 housing units in the assessment, of which 59.6 percent were owner-occupied, 28.6 percent were rental units, and 11.7 percent were vacant. The median housing value for the assessment area is \$88,730, while the median gross rent is \$561. Between 2013 and 2017,

³⁸⁰ New Madrid County has four census tracts designated as distressed middle-income nonmetropolitan areas on the basis of poverty and unemployment.

³⁸¹ "Southeast assessment area." *FFIEC: CRA Data*. Community Reinvestment, n.d. Web. 9 May 2019.
<<http://www.policymap.com/>>.

³⁸² "Employment Status of the Civilian Noninstitutional Population 16 Years of Age and over by Region, Division, and State, 2017-18 Annual Averages." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, 28 Feb. 2019. Web. 10 May 2019.
<<https://www.bls.gov/news.release/srgune.t01.htm>>.

Southeast Missouri

the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income exceeded 48.0 percent throughout the assessment area.³⁸³ Aside from local economic conditions common in rural areas, the assessment area does not appear to be experiencing housing market issues that would limit HMDA-reportable lending opportunities in the assessment area.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis. Also, note that the 2016 table represents five counties, while the 2017 table represents three counties, which excludes Butler County and Mississippi County.

³⁸³ "Southeast Missouri (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 May 2019. <<http://www.policymap.com/>>.

Southeast Missouri

Combined Demographics Report

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	827	2.1	350	42.3	9,085	23.3
Moderate-income	6	15.8	5,465	14.0	1,336	24.4	6,836	17.6
Middle-income	25	65.8	25,782	66.2	3,565	13.8	7,588	19.5
Upper-income	6	15.8	6,871	17.6	540	7.9	15,436	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	38	100.0	38,945	100.0	5,791	14.9	38,945	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,424	636	1.6	44.7	578	40.6	210	14.7
Moderate-income	9,594	5,035	12.9	52.5	3,539	36.9	1,020	10.6
Middle-income	43,364	25,880	66.2	59.7	12,624	29.1	4,860	11.2
Upper-income	10,391	7,559	19.3	72.7	1,876	18.1	956	9.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	64,773	39,110	100.0	60.4	18,617	28.7	7,046	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	99	2.1	91	2.1	8	1.7	0	0.0
Moderate-income	589	12.2	530	12.5	47	9.8	12	11.3
Middle-income	3,237	67.1	2,797	66.0	360	74.7	80	75.5
Upper-income	898	18.6	817	19.3	67	13.9	14	13.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,823	100.0	4,235	100.0	482	100.0	106	100.0
	Percentage of Total Businesses:			87.8			10.0	2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	116	15.5	112	15.4	4	17.4	0	0.0
Middle-income	469	62.5	454	62.5	14	60.9	1	100.0
Upper-income	165	22.0	160	22.0	5	21.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	750	100.0	726	100.0	23	100.0	1	100.0
	Percentage of Total Farms:			96.8			3.1	.1

2016 FFIEC Census Data and 2016 D&B Information

Southeast Missouri

Combined Demographics Report

Assessment Area: MO Southeast MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,876	21.0
Moderate-income	4	16.7	3,487	15.0	759	21.8	4,396	18.9
Middle-income	18	75.0	18,092	78.0	2,512	13.9	4,799	20.7
Upper-income	2	8.3	1,621	7.0	94	5.8	9,129	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24	100.0	23,200	100.0	3,365	14.5	23,200	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,623	2,934	12.6	44.3	2,725	41.1	964	14.6
Middle-income	29,704	18,588	79.7	62.6	7,809	26.3	3,307	11.1
Upper-income	2,803	1,810	7.8	64.6	673	24.0	320	11.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	39,130	23,332	100.0	59.6	11,207	28.6	4,591	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	602	23.5	513	23.4	78	26.1	11	14.1
Middle-income	1,690	65.9	1,425	65.1	200	66.9	65	83.3
Upper-income	273	10.6	250	11.4	21	7.0	2	2.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,565	100.0	2,188	100.0	299	100.0	78	100.0
	Percentage of Total Businesses:			85.3		11.7		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	57	12.5	54	12.4	3	17.6	0	0.0
Middle-income	347	76.3	334	76.4	12	70.6	1	100.0
Upper-income	51	11.2	49	11.2	2	11.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	455	100.0	437	100.0	17	100.0	1	100.0
	Percentage of Total Farms:			96.0		3.7		.2

2017 FFIEC Census Data and 2017 D&B Information

Southeast Missouri

Credit and Community Development Needs

The prevalence of poverty and the growing list of needs in the region highlight the importance of community service organizations within the bank's assessment area. The ongoing demand for these services often results in needs for these organizations in terms of financial support and technical assistance as they attempt to serve significant low- and moderate-income populations within the bank's assessment areas. A community contact noted that because the region has failed to grow economically, the needs of residents (pertaining to health care/social services, economic stability, housing, etc.) have increased substantially. Without economic growth or significant government intervention, the majority of the burden has fallen on non-governmental entities that provide social service programs.

One contact believes the most significant barrier preventing large employers from expanding or retaining national employers from locating in the area is the lack of access to broadband services. The most pressing need, therefore, pertains to investments in regional broadband. Another need is small business financing for small and medium-sized businesses seeking to start or grow. There is one organization that offers the Intermediary Relending Program (IRP), which allows it to help meet the needs of businesses, but more of these types of opportunities would help, especially lending for the agriculture industry. Also, small business technical assistance on various topics would be beneficial.

Another contact stated that the region would benefit tremendously from newer, well-maintained housing facilities throughout the Bootheel region as much of the existing affordable housing is in substandard condition. In addition to those looking to rent, pressing needs also exist for current homeowners. A majority of the housing stock in the Bootheel region is older and in desperate need for repair. Homeowners need either home repair assistance or information on accessing home improvement loans, according to the contact.

Other opportunities may include helping organizations provide financial education, asset building initiatives, and job training programs. Contacts commented on poor credit, low wages and lack of stable income plaguing many residents. The region has also seen a substantial increase in payday lenders. Ultimately, all of the identified needs have the potential to create community development service or investment opportunities for financial institutions. In addition, financial institutions may have opportunities to work collaboratively with city and county officials to address affordable housing and community development issues and to provide leadership in this regard.

Southeast Missouri

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Southeast Missouri assessment area is adequate. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank made no community development loans in the Southeast Missouri assessment area.

During the review period, the bank reported 149 HMDA-reportable loans and 27 CRA small business loans in the Southeast Missouri assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Southeast Missouri assessment area accounted for 12.4 percent of Regions Bank's total HMDA-reportable lending in Missouri and 9.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 15.2 percent of Regions Bank's Missouri deposits are in the Southeast Missouri assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance.

For this assessment area, there was one low-income tract in 2016 and no low-income tracts in 2017 with the census data changes. As a result, examiners did not rate performance in low-income tracts for each product but instead evaluated the bank's performance in moderate-income tracts. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in moderate-income tracts is excellent. In 2017, Regions Bank's home purchase lending in moderate-income tracts (33.3 percent) was significantly above the percentage of owner-occupied units in these tracts (12.6 percent) and significantly above the aggregate lending performance in these tracts (15.0 percent).

Southeast Missouri

Home Refinance Loans

Home refinance lending in moderate-income tracts is poor. In 2017, the bank made one home refinance loan in a moderate-income tract (3.7 percent), which was below the percentage of owner-occupied units (12.6 percent) in these tracts and below the aggregate lending performance (9.6 percent) in these tracts.

Home Improvement Loans

Home improvement lending in moderate-income tracts is good. In 2017, Regions Bank's home improvement lending in moderate-income tracts (23.1 percent) was above the percentage of owner-occupied units in these tracts (12.6 percent) and above the aggregate lending performance (11.0 percent).

Small Business Loans

Small business lending in moderate-income tracts is poor. In 2017, Regions Bank made one small business loan in a moderate-income tract (9.1 percent), which was below the percentage of small businesses in these tracts (23.4 percent) and below the aggregate lending performance (20.7 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (16.7 percent) was below the percentage of low-income families living in those tracts (21.0 percent) but significantly above the aggregate lending performance (6.5 percent).

Home purchase lending to moderate-income borrowers is poor. In 2017, the bank made no home purchase loans to moderate-income borrowers (0.0 percent) while 18.9 percent of families were moderate-income and the aggregate lenders made 6.5 percent of their loans to these borrowers.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (14.8 percent) was below the percentage of low-income families (21.0 percent) but was above the aggregate lending performance (8.6 percent) to these families.

Home refinance lending to moderate-income borrowers is excellent. In 2017, the bank's home refinance lending to moderate-income borrowers (25.9 percent) was above the percentage of moderate-income families (18.9 percent) and significantly above the aggregate lending performance (14.4 percent) to these families.

Southeast Missouri

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2017, Regions Bank made no home improvement loans to low-income borrowers while 21.0 percent of families were low-income and the aggregate lenders made 8.6 percent of their loans to these borrowers.

Home improvement lending to moderate-income borrowers is excellent. In 2017, the bank's home improvement lending to moderate-income borrowers (38.5 percent) was significantly above the percentage of moderate-income families (18.9 percent) and significantly above the aggregate lending performance (20.9 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 63.6 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 85.3 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (46.5 percent). Additionally, 100 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank made no community development loans in the Southeast Missouri assessment area during the review period. While opportunities may be limited, community contacts and Federal Reserve research did identify that community development lending opportunities exist in this market (see the earlier discussion on *Credit and Community Development Needs* for this assessment area); therefore, performance is considered very poor.

INVESTMENT TEST

Regions Bank's investment performance in the Southeast Missouri assessment area is very poor. Combined investment and contribution activity inside the assessment area totaled \$500, which reflected less than 1 percent of total investment activity for the state. The bank made no qualified community development investments during the review period and \$500 in contributions to an organization that offers community services to low- and moderate-income individuals.

SERVICE TEST

Regions Bank's service test performance in the Southeast Missouri assessment area is adequate.

Southeast Missouri

Retail Services

Retail banking services are good in the Southeast Missouri full-scope assessment area.

The distribution of four branch offices and full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. As of 2017, there are no low-income census tracts in this assessment area. The percentage of branches in moderate-income tracts was greater than the percentage of households and businesses in the same geography; 16.4 percent of households and 23.5 percent of businesses were located in moderate-income census tracts compared to 25.0 percent of the bank's branches. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMs
Assessment Area: MO Southeast MO

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%		
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	25.0%	0	0	1	0	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	4	16.7%	16.4%	23.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	50.0%	0	0	2	0	2	Total	2	50.0%	2	50.0%	0	0	0	0.0%	0	0	18	75.0%	76.4%	65.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	25.0%	0	0	1	0	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	2	8.3%	7.2%	10.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	0	0	4	0	4	Total	4	100.0%	4	100.0%	0	0	0	0.0%	0	0	24	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a limited level of community development services in the Southeast Missouri assessment area. During the review period, a branch manager engaged in one qualified service activity for three hours. The branch manager facilitated and taught a financial education workshop for a local high school with a majority of students eligible for free or reduced-meal programs.

Southeast Missouri

Despite the bank's limited branch network and market share in the assessment area, designated distressed middle-income tracts provide opportunities for community development. However, there were also no bank services benefitting affordable housing, economic development, or revitalization and stabilization during the review period. Therefore, the bank demonstrated poor responsiveness to community development needs in the Southeast Missouri assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSOURI METROPOLITAN ASSESSMENT AREAS

- **Cape Girardeau Assessment Area (Cape Girardeau County)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 13.0 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$136.9 million in deposits in this assessment area, representing a market share of 7.4 percent and 20.8 percent of Regions Bank's total deposits in Missouri.
- **Columbia Assessment Area (Boone County)**
 - As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 13.0 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$54.1 million in deposits in this assessment area, representing a market share of 1.4 percent and 8.2 percent of Regions Bank's total deposits in Missouri.
- **Jefferson City Assessment Area (Callaway and Cole counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 8.7 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$43.6 million in deposits in this assessment area, representing a market share of 1.2 percent and 6.6 percent of Regions Bank's total deposits in Missouri.
- **Springfield Assessment Area (Christian, Greene, and Polk counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 17.4 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$115.3 million in deposits in this assessment area, representing a market share of 1.3 percent and 17.5 percent of Regions Bank's total deposits in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cape Girardeau	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>
Columbia	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>
Jefferson City	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Springfield	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>

Metropolitan Areas (Limited-Scope Review)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Missouri. Performance in three of the four metropolitan limited-scope assessment areas was below the statewide lending test performance, while performance in Columbia was consistent with the statewide performance. For the geographic distribution of loans, lending levels were good Cape Girardeau and Columbia; adequate in Springfield; and poor in Jefferson City. Performance was good for the borrower distribution of loans in Cape Girardeau, Jefferson City, and Springfield; and adequate in Columbia. The bank made an excellent level of community development loans in Columbia given the bank's presence in the assessment area. The bank made no community development loans in the other three metropolitan limited-scope assessment areas.

For the investment test, Regions Bank received a rating of needs to improve for the State of Missouri. Performance exceeded the state performance in two limited scope metropolitan areas. The bank had a good level of investments in the Columbia assessment area and an adequate level of investments in Springfield. However, the bank had a poor and very poor level of investments in the Cape Girardeau and Jefferson City limited scope assessment areas, respectively, due to low investment activity. The bank's investment performance in limited-scope metropolitan assessment areas was considered in the performance conclusion for the state.

For the service test, Regions Bank received a rating of low satisfactory for the State of Missouri. Performance in the four metropolitan assessment areas was stronger than the bank's state performance primarily due to excellent community development services in Cape Girardeau and good community development services in the other three areas. It is worth noting that Cape Girardeau has poor retail delivery services.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSOURI NON-METROPOLITAN ASSESSMENT AREAS

- **Central Missouri Assessment Area (Gasconade, Miller, and Phelps counties)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 4.3 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$22.6 million in deposits in this assessment area, representing a market share of 6.8 percent and 3.4 percent of Regions Bank's total deposits in Missouri.
- **Lawrence Assessment Area (Lawrence County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 8.7 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$88.5 million in deposits in this assessment area, representing a market share of 17.0 percent and 13.5 percent of Regions Bank's total deposits in Missouri.
- **St. Genevieve Assessment Area (St. Genevieve and Perry counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 8.7 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$59.6 million in deposits in this assessment area, representing a market share of 6.2 percent and 9.1 percent of Regions Bank's total deposits in Missouri.
- **Taney Assessment Area (Taney County)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 8.7 percent of its branches in Missouri.
 - As of June 30, 2017, the bank had \$37.3 million in deposits in this assessment area, representing a market share of 4.0 percent and 5.7 percent of Regions Bank's total deposits in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Central Missouri	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Lawrence	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
St. Genevieve	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Above)</u>
Taney	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Consistent</u>

Non-Metropolitan Areas (Limited-Scope Review)

For the lending test, Regions Bank received a rating of high satisfactory for the State of Missouri. Performance in all four non-metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were poor in Taney and not rated in the other three non-metropolitan limited-scope assessment areas due to a lack of low- or moderate-income tracts. Performance was good for the borrower distribution of loans in Central Missouri, St. Genevieve, and Taney; and adequate in Lawrence. The bank made no qualified community development loans in the non-metropolitan limited-scope assessment areas, which contributed to the weaker overall lending test performance.

For the investment test, Regions Bank received a rating of needs to improve for the State of Missouri. Performance exceeded the state performance in two limited scope non-metropolitan areas. The bank had a good level of investments in the Genevieve-Perry assessment area and an adequate level of investments in Lawrence. However, the bank had a poor and very poor level of investments in the Taney and Central Missouri limited scope assessment areas, respectively, due to low investment activity. The bank's investment performance in limited-scope non-metropolitan assessment areas was considered in the performance conclusion for the state.

For the service test, Regions Bank received a rating of low satisfactory for the State of Missouri. Service performance in the Taney non-metropolitan assessment area overall was consistent with the bank's state performance; however it had poor retail delivery services. Performance in the Central Missouri and St. Genevieve assessment area was stronger than the bank's state performance due to excellent community development services. The Lawrence non-metropolitan assessment area had limited community development performance, which contributed to a poor overall service performance.

North Carolina

CRA RATING FOR NORTH CAROLINA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects poor penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in North Carolina.
- The bank provides an adequate level of qualified community development investments and grants that are responsive to community development needs of the North Carolina assessment areas.
- Retail banking services are adequate in the bank's North Carolina assessment areas.
- The bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in the North Carolina assessment areas.

North Carolina

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in North Carolina:

- Charlotte

Limited-scope reviews were conducted for the remaining two assessment areas:

- Macon
- Raleigh

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

As of June 30, 2017, Regions Bank had \$739.9 million in deposits in North Carolina accounting for 0.7 percent of the bank's total deposits. Regions Bank operated six branch offices in North Carolina as of December 31, 2017, representing 0.4 percent of the bank's total branches. HMDA-reportable lending in North Carolina accounted for 0.8 percent of total institutional HMDA-reportable lending by number of loans and 2.3 percent by dollar volume. CRA small business lending in North Carolina accounted for 0.5 percent of the bank's total CRA small business lending by number of loans and 1.1 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in North Carolina 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	405	49.0%	151,786	46.4%
HMDA Refinance	159	19.2%	68,610	21.0%
HMDA Home Improvement	36	4.4%	17,369	5.3%
HMDA Multi-Family	3	0.4%	47,550	14.5%
Total HMDA	603	73.0%	285,315	87.3%
Total Small Business	222	26.9%	41,580	12.7%
Total Farm	1	0.1%	25	0.0%
TOTAL LOANS	826	100.0%	\$326,920	100.0%

Originations and Purchases

North Carolina

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH CAROLINA

Lending Test

The lending test rating in the state of North Carolina is low satisfactory. Overall, performance in North Carolina with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects poor penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made a relatively high level of community development loans in North Carolina.

During the review period, Regions Bank reported 603 HMDA-reportable loans and 222 small business loans in North Carolina. The rating for North Carolina is based on performance in the Charlotte full-scope assessment area. Approximately 68.4 percent of the bank's HMDA-reportable and small business lending by number of loans in North Carolina occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is poor. As noted above, the rating for the state of North Carolina is derived from the Charlotte full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of North Carolina. The bank originated ten community development loans totaling \$17.9 million benefiting North Carolina assessment areas during the review period, including five loans for \$4.9 million in the Charlotte full-scope assessment area. Performance was adequate in Charlotte. Performance in the Raleigh limited-scope assessment areas was excellent; the bank originated four loans for \$11.1 million to support affordable housing. Total community development lending also includes one loan for \$2.0 million to a business that was contracted to oversee housing recovery efforts in communities impacted by Hurricane Matthew. Because the disaster declaration area overlapped with the most of the bank's assessment areas, the bank received positive consideration for this loan. Finally, the bank made five loans for \$14.4 million in the state but outside the bank's assessment areas, including four loans for \$9.3 million to finance Low Income Housing Tax Credit projects. The bank's community development lending performance is considered good given the lending in the bank's assessment areas and across the state. More information on community development loans can be found in the full-scope assessment area section of this report.

North Carolina

Investment Test

The investment test rating for North Carolina is low satisfactory.

The bank made an adequate level of qualified investments and contributions in North Carolina. Regions Bank had qualified investments totaling \$24.2 million throughout North Carolina assessment areas, none of which were acquired during the current review period. The bank also made 13 contributions in North Carolina assessment areas totaling \$127,067.

Performance in the full-scope assessment area was adequate while the bank's performance in its two limited-scope assessment areas was much stronger. Since the bank was considered responsive to the community credit needs in the state, positive consideration was given to 26 investments totaling \$54.1 million in LIHTC investments and mortgage-backed securities located in a broader statewide area, without a purpose, mandate or function of serving the North Carolina assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for North Carolina is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open or close any branch offices in North Carolina. Overall, the bank's retail service performance is considered adequate in North Carolina.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in North Carolina. During the examination period, employees engaged in 33 qualified service activities totaling 185 hours in North Carolina assessment areas. Performance in the Charlotte full-scope assessment area was adequate. Additionally, employees engaged in 38 hours in limited-scope assessment areas, where performance in both limited-scope assessment areas was poor or very poor.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Charlotte, North Carolina

METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLOTTE, NORTH CAROLINA ASSESSMENT AREA

Overview

The Charlotte assessment area consists of Mecklenburg County, one of the ten counties that comprise the Charlotte-Concord-Gastonia, NC-SC MSA. As of December 31, 2017, Regions Bank operated three branches in the assessment area, representing 50.0 percent of branches and 65.1 percent of deposits statewide. The assessment area accounts for 79.5 percent of the bank's combined HMDA and small business loan originations (by dollar) in North Carolina.

Regions operates in a highly competitive environment in the Charlotte assessment area and has a small presence in the area. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 26 financial institutions operating 235 branch locations in the Charlotte assessment area. Bank of America was the overwhelming leader in the Charlotte market with 79.8 percent of total deposits in the assessment area, while Wells Fargo ranked 2nd with 14.7 percent. Regions Bank ranked 9th with a deposit market share of 0.2 percent.

Regions Bank's loan production accounted for less than 1.0 percent of total CRA-reportable and HMDA-reportable lending activity in the assessment area in 2016 and 2017. Assessment area lending was dominated by a few large volume lenders, primarily Wells Fargo, Quicken, American Express, and Bank of America.

Population and Income Characteristics

Mecklenburg County has grown rapidly in the past several years. Population in the assessment area was estimated at approximately 1.0 million between 2013 through 2017, representing an increase of 12.5 percent since 2010. Charlotte is the principal city for the area with an estimated population between 2013 and 2017 of 826,060 and has been a significant contributor to the growth in Mecklenburg County.³⁸⁴

According to 2017 FFIEC census data, the assessment area contains 233 census tracts: 29 (12.4 percent) low-income census tracts, 53 (22.7 percent) moderate-income tracts, 51 (21.9 percent) middle-income tracts, 96 (41.2 percent) upper-income tracts, and 4 (1.7 percent) unknown-income tracts. Between 2016 and 2017, there was an increase in the number of moderate-income tracts, while middle- and upper-income tracts declined.³⁸⁵

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Charlotte-Concord-Gastonia, NC-SC MSA. As shown, the median family income increased from \$64,100 in 2016 to \$67,700 in 2017.

³⁸⁴ "Charlotte, NC assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 6 May 2019.
<<http://www.policymap.com/>>.

³⁸⁵ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

Charlotte, North Carolina

Borrower Income Levels Charlotte-Concord-Gastonia, NC-SC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$64,100	0	- \$32,049	\$32,050	- \$51,279	\$51,280	- \$76,919	\$76,920	- & above
2017	\$67,700	0	- \$33,849	\$33,850	- \$54,159	\$54,160	- \$81,239	\$81,240	- & above

Within the assessment area, 37.1 percent of families are considered low- to moderate-income (LMI). Furthermore, 36.2 percent of families living in low-income tracts and 21.3 percent of families in moderate-income tracts have income below the poverty level, which may limit lending opportunities.

Economic Conditions

Charlotte is recognized as the third largest banking center in the nation and a leading national hub for energy, health care and tourism. The area has experienced strong job growth for the past few years. Between 2014 and 2017, total nonfarm payrolls grew an average of 3.5 percent annually, more than double the national rate.³⁸⁶ Job growth occurred in every sector during this same period, with the largest growth occurring in professional and business services, and leisure and hospitality. Besides these two sectors, the other large employment concentrations are in trade, transportation, and utilities; government; and education and health services. Atrium Health, Wells Fargo, Wal-Mart, Bank of America, American Airlines, Food Lion and Novant Health Inc. are among the top employers in the region.³⁸⁷ As of April 2017, nonfarm payrolls totaled 1.2 million jobs.

Small businesses play an important role in the Charlotte metro economy. According to 2017 Dun & Bradstreet data, there were 42,113 businesses within the Charlotte assessment area, which was an 11.9 percent decline from 2016 data. Of the total businesses in the assessment area, 88.1 percent had total annual revenues less than or equal to \$1 million and were therefore considered small businesses. Additionally, 17.5 percent of small businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 8.2 percent. It is worth noting that nearly 54.0 percent of all small businesses are located in upper-income census tracts.

Lending to small businesses posted gradual growth over the past few years in this market. According to an analysis of CRA loan data, the number of business loans in the assessment area increased by 17.8 percent between 2014 and 2016 (the most recent available data) with 23,256 loans made in 2016. The majority of business lending occurred in loan amounts of \$100,000 or less and to firms with revenues below \$1 million. These factors suggest that there may be fewer obstacles for smaller loan amounts and to smaller firms.

³⁸⁶ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 9 May 2019.

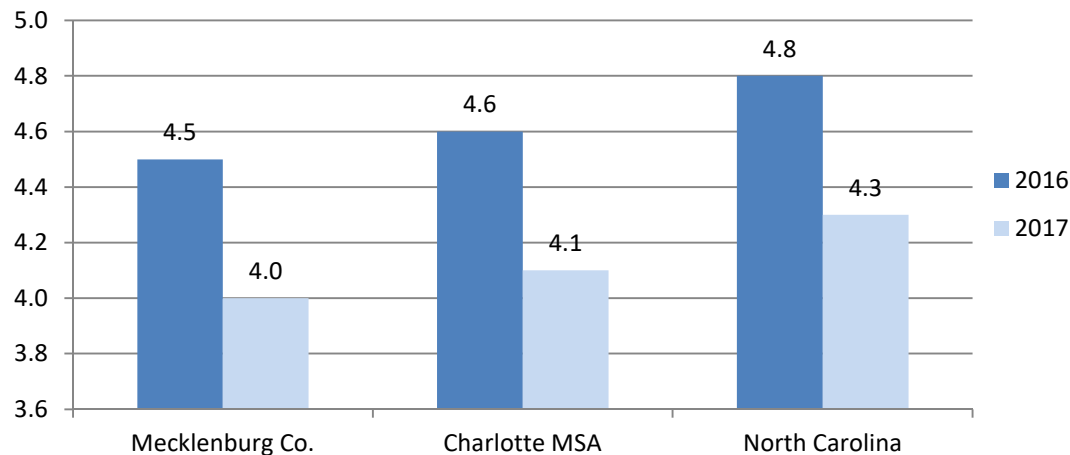
<https://www.huduser.gov/portal/publications/pdf/Charlotte-Concord-GastoniaNC-SC-CHMA-Comp.pdf>

³⁸⁷ Ibid.

Charlotte, North Carolina

As shown in the following chart, the unemployment rate continued to improve during the review period. As of 2017, the unemployment rate for the Charlotte MSA decreased from 4.6 percent to 4.1 percent. Employment conditions in the MSA compare favorably to the state with unemployment at 4.3 percent in 2017 and nationwide, with an unemployment rate of 4.4 percent.³⁸⁸

Unemployment Rates - NC Charlotte



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2017 census data, there were approximately 412,598 housing units in the assessment, 52.9 percent of which were owner-occupied, 39.1 percent were rental units, and 8.0 percent were vacant. Rental units represent a disproportionate share of housing in LMI tracts. In low-income census tracts, only 21.3 percent of housing units were owner-occupied, while 40.7 percent were owner-occupied in moderate-income tracts. This could indicate limited lending opportunities in these areas, particularly low-income tracts. The median age of the housing stock across the assessment area was 30 years, while the median age was 46 years in low-income census tracts and 39 years in moderate-income tracts.

The area's job growth, increased net in-migration and low levels of new home construction have contributed to a tight overall improved housing market. As of May 1, 2018, the area had an estimated 1.9-month supply of for-sale inventory in Mecklenburg County. A balanced market is one with a 5-6 month supply of inventory. During the 12 months ending April 2018, the average sales price of an existing home increased 3.0 percent to \$276,200, the same rate of price growth during the 12 months ending April 2017. The average sales price of a new home increased 4.0 percent to \$367,000. In the city of Charlotte, new, single-family home construction is somewhat constrained due to the limited amount of land available.

³⁸⁸ "Employment Status of the Civilian Noninstitutional Population 16 Years of Age and over by Region, Division, and State, 2017-18 Annual Averages." U.S. Bureau of Labor Statistics, 28 Feb. 2019. Web. 10 May 2019.
<<https://www.bls.gov/news.release/srgune.t01.htm>>.

Charlotte, North Carolina

First-time homebuyers and LMI families may find it challenging to purchase homes at these prices or at the area's median home value of \$184,800. The percentage of homes affordable for a four-person family earning 80.0 percent of the area median income between 2013 and 2017 was 31.8 percent in Mecklenburg County.³⁸⁹ This figures drops to 12.8 percent for a four-person family earning 50.0 percent of the area median income.

The multifamily housing market is also thriving with record levels of construction, rising rents and declining vacancy rates. Rents vary widely across the market. The highest average asking rent was \$1,538 (\$1,783 for a two-bedroom unit) in the Uptown/South End market area, which includes the downtown core. The Uptown/South End market is composed of approximately 97 percent Class-A developments. The lowest average asking rent was \$903 (\$918 for two-bedroom unit) in the Far East Charlotte/Mint Hill market area, which has relatively few Class-A apartment developments.³⁹⁰ Nearly all of the recent multifamily construction has occurred in Mecklenburg County and has been concentrated in the city of Charlotte. Analysts indicate that the huge influx of millennials moving to Charlotte is driving the particularly active multifamily construction boom in the downtown core.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

³⁸⁹ "Mecklenburg County, NC (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 May 2019. <<http://www.policymap.com/>>.

³⁹⁰ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 13 May 2019. https://www.huduser.gov/portal/ushmc/chma_archive.html

Charlotte, North Carolina

Combined Demographics Report

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	29	12.4	18,305	8.4	5,744	31.4	42,912	19.6	
Moderate-income	47	20.2	40,382	18.5	6,812	16.9	34,910	16.0	
Middle-income	55	23.6	55,551	25.4	4,202	7.6	42,491	19.4	
Upper-income	98	42.1	104,609	47.8	3,357	3.2	98,534	45.0	
Unknown-income	4	1.7	0	0.0	0	0.0	0	0.0	
Total Assessment Area	233	100.0	218,847	100.0	20,115	9.2	218,847	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	37,763	9,506	4.3	25.2	22,288	59.0	5,969	15.8	
Moderate-income	77,869	32,395	14.8	41.6	35,844	46.0	9,630	12.4	
Middle-income	94,400	57,208	26.1	60.6	30,146	31.9	7,046	7.5	
Upper-income	175,801	120,138	54.8	68.3	42,540	24.2	13,123	7.5	
Unknown-income	327	49	0.0	15.0	278	85.0	0	0.0	
Total Assessment Area	386,160	219,296	100.0	56.8	131,096	33.9	35,768	9.3	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	4,675	9.8	3,849	9.0	803	17.0	23	6.3	
Moderate-income	6,658	13.9	5,930	13.9	692	14.7	36	9.9	
Middle-income	10,339	21.6	9,250	21.6	1,043	22.1	46	12.6	
Upper-income	25,388	53.1	23,172	54.2	1,972	41.8	244	67.0	
Unknown-income	750	1.6	531	1.2	204	4.3	15	4.1	
Total Assessment Area	47,810	100.0	42,732	100.0	4,714	100.0	364	100.0	
	Percentage of Total Businesses:			89.4			9.9		.8
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	16	7.9	14	7.2	2	25.0	0	0.0	
Moderate-income	14	6.9	14	7.2	0	0.0	0	0.0	
Middle-income	34	16.7	33	16.9	1	12.5	0	0.0	
Upper-income	136	67.0	131	67.2	5	62.5	0	0.0	
Unknown-income	3	1.5	3	1.5	0	0.0	0	0.0	
Total Assessment Area	203	100.0	195	100.0	8	100.0	0	.0	
	Percentage of Total Farms:			96.1			3.9		.0

2016 FFIEC Census Data and 2016 D&B Information

Charlotte, North Carolina

Combined Demographics Report

Assessment Area: NC Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	12.4	21,861	9.3	7,912	36.2	51,583	21.9
Moderate-income	53	22.7	48,628	20.6	10,338	21.3	35,834	15.2
Middle-income	51	21.9	54,812	23.2	5,056	9.2	40,454	17.2
Upper-income	96	41.2	110,423	46.8	3,993	3.6	108,006	45.8
Unknown-income	4	1.7	153	0.1	69	45.1	0	0.0
Total Assessment Area	233	100.0	235,877	100.0	27,368	11.6	235,877	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,329	9,439	4.3	21.3	29,364	66.2	5,526	12.5
Moderate-income	92,248	37,546	17.2	40.7	46,746	50.7	7,956	8.6
Middle-income	95,202	53,254	24.4	55.9	34,619	36.4	7,329	7.7
Upper-income	180,150	117,982	54.0	65.5	50,308	27.9	11,860	6.6
Unknown-income	669	90	0.0	13.5	438	65.5	141	21.1
Total Assessment Area	412,598	218,311	100.0	52.9	161,475	39.1	32,812	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,721	8.8	3,053	8.2	655	14.0	13	4.0
Moderate-income	7,554	17.9	6,480	17.5	1,033	22.1	41	12.7
Middle-income	8,141	19.3	7,334	19.8	754	16.1	53	16.4
Upper-income	22,201	52.7	19,916	53.7	2,077	44.3	208	64.4
Unknown-income	496	1.2	323	0.9	165	3.5	8	2.5
Total Assessment Area	42,113	100.0	37,106	100.0	4,684	100.0	323	100.0
	Percentage of Total Businesses:			88.1			11.1	.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	6.3	10	6.1	1	11.1	0	0.0
Moderate-income	17	9.8	15	9.1	2	22.2	0	0.0
Middle-income	25	14.4	24	14.5	1	11.1	0	0.0
Upper-income	119	68.4	114	69.1	5	55.6	0	0.0
Unknown-income	2	1.1	2	1.2	0	0.0	0	0.0
Total Assessment Area	174	100.0	165	100.0	9	100.0	0	.0
	Percentage of Total Farms:			94.8			5.2	.0

2017 FFIEC Census Data and 2017 D&B Information

Charlotte, North Carolina

Credit and Community Development Needs

Although Regions Bank has a small presence in the assessment area and the market is dominated by two national banks with extensive market saturation, community needs and opportunities for community development engagement still exist in the Charlotte market. One of the main concerns expressed by local officials and residents is the rising rental prices. In 2016, Habitat Charlotte and the Foundation for the Carolinas hosted a symposium in Charlotte, featuring a panel of affordable housing experts. Panelists discussed the city's increasing rental prices, gentrification, and the need for mixed-income developments.³⁹¹ This symposium came amid reports that Charlotte needs more than 34,000 affordable housing units to meet the rising demand.

Charlotte has a robust community development infrastructure and solid support from city officials and residents. Charlotte voters gave the city permission in the November 2018 election to borrow more than \$223 million to fund future projects, of which \$50 million is to support affordable housing. The housing bond money will go into the city's Housing Trust Fund and will provide gap funding to developers building or renovating affordable housing units.³⁹² This additional funding comes on the heels of Charlotte voters passing bonds totaling \$146 million in November 2014: \$110 million for street improvements, \$20 million for neighborhood improvements, and \$15 million for low-income housing.³⁹³

As previously mentioned, rents continue to rise in the area. As rents continue to rise, it will be a challenge for LMI renters to find affordable housing options close to the employment centers. In the Charlotte MSA, a renter would need an hourly wage of \$18.60 to be able to afford a two-bedroom rental (\$967 fair market rent). While this housing wage is on par with the estimated average wage for a renter in the area of \$19.10, housing affordability remains an issue for minimum wage workers.³⁹⁴

The prevalence of poverty and the need for social support services highlight the importance of community service organizations within the bank's communities. The ongoing demand for these services often results in needs for these organizations in terms of financial support and technical assistance as they attempt to serve significant low- and moderate-income populations within the bank's assessment areas. Ultimately, this has the potential to create community development service or investment opportunities for financial institutions. Other opportunities may include helping organizations provide homebuyer and financial education, asset building initiatives, and job training programs. In addition, financial institutions may have opportunities to work collaboratively with city and county officials to address affordable housing and community development issues and to provide leadership in this regard.

³⁹¹ Kelley, Pam. "How Do We Solve Charlotte's Affordable Housing Shortage?" Charlotte Observer, 8 Mar. 2016. Web. 12 June 2017.

<http://www.charlotteobserver.com/news/local/article64880857.html>

³⁹² Glenn, Gwendolyn. *Charlotte Voters Overwhelmingly Approve More Than \$223 Million In Bonds*. WFAE, 7 Nov. 2018, <https://www.wfae.org/post/charlotte-voters-overwhelmingly-approve-more-223-million-bonds#stream/0>.

³⁹³ *Vote Yes for Bonds*, Mecklenburg County Board of Elections, <http://www.voteyesforbonds.com/>.

³⁹⁴ "North Carolina." National Low Income Housing Coalition, n.d. Web. 14 May 2019. <http://nlihc.org/or/north-carolina>

Charlotte, North Carolina

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Charlotte assessment area needs to improve. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects poor penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Charlotte assessment area.

During the review period, the bank reported 413 HMDA-reportable loans and 151 CRA small business loans in the Charlotte assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Charlotte assessment area accounted for 80.8 percent of Regions Bank's total HMDA-reportable lending in North Carolina and 70.6 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 65.1 percent of Regions Bank's North Carolina deposits are in the Charlotte assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank made one home purchase loan in low-income tracts (0.7 percent), which was below the percentage of owner-occupied units (4.3 percent) in these tracts and below the aggregate lending performance (3.9 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (12.8 percent) was below the percentage of owner-occupied units (17.2 percent) in these tracts and below the aggregate lending performance (16.9 percent) in these tracts.

Charlotte, North Carolina

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank made one home refinance loan in low-income tracts (3.7 percent), which was similar to the percentage of owner-occupied units (4.3 percent) in these tracts and similar to the aggregate lending performance (2.9 percent) in these tracts.

Home refinance lending in moderate-income tracts is poor. In 2017, the bank's home refinance lending in moderate-income tracts (7.4 percent) was below the percentage of owner-occupied units (17.2 percent) in these tracts and below the aggregate lending performance (15.0 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2017, Regions Bank made no home improvement loans in low-income tracts (0.0 percent), which was below the percentage of owner-occupied units (4.3 percent) in these tracts and below the aggregate lending performance (4.3 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, the bank's home improvement lending in moderate-income tracts (23.5 percent) was above the percentage of owner-occupied units (17.2 percent) in these tracts and above the aggregate lending performance (15.0 percent) in these tracts. In 2016, however, the bank made no home improvement loans in moderate-income tracts (0.0 percent) when the percentage of owner-occupied units in these tracts was 14.8 percent and the aggregate lenders made 11.7 percent of their loans in these tracts.

Small Business Loans

Small business lending in low-income tracts is adequate. In 2017, Regions Bank's small business lending in low-income tracts (10.0 percent) was above the percentage of small businesses in these tracts (8.2 percent) and above the aggregate lending performance (8.8 percent) in these tracts. In 2016, however, the bank's small business lending in low-income tracts (7.3 percent) was below the percentage of small businesses in these tracts (9.0 percent) and below the aggregate lending performance (10.7 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (11.6 percent) was below the percentage of small businesses in these tracts (17.5 percent) and below the aggregate lending performance (16.9 percent) in these tracts. In 2016, however, the bank's small business lending in moderate-income tracts (15.9 percent) was above the percentage of small businesses in these tracts (13.9 percent) and above the aggregate lending performance (12.2 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is poor. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Charlotte, North Carolina

Home Purchase Loans

Home purchase lending to low-income borrowers is very poor. In 2017, Regions Bank made no home purchase loans to low-income borrowers (0.0 percent), which was below the percentage of low-income families (21.9 percent) and significantly below the aggregate lending performance (4.6 percent) to these families.

Home purchase lending to moderate-income borrowers is poor. In 2017, the bank's home purchase lending to moderate-income borrowers (6.4 percent) was below the percentage of moderate-income families (15.2 percent) and below the aggregate lending performance (17.1 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is poor. In 2017, Regions Bank made one home refinance loan to low-income borrowers (3.7 percent), which was below the percentage of low-income families (21.9 percent) and below the aggregate lending performance (5.5 percent) to these families.

Home refinance lending to moderate-income borrowers is very poor. In 2017, the bank made no home refinance loans to moderate-income borrowers (0.0 percent), which was below the percentage of moderate-income families (15.2 percent) and significantly below the aggregate lending performance (14.0 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. In 2017, Regions Bank made no home improvement loans to low-income borrowers (0.0 percent), which was below the percentage of low-income families (21.9 percent) and below the aggregate lending performance (5.0 percent) to these families.

Home improvement lending to moderate-income borrowers is poor. In 2017, the bank made no home improvement loans to moderate-income borrowers (0.0 percent), which was below the percentage of moderate-income families (15.2 percent) and below the aggregate lending performance (11.6 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. In 2017, 47.8 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 88.1 percent of total businesses in the assessment area are classified as small businesses. The bank performed similarly to the aggregate lending performance of loans to small businesses (51.7 percent). Additionally, 69.5 percent of small business loans were originated in amounts of \$250,000 or less, indicating an adequate willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank originated five community development loans totaling \$4.9 million during the review period; all loans were SBA 504 loans. In addition, the bank provided a \$2.0 million line of credit to a business assisting with

Charlotte, North Carolina

housing recovery in communities impacted by Hurricane Matthew in 2016; this loan benefited communities across the state, including the Charlotte assessment area. Given the bank's limited presence and the high level of competition in this market, the bank's community development lending performance is considered adequate.

INVESTMENT TEST

Regions Bank's investment performance in the Charlotte assessment area is adequate. Combined investment and contribution activity inside the assessment area totaled \$10.2 million, which reflected 42.0 percent of total investment activity for the state compared to 72.8 percent of the bank's deposits in the market as of June 30, 2018. No investments were acquired during the current review period. Prior period investments consisted of \$808,032 in LIHTC investments and \$9.2 million in mortgage-backed securities.

Regions Bank also made nine contributions totaling \$120,567 to multiple nonprofit organizations during the review period. Specifically, the bank provided \$118,567 to organizations that offer community services to low- and moderate-income individuals, \$1,000 to support affordable housing, and \$1,000 to support revitalization and stabilization efforts. Notable contributions included a grant of \$85,000 to an organization that provides financial literacy and education programs to low- and moderate-income youth grades K-12.

SERVICE TEST

Regions Bank's service test performance in the Charlotte full-scope assessment area is adequate.

Retail Services

Overall, Regions Bank's retail banking services are poor in the Charlotte full-scope assessment area.

The bank has no branches or full-service ATMs in low- and moderate-income tracts as of December 31, 2017. As a result of the 2017 census changes, a branch in a moderate-income tract was reclassified to a middle-income tract. Therefore, the bank's branch distribution relative to available demographic information may limit accessibility to portions of the bank's geographies and individuals of different income levels.

In 2017, Regions Bank did not open or close a branch or a full-service ATM in its assessment area. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Charlotte, North Carolina

Geographic Distribution of Branches & ATMS

Assessment Area: NC Charlotte

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed							Open	Closed			Open	Closed						
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	29	12.4%	10.2%	8.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	53	22.7%	22.2%	17.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	66.7%	0	0	2	0	0	Total	2	66.7%	2	66.7%	0	0	0	0.0%	0	0	51	21.9%	23.1%	19.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	33.3%	0	0	1	0	0	Total	1	33.3%	1	33.3%	0	0	0	0.0%	0	0	96	41.2%	44.3%	52.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	1.7%	0.1%	1.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	3	100.0%	0	0	3	0	0	Total	3	100.0%	3	100.0%	0	0	0	0.0%	0	0	233	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Charlotte assessment area. During the review period, Regions Bank employees engaged in 24 qualified service activities totaling 147 hours. The bank's service activities benefitted organizations that provide community services and economic development to low- and moderate-income individuals, geographies and small businesses in the Charlotte assessment area. Of the bank's total service hours, 57 hours supported financial education for LMI adults and youth through partnerships with a variety of schools and businesses. Bank employees also provided 88 hours to board membership and committee roles of qualified nonprofit organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- A bank employee provided technical assistance to an affordable housing agency whose programs include homelessness prevention services, access to homeownership, and financial literacy programs.
- A Regions employee served on the board of directors for an organization that works to end hunger and increase food security in a 19-county area that includes Charlotte.
- A Regions senior vice president served on the board of directors for an organization that provides preventive healthcare services for uninsured, low- to moderate-income persons.

Given the bank's capacity and branch network in the assessment area, the bank demonstrated adequate responsiveness to community development needs in the Charlotte assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Raleigh Assessment Area (Wake County)**

- As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 33.3 percent of its branches in North Carolina.
- As of June 30, 2017, the bank had \$218.5 million in deposits in this assessment area, representing a market share of 0.9 percent and 29.5 percent of Regions Bank's total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Raleigh	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of North Carolina. Performance in Raleigh, the lone metropolitan limited-scope assessment area, was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were poor. Performance was adequate for the borrower distribution of loans. The bank made an excellent level of community development loans in the assessment area.

For the investment test, Regions Bank received a rating of low satisfactory for the State of North Carolina. The bank had an excellent level of investments in the Raleigh metropolitan limited-scope assessment area and performance exceeded the state performance.

For the service test, Regions Bank received a rating of low satisfactory for the State of North Carolina. Performance in the Raleigh metropolitan assessment area was weaker than the bank's state performance due to a poor level of community development services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA NON-METROPOLITAN ASSESSMENT AREA

- **Macon Assessment Area (Macon County)**

- As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 16.7 percent of its branches in North Carolina.
- As of June 30, 2017, the bank had \$39.4 million in deposits in this assessment area, representing a market share of 3.5 percent and 5.3 percent of Regions Bank's total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Macon	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of North Carolina. Performance in Macon, the lone non-metropolitan limited-scope assessment area, was below the statewide lending test performance. For the geographic distribution of loans, lending levels were not rated due to lack of low-and moderate-income tracts. Performance was poor for the borrower distribution of loans. The bank made no community development loans in the assessment areas.

For the investment test, Regions Bank received a rating of low satisfactory for the State of North Carolina. The bank had an excellent level of investments in the Macon non-metropolitan limited-scope assessment area and performance exceeded the state performance.

For the service test, Regions Bank received a rating of low satisfactory for the State of North Carolina. Performance in the Macon non-metropolitan assessment area was weaker than the bank's state performance due to a very poor level of community development services.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

South Carolina

CRA RATING FOR SOUTH CAROLINA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its South Carolina assessment areas.
- The bank provides an adequate level of qualified community development investments and grants that are responsive to community development needs of the South Carolina assessment areas.
- Retail banking services are adequate in the bank's South Carolina assessment areas.
- The bank provides a relatively high level of community development services that benefit residents and small businesses in the South Carolina assessment areas.

South Carolina

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in South Carolina:

- Greenville

Limited-scope reviews were conducted for the remaining six assessment areas:

- Charleston
- Columbia
- Hampton
- Hilton Head Island-Bluffton-Beaufort
- McCormick-Barnwell
- Spartanburg

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

As of June 30, 2017, Regions Bank had \$894.2 million in deposits in South Carolina accounting for 0.9 percent of the bank's total deposits. Regions Bank operated 19 branch offices in South Carolina as of December 31, 2017, representing 1.3 percent of the bank's total branches. HMDA-reportable lending in South Carolina accounted for 2.0 percent of total institutional HMDA-reportable lending by number of loans and 2.8 percent by dollar volume. CRA small business lending in South Carolina accounted for 1.3 percent of the bank's total CRA small business lending by number of loans and 1.4 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in South Carolina 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	999	48.6%	259,729	64.9%
HMDA Refinance	323	15.7%	76,682	19.2%
HMDA Home Improvement	200	9.7%	6,936	1.7%
HMDA Multi-Family	0	0.0%	0	0.0%
Total HMDA	1,522	74.0%	343,347	85.8%
Total Small Business	518	25.2%	55,152	13.8%
Total Farm	16	0.8%	1,791	0.4%
TOTAL LOANS	2,056	100.0%	\$400,290	100.0%

Originations and Purchases

South Carolina

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

Lending Test

The lending test rating in the state of South Carolina is low satisfactory. Overall, performance in South Carolina with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made an adequate level of community development loans in South Carolina.

During the review period, Regions Bank reported 1,522 HMDA-reportable loans and 518 small business loans in South Carolina. The rating for South Carolina is based on performance in the Greenville full-scope assessment area. Approximately 16.1 percent of the bank's HMDA-reportable and small business lending by number of loans in South Carolina occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of South Carolina is derived from the Greenville full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes an adequate level of community development loans in the state of South Carolina. The bank originated 18 community development loans totaling \$22.6 million benefiting the South Carolina assessment areas during the review period. Total community development lending includes two loans for \$2.5 million to organizations serving the entire state, including all of the bank's assessment areas. Specifically, the bank provided a loan for \$455,000 to a CDFI that supports economic development statewide by providing small business loans. The bank also made a \$2.0 million loan to a company that is overseeing housing recovery work in communities hit by Hurricane Matthew in 2016. The bank had no community development loans in the Greenville full-scope assessment area. However, the bank's community development lending was very strong in the Charleston and Columbia limited-scope assessment areas, which positively impacted the bank's overall community development lending performance in the state. More information on community development loans can be found in the full-scope assessment area section of this report.

South Carolina

Investment Test

The investment test rating for South Carolina is low satisfactory.

The bank makes an adequate level of qualified investments and contributions in South Carolina. Regions Bank had qualified investments of \$31.3 million in the South Carolina assessment areas, of which 21.1 percent were acquired during the current review period. Additionally, the bank made 19 qualified contributions in South Carolina assessment areas for \$13,875, and one contribution to a statewide loan fund that covers a broader, regional area, including the bank's assessment areas.

Approximately 32.2 percent of combined investment and contribution activity occurred inside the Greenville full-scope assessment area, which comprises 22.7 percent of the bank's deposits in South Carolina as of June 30, 2018. Performance in Greenville was adequate while the bank's performance was much stronger in the Charleston, Columbia, and Spartanburg limited-scope areas.

The bank also reported \$7.5 million in LIHTC investments and \$8.5 million in Qualified Zone Academy Bonds located in a broader statewide area, without a purpose, mandate or function of serving South Carolina assessment areas. The aforementioned LIHTC investments funded 176 new affordable rental units.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for South Carolina is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank did not open any branch offices in South Carolina. The bank closed eight branch offices throughout the state; of those closed, four were in middle-income tracts and four in upper-income tracts. Overall, the bank's retail service performance is considered adequate in South Carolina.

South Carolina

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit residents and small businesses in South Carolina. During the examination period, employees engaged in 119 qualified service activities totaling 972 hours in South Carolina assessment areas. Performance in the Greenville full-scope assessment area was good. Additionally, employees engaged in 770 hours of qualified community development services in limited-scope assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Greenville, South Carolina

METROPOLITAN AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENVILLE, SOUTH CAROLINA ASSESSMENT AREA

Overview

The Greenville assessment area includes Anderson and Greenville counties, which along with Laurens and Pickens counties, make up the Greenville-Anderson-Mauldin MSA. As of December 2017, Regions Bank had 5 branches in the Greenville assessment area, representing 26.3 percent of the branches in the state and 11.9 percent of the bank's total statewide HMDA-reportable and CRA small business lending (by dollar).

Regions operates in a competitive environment in the Greenville assessment area and has a small presence in the area. According to the June 30, 2017 FDIC Summary of Deposits Report, Regions Bank ranks 14th out of 33 financial institutions operating in the assessment area with a 1.4 percent market share. The top financial institution by deposit market share is Well Fargo Bank with 18.1 percent, followed by Bank of America, BB&T, and TD Bank.

Regions Bank's loan production accounted for less than 1.0 percent of total CRA-reportable and HMDA-reportable lending activity in the assessment area in 2016 and 2017. Assessment area lending was dominated by a few large volume lenders, primarily Wells Fargo, Quicken, American Express, and Citibank.

Population and Income Characteristics

Greenville is the largest city within the South Carolina Upstate region, which is defined as a ten-county area in the northwestern portion of the state along the I-85 corridor.³⁹⁵ With an estimated population of 64,061, the city serves as the county seat of Greenville County. Population in the assessment area was estimated at 684,506 between 2013 through 2017, representing an increase of 7.3 percent since 2010. Greenville County comprises approximately 72.0 percent of the total population in the assessment area.³⁹⁶

According to 2017 FFIEC census data, the assessment area contains 150 census tracts: 15 (10.0 percent) low-income census tracts, 35 (23.3 percent) moderate-income tracts, 56 (37.3 percent) middle-income tracts, and 44 (29.3 percent) upper-income tracts. Between 2016 and 2017, there was an increase in the number of low- and upper-income tracts while moderate- and middle-income tracts declined.³⁹⁷

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2016 and 2017 for the Greenville MSA and shows that the estimated median family income decreased by \$800, or approximately 1.4 percent, from 2016 to 2017.

³⁹⁵ "THE UPSTATE." *Ten at the Top*, tenatthetop.org/the-upstate/.

³⁹⁶ "Greenville assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 6 May 2019.
<<http://www.policymap.com/>>.

³⁹⁷ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

Greenville, South Carolina

Borrower Income Levels Greenville-Anderson-Mauldin, SC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$58,600	0	- \$29,299	\$29,300	- \$46,879	\$46,880	- \$70,319	\$70,320	- & above
2017	\$57,800	0	- \$28,899	\$28,900	- \$46,239	\$46,240	- \$69,359	\$69,360	- & above

There are 38.4 percent of families considered low- to moderate-income (LMI). Additionally, 40.2 percent of families living in low-income tracts and 22.6 percent of families living in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities.

Economic Conditions

Historically, the Greenville economy was reliant on manufacturing-related jobs, specifically cotton and textile manufacturing, as its economic driver. Now, manufacturing represents only a fraction of a diverse local economy representative of large employment concentrations in professional and business services, wholesale and retail trade, government, and education and health services. As of September 2017, nonfarm payrolls totaled 412,300 jobs for the MSA.

Greenville Health System, Michelin North America, Inc., BI-LO, LLC, Bon Secours Health System, Inc., and AnMed Health are among the top employers in the region.³⁹⁸ The area is also home to several universities, such as Clemson University (Pickens County) and Furman University (Greenville County), which supply a significant number of jobs and a significant college-educated population.³⁹⁹ More importantly, the region's location between Atlanta and Charlotte on the I-85 corridor makes it an important transportation and distribution channel in the southeast.

Small businesses play a vital role in the Greenville metro economy. According to 2017 Dun & Bradstreet data, there were 22,339 businesses within the Greenville assessment area, which was nearly a 14.0 percent decline from 2016 data. Of the total businesses in the assessment area, 88.0 percent had total annual revenues less than or equal to \$1 million and were therefore considered small businesses. Additionally, 15.3 percent of small businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 6.6 percent.

Lending to small businesses posted gradual growth over the past several years in this market. According to an analysis of CRA loan data, the number of business loans in the assessment area increased by 14.4 percent between 2014 and 2016 (the most recent available data) with 11,533 loans made in 2016. The bulk of the

³⁹⁸ HUD Comprehensive Housing Market Analysis. Office of Policy Development and Research (PD&R), n.d. Web. 13 May 2019.
https://www.huduser.gov/portal/ushmc/chma_archive.html

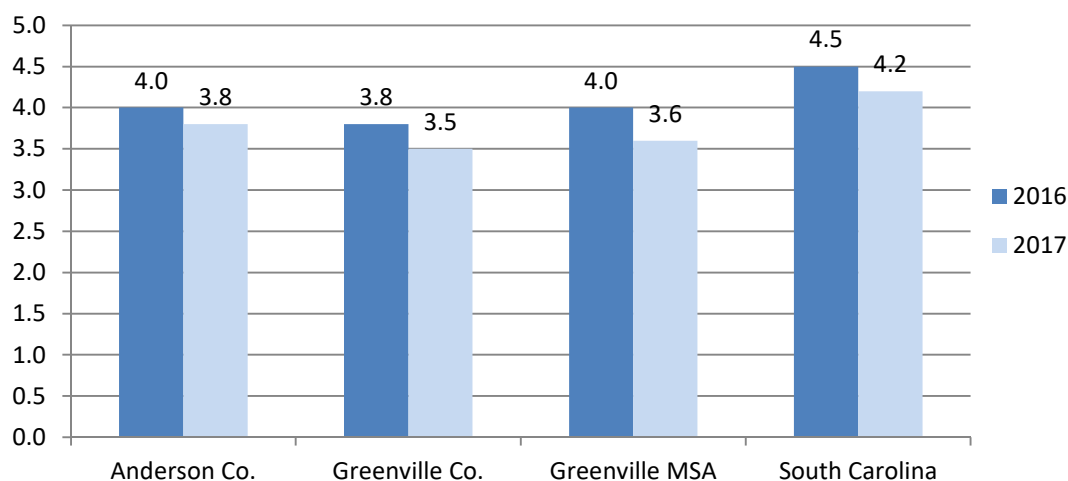
³⁹⁹ Beem, Richard. "US Markets Metro Economies, Greenville, SC." IHS Economics. N.p., Fall 2016. Web. 18 May 2017.
<<https://www.ihs.com/products/us-industry-economic-regional-forecasts.html>>.

Greenville, South Carolina

lending occurred in Greenville County with nearly 77.4 percent. In each county, the majority of business lending occurred in loan amounts of \$100,000 or less with lending distributed equally to firms with revenues above and below \$1 million. These factors suggest smaller loan amounts to smaller firms are being provided in the assessment area.⁴⁰⁰

The Greenville assessment area has seen steady improvement in unemployment rates since the recession. Between 2016 and 2017, the unemployment rate in the Greenville MSA decreased from 4.0 percent to 3.6 percent. Employment conditions in the MSA compare favorably to the state with unemployment at 4.2 percent in 2017 and nationwide, with an unemployment rate of 4.4 percent.⁴⁰¹

Unemployment Rates -SC Greenville



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2017 census data, there were there were 284,665 total housing units in the assessment area, 60.4 percent of which were owner-occupied, 28.8 percent were rental units, and 10.8 percent were vacant. In low-income tracts, 32.8 percent of housing units were owner-occupied, while 50.2 percent were owner-occupied in moderate-income tracts. The median age of the housing stock across the assessment area was 37 years, while the median age was 58 years in low-income census tracts and 47 years in moderate-income tracts. Rental and vacant units represent a disproportionate share of housing in low-income tracts. These factors suggest that lending may be more challenging in low-income areas than in other areas.

⁴⁰⁰ "Greenville assessment area." *FFIEC: CRA Data*. Community Reinvestment, n.d. Web. 9 May 2019.
<<http://www.policymap.com/>>.

⁴⁰¹ "Employment Status of the Civilian Non-Institutional Population 16 Years of Age and over by Region, Division, and State, 2017-18 Annual Averages." U.S. Bureau of Labor Statistics, 28 Feb. 2019. Web. 10 May 2019.
<<https://www.bls.gov/news.release/srgune.t01.htm>>.

Greenville, South Carolina

The Greenville housing market is currently strong, with increasing demand and low inventory levels. An annual report released from the Home Builders Association showed the median sales price of a home in the greater Greenville market is now more than \$200,000 and rising, in 2017.⁴⁰² The median new home price meanwhile in greater Greenville is \$270,330, making a new home affordable to about 34 percent of all households, according to the association. Reporting indicates that homes priced below \$200,000 generally do not stay on the market long, and the scarcity of framers and brick masons in the Greenville market is driving up the housing shortage and prices.

Given the increasing home prices in the area and the median income in 2017 of \$57,800 for the Greenville MSA, it appears that purchasing a home may be a challenge for the median income earner or low- to moderate-income earners. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income, a median income family would be able to afford homes at or below \$173,400.

For renters in the Greenville area, Apartment List reports that the median two-bedroom rent was \$866 in August 2018 and has grown 3.0 percent for the 12-month period ending August 2019, as compared to a national growth of 1.6 percent.⁴⁰³ Additionally, a report released by the National Low Income Housing Coalition titled Out of Reach 2018 indicates that the Greenville MSA has a housing wage of \$15.85, or \$32,960 annual income. This represents the hourly wage necessary to afford a two-bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$824, while spending no more than 30.0 percent of income on housing costs. The estimated mean renter wage in the Greenville MSA is \$13.25.⁴⁰⁴ These factors suggest that finding affordable rental units may be a challenge for low-income persons in the area.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

⁴⁰² Mitchell, Anna B. "Greenville Housing Forecast Suggests No Relief for Buyers." *The Greenville News*, 10 Feb. 2018, <https://www.greenvilleonline.com/story/money/2018/02/09/greenville-housing-market-2018-few-starter-homes-buyers/319176002/>.

⁴⁰³ *Rent Report Greenville*, Apartment List, 27 Aug. 2019, <https://www.apartmentlist.com/sc/greenville#rent-report>.

⁴⁰⁴ "South Carolina." Out of Reach 2018. National Low Income Housing Coalition, n.d. Web. 10 May 2019.
<<http://nlihc.org/oor/south-carolina>>.

Greenville, South Carolina

Combined Demographics Report

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	13	8.7	8,871	5.4	3,558	40.1	35,784	21.8	
Moderate-income	37	24.7	29,991	18.2	5,905	19.7	26,538	16.1	
Middle-income	58	38.7	72,244	43.9	6,611	9.2	31,607	19.2	
Upper-income	42	28.0	53,365	32.4	2,512	4.7	70,542	42.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	150	100.0	164,471	100.0	18,586	11.3	164,471	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	18,892	5,967	3.5	31.6	9,266	49.0	3,659	19.4	
Moderate-income	56,378	27,410	16.2	48.6	21,411	38.0	7,557	13.4	
Middle-income	117,951	77,216	45.5	65.5	26,998	22.9	13,737	11.6	
Upper-income	81,631	59,089	34.8	72.4	15,849	19.4	6,693	8.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	274,852	169,682	100.0	61.7	73,524	26.8	31,646	11.5	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	1,321	5.1	1,149	4.9	165	6.7	7	3.3	
Moderate-income	4,805	18.5	4,201	18.1	573	23.1	31	14.4	
Middle-income	9,400	36.2	8,540	36.7	787	31.7	73	34.0	
Upper-income	10,438	40.2	9,378	40.3	956	38.5	104	48.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	25,964	100.0	23,268	100.0	2,481	100.0	215	100.0	
		Percentage of Total Businesses:			89.6		9.6		.8
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	3	1.1	3	1.1	0	0.0	0	0.0	
Moderate-income	37	13.0	36	12.7	1	50.0	0	0.0	
Middle-income	163	57.2	163	57.6	0	0.0	0	0.0	
Upper-income	82	28.8	81	28.6	1	50.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	285	100.0	283	100.0	2	100.0	0	.0	
		Percentage of Total Farms:			99.3		.7		.0

2016 FFIEC Census Data and 2016 D&B Information

Greenville, South Carolina

Combined Demographics Report

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	10.0	10,276	6.0	4,134	40.2	37,811	22.0
Moderate-income	35	23.3	31,351	18.2	7,097	22.6	28,193	16.4
Middle-income	56	37.3	67,205	39.1	6,516	9.7	31,782	18.5
Upper-income	44	29.3	63,020	36.7	3,148	5.0	74,066	43.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	150	100.0	171,852	100.0	20,895	12.2	171,852	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,086	6,915	4.0	32.8	10,572	50.1	3,599	17.1
Moderate-income	56,504	28,375	16.5	50.2	20,788	36.8	7,341	13.0
Middle-income	111,770	67,980	39.6	60.8	31,166	27.9	12,624	11.3
Upper-income	95,305	68,567	39.9	71.9	19,522	20.5	7,216	7.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	284,665	171,837	100.0	60.4	82,048	28.8	30,780	10.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1,540	6.9	1,294	6.6	237	9.5	9	4.7
Moderate-income	3,476	15.6	3,004	15.3	447	18.0	25	13.0
Middle-income	8,048	36.0	7,128	36.3	855	34.4	65	33.9
Upper-income	9,275	41.5	8,236	41.9	946	38.1	93	48.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22,339	100.0	19,662	100.0	2,485	100.0	192	100.0
		Percentage of Total Businesses:			88.0		11.1	.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	3	1.3	3	1.3	0	0.0	0	0.0
Moderate-income	44	18.6	43	18.4	1	50.0	0	0.0
Middle-income	124	52.5	124	53.0	0	0.0	0	0.0
Upper-income	65	27.5	64	27.4	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	236	100.0	234	100.0	2	100.0	0	.0
		Percentage of Total Farms:			99.2		.8	.0

2017 FFIEC Census Data and 2017 D&B Information

Greenville, South Carolina

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development professionals were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Information from these conversations is included below.

In 2018, a Greenville County Affordable Housing Study concluded that because of a growing population and a relatively static wage environment for low- and moderate-income families, the ability to find affordable decent housing for individuals or families making less than \$30,000 was difficult or impossible in the county. This problem also persists in the city of Greenville, where 2,000 housing units affordable to households earning less than \$20,000 annually are needed and affordable housing activities currently underway are far from meeting the need.⁴⁰⁵ One material aspect of affordable housing needs in Greenville is that the greatest need for development is not in the LMI areas, but in neighborhoods closer to the city center. Some such neighborhoods are older and experiencing gentrification without an affordable component. The neighborhoods are close to many of the more reliable, though not well-paying job opportunities. Aside from this characteristic, the neighborhoods mentioned were Nicholtown, Southern Side, West Greenville, and Pleasant Valley.

According to multiple community contacts, another priority community development need in the region is better job readiness training and employment opportunities in sectors other than food service and hospitality. There are available jobs in the market, but those jobs require a stronger skill set for individuals to qualify. The need for better-paying employment is apparent from the stagnant wages locally. For the Greenville MSA, the average annual wage across all industries was \$44,551 in 2017, a 5.1 percent increase from 2015.⁴⁰⁶ As compared to the annual increases in both rental and single-family housing markets, wages are not maintaining the same growth rate.

Community contacts noted that banking institutions have sufficient financial capacity to invest in and help create additional community development projects. One respondent added that while financial institutions are providing a great deal of support in financial education and small business coaching, they could get more involved in supporting larger scale and scattered-site affordable development. The contact stated that this represents a more effective use of construction and rehabilitation dollars. Additionally, it was mentioned that the biggest problem in the area when it comes to the provision of additional affordable housing options is the diminishing amount of grants to make the projects feasible.

⁴⁰⁵ Walters, Haley. "Here Are 3 Areas in Greenville Where Affordable Housing Could Move In." *The Greenville News*, 28 Oct. 2018, <https://www.greenvilleonline.com/story/news/2018/10/28/3-greenville-areas-where-affordable-housing-could-go/1727046002/>.

⁴⁰⁶ "Greenville assessment area." *Average Wage in All Industries*. Community Reinvestment, n.d. Web. 9 May 2019. <<http://www.policymap.com/>>.

Greenville, South Carolina

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Greenville assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans in the Greenville assessment area.

During the review period, the bank reported 212 HMDA-reportable loans and 117 CRA small business loans in the Greenville assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Greenville assessment area accounted for 10.6 percent of Regions Bank's total HMDA-reportable lending in South Carolina and 19.8 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 22.7 percent of Regions Bank's South Carolina deposits are in the Greenville assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is poor. In 2017, Regions Bank made one home purchase loan in low-income tracts (2.1 percent), which was below the percentage of owner-occupied units (4.0 percent) in these tracts and similar to the aggregate lending performance (2.9 percent) in these tracts. In 2016, the bank made no home purchase lending in low-income tracts while the percentage of owner-occupied units in these tracts was 3.5 percent and the aggregate lenders made 1.7 percent of their loans in these tracts.

Home purchase lending in moderate-income tracts is poor. In 2017, the bank's home purchase lending in moderate-income tracts (6.3 percent) was below the percentage of owner-occupied units (16.5 percent) in these tracts and below the aggregate lending performance (11.5 percent) in these tracts.

Greenville, South Carolina

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank made no home refinance loans in low-income tracts (0.0 percent), which was below the percentage of owner-occupied units (4.0 percent) in these tracts and below the aggregate lending performance (2.4 percent) in these tracts. In 2016, however, the bank's home refinance lending in low-income tracts (3.8 percent) was similar to the percentage of owner-occupied units (3.5 percent) in these tracts and above the aggregate lending performance (1.4 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (13.2 percent) was below the percentage of owner-occupied units (16.5 percent) in these tracts but above the aggregate lending performance (11.3 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is poor. In 2017, Regions Bank made no home improvement loans in low-income tracts (0.0 percent), which was below the percentage of owner-occupied units (4.0 percent) in these tracts and below the aggregate lending performance (4.5 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, the bank made one home improvement loan in moderate-income tracts (10.0 percent), which was below the percentage of owner-occupied units (16.5 percent) in these tracts and below the aggregate lending performance (13.7 percent) in these tracts. In 2016, however, the bank's home improvement lending in moderate-income tracts (17.6 percent) was similar to the percentage of owner-occupied units (16.2 percent) in these tracts and above the aggregate lending performance (11.1 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (10.2 percent) was above the percentage of small businesses in these tracts (6.6 percent) and above the aggregate lending performance (6.4 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (16.9 percent) was similar to the percentage of small businesses in these tracts (15.3 percent) but above the aggregate lending performance (13.7 percent) in these tracts. However, in 2016, the bank's small business lending in moderate-income tracts (10.3 percent) was below the percentage of small businesses in these tracts (18.1 percent) and below the aggregate lending performance (15.6 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Greenville, South Carolina

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2017, Regions Bank made one home purchase loan to low-income borrowers (2.1 percent), which was below the percentage of low-income families (22.0 percent) and below the aggregate lending performance (3.7 percent) to these families.

Home purchase lending to moderate-income borrowers is poor. In 2017, the bank's home purchase lending to moderate-income borrowers (6.3 percent) was below the percentage of moderate-income families (16.4 percent) and below the aggregate lending performance (16.6 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (5.3 percent) was below the percentage of low-income families (22.0 percent) and similar to the aggregate lending performance (5.3 percent) to these families.

Home refinance lending to moderate-income borrowers is adequate. In 2017, the bank's home refinance lending to moderate-income borrowers (15.8 percent) was similar to the percentage of moderate-income families (16.4 percent) and above the aggregate lending performance (13.6 percent) to these families. However, in 2016, however, the bank's home refinance lending to moderate-income borrowers (5.7 percent) was below the percentage of moderate-income families (16.1 percent) and below the aggregate lending performance (11.5 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. In 2017, Regions Bank made one home improvement loan to low-income borrowers (10.0 percent), which was below the percentage of low-income families (22.0 percent) but above the aggregate lending performance (7.4 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank made one home improvement loan to moderate-income borrowers (10.0 percent), which was below the percentage of moderate-income families (16.4 percent) and below the aggregate lending performance (15.8 percent) to these families. However, in 2016, however, the bank's home improvement lending to moderate-income borrowers (29.4 percent) was significantly above the percentage of moderate-income families (16.1 percent) and significantly above the aggregate lending performance (15.8 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 71.2 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 88.0 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (49.7 percent). Additionally, 91.5 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Greenville, South Carolina

Community Development Lending

Regions Bank did not make any loans directly in the Greenville assessment area. However, the bank made two loans for \$2.5 million to organizations that served the entire state, including the Greenville assessment area. One loan was to a CDFI that provides small business financing and the second was to a business that worked on housing recovery after Hurricane Matthew; both of these loans are discussed in the South Carolina state overview section of this report. Overall, the bank's community development lending in the Greenville full-scope assessment area demonstrated limited responsiveness to identified community development needs.

INVESTMENT TEST

Regions Bank's investment performance in the Greenville assessment area is adequate. Qualified investment activity inside the assessment area totaled \$10.0 million, which reflected 32.2 percent of total investment activity for the state compared to 22.7 percent of the bank's deposits in the market. Prior period investments were comprised of \$6.9 million in two LIHTC projects and \$3.1 million in mortgage-backed securities; no new investments were acquired during the review period. The bank did not report any contributions in the assessment area. However, the assessment area did benefit from a \$1,000 contribution to a loan fund that covers a broader regional area, including the assessment area.

SERVICE TEST

Regions Bank's service test performance in the Greenville assessment area is good.

Retail Services

Retail banking services are adequate in the Greenville full-scope assessment area.

The distribution of five branch offices and full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts greatly exceeded the percentage of households and businesses in the same geography; 6.9 percent of households and 6.9 percent of businesses were located in low-income census tracts compared to 20.0 percent of the bank's branches. There were no branches in moderate-income tracts compared to 19.4 percent of households and 15.6 percent of businesses in the same geography. Overall, the bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, no branch offices or full-service ATMs were opened or closed in low- and moderate-income census tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Greenville, South Carolina

Geographic Distribution of Branches & ATMS Assessment Area: SC Greenville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	15	10.0%	6.9%	6.9%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	35	23.3%	19.4%	15.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	1	20.0%	0	0	1	1	0	Total	1	20.0%	1	20.0%	0	0	0	0.0%	0	0	56	37.3%	39.1%	36.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	3	60.0%	0	0	3	3	0	Total	3	60.0%	3	60.0%	0	0	0	0.0%	0	0	44	29.3%	34.7%	41.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	5	100.0%	0	0	5	5	0	Total	5	100.0%	5	100.0%	0	0	0	0.0%	0	0	150	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a good level of community development services in the Greenville assessment area. During the review period, Regions Bank employees engaged in 30 qualified service activities totaling 202 hours. The bank's service activities primarily benefitted organizations that provide community service and economic development activities for low- and moderate-income individuals, geographies and small businesses. Of the total qualified service hours, 144 hours were committed to adult and youth financial education and homebuyer education. Several Regions associates provided financial education at area schools, health clinics, community and faith-based organizations as well as to employee groups at their workplaces. Additionally, bank employees served on boards and committees of qualified nonprofit organizations, and provided technical assistance to a variety of organizations that provide community services in low- and moderate-income geographies or for low- and moderate-income individuals.

Given the bank's size and scope in the assessment area, the bank's activities demonstrated a good level of engagement in community services in the Greenville assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Charleston Assessment Area (Charleston and Dorchester counties)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 21.1 percent of its branches in South Carolina.
 - As of June 30, 2017, the bank had \$197.5 million in deposits in this assessment area, representing a market share of 1.6 percent and 22.1 percent of Regions Bank's total deposits in South Carolina.
- **Columbia Assessment Area (Lexington and Richland counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 10.5 percent of its branches in South Carolina.
 - As of June 30, 2017, the bank had \$125.0 million in deposits in this assessment area, representing a market share of 0.7 percent and 14.0 percent of Regions Bank's total deposits in South Carolina.
- **Hilton Head Island-Bluffton-Beaufort Assessment Area (Beaufort and Jasper counties)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 26.3 percent of its branches in South Carolina.
 - As of June 30, 2017, the bank had \$191.4 million in deposits in this assessment area, representing a market share of 4.5 percent and 21.4 percent of Regions Bank's total deposits in South Carolina.
- **Spartanburg Assessment Area (Spartanburg County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 5.3 percent of its branches in South Carolina.
 - As of June 30, 2017, the bank had \$79.8 million in deposits in this assessment area, representing a market share of 1.5 percent and 8.9 percent of Regions Bank's total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Charleston	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Columbia	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Hilton Head Island-Bluffton- Beaufort	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Spartanburg	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>

Metropolitan Areas (Limited-Scope Review)

For the lending test, Regions Bank received a rating of low satisfactory for the State of South Carolina. Performance in all four metropolitan limited-scope assessment areas was consistent with the statewide lending test performance. For the geographic distribution of loans, lending levels were good in Hilton Head Island-Bluffton-Beaufort; and poor or very poor in the remaining three metropolitan limited-scope assessment areas. Performance was good for the borrower distribution of loans in Hilton Head Island-Bluffton-Beaufort; and adequate elsewhere. The bank made an excellent level of community development loans in Charleston and Columbia and a relatively high level of loans in Spartanburg. The bank made a poor level of loans in the Hilton Head Island-Bluffton-Beaufort assessment area.

For the investment test, Regions Bank received a rating of low satisfactory for the State of South Carolina. The bank had an excellent level of investments in the Charleston and Columbia metropolitan limited-scope assessment areas and performance exceeded the state performance. While the bank's investment performance was weaker in the remaining limited scope assessment areas, the bank had a significant level of investments in Spartanburg and an adequate level of investments in Hilton Head Island-Bluffton-Beaufort.

For the service test, Regions Bank received a rating of high satisfactory for the State of South Carolina. Performance in the Charleston and Columbia metropolitan assessment areas was consistent with the bank's state performance while performance in the Hilton Head Island assessment area was weaker than the bank's state performance with an adequate level of service test performance. Spartanburg assessment area had poor levels of services due to limited community development performance and weak retail delivery.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA NON-METROPOLITAN ASSESSMENT AREAS

- **Hampton Assessment Area (Hampton County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 5.3 percent of its branches in South Carolina.
 - As of June 30, 2017, the bank had \$31.3 million in deposits in this assessment area, representing a market share of 10.3 percent and 3.5 percent of Regions Bank's total deposits in South Carolina.
- **McCormick-Barnwell Assessment Area (Barnwell and McCormick counties)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 5.3 percent of its branches in South Carolina.
 - As of June 30, 2017, the bank had \$66.4 million in deposits in this assessment area, representing a market share of 18.7 percent and 7.4 percent of Regions Bank's total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Hampton	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
McCormick-Barnwell	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of low satisfactory for the State of South Carolina. Performance in the Hampton non-metropolitan limited-scope assessment area was below the statewide lending test performance, while performance in McCormick-Barnwell was consistent with the statewide performance. For the geographic distribution of loans, lending levels were adequate in McCormick-Barnwell and very poor in Hampton. Performance was good for the borrower distribution of loans in both non-metropolitan limited-scope assessment areas. The bank made a poor level of community development loans in the McCormick-Barnwell assessment area and no community development loans in the Hampton assessment area.

For the investment test, Regions Bank received a rating of low satisfactory for the State of South Carolina. The bank's investment performance was weaker than statewide performance in all limited scope non-metropolitan assessment areas. The bank had a poor level of investments in the Hampton assessment area and a very poor level of investments in the Kleberg limited scope assessment area.

Non-Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of high satisfactory for the State of South Carolina. Performance in the McCormick assessment area was stronger than the bank's state performance due to good retail delivery services and an excellent level of community development services. The performance in the Hampton non-metropolitan assessment area was considered adequate primarily due to poor retail delivery services.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Tennessee

CRA RATING FOR TENNESSEE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its Tennessee assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Tennessee assessment areas.
- Retail banking services are good in the bank's Tennessee assessment areas.
- The bank provides a relatively high level of community development services throughout the Tennessee assessment areas.

Tennessee

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Tennessee:

- Nashville

Limited-scope reviews were conducted for the remaining ten assessment areas:

• Clarksville	Kingsport
• Cleveland	Knoxville
• Eastern Tennessee	Middle Tennessee
• Jackson	Morristown
• Johnson City	Western Tennessee

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

As of June 30, 2017, Regions Bank had \$13.7 billion in deposits in Tennessee accounting for 13.8 percent of the bank's total deposits. Regions Bank operated 166 branch offices in Tennessee as of December 31, 2017, representing 11.3 percent of the bank's total branches. HMDA-reportable lending in Tennessee accounted for 12.9 percent of total institutional HMDA-reportable lending by number of loans and 12.0 percent by dollar volume. CRA small business lending in Tennessee accounted for 8.3 percent of the bank's total CRA small business lending by number of loans and 8.7 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity

Assessment Areas Located in Tennessee 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	3,484	26.2%	746,614	40.6%
HMDA Refinance	4,427	33.2%	678,018	36.8%
HMDA Home Improvement	1,866	14.0%	58,402	3.2%
HMDA Multi-Family	1	0.0%	106	0.0%
Total HMDA	9,778	73.4%	1,483,140	80.6%
Total Small Business	3,416	25.6%	339,668	18.5%
Total Farm	126	0.9%	17,266	0.9%
TOTAL LOANS	13,320	100.0%	\$1,840,074	100.0%

Originations and Purchases

Tennessee

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

Lending Test

The lending test rating in the state of Tennessee is high satisfactory. Overall, performance in Tennessee with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made a relatively high level of community development loans in Tennessee.

During the review period, Regions Bank reported 9,778 HMDA-reportable loans and 3,416 small business loans in Tennessee. The rating for Tennessee is based on performance in the Nashville full-scope assessment area. Approximately 46.1 percent of the bank's HMDA-reportable and small business lending by number of loans in Tennessee occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Tennessee is derived from the Nashville full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the state of Tennessee. The bank originated 39 community development loans totaling \$93.1 million benefiting Tennessee assessment areas during the review period, including 20 loans for \$46.8 million in the Nashville full-scope assessment area. Performance was good in Nashville. Total community development lending also includes one loan for \$150,000 to a nonprofit organization that provides support to the Federally Qualified Health Centers across the state; this loan benefited all of the bank's assessment areas in Tennessee. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Tennessee is outstanding.

The bank made an excellent level of qualified investments and contributions totaling \$165.3 million in Tennessee. During the review period, Regions Bank had qualified investments of \$163.3 million in the Tennessee assessment areas, with 56.0 percent acquired during the current review period. In addition, the bank made 226 qualified contributions in the assessment areas, for a total of almost \$2.0 million. The state

Tennessee

investment rating also reflects 21 contributions, totaling \$2.6 million, which benefit a broader statewide or regional area that includes the Tennessee assessment areas. In addition, the bank had investments that benefited several states within the bank's footprint, including Tennessee; these investments are described in the institution overview.

Nearly 34.7 percent of combined investment and contribution activity occurred inside the Nashville full-scope assessment area, which comprises 56.5 percent of deposits in the state as of June 30, 2018. Performance in Nashville was excellent. The bank was responsive to community credit needs in the state. Therefore, positive consideration was given to five LIHTC investments, totaling \$18.8 million, located in a broader statewide area, without a purpose, mandate or function of serving Tennessee assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Tennessee is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period the bank opened three branch offices in upper-income tracts in Tennessee. The bank closed 14 branch offices throughout the state; of those closed, one was in a low-income tract, two in moderate-income tracts, seven in middle-income tracts, and four in upper-income tracts. Overall, the bank's retail service performance is considered good in Tennessee.

Community Development Services

Regions Bank provides a relatively high level of community development services that benefit residents and small businesses in Tennessee. During the examination period, employees engaged in 433 qualified services totaling 5,559 hours in Tennessee assessment areas. The majority of community development services were provided in the Nashville full-scope assessment area, where performance was good. Additionally, employees engaged in 2,571 hours in limited-scope assessment areas. Although 7 of 10 limited-scope assessment areas exhibited very poor or poor performance, this performance did not adversely affect overall state performance. Finally, bank employees engaged in 1,378 qualified community development service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

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METROPOLITAN AREA *(Full-Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA

Overview

The Nashville assessment area consists of Cannon, Cheatham, Davidson, Dickson, Maury, Robertson, Rutherford, Sumner, Williamson, and Wilson counties, which are part of the 14-county Nashville-Davidson-Murfreesboro-Franklin MSA. As of December 31, 2017, Regions Bank operated 66 branch offices in the assessment area, representing 39.8 percent of all of the branches in the state, 55.5 percent of the deposits statewide and 58.2 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

Nashville has a competitive banking market where national and regional banks have a significant presence, but there are also a number of local community banks. According to the June 30, 2017 FDIC Summary of Deposits Report, there were 63 financial institutions operating 565 branch locations across the assessment area with \$55.9 billion in total deposits. Regions Bank ranked 2nd in deposit market share with \$7.6 billion or 13.6 percent of total deposits. Bank of America held the largest deposit market share at 16.0 percent.

HMDA-reportable lending and CRA small business lending are similarly competitive. The bank ranked 6th out of 719 lenders in 2016 with 2.8 percent of total HMDA-reportable loans, while it ranked 8th in 2017 with 2.5 percent of total HMDA-reportable loans with a similar amount of lenders in the market. Wells Fargo Bank, Franklin American Mortgage, AmeriHome Mortgage Company, and Quicken were the dominant HMDA reporters in the market for both years.

For CRA lending, Regions ranked 10th in both years of the review period with 2.3 percent of total CRA loans in 2016 and 2.5 percent in 2017. American Express Bank was the leading CRA lender in the market, though JPMorgan Chase, U.S. Bank and Bank of America also had a significant share of CRA loans.

Population and Income Characteristics

The Nashville MSA has grown rapidly in the past several years. Population in the assessment area was estimated at 1.8 million between 2013 through 2017, representing an increase of 9.8 percent since 2010. Nashville is located in Davidson County and is the principal city in the assessment area with an estimated population between 2013 and 2017 of 654,187. Other cities of significant size in the area include Murfreesboro (Rutherford County), Franklin (Williamson County), Hendersonville (Sumner County), and Brentwood (Williamson County). The highest population growth rates in the assessment area are in the suburban counties;

Nashville, Tennessee

between 2010 census data and 2013-2017 estimates, population increased by 15.8 percent in Williamson County, 13.7 percent in Rutherford County and by 13.1 percent in Wilson County. Statewide population increased by 4.0 percent over the same time period.⁴⁰⁷

According to 2017 FFIEC census data, the assessment area contains 363 census tracts: 34 low-income census tracts (9.4 percent), 86 moderate-income tracts (23.7 percent), 140 middle-income tracts (38.6 percent), 98 upper-income tracts (27.0 percent), and 5 unknown-income tracts (1.4 percent). Between 2016 and 2017, there was an increase in the number of low- and moderate-income tracts while middle- and upper-income tracts declined.⁴⁰⁸

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA. As shown, the median family income increased from \$66,600 in 2016 to \$67,500 in 2017.

Borrower Income Levels Nashville-Davidson-Murfreesboro-Franklin, TN MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$66,600	0	- \$33,299	\$33,300	- \$53,279	\$53,280	- \$79,919	\$79,920	- & above
2017	\$67,500	0	- \$33,749	\$33,750	- \$53,999	\$54,000	- \$80,999	\$81,000	- & above

There is substantial variation in the median family income throughout the assessment area. Williamson County is one of the wealthiest counties in the country with an estimated median family income of \$115,835 between 2013 and 2017, while the median family income in Cannon County was the lowest in the assessment area at \$57,462.⁴⁰⁹

The rapid growth in the assessment area is contributing to greater income disparities, and poverty is a significant concern. In Davidson County, the percentage of families in poverty was estimated at 12.6 percent between 2013 and 2017, while only 3.1 percent of families live in poverty in Williamson County.⁴¹⁰ Throughout the assessment area, 37.9 percent of families were considered low- to moderate-income based on 2017 FFIEC census data. Additionally, 35.5 percent of families in low-income tracts and 17.5 percent of families in

⁴⁰⁷ "Nashville assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 6 May 2019.
<<http://www.policymap.com/>>.

⁴⁰⁸ The 2016 FFIEC demographic table is based on 2006-2010 American Community Survey (ACS) 5-year estimates, while 2017 data uses 2011-2015 ACS 5-year estimates.

⁴⁰⁹ "Nashville assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 7 May 2019.
<<http://www.policymap.com/>>.

⁴¹⁰ Ibid.

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moderate-income tracts have incomes below the poverty level. The high poverty rates and the concentration of families living below the poverty level in low- and moderate-income tracts may create challenges to lending in these tracts.

Economic Conditions

Nashville has ranked as one of the top 10 large metros for population and job growth for the past few years and is also a leading national hub for the health care industry and a thriving tourism center. Between December 2015 and 2018, total nonfarm payrolls grew an average of 3.2 percent annually, triple the 1.6 percent annual rate for the nation during the same period. Job growth occurred in every sector for this same period, with the largest growth occurring in construction, financial activities, professional and business services, and leisure and hospitality.⁴¹¹ The largest employment concentrations are in professional and business services, government, education and health services, and accommodations and food services.⁴¹² Apart from state government, the leading private sector employers are Vanderbilt University Medical Center, Hospital Corporation of America Holdings, Inc., Nissan North America Inc., Saint Thomas Health Services, and Vanderbilt University.⁴¹³

Small businesses play an important role in the Nashville metro economy. According to 2017 Dun & Bradstreet data, there were 62,176 businesses within the Nashville assessment area, which is a 12.2 percent decline from 2016 data. Of the total businesses in the assessment area, 88.8 percent had total annual revenues less than or equal to \$1 million and were therefore considered small businesses. Additionally, 21.3 percent of small businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 7.4 percent.

Lending to small businesses posted gradual growth over the past few years in this market. According to an analysis of CRA loan data, the number of business loans in the assessment area increased by 20.9 percent between 2014 and 2016 (the most recent available data) with 31,282 loans made in 2016. Loans occurred most often in Davidson County with nearly 46.1 percent, followed by Williamson County (19.3 percent), and Rutherford County (16.5 percent). The majority of business lending in each of the counties occurred in loan amounts of \$250,000 or below with lending distributed equally to firms with revenues above and below \$1 million. These factors suggest that there may be fewer obstacles for loans in smaller loan amounts and to smaller firms.⁴¹⁴

The robust economic climate in middle Tennessee is evident in the falling unemployment rates. Between 2016 and 2017, the unemployment rate in the Nashville MSA decreased from 3.4 percent to 2.4 percent. Employment conditions in the MSA compare favorably to the state with unemployment at 3.1 percent in 2017 and nationwide, with an unemployment rate of 4.4 percent.⁴¹⁵

⁴¹¹ "Bureau of Labor Statistics Data." U.S. Bureau of Labor Statistics, n.d. Web. 7 May 2019. https://www.bls.gov/eag/eag.tn_nashville_msa.htm

⁴¹² "Nashville Region Monthly Indicators, Industries." Nashville Area Chamber of Commerce, n.d. Web. 2 Nov. 2017.

<<https://www.nashvillechamber.com/research/monthly-indicators/industries>>.

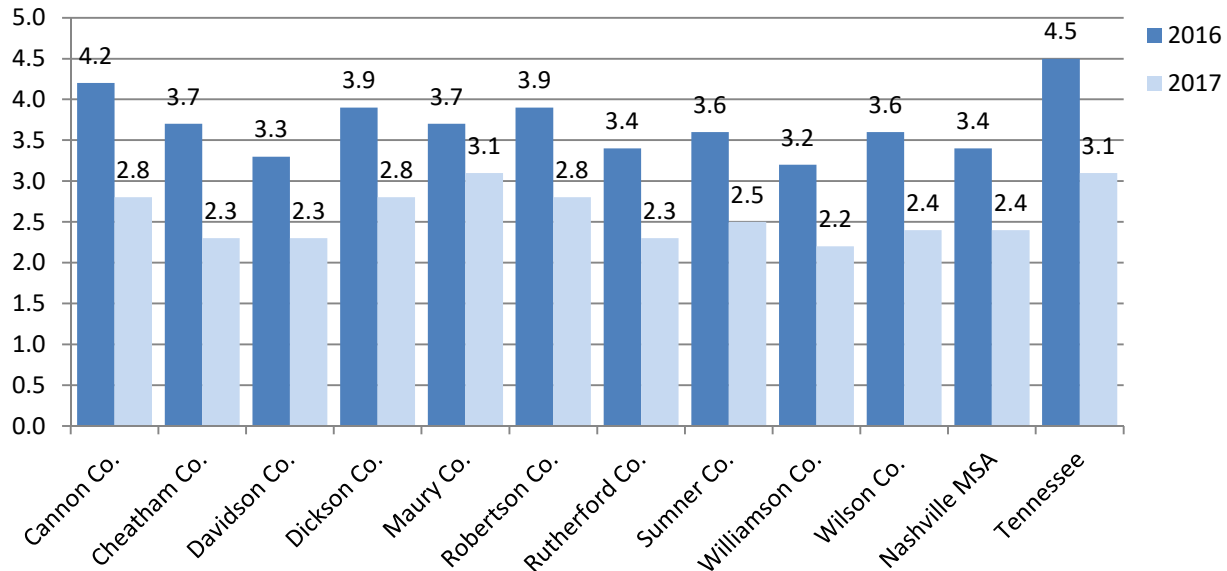
⁴¹³ Fazio, Emily. "Nashville, MSA." Moody's Analytics. IHS Economics, December 2018. Web. 7 May 2019. <<https://www.economy.com/>>.

⁴¹⁴ "Nashville assessment area." *FFIEC: CRA Data*. Community Reinvestment, n.d. Web. 9 May 2019. <<http://www.policymap.com/>>.

⁴¹⁵ "Employment Status of the Civilian Noninstitutional Population 16 Years of Age and over by Region, Division, and State, 2017-18 Annual Averages." U.S. Bureau of Labor Statistics, 28 Feb. 2019. Web. 10 May 2019. <<https://www.bls.gov/news.release/srgune.t01.htm>>.

Nashville, Tennessee

Unemployment Rates - TN Nashville



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2017 census data, there were 690,972 housing units located in the assessment area, 60.1 percent of which were owner-occupied, 32.0 percent were rental units, and 7.8 percent were vacant. In low-income census tracts, 28.5 percent of housing units were owner-occupied, while 44.3 percent were owner-occupied in moderate-income tracts. The median age of the housing stock across the assessment area was 35 years, while the median was 53 years in low-income census tracts and 43 years in moderate-income tracts.⁴¹⁶

Population and employment growth is driving a very hot real estate market in Nashville. According to ATTOM Data Solutions, homes in Nashville sold for a median price of \$224,900 in 2017, compared to \$200,000 in 2016.⁴¹⁷ Home prices, however, varies widely throughout the assessment area. In the 4th quarter of 2017, Williamson County had the highest median home price at \$465,484 while Dickson County had the lowest, at \$187,500.⁴¹⁸ Single-family home sales totaled 34,042 as of the 4th quarter 2017, representing a 3.5 percent increase from 12 months earlier.⁴¹⁹ In terms of homeownership, the rate varies, from a low of 49.2 percent in Davidson County to a high of 78.0 percent in Williamson County, compared to 58.6 percent for the state.⁴²⁰

⁴¹⁶ FRB Atlanta Calculations of 2017 Census Data

⁴¹⁷ Reicher, Mike. *Nashville Ranked Third in US for Home Price Appreciation in 2017*. The Tennessean, 12 Feb. 2018, <https://www.tennessean.com/story/money/2018/02/12/nashville-ranked-third-us-home-price-appreciation-2017/320527002/>.

⁴¹⁸ 2017 Home Sales by County: Fourth Quarter." *Greater Nashville Realtors*, 8 Jan. 2018, <https://www.greaternashvillerealtors.org/sales-reports/quarterly/2017-fourth-quarter>.

⁴¹⁹ Ibid.

⁴²⁰ "Nashville assessment area." *GIS Mapping and Geographic Information System Data*. n.d. Web. 7 May 2019. <<http://www.policymap.com/>>.

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Homeownership for low- and moderate-income families in the Nashville area is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income, and using 2017 FFIEC median family income figures, affordable homes would be priced at \$101,247 or below for low-income individuals and \$161,997 or below for moderate-income individuals. As stated previously, the median home price in the region was \$224,900 in 2017.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

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Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	32	8.8	23,912	6.0	8,648	36.2	80,135	20.1
Moderate-income	72	19.8	71,051	17.8	12,041	16.9	70,505	17.7
Middle-income	153	42.1	176,731	44.3	13,075	7.4	85,224	21.4
Upper-income	102	28.1	127,221	31.9	3,778	3.0	163,091	40.9
Unknown-income	4	1.1	40	0.0	0	0.0	0	0.0
Total Assessment Area	363	100.0	398,955	100.0	37,542	9.4	398,955	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	49,453	14,140	3.4	28.6	28,774	58.2	6,539	13.2
Moderate-income	136,205	63,229	15.4	46.4	57,884	42.5	15,092	11.1
Middle-income	282,012	190,275	46.4	67.5	71,294	25.3	20,443	7.2
Upper-income	187,848	142,711	34.8	76.0	33,599	17.9	11,538	6.1
Unknown-income	92	0	0.0	0.0	92	100.0	0	0.0
Total Assessment Area	655,610	410,355	100.0	62.6	191,643	29.2	53,612	8.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,080	7.2	4,394	6.9	651	10.0	35	6.3
Moderate-income	13,407	18.9	11,728	18.4	1,564	24.0	115	20.8
Middle-income	24,961	35.2	22,950	36.0	1,853	28.4	158	28.6
Upper-income	26,875	37.9	24,379	38.2	2,261	34.7	235	42.6
Unknown-income	529	0.7	330	0.5	190	2.9	9	1.6
Total Assessment Area	70,852	100.0	63,781	100.0	6,519	100.0	552	100.0
	Percentage of Total Businesses:			90.0		9.2		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17	1.6	16	1.5	1	5.3	0	0.0
Moderate-income	150	14.1	148	14.2	2	10.5	0	0.0
Middle-income	636	59.9	622	59.6	14	73.7	0	0.0
Upper-income	258	24.3	256	24.5	2	10.5	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	1,062	100.0	1,043	100.0	19	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

2016 FFIEC Census Data and 2016 D&B Information

Nashville, Tennessee

Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	34	9.4	24,356	5.8	8,638	35.5	85,625	20.4
Moderate-income	86	23.7	91,825	21.9	16,063	17.5	73,519	17.5
Middle-income	140	38.6	173,085	41.3	12,911	7.5	85,559	20.4
Upper-income	98	27.0	129,794	30.9	4,085	3.1	174,676	41.7
Unknown-income	5	1.4	319	0.1	34	10.7	0	0.0
Total Assessment Area	363	100.0	419,379	100.0	41,731	10.0	419,379	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	51,037	14,532	3.5	28.5	30,058	58.9	6,447	12.6
Moderate-income	169,882	75,298	18.1	44.3	78,066	46.0	16,518	9.7
Middle-income	276,046	181,091	43.6	65.6	74,919	27.1	20,036	7.3
Upper-income	193,498	144,283	34.7	74.6	38,151	19.7	11,064	5.7
Unknown-income	509	372	0.1	73.1	82	16.1	55	10.8
Total Assessment Area	690,972	415,576	100.0	60.1	221,276	32.0	54,120	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,923	7.9	4,066	7.4	819	12.6	38	7.5
Moderate-income	13,426	21.6	11,739	21.3	1,577	24.4	110	21.6
Middle-income	19,518	31.4	17,919	32.5	1,470	22.7	129	25.3
Upper-income	23,782	38.2	21,129	38.3	2,427	37.5	226	44.3
Unknown-income	527	0.8	338	0.6	182	2.8	7	1.4
Total Assessment Area	62,176	100.0	55,191	100.0	6,475	100.0	510	100.0
	Percentage of Total Businesses:			88.8		10.4		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	1.2	11	1.3	0	0.0	0	0.0
Moderate-income	150	16.9	146	16.8	4	22.2	0	0.0
Middle-income	479	53.9	467	53.7	12	66.7	0	0.0
Upper-income	239	26.9	237	27.2	2	11.1	0	0.0
Unknown-income	9	1.0	9	1.0	0	0.0	0	0.0
Total Assessment Area	888	100.0	870	100.0	18	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

2017 FFIEC Census Data and 2017 D&B Information

Nashville, Tennessee

Credit and Community Development Needs

To better understand the local community development and economic landscapes, individuals familiar with the community and with community development activities were contacted. These individuals discussed the various opportunities and challenges in the region and how financial institutions can be responsive to local community development needs through lending, investment, and/or service activities. According to these contacts, affordable workforce housing, small business assistance, and predatory lending are significant concerns for the area.

The Nashville market has a relatively strong community development environment with numerous community service organizations targeting low- and moderate-income individuals and families. In addition, there are several active CDFIs specializing in affordable housing finance and small business lending, as well as an effective network of nonprofits providing financial counseling. These assets create a favorable environment and opportunity for banks to partner with nonprofits, developers and CDFIs to provide affordable housing, neighborhood revitalization, and small business development by investing, lending directly, or providing technical assistance to the organizations or those they serve. It is also important to note that the community development industry is most established in Davidson County, but many of the organizations serve a broader regional area. In the suburban counties, additional nonprofit capacity is needed to address community development needs.

According to a community contact engaged in affordable housing initiatives, the lack of workforce housing will have long-term economic development and social stability ramifications. Rising dwelling and land costs have challenged the nonprofit organization's ability to construct or rehabilitate affordable homes to an extent comparable to prior years. Land is available for development, but affordable residential development is not feasible due to cost, and private investment for development is targeting high-end price points. Despite an improving employment picture in terms of numbers employed, the average monthly income has barely increased over the past decade. Together with the rising home prices and rents, these trends are discouraging for low- and moderate-income individuals seeking affordable housing as expressed by the contact. Banks can partner with nonprofit affordable housing organizations in providing capital for land acquisitions, construction, and rehabilitation of distressed properties. Lenders are very willing to originate the mortgage loans but are less willing to fund the rehabilitation or construction projects, according to the contact.

A report by the National Low Income Housing Coalition confirmed housing affordability is also a problem for renters in Nashville. According to the study, in 2018, a minimum wage worker would have to work 106 hours a week in order to afford the fair market rent for a two-bedroom apartment in the Nashville MSA, while a person with an estimated mean renter wage would have to work 45 hours a week.⁴²¹

⁴²¹ "Out of Reach 2018 Report." National Low Income Housing Coalition, n.d. Web. 10 May 2019, <https://reports.nlihc.org/oor/tennessee>.

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A community contact that works with small businesses cited lines of credit and access to adequate capital as high priority credit needs for local small businesses, particularly women- and minority-owned businesses. There is a lack of technical help for businesses that have grown past the startup stage but have not yet grown to maturity and a lack of workshops to help larger, mature businesses with succession planning. Another contact mentioned that small businesses need flexible pricing for leases to enable them to locate in an area that will allow them to attract good talent and clientele.

Community contacts also expressed concern over predatory lending and check cashing businesses, particularly in low- and moderate-income communities, and would like for banks to offer alternative solutions. Other assistance that banks could provide include offering free business checking accounts to startup businesses; more readily providing lines of credit to small businesses rather than credit cards; using flexible credit underwriting for companies trying to grow; offering strong, low-cost software platforms and interfaces that provide direct deposit and point-of-sale capabilities; establishing a presence in underserved areas; underwriting the provision of technical assistance at small business centers and the development of the curriculum for capacity-building workshops; providing financial expertise to help businesses understand tax changes; and directing outreach efforts to women- and minority-owned businesses.

Nashville, Tennessee

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Nashville assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans in the Nashville assessment area.

During the review period, the bank reported 4,447 HMDA-reportable loans and 1,630 CRA small business loans in the Nashville assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Nashville assessment area accounted for 60.2 percent of Regions Bank's total HMDA-reportable lending in Tennessee and 49.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 55.5 percent of Regions Bank's Tennessee deposits are in the Nashville assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is adequate. In 2017, Regions Bank's home purchase lending in low-income tracts (4.3 percent) was above the percentage of owner-occupied units (3.5 percent) in these tracts but similar to the aggregate lending performance (4.8 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (15.7 percent) was below the percentage of owner-occupied units (18.1 percent) in these tracts but similar to the aggregate lending performance (16.2 percent) in these tracts.

Nashville, Tennessee

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank's home refinance lending in low-income tracts (2.9 percent) was similar to the percentage of owner-occupied units (3.5 percent) in these tracts and similar to the aggregate lending performance (3.6 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (16.8 percent) was similar to the percentage of owner-occupied units (18.1percent) in these tracts and similar to the aggregate lending performance (16.4 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (3.0 percent) was similar to the percentage of owner-occupied units (3.5 percent) in these tracts and similar to the aggregate lending performance (3.6 percent) in these tracts.

Home improvement lending in moderate-income tracts is adequate. In 2017, the bank's home improvement lending in moderate-income tracts (21.0 percent) was above the percentage of owner-occupied units (18.1 percent) in these tracts but similar to the aggregate lending performance (20.4 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is excellent. In 2017, Regions Bank's small business lending in low-income tracts (11.3 percent) was above the percentage of small businesses in these tracts (7.4 percent) and above the aggregate lending performance (8.0 percent) in these tracts.

Small business lending in moderate-income tracts is excellent. In 2017, Regions Bank's small business lending in moderate-income tracts (25.4 percent) was above the percentage of small businesses in these tracts (21.3 percent) and above the aggregate lending performance (19.5 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. In 2017, Regions Bank's home purchase lending to low-income borrowers (5.1 percent) was below the percentage of low-income families (20.4 percent) but above the aggregate lending performance (4.1 percent) to these families.

Nashville, Tennessee

Home purchase lending to moderate-income borrowers is good. In 2017, the bank's home purchase lending to moderate-income borrowers (18.7 percent) was similar to the percentage of moderate-income families (17.5 percent) but above the aggregate lending performance (16.3 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. In 2017, Regions Bank's home refinance lending to low-income borrowers (9.9 percent) was below the percentage of low-income families (20.4 percent) but above the aggregate lending performance (6.3 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (18.5 percent) was similar to the percentage of moderate-income families (17.5 percent) but above the aggregate lending performance (15.9 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. In 2017, Regions Bank's home improvement lending to low-income borrowers (11.3 percent) was below the percentage of low-income families (20.4 percent) but above the aggregate lending performance (7.8 percent) to these families.

Home improvement lending to moderate-income borrowers is good. In 2017, the bank's home improvement lending to moderate-income borrowers (19.1 percent) was above the percentage of moderate-income families (17.5 percent) and above the aggregate lending performance (17.3 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 68.9 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 88.8 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (52.3 percent). Additionally, 89.8 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank makes a relatively high level of community development loans in the Nashville assessment area. The bank originated 20 community development loans totaling \$46.8 million during the review period. The bank's lending was responsive to the need for more affordable housing in the assessment area. During the review period, the bank made 12 loans for \$35.4 million to finance the development of affordable housing, including loans for five LIHTC projects. The bank also made five loans for \$8.0 million to organizations that provide community services for LMI individuals and two loans for \$3.1 million to help revitalize low- and moderate-income communities. Finally, the bank made one loan for \$300,000 to promote economic development by financing small businesses. The assessment area also benefits from a \$150,000 loan to a statewide organization that supports Federally Qualified Health Centers, which is discussed in the state section of this report.

Nashville, Tennessee

Examples of notable community development loans include but are not limited to the following:

- A \$2.0 million loan to an affordable housing CDFI that provides down payment assistance loans and finances the development of affordable housing for LMI individuals in the Nashville area.
- A \$100,000 working capital line of credit to a nonprofit organization that provides homebuyer education and develops affordable housing in LMI areas and for LMI families.
- A \$2.0 million loan to fund operations of a charter school that serves a majority of students that are eligible to receive free and reduced price lunch.
- A \$300,000 loan to a small business to re-open a shuttered restaurant in a low-income tract, which will help create new jobs for LMI people in the community.

INVESTMENT TEST

Regions Bank's investment performance in the Nashville assessment area is excellent. Qualified investments and contributions demonstrate responsiveness to certain identified assessment area needs, particularly affordable housing. Combined investment and contribution activity inside the assessment area totaled 57.3 million, or 34.7 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$55.9 million in the Tennessee assessment area, including \$29.9 million in new investments during the review period.

The bank was responsive to the need across the region for affordable rental housing, including \$27.7 million for four LIHTC projects that provided 460 new affordable units during the review period. The bank also made investments of \$1.9 million in CDFIs during the current review period. Notable prior period investments included \$19.8 million in LIHTC investments and two SBIC investments totaling \$4.9 million. Regions Bank also contributed \$1.4 million in grants to nonprofit organizations during the review period. The bank's contributions demonstrated support for a range of different community activities ranging from workforce development, youth development, scholarships for LMI students, affordable and transitional housing for LMI persons, to micro-loans for small businesses. Specifically, the bank provided \$974,375 for community services benefiting low- and moderate-income individuals, \$292,237 to support economic development, and \$157,000 for affordable housing initiatives. Lastly, the bank provided \$2.6 million in contributions that benefited a broader regional area that includes the bank's assessment area.

SERVICE TEST

Regions Bank's service test performance in the Nashville assessment area is good.

Retail Services

Retail banking services are good in the Nashville full-scope assessment area.

Nashville, Tennessee

The distribution of 66 branch offices and 83 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was similar to the percentage of households and businesses in the same geography; 7.0 percent of households and 7.9 percent of businesses were located in low-income census tracts compared to 7.6 percent of the bank's branches. The distribution of the bank's branches in moderate-income tracts was comparable to the percentage of households and greater than the percentage of businesses in the same geography; 24.2 percent of total branches were in moderate-income-tracts compared to 24.1 percent of households and 21.6 percent of businesses. Overall, the bank's retail delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area.

In 2017, Regions Bank opened one branch and two full-service ATMs in upper-income tracts. In terms of closures, the bank closed two branches and two full-service ATMs in moderate- and upper-income tracts. As a result, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS
Assessment Area: TN Nashville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	5	7.6%	0	0	4	1	1	Total	11	9.6%	6	7.2%	0	0	5	15.6%	0	0	34	9.4%	7.0%	7.9%
DTO	0		0	0				SA	6		1		0	0	5		0	0				
Moderate	16	24.2%	0	1	15	11	6	Total	29	25.2%	21	25.3%	0	1	8	25.0%	0	1	86	23.7%	24.1%	21.6%
DTO	3		0	0				SA	6		1		0	0	5		0	1				
Middle	20	30.3%	0	0	20	16	10	Total	30	26.1%	23	27.7%	0	0	7	21.9%	1	0	140	38.6%	40.2%	31.4%
DTO	0		0	0				SA	8		1		0	0	7		1	0				
Upper	24	36.4%	1	1	21	18	9	Total	43	37.4%	32	38.6%	2	1	11	34.4%	0	1	98	27.0%	28.6%	38.2%
DTO	1		0	0				SA	9		0		0	0	9		0	1				
Unknown	1	1.5%	0	0	1	1	0	Total	2	1.7%	1	1.2%	0	0	1	3.1%	0	0	5	1.4%	0.1%	0.8%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Total	66	100.0%	1	2	61	47	26	Total	115	100.0%	83	100.0%	2	2	32	100.0%	1	2	363	100.0%	100.0%	100.0%
DTO	4		0	0				SA	30		3		0	0	27		1	2				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides a good level of community development services in the Nashville assessment area. During the review period, Regions Bank employees engaged in 238 qualified service activities totaling 2,988 hours. The bank's service activities benefited organizations that provide affordable housing, community service, economic development, and revitalization and stabilization activities for low- and moderate-income individuals and geographies and small businesses. Of the total qualified service hours, 544 hours supported adult and youth financial education and homebuyer education through partnerships with numerous schools and

Nashville, Tennessee

organizations. Bank employees also provided 2,444 hours on several boards and committees of qualified nonprofit organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- Two bank employees served on the board of directors of a local college where the majority of students receive Pell Grant assistance to pay for tuition and fees.
- A Regions associate served on the board of the Metropolitan Nashville Barnes Housing Trust Fund Commission, providing technical assistance and community development expertise.
- Regions supported United Way chapters in their work to provide financial stability and poverty-reduction opportunities to LMI clients. Bank staff assisted with Volunteer Income Tax Assistance (VITA), Bank On Music City, and the Nashville Alliance for Financial Independence through partnerships with United Way-supported organizations. In addition, the Regions Area President served as a United Way board member and chairperson while other associates provided technical assistance by serving on United Way committees.
- A bank employee provided technical assistance and financial expertise by serving as Board Chair and overseeing operations while a community development organization was without a President/CEO. The organization provides workforce development programs, GED training, youth empowerment programs and assistance for adults seeking college degrees.

Overall, the bank demonstrated a good level of engagement in community services in the Nashville assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TENNESSEE METROPOLITAN ASSESSMENT AREAS

- **Clarksville Assessment Area (Montgomery County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 3.0 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$255.6 million in deposits in this assessment area, representing a market share of 10.2 percent and 1.9 percent of Regions Bank's total deposits in Tennessee.
- **Cleveland Assessment Area (Bradley County)**
 - As of December 31, 2017, Regions Bank operated four branches in the assessment area, representing 2.4 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$214.6 million in deposits in this assessment area, representing a market share of 13.7 percent and 1.6 percent of Regions Bank's total deposits in Tennessee.
- **Jackson Assessment Area (Chester, Crockett, and Madison counties)**
 - As of December 31, 2017, Regions Bank operated seven branches in the assessment area, representing 4.2 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$386.3 million in deposits in this assessment area, representing a market share of 17.3 percent and 2.8 percent of Regions Bank's total deposits in Tennessee.
- **Johnson City Assessment Area (Carter and Washington counties)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 3.0 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$178.9 million in deposits in this assessment area, representing a market share of 6.3 percent and 1.3 percent of Regions Bank's total deposits in Tennessee.
- **Kingsport Assessment Area (Sullivan County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 3.0 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$ 637.9 million in deposits in this assessment area, representing a market share of 27.8 percent and 4.7 percent of Regions Bank's total deposits in Tennessee.
- **Knoxville Assessment Area (Anderson, Blount, Campbell, Knox, Loudon, Morgan, and Roane counties)**
 - As of December 31, 2017, Regions Bank operated 30 branches in the assessment area, representing 18.1 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$2.2 billion in deposits in this assessment area, representing a market share of 14.5 percent and 16.2 percent of Regions Bank's total deposits in Tennessee.
- **Morristown Assessment Area (Hamblen and Jefferson counties)**
 - As of December 31, 2017, Regions Bank operated two branches in the assessment area, representing 1.2 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$202.6 million in deposits in this assessment area, representing a market share of 13.1 percent and 1.5 percent of Regions Bank's total deposits in Tennessee.

Metropolitan Areas (Limited-Scope Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Clarksville	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Cleveland	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Jackson	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Johnson City	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Kingsport	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Knoxville	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Morristown	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Performance in five of seven metropolitan limited-scope assessment areas was below the statewide lending test performance, while performance in the remaining two was consistent with the statewide performance. For the geographic distribution of loans, lending levels were good in Clarksville; poor in Cleveland and Morristown; and adequate in the remaining five areas. Performance was good for the borrower distribution of loans in five metropolitan limited-scope assessment areas and adequate in Cleveland and Johnson City. The bank made an excellent level of community development loans in Johnson City and a relatively high level of loans in Knoxville. The bank funded three Low Income Housing Tax Credit projects in Knoxville during the review period that helped develop 400 affordable housing units. The bank made a low level of community development loans in Cleveland and Jackson and no community development loans in Clarksville, Kingsport and Morristown; limited community development lending in these assessment areas contributed to the lower overall lending test performance.

For the investment test, Regions Bank received a rating of outstanding for the State of Tennessee. The bank had an excellent level of investments in the Johnson City and Knoxville metropolitan limited-scope assessment areas, which was consistent with the statewide performance. In the remaining limited scope assessment areas, the bank's investment performance was weaker however. The bank had a significant level of investments in Cleveland and Morristown assessment areas and an adequate level of investments in Jackson. The bank had a poor level of investments in the Clarksville and Kingsport limited scope assessment areas.

Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Performance in the Jackson metropolitan assessment area was consistent with the bank's state performance while performance in the remaining six assessment areas was weaker than the bank's state performance. The performance in Clarksville and Knoxville metropolitan assessment areas was considered adequate; however, Clarksville demonstrated poor levels of community development services. In addition, the bank had poor service performance in the Cleveland, Johnson City, Kingsport, and Morristown assessment areas primarily driven by weak community development services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TENNESSEE NON-METROPOLITAN ASSESSMENT AREAS

- **Eastern Tennessee Assessment Area (Cumberland, McMinn, Meigs, Monroe and Rhea counties)**
 - As of December 31, 2017, Regions Bank operated nine branches in the assessment area, representing 5.4 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$481.7 million in deposits in this assessment area, representing a market share of 15.1 percent and 3.5 percent of Regions Bank's total deposits in Tennessee.
- **Middle Tennessee Assessment Area (Bedford, Coffee, Dekalb, Franklin, Lewis, Lincoln, Pickett, Putnam, and Warren counties)**
 - As of December 31, 2017, Regions Bank operated 14 branches in the assessment area, representing 8.4 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$807.7 million in deposits in this assessment area, representing a market share of 12.9 percent and 5.9 percent of Regions Bank's total deposits in Tennessee.
- **Western Tennessee Assessment Area (Benton, Carroll, Dyer, Gibson, Hardeman, Haywood, Henderson, Henry, Houston, Humphreys, Lake, Lauderdale, McNairy, Obion, Stewart, and Weakley counties)**
 - As of December 31, 2017, Regions Bank operated 19 branches in the assessment area, representing 11.4 percent of its branches in Tennessee.
 - As of June 30, 2017, the bank had \$701.2 million in deposits in this assessment area, representing a market share of 10.7 percent and 5.1 percent of Regions Bank's total deposits in Tennessee.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Eastern Tennessee	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Middle Tennessee	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Western Tennessee	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Performance in all three non-metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were adequate in all three. Performance

Non-Metropolitan Areas (Limited-Scope Review)

was good for the borrower distribution of loans in all three areas. The bank made an adequate level of community development loans in the Eastern Tennessee assessment area and a low level of community development loans in Middle and Western Tennessee.

For the investment test, Regions Bank received a rating of outstanding for the State of Tennessee. The bank's investment performance in the Middle Tennessee limited scope assessment area was consistent with the statewide performance. Additionally, the bank had a significant level of investments in the Eastern Tennessee and Western Tennessee assessment areas.

For the service test, Regions Bank received a rating of high satisfactory for the State of Tennessee. Service test performance in three assessment areas was weaker than the bank's state performance. The performance in Western Tennessee non-metropolitan assessment area was considered adequate, while Eastern Tennessee and Middle Tennessee assessment areas had very poor levels of services due to limited community development performance.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

Texas

CRA RATING FOR TEXAS: **SATISFACTORY**

The Lending Test is rated: **High Satisfactory**

The Investment Test is rated: **Outstanding**

The Service Test is rated: **Low Satisfactory**

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an excellent level of community development loans in its Texas assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Texas assessment areas.
- Retail banking services are adequate in the bank's Texas assessment areas.
- The bank provides an adequate level of community development services throughout the Texas assessment areas.

Texas

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in Texas:

- Houston

Limited-scope reviews were conducted for the remaining seven assessment areas:

- Austin
- Cass
- Dallas
- Fort Worth
- Longview
- Nacogdoches-Angelina-Anderson
- Tyler

The time period, products, and affiliates evaluated for these assessment areas are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

As of June 30, 2017, Regions Bank had \$3.4 billion in deposits in Texas accounting for 3.5 percent of the bank's total deposits. Regions Bank operated 72 branch offices in Texas as of December 31, 2017, representing 4.9 percent of the bank's total branches. HMDA-reportable lending in Texas accounted for 3.8 percent of total institutional HMDA-reportable lending by number of loans and 8.3 percent by dollar volume. CRA small business lending in Texas accounted for 5.7 percent of the bank's total CRA small business lending by number of loans and 5.1 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity in the state was greater than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2016, through December 31, 2017.

Statewide Summary of Lending Activity Assessment Areas Located in Texas 2016 & 2017

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,309	24.9%	505,726	41.4%
HMDA Refinance	918	17.5%	210,920	17.3%
HMDA Home Improvement	639	12.2%	38,537	3.2%
HMDA Multi-Family	11	0.2%	264,719	21.7%
Total HMDA	2,877	54.8%	1,019,902	83.6%
Total Small Business	2,355	44.9%	199,924	16.4%
Total Farm	17	0.3%	771	0.1%
TOTAL LOANS	5,249	100.0%	\$1,220,597	100.0%

Originations and Purchases

Texas

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

Lending Test

The lending test rating in the state of Texas is high satisfactory. Overall, performance in Texas with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, Regions made an excellent level of community development loans in Texas.

During the review period, Regions Bank reported 2,877 HMDA-reportable loans and 2,355 small business loans in Texas. The rating for Texas is based on performance in the Houston full-scope assessment area. Approximately 33.1 percent of the bank's HMDA-reportable and small business lending by number of loans in Texas occurred within this assessment area.

Details of the bank's HMDA-reportable and small business lending and information regarding lending by peers can be found in Appendices F and G.

Geographic and Borrower Distribution

The geographic distribution of Regions Bank's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of Texas is derived from the Houston full-scope assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

Regions Bank makes an excellent level of community development loans in the state of Texas. The bank originated 19 community development loans totaling \$132.2 million benefiting Texas assessment areas during the review period, including 6 loans for \$94.8 million in the Houston full-scope assessment area. Performance was excellent in Houston. The bank was considered responsive to the credit and community development needs in its assessment areas. Therefore, the bank received positive consideration for eight loans for \$32.0 million outside any of the bank's assessment areas in the state; all of the loans financed Low Income Housing Tax Credit projects. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Texas is outstanding.

Texas

The bank made an excellent level of qualified investments and contributions totaling \$167.7 million in Texas. During the review period, Regions Bank had qualified investments of \$167.6 million in the Texas assessment areas, with nearly 57.0 percent acquired during the current review period. In addition, the bank made 36 qualified contributions in the assessment areas for \$139,100. The state investment rating also reflects investments and contributions totaling \$212,500 that benefit a broader statewide or regional area that includes the Texas assessment areas. Additionally, the bank had investments that benefited several states within the bank's footprint, including Texas; these investments are described in the institution overview.

Approximately 40.7 percent of combined investment and contribution activity occurred inside the Houston full-scope assessment area, which comprises 36.9 percent of deposits in this market as of June 30, 2018. Performance in the full-scope assessment area was excellent. The bank was considered responsive to the community credit needs in the state. Therefore, positive consideration was given to 19 investments totaling \$79.0 million in debt and equity investments located in a broader statewide area, without a purpose, mandate or function of serving Texas assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

Service Test

The service test rating for Texas is low satisfactory.

Retail Services

Overall, the bank's retail service performance is considered adequate in Texas. However, the Houston full-scope assessment area is the primary driver of the statewide rating, and as a result, delivery systems, including ATMs and branch office locations, may be inaccessible to portions of the bank's geographies and individuals of different income levels, primarily due to the limited number of branches in low- and moderate-income geographies in the Houston full-scope assessment area. Overall, banking services and hours of operations do not vary in a way that inconveniences the bank's assessment areas, including low- and moderate-income geographies and/or low- and moderate-income individuals. The record of opening and closing of branch offices has generally not adversely affected the accessibility of the bank's delivery systems, particularly for low- and moderate-income geographies and/or low- and moderate-income individuals. During the review period, the bank opened three branch offices: two were in moderate-income tracts and one in an upper-income tract in Texas. The bank closed nine branch offices throughout the state; of those closed, three were in moderate-income tracts, two in middle-income tracts and four in upper-income tracts.

Community Development Services

Regions Bank provides an adequate level of community development services that benefit low- and moderate-income residents and small businesses in Texas. During the examination period, employees engaged in 235 qualified service activities totaling 3,537 hours in Texas assessment areas. A significant portion of community development services were provided in the Houston full-scope assessment area, where performance was

Texas

adequate. Additionally, employees engaged in 2,511 service hours in limited-scope assessment areas. Finally, bank employees engaged in 279 service hours that benefited a broader statewide or regional area, including the bank's assessment areas.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Houston, Texas

METROPOLITAN AREA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOUSTON, TEXAS ASSESSMENT AREA

Overview

The Houston assessment area contains five of the nine counties in the Houston-The Woodlands-Sugar Land MSA, including Brazoria, Fort Bend, Galveston, Harris, and Montgomery counties. Regions Bank operates 25 branches in the assessment area as of December 31, 2017, which account for 40.1 percent of the deposits statewide and 34.7 percent of the bank's total statewide HMDA-reportable and CRA small business loans (by dollar).

The Houston assessment area is a highly competitive market dominated by national and regional banks. According to the June 30, 2017 FDIC Summary of Deposits Report, Regions Bank ranked 17th out of 92 financial institutions operating in the assessment area with 0.6 percent deposit market share and \$1.4 billion in deposits. The top financial institutions in the assessment area by deposit market share are JPMorgan Chase Bank with 44.1 percent, followed by Wells Fargo Bank, Bank of America, and Compass Bank.

Regions Bank's loan production accounted for less than 1.0 percent of total CRA-reportable and HMDA-reportable lending activity in the assessment area in 2016 and 2017. Assessment area lending is dominated by a few large volume lenders, including the banks mentioned above.

Population and Income Characteristics

The Houston assessment area has experienced robust growth since the last decennial census. According to 2017 U.S. census data, the population of the assessment area was 6.7 million, a 16.5 percent increase from the 2010 census. While all of the counties in the assessment area posted double-digit population increases, Fort Bend and Montgomery counties experienced the strongest with 30.6 percent and 25.3 percent population gains, respectively. The majority of the population in the assessment area resides in Harris County. Its county seat is Houston, the 4th largest city in the country with 2.3 million residents.⁴²²

According to 2017 FFIEC census data, the assessment area is made up of 1,039 census tracts; 158 tracts (15.2 percent) are low-income, 302 tracts (29.1 percent) are moderate-income, 258 tracts (24.8 percent) are middle-income, 312 tracts (30.0 percent) are upper-income and 9 (0.9 percent) have unknown income levels. Between 2016 and 2017, there was an increase in the number of low-, moderate, and unknown-income tracts, and a decrease in middle- and upper-income tracts.

⁴²² *Houston's Economy*. Greater Houston Partnership, n.d. Web. 8 Aug. 2017.
http://www.houston.org/pdf/research/quickview/Most_Current_Talking_Points.pdf.

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For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). As shown, the median family income for the Houston MSA increased from \$68,000 in 2016 to \$72,500 in 2017. However, there is considerable variation in the median family income in the counties throughout the assessment area. Harris County had the lowest median family income between 2013 and 2017 at \$66,136, and Fort Bend County had the highest median family income at \$104,240.⁴²³ It should also be noted that 40.4 percent of families in the assessment area are considered low- to moderate-income.⁴²⁴

Borrower Income Levels Houston-The Woodlands-Sugar Land, TX MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
2016	\$68,000	0	- \$33,999	\$34,000	- \$54,399	\$54,400	- \$81,599	\$81,600	- & above
2017	\$72,500	0	- \$36,249	\$36,250	- \$57,999	\$58,000	- \$86,999	\$87,000	- & above

Concerning poverty, 12.9 percent of families in the assessment area live in poverty according to 2017 FFIEC census data. Of the five counties in the assessment area, Fort Bend had the lowest percentage of families living in poverty at 6.5 percent, while Harris County had the highest percentage of families living in poverty with 13.9 percent. The statewide rate was 12.4 percent, as compared to the national poverty rate of 10.5 percent between 2013 and 2017.⁴²⁵ A significant percentage of families in low- and moderate-income areas live below the poverty level. Specifically, 35.9 percent of families in low-income tracts and 19.5 percent of families in moderate-income tracts live below the poverty level. This may limit lending opportunities in these geographies, particularly in low-income tracts.

Economic Conditions

The assessment area experienced two significant events which negatively affected the Houston economy during the review period. An oil bust began in late 2014, and crude oil prices sank to their lowest levels over the next year and a half. Prices finally bottomed out at about \$26 a barrel in February 2016.⁴²⁶ Data shows that the Houston metropolitan area lost more than 81,000 oil and gas jobs in 2015 and 2016. In addition, more than 100 companies went bankrupt, capital expenditures in the industry shrunk by more than half, and the rig count plunged by more than 80 percent in Texas between the end of 2014 and May of 2016.⁴²⁷ It worth noting that

⁴²³ "Houston, TX (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 19 Apr. 2018.
<http://www.policymap.com/>

⁴²⁴ FRB Atlanta Calculations of 2017 Census Data

⁴²⁵ "Houston, TX (U.S. Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 Aug. 2018.
<http://www.policymap.com/>

⁴²⁶ Houston Chronicle, "Oil bust even worse than thought, according to new data," Lydia DePillis, 13 Mar. 2017, Web 31 Jan. 2019,
<http://www.houstonchronicle.com/business/article/Oil-bust-even-worse-than-thought-new-data-shows-109992>

⁴²⁷ Ibid.

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Houston is an energy capital and center for many segments of the oil and gas industry including exploration, production, transmission, marketing, supply, and technology. There are more than 1,300 energy-related companies located within the MSA, and Houston employs 26.0 percent of the nation's jobs in oil and gas extraction.⁴²⁸ With such a large concentration in the energy sector, fluctuations in oil prices can significantly influence this region's economy.

Second, the Houston assessment area was significantly impacted by Hurricane Harvey, which hit the region in August 2017. The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) declared all five counties of the assessment area, among others, as major disaster areas due to the hurricane.⁴²⁹ Hurricane Harvey caused \$125 billion in damages to the region, making it possibly the most costly natural disaster in U.S. history.⁴³⁰ More than 100,000 homes were damaged or flooded, and 80 percent of these homes did not carry flood insurance. Although Hurricane Harvey was the most damaging natural disaster, severe storms and flooding events prior to and during the review period caused tremendous damage to the region as well.⁴³¹ FEMA declared one or more counties in the assessment area as major disaster areas four additional times due to storms and flooding between January 2015 and December 2017.⁴³²

According to Bill Gilmer, Director of Institute for Regional Forecasting at C.T. Bauer College of Business, there were three key factors that helped Houston's economy offset the 2015-16 losses in the oil sector: 1) continued growth in the overall U.S. economy offered Houston's companies unrelated to oil uninterrupted opportunities in national and global markets; 2) sustained momentum from planned development in the region and strong performance by service-producing industries; and 3) the petrochemical (plastics) construction boom driven by low natural gas prices.⁴³³ In his estimation, this was sufficient to offset a serious setback in oil employment and allowed the region to bounce back in a shorter period than in prior downturns. In terms of the effects of Hurricane Harvey on the region, economists forecast a quick recovery for the area given these factors as well.⁴³⁴

In 2017, the region began showing signs of recovering and for the 12 months ending March 2018, nonfarm payrolls increased by 1.5 percent to 3,038,200 jobs.⁴³⁵ This shows improvement given that jobs increased less than 0.1 percent during the previous 12 months. The industries employing the majority of residents in the Houston MSA for the period ending March 2018 are trade, transportation, and utilities (20.4 percent of jobs),

⁴²⁸ Greater Houston Partnership. Web. 8 Sept. 2017. http://www.houston.org/pdf/research/quickview/Most_Current_Talking_Points.pdf

⁴²⁹ "Texas Hurricane Harvey (DR-4332)," FEMA, n.d. Web 29 Jan. 2019. <https://www.fema.gov/disaster/4332>

⁴³⁰ *Hurricane Harvey Damages Could Cost up to \$180 Billion*. Fortune, 3 Sept. 2017, <http://fortune.com/2017/09/03/hurricane-harvey-damages-cost/>

⁴³¹ Houston Business Journal, "April floods were costliest in Houston in 15 years, economists say," Olivia Pulsinelli, April 22, 2016, <https://www.bizjournals.com/houston/news/2016/04/22/april-floods-were-costliest-in-houston-in-15-years.html>

⁴³² "Texas Severe Storms and Flooding," FEMA, n.d. Web 31 Jan. 2019. <https://www.fema.gov/disasters>

⁴³³ Forbes, "How Houston Survived the Great Oil Bust of 2015-16," University of Houston Energy Fellows, 24 Jul. 2018, Web 31 Jan. 2019. <https://www.forbes.com/sites/uhenergy/2018/07/24/how-houston-survived-the-great-oil-bust-of-2015-16/#7fb7a43a55db>

⁴³⁴ The New York Times, "Hurricane to Cost Tens of Billions, but a Quick Recovery is Expected," Conor Dougherty and Nelson D. Schwartz, 28 Aug. 2017, Web 31 Jan. 2019. <https://www.nytimes.com/2017/08/28/business/economy/texas-hurricane-harvey-economic-impact.html>

⁴³⁵ Houston Economy at a Glance. Greater Houston Partnership. n.d. Web. 29 Jan. 2019. http://www.houston.org/pdf/research/quickview/Economy_at_a_Glance.pdf

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professional and business services (16.0 percent), government (13.4 percent) and educational and health services (12.7 percent). Job growth in the goods-producing sector resumed with a 0.3 percent increase; this sector accounts for nearly one in six of the region's jobs.⁴³⁶ Major employers in the region include Walmart Stores, Inc., Memorial Hermann Healthcare System, the University of Texas MD Anderson Cancer Center, United Airlines, Exxon Mobil Corporation, Houston Methodist, and Kroger Company.⁴³⁷

Small businesses play an important role in the Houston economy. According to 2017 Dun & Bradstreet data, there were 254,619 businesses within the Houston assessment area, 89.2 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered small businesses.⁴³⁸ Additionally, 19.6 percent of businesses in the assessment area were located in moderate-income tracts, while there were fewer in low-income tracts at 10.3 percent. Lending to small businesses posted gradual growth over the past few years in this market. According to an analysis of CRA loan data, the number of business loans in the assessment area increased by 16.1 percent between 2014 and 2016 (the most recent available data). In 2016, loans occurred most often in Harris County with nearly 71.0 percent, followed by Fort Bend, and Montgomery counties. The majority of business lending in each of the counties, however, occurred with firms with revenues above \$1 million in loan amounts below \$100,000. These factors suggest that there may be some obstacles or less credit resources for firms with revenues less than or equal to \$1 million in this market.

Economic conditions improved during the review period in the Houston assessment area. As shown in the chart below, the unemployment rate decreased between 2016 and 2017 for the MSA as well as the counties comprising the assessment area. The unemployment rate for the MSA in 2017 was 4.3 percent, compared to the statewide unemployment rate of 3.7 percent. However, job losses across several sectors and an overall economic downturn as a result of the drop in oil prices and Hurricane Harvey contributed to higher levels of unemployment in the assessment area than across Texas in 2016 and 2017. Several energy sector businesses cut jobs during the evaluation period. Haliburton cut 3,500 jobs, one of the largest jobs cuts by a single employer in the Houston area.⁴³⁹ Additionally, National Oilwell Varco cut 2,603 local jobs and Weatherford International PLC cut 1,312 jobs.⁴⁴⁰ An estimated 13,000 Houston residents lost energy sector jobs in the summer of 2016 alone.

⁴³⁶ *Talking Points Q4 2018*. Greater Houston Partnership, n.d. Web. 29 Jan. 2019.

http://www.houston.org/pdf/research/quickview/Most_Current_Talking_Points.pdf.

⁴³⁷ Office of Policy Development and Research. "Comprehensive Housing Market Analysis: Houston, Texas." U.S. Department of Housing and Urban Development. 1 Apr. 2018. Web. 31 Jan. 2019, https://www.huduser.gov/portal/ushmc/chma_archive.html

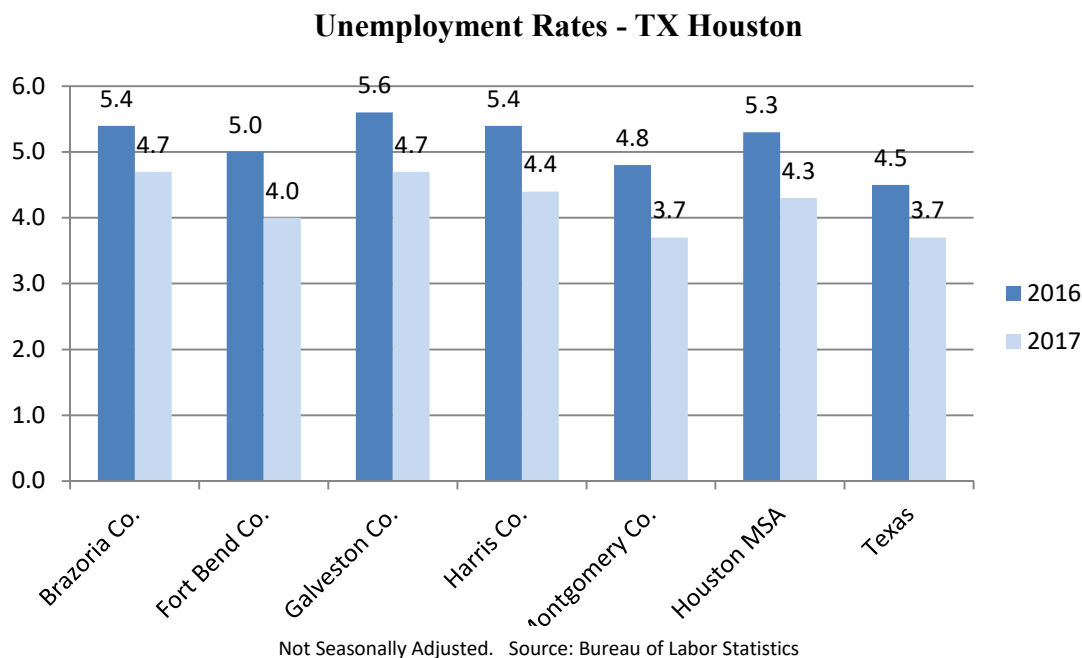
⁴³⁸ FRB Atlanta Calculations of Dun & Bradstreet, 2017 American Community Survey data.

⁴³⁹ Houston Business Journal, "Halliburton leads local job cuts among largest energy cos.," Laura Furr, August 26, 2016.

<https://www.bizjournals.com/houston/news/2016/08/26/halliburton-leads-local-job-cuts-among-largest.html>

⁴⁴⁰ Ibid.

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According to 2017 census data, there were 2,147,081 housing units located in the assessment area, 55.6 percent of which were owner-occupied, 32.8 percent were rental units, and 11.6 percent were vacant. In low-income census tracts, only 23.3 percent of housing units were owner-occupied, while 45.5 percent were owner-occupied in moderate-income tracts. The median age of the housing stock across the assessment area was 35 years, while the median age was 47 years in low-income census tracts and 44 years in moderate-income tracts.⁴⁴¹

The housing market in the assessment area has been balanced despite the slower job growth in the last two years. According to data from the Houston Association of Realtors, 2016 and 2017 continued record years for the Houston housing market with gains recorded in sales volume and pricing. Single-family home sales totaled 79,117 in 2017, representing a 3.5 percent increase from 2016 and 7.3 percent above 2015.⁴⁴² Prices in the market also continued to climb through the review period. Over a 12-month period, the median price increased by 3.8 percent to \$229,900 in 2017.⁴⁴³ At the end of 2017, there was a 3.2 month supply of homes, ending the year slightly below where it began.⁴⁴⁴ Concurrently, the metro area experienced an increase in the number of new single-family building permits after declining from 2014 through 2016. A portion of this increase is likely attributable to rebuilding activity following Hurricane Harvey.⁴⁴⁵ Moody's Analytics reports that while there is a reduced supply of available housing, single-family permits are increasing although they are still below

⁴⁴¹ FRB Atlanta Calculations of 2017 Census Data

⁴⁴² *MLS Report for December and Full-Year 2017*. Houston Association of REALTORS, n.d. Web. 1 Feb. 2019.

⁴⁴³ <https://www.har.com/content/mls/?m=1&y=17>

⁴⁴⁴ Ibid.

⁴⁴⁵ Ibid.

⁴⁴⁵ "Houston, TX (U.S. Census Bureau Residential Construction Branch)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 1 Feb. 2019. <<http://www.policymap.com/>>.

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average pace. Additionally, an impediment to rebuilding is the issue of homeowners without flood insurance. This situation may be somewhat alleviated by Congress' appropriation of over \$50 million for Houston as well as Florida, California and Puerto Rico.⁴⁴⁶

Homeownership for low- and moderate-income families in the Houston area is becoming less affordable. Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income, and using 2017 FFIEC median family income figures, affordable homes would be priced at \$108,747 or below for low-income individuals and \$173,997 or below for moderate-income individuals. As stated previously, the median price home price in the region was \$229,900 in 2017.

Demographic Characteristics by Census Tract

The following tables present key demographic and business information used to help develop a performance context for the assessment area for the years 2016 and 2017. The data reflects the 2016 and 2017 FFIEC census data and 2016 and 2017 Dun & Bradstreet data used to analyze the bank's CRA performance. Certain components of the data in the table are discussed in this evaluation as they apply to specific parts of the analysis.

⁴⁴⁶ Precis U.S. Metro. Houston-The Woodlands-Sugar Land TX. Moody's Analytics, February 2018. n.d. Web. 3 Apr. 2018.
<https://www.moodyanalytics.com/>

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Combined Demographics Report

Assessment Area: TX Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	130	12.5	118,416	8.8	40,727	34.4	319,506	23.7
Moderate-income	295	28.4	332,851	24.7	63,438	19.1	222,109	16.5
Middle-income	274	26.4	379,249	28.1	36,539	9.6	235,404	17.5
Upper-income	334	32.1	517,956	38.4	18,823	3.6	571,453	42.4
Unknown-income	6	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,039	100.0	1,348,472	100.0	159,527	11.8	1,348,472	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	231,057	49,670	4.2	21.5	136,410	59.0	44,977	19.5
Moderate-income	553,826	246,852	20.7	44.6	227,583	41.1	79,391	14.3
Middle-income	590,974	352,872	29.6	59.7	174,591	29.5	63,511	10.7
Upper-income	771,145	544,431	45.6	70.6	166,143	21.5	60,571	7.9
Unknown-income	79	0	0.0	0.0	50	63.3	29	36.7
Total Assessment Area	2,147,081	1,193,825	100.0	55.6	704,777	32.8	248,479	11.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	22,868	7.9	19,723	7.5	3,016	12.2	129	5.2
Moderate-income	55,132	19.0	49,361	18.7	5,473	22.1	298	11.9
Middle-income	72,901	25.1	66,298	25.2	6,077	24.5	526	21.1
Upper-income	139,693	48.0	127,980	48.6	10,172	41.1	1,541	61.7
Unknown-income	132	0.0	114	0.0	16	0.1	2	0.1
Total Assessment Area	290,726	100.0	263,476	100.0	24,754	100.0	2,496	100.0
	Percentage of Total Businesses:			90.6		8.5		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	54	2.6	51	2.5	3	7.5	0	0.0
Moderate-income	219	10.5	215	10.5	4	10.0	0	0.0
Middle-income	701	33.6	682	33.3	18	45.0	1	100.0
Upper-income	1,112	53.3	1,097	53.6	15	37.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,086	100.0	2,045	100.0	40	100.0	1	100.0
	Percentage of Total Farms:			98.0		1.9		.0

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Combined Demographics Report

Assessment Area: TX Houston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	158	15.2	159,612	10.8	57,230	35.9	362,116	24.4
Moderate-income	302	29.1	358,696	24.2	70,103	19.5	238,045	16.0
Middle-income	258	24.8	406,320	27.4	41,170	10.1	252,221	17.0
Upper-income	312	30.0	556,835	37.5	21,449	3.9	631,386	42.6
Unknown-income	9	0.9	2,305	0.2	999	43.3	0	0.0
Total Assessment Area	1,039	100.0	1,483,768	100.0	190,951	12.9	1,483,768	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	291,630	67,997	5.4	23.3	178,152	61.1	45,481	15.6
Moderate-income	584,643	265,840	21.0	45.5	253,118	43.3	65,685	11.2
Middle-income	616,393	363,015	28.6	58.9	202,026	32.8	51,352	8.3
Upper-income	831,143	569,614	44.9	68.5	200,009	24.1	61,520	7.4
Unknown-income	6,183	789	0.1	12.8	4,770	77.1	624	10.1
Total Assessment Area	2,329,992	1,267,255	100.0	54.4	838,075	36.0	224,662	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	26,162	10.3	22,083	9.7	3,941	15.7	138	6.0
Moderate-income	49,787	19.6	43,752	19.3	5,730	22.8	305	13.3
Middle-income	59,685	23.4	53,847	23.7	5,370	21.4	468	20.4
Upper-income	118,518	46.5	107,141	47.2	9,998	39.8	1,379	60.1
Unknown-income	467	0.2	409	0.2	53	0.2	5	0.2
Total Assessment Area	254,619	100.0	227,232	100.0	25,092	100.0	2,295	100.0
	Percentage of Total Businesses:			89.2		9.9		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	71	3.9	66	3.7	5	13.2	0	0.0
Moderate-income	214	11.7	206	11.5	8	21.1	0	0.0
Middle-income	589	32.3	579	32.4	10	26.3	0	0.0
Upper-income	947	51.9	932	52.2	15	39.5	0	0.0
Unknown-income	3	0.2	3	0.2	0	0.0	0	0.0
Total Assessment Area	1,824	100.0	1,786	100.0	38	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

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Credit and Community Development Needs

To better understand the community development and economic landscapes, several community development professionals were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. According to these contacts, housing affordability and neighborhood revitalization are significant concerns for the area.

Houston has a severe affordable housing crisis. For very low-income renters, Houston is third worst in housing availability for extremely low-income households among all major metro areas in the U.S. with only 18 units per 100 households.⁴⁴⁷ Extremely low-income households are defined as making at or below 30 percent of the area's median income. Other reporting translates housing needs for Harris County between about 124,000 and 400,000 new or existing housing units that need to be less expensive than they are now.⁴⁴⁸ Because of this imbalance, 29,500 people are on the waiting list for housing vouchers in Harris County, and 14,400 people are on the list for public housing. Houston had an affordable housing crisis before Hurricane Harvey; post-Harvey reporting estimates 311,000 total housing units were destroyed.⁴⁴⁹ The average rent for a single-family unit increased 3.2 percent from 2016 to 2017 to \$1,595 for three bedrooms or less. The proportion of cost-burdened renters in the Houston MSA is 45.2 percent.

Although demand is high for affordable housing in the region, governments and nonprofits, meanwhile, are constrained in their ability to support more affordable housing development both by limited funding, lack of inclusionary zoning policies and by neighborhood opposition to subsidized projects. The Houston Housing Authority has not built any new affordable housing projects in a decade as neighborhood opposition, also referred to as NIMBYISM, has blocked five out of eight proposed projects over the past three years, according to the Houston Chronicle. Additionally, Mayor Sylvester Turner blocked a proposed affordable housing development in a so-called "high opportunity" neighborhood in 2016, which prompted a federal Housing and Urban Development investigation. The investigation found that Houston had violated the Civil Rights Act prohibiting discrimination in housing. Mayor Turner has agreed to set clearer affordable housing policies for Houston and to help more low-income families move to neighborhoods with good schools as part of an agreement reached with the U.S. Department of Housing and Urban Development.

Residents and community-based organizations are actively engaged in neighborhood revitalization. Financial institutions can play a role with technical assistance, operating grants, loans, equity equivalent investments (EQ2s) and revolving lines of credit for both nonprofit and for-profit developers engaged in development in these communities. In 2009 Houston's Local Initiatives Support Corporation (LISC) launched the GO Neighborhoods program — a multiyear place-based initiative for revitalizing Houston communities. The GO

⁴⁴⁷ *Texas 7th, Houston 3rd Worst Nationally among States, Cities in Housing Affordability for Poor*. Texas Low Income Housing Information Service, 4 Mar. 2017, <https://texashousers.net/2017/03/04/texas-7th-houston-3rd-worst-nationally-among-states-cities-in-housing-affordability-for-poor/>.

⁴⁴⁸ DePillis, Lydia. "Putting Numbers on Houston's Demand for More Affordable Housing." *Houston Chronicle*, Houston Chronicle, 21 Feb. 2017, <https://www.chron.com/business/texanomics/article/Putting-a-number-on-Houston-s-affordable-housing-10945884.php>.

⁴⁴⁹ "Houston's Response To A Natural Disaster Might Fix Its Affordable Housing Problem." *Bisnow*, <https://www.bisnow.com/houston/news/affordable-housing/harvey-nearly-halved-houstons-affordable-housing-new-funding-and-a-faster-more-holistic-approach-might-rebuild-and-then-some-89137>.

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Neighborhoods program is a comprehensive community development approach that leverages resources by working across various sectors. Currently, LISC partners with the following GO Neighborhoods: Northside Village, Independence Heights, OST/South Union, Magnolia Park, Denver Harbor, Sunnyside, Alief, Gulfton, and the Greater Third Ward. Some of these neighborhoods overlap with the City's Complete Communities Initiative, which is a program designed to revitalize Houston's under-resourced communities in partnership with existing neighborhood residents (Acres Homes, Gulfton, Second Ward, Near Northside, and Third Wave). The initiative's objective is to create sustainable, "complete" neighborhoods that are safe, affordable, economically viable, and that have access to quality education, affordable housing, transportation options, economic opportunity, and healthy environments and lifestyle.⁴⁵⁰ City officials acknowledge that in order for this initiative to be successful, public-private partnerships and private investment will be crucial.

To complement its Complete Communities Initiative, Houston is utilizing tax increment reinvestment fund zones (TIRZs) and disaster relief funding to assist with its affordable housing issues. The city has eight active TIRZs contributing a third of their funds for affordable housing throughout the city or within the limits of the TIRZ. TIRZ funding can be used to purchase property for redevelopment or make improvements to infrastructure, including sidewalks, roadways and utilities.⁴⁵¹ For many projects in disinvested communities to be financially feasible, funds such as these are necessary sources of funding for developers and financial institutions.

Lastly, in light of the financial challenges facing low- to moderate-income individuals particularly, there are opportunities for banks to partner with organizations that have created specific programs and activities to improve financial capability and household financial stability, such as BankOn Houston, United Way THRIVE, and LISC Financial Opportunity Centers (FOCs). BankOn Houston is a collaborative effort of financial institutions, nonprofits, and government agencies working on strategies that provide lower-income families with access to mainstream financial institutions and services. United Way THRIVE, a collaborative initiative launched and led by United Way of Greater Houston, leverages more than 20 nonprofit partners and partnerships with employers, community colleges, financial institutions and city and state agencies, to help families increase income and skills, build savings, and acquire assets. LISC FOCs are career and personal financial service centers, located in the six targeted neighborhoods, which provide employment and career planning assistance, financial education and coaching, and access to income support services. To address workforce skills gaps, the Greater Houston Partnership launched UpSkill Houston in 2014 in collaboration with over 60 employers, educational institutions, social service organizations, and government agencies.⁴⁵²

⁴⁵⁰ *Complete Communities*, City of Houston, <https://houstontx.gov/completemunities/>.

⁴⁵¹ Asgarian, Roxanna. "Houston's Affordable Housing Wouldn't Work without TIRZ Funds." *Houston Business Journal*, 10 Nov. 2015. Web. 13 Sept. 2016. http://www.bizjournals.com/houston/morning_call/2015/11/houstons-affordable-housing-wouldnt-work-without.html

⁴⁵² 2017 Annual Report. Greater Houston Partnership. n.d. Web. 7 May 2018. http://www.houston.org/assets/pdf/2017_Annual_Report.pdf

Houston, Texas

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Regions Bank's lending performance in the Houston assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an excellent level of community development loans in the Houston assessment area.

During the review period, the bank reported 906 HMDA-reportable loans and 828 CRA small business loans in the Houston assessment area. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Houston assessment area accounted for 36.4 percent of Regions Bank's total HMDA-reportable lending in Texas and 26.1 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 40.1 percent of Regions Bank's Texas deposits are in the Houston assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix F.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, Regions Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income tracts is excellent. In 2017, Regions Bank's home purchase lending in low-income tracts (6.5 percent) was above the percentage of owner-occupied units (5.4 percent) in these tracts and significantly above the aggregate lending performance (2.4 percent) in these tracts.

Home purchase lending in moderate-income tracts is adequate. In 2017, the bank's home purchase lending in moderate-income tracts (11.5 percent) was below the percentage of owner-occupied units (21.0 percent) in these tracts but similar to the aggregate lending performance (13.0 percent) in these tracts.

Houston, Texas

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. In 2017, Regions Bank's home refinance lending in low-income tracts (2.6 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts but similar to the aggregate lending performance (2.4 percent) in these tracts.

Home refinance lending in moderate-income tracts is adequate. In 2017, the bank's home refinance lending in moderate-income tracts (13.2 percent) was below the percentage of owner-occupied units (21.0 percent) in these tracts but similar to the aggregate lending performance (14.2 percent) in these tracts.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. In 2017, Regions Bank's home improvement lending in low-income tracts (3.9 percent) was below the percentage of owner-occupied units (5.4 percent) in these tracts but similar to the aggregate lending performance (3.7 percent) in these tracts.

Home improvement lending in moderate-income tracts is poor. In 2017, the bank's home improvement lending in moderate-income tracts (13.2 percent) was below the percentage of owner-occupied units (21.0 percent) in these tracts and below the aggregate lending performance (16.1 percent) in these tracts.

Small Business Loans

Small business lending in low-income tracts is good. In 2017, Regions Bank's small business lending in low-income tracts (11.0 percent) was above the percentage of small businesses in these tracts (9.7 percent) and above the aggregate lending performance (10.0 percent) in these tracts.

Small business lending in moderate-income tracts is adequate. In 2017, Regions Bank's small business lending in moderate-income tracts (14.3 percent) was below the percentage of small businesses in these tracts (19.3 percent) and below the aggregate lending performance (18.5 percent) in these tracts. In 2016, however, the bank's small business lending in moderate-income tracts (17.1 percent) was similar to the percentage of small businesses in these tracts (18.7 percent) and similar to the aggregate lending performance (17.7 percent) in these tracts.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower's income or gross annual revenues is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. In 2017, Regions Bank's home purchase lending to low-income borrowers (2.0 percent) was below the percentage of low-income families (24.4 percent) and below the aggregate lending performance (2.8 percent) to these families.

Houston, Texas

Home purchase lending to moderate-income borrowers is adequate. In 2017, the bank's home purchase lending to moderate-income borrowers (12.5 percent) was below the percentage of moderate-income families (16.0 percent) but similar to the aggregate lending performance (12.6 percent) to these families.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. In 2017, Regions Bank's home refinance lending to low-income borrowers (5.3 percent) was below the percentage of low-income families (24.4 percent) but similar to the aggregate lending performance (5.1 percent) to these families.

Home refinance lending to moderate-income borrowers is good. In 2017, the bank's home refinance lending to moderate-income borrowers (15.8 percent) was similar to the percentage of moderate-income families (16.0 percent) and above the aggregate lending performance (10.8 percent) to these families.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. In 2017, Regions Bank's home improvement lending to low-income borrowers (10.9 percent) was below the percentage of low-income families (24.4 percent) but significantly above the aggregate lending performance (5.9 percent) to these families.

Home improvement lending to moderate-income borrowers is excellent. In 2017, the bank's home improvement lending to moderate-income borrowers (16.3 percent) was similar to the percentage of moderate-income families (16.0 percent) and above the aggregate lending performance (11.0 percent) to these families.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. In 2017, 67.3 percent of the bank's loans were originated to businesses with revenues of \$1 million or less. By comparison, 89.2 percent of total businesses in the assessment area are classified as small businesses. The bank exceeded the aggregate lending performance of loans to small businesses (45.7 percent). Additionally, 96.7 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Regions Bank originated six community development loans totaling \$94.8 million during the review period. All of the loans were responsive to the need for affordable housing in Houston. Specifically, the bank made five loans for \$56.5 million to support two LIHTC projects providing over 400 units of affordable housing. Additionally, the bank made one loan for \$38.3 million to support a 350-unit mixed income project, which is a public/private venture that is part of the city's initiative to redevelop public housing; more than 51 percent of the units will be affordable to individuals earning less than 80 percent of area median income. Given the bank's limited presence in this highly competitive market, the bank's community development lending performance is excellent.

Houston, Texas

INVESTMENT TEST

Regions Bank's investment performance in the Houston assessment area is excellent. Qualified investments and contributions demonstrate responsiveness to certain identified assessment area needs, namely affordable housing and small business assistance. Combined investment and contribution activity inside the assessment area totaled \$68.3 million, or 40.7 percent of total investment activity for the state. The bank made investments (excluding contributions) totaling \$68.2 million in the Houston assessment area, including \$42.9 million in new investments during the review period.

The bank was responsive to the need across the region for affordable rental housing, including \$32.2 million for two LIHTC projects that provided 408 new affordable units during the review period. Additionally, the bank invested nearly \$3.7 million in a current period SBIC fund to help finance small businesses. The other current period investments provided financing for affordable housing for low- to moderate-income individuals through investments in mortgage-backed securities. The assessment area also benefited from a \$200,000 investment in a certified Community Development Financial Institution that provides financing for businesses located in distressed areas, minority-owned businesses, and small businesses to create jobs for low-and moderate-income individuals; this activity covers a broader regional area, including the assessment area.

Regions Bank also contributed \$59,000 in grants to nonprofit organizations during the review period. The bank's contributions demonstrated support for a range of different community activities. Specifically, the bank provided \$44,000 for community services benefiting low- and moderate-income individuals related to financial literacy and economic stability, and \$15,000 for affordable housing initiatives. Lastly, the bank provided \$12,500 to a statewide CDFI dedicated to increasing entrepreneurial activity in Texas; this activity benefited a broader regional area that includes the bank's assessment area.

SERVICE TEST

Regions Bank's service test performance in the Houston full-scope assessment area is adequate.

Retail Services

Retail banking services are adequate in the Houston full-scope assessment area.

The distribution of 25 branch offices and 45 full-service ATMs as of December 31, 2017, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch in a low-income tract representing 4.0 percent of total branches, compared to 11.7 percent of households and 10.3 percent of businesses located in the same geography. The distribution of the bank's branches in moderate-income tracts was also less than the percentage of households and businesses in the same geography; 12.0 percent of total branches were in moderate-income tracts compared to 24.6 percent of households and 19.6 percent of businesses. Overall, the bank's branch distribution relative to available demographic information may limit accessibility to portions of the bank's geographies and individuals of different income levels in the assessment area.

Houston, Texas

In 2017, Regions Bank did not open or close a branch throughout the assessment area. The bank, however, did open nine full-service ATMs in moderate, middle, and upper-income tracts as shown in the table below. Overall, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS
Assessment Area: TX Houston

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open				
Low	1	4.0%	0	0	1	1	1	Total	1	2.2%	1	2.2%	0	0	0	0.0%	0	0	158	15.2%	11.7%	10.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	3	12.0%	0	0	3	3	2	Total	4	8.9%	4	8.9%	1	0	0	0.0%	0	0	302	29.1%	24.6%	19.6%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Middle	5	20.0%	0	0	5	5	4	Total	9	20.0%	9	20.0%	4	0	0	0.0%	0	0	258	24.8%	26.8%	23.4%
DTO	0		0	0				SA	4		4		4	0	0		0	0				
Upper	16	64.0%	0	0	16	15	6	Total	31	68.9%	31	68.9%	4	0	0	0.0%	0	0	312	30.0%	36.6%	46.5%
DTO	0		0	0				SA	11		11		4	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	0.9%	0.3%	0.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	25	100.0%	0	0	25	24	13	Total	45	100.0%	45	100.0%	9	0	0	0.0%	0	0	1039	100.0%	100.0%	100.0%
DTO	0		0	0				SA	16		16		9	0	0		0	0				

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

Regions Bank provides an adequate level of community development services in the Houston assessment area. During the review period, Regions Bank employees engaged in 90 qualified service activities totaling 1,026 hours. Regions Bank's community development service activities benefitted organizations that provide community services and economic development to low- and moderate-income individuals, geographies and small businesses in the Houston assessment area. Of the bank's total service hours, 684 hours supported homebuyer education and financial education for adults and youth. Additionally, bank employees provided 326 hours serving on boards and committees of qualified nonprofit organizations.

Highlighted below are examples of community development activities undertaken during the review period:

- Two employees served in a leadership role for Houston Money Week, a signature financial literacy education initiative. Several other employees provided financial education during the event.
- A bank employee served as a board member and Finance Committee member of an organization that provides affordable housing to low-income families in the community, as well as education support services and workforce development training.

Houston, Texas

- A Regions employee served on the board of an organization that fosters small business communities through mentoring and education.

Given the bank's size and scope in the assessment area, the bank demonstrated adequate responsiveness to community development needs in the Houston assessment area.

Metropolitan Areas (Limited-Scope Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXAS METROPOLITAN ASSESSMENT AREAS

- **Austin Assessment Area (Travis and Williamson counties)**
 - As of December 31, 2017, Regions Bank operated 10 branches in the assessment area, representing 13.9 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$380.5 million in deposits in this assessment area, representing a market share of 1.0 percent and 11.1 percent of Regions Bank's total deposits in Texas.
- **Dallas Assessment Area (Collin, Dallas, Denton, and Rockwell counties)**
 - As of December 31, 2017, Regions Bank operated 12 branches in the assessment area, representing 16.7 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$856.9 million in deposits in this assessment area, representing a market share of 0.4 percent and 25.0 percent of Regions Bank's total deposits in Texas.
- **Ft. Worth Assessment Area (Tarrant County)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 8.3 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$164.9 million in deposits in this assessment area, representing a market share of 0.4 percent and 4.8 percent of Regions Bank's total deposits in Texas.
- **Longview Assessment Area (Gregg County)**
 - As of December 31, 2017, Regions Bank operated five branches in the assessment area, representing 6.9 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$149.7 million in deposits in this assessment area, representing a market share of 4.5 percent and 4.4 percent of Regions Bank's total deposits in Texas.
- **Tyler Assessment Area (Smith County)**
 - As of December 31, 2017, Regions Bank operated six branches in the assessment area, representing 8.3 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$ 213.7 million in deposits in this assessment area, representing a market share of 3.5 percent and 6.2 percent of Regions Bank's total deposits in Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Metropolitan Areas (Limited-Scope Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Austin	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>
Dallas	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Ft. Worth	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Longview	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Tyler	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of high satisfactory for the State of Texas. Performance in three of the five metropolitan limited-scope assessment areas was below the statewide lending test performance, while performance in Longview and Tyler was consistent with the statewide performance. For the geographic distribution of loans, lending levels were good in Longview and Tyler; adequate in Dallas and Ft. Worth; and poor in Austin. Performance was good for the borrower distribution of loans in four metropolitan limited-scope assessment areas and adequate in Austin. Relative to the bank's presence in the assessment areas, the bank made an excellent level of community development loans in Longview and Tyler and a relatively high level of community development loans in Ft. Worth. The bank made an adequate level of community development loans in Austin and a low level of community development loans in Dallas; community development lending performance in these assessment areas contributed to the weaker overall lending test performance.

For the investment test, Regions Bank received a rating of outstanding for the State of Texas. The bank had an excellent level of investments in the Austin, Ft. Worth, and Tyler metropolitan limited-scope assessment areas and performance was consistent with the bank's state performance. While the bank's investment performance was weaker in the remaining metropolitan limited scope assessment areas, the bank had a significant level of investments in the Dallas assessment area. The bank had a poor level of investments in the Longview metropolitan limited scope assessment area.

For the service test, Regions Bank received a rating of low satisfactory for the State of Texas. Performance in the Longview metropolitan assessment area was consistent with the bank's state performance while performance in the Austin, Dallas, and Tyler assessment areas was stronger than the bank's state performance due to good services overall. The performance in the Fort Worth metropolitan assessment area was considered poor due limited community development services.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Non-Metropolitan Areas (Limited-Scope Review)

The following non-metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TEXAS NON-METROPOLITAN ASSESSMENT AREAS

- **Cass Assessment Area (Cass County)**
 - As of December 31, 2017, Regions Bank operated one branch in the assessment area, representing 1.4 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$34.1 million in deposits in this assessment area, representing a market share of 9.8 percent and 1.0 percent of Regions Bank's total deposits in Texas.
- **Nacogdoches-Angelina-Anderson Assessment Area (Anderson, Angelina, and Nacogdoches counties)**
 - As of December 31, 2017, Regions Bank operated seven branches in the assessment area, representing 9.7 percent of its branches in Texas.
 - As of June 30, 2017, the bank had \$253.1 million in deposits in this assessment area, representing a market share of 9.9 percent and 7.4 percent of Regions Bank's total deposits in Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendices G and H for information regarding these areas.

Non-metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cass	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Nacogdoches-Angelina-Anderson	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>

For the lending test, Regions Bank received a rating of high satisfactory for the State of Texas. Performance in both non-metropolitan limited-scope assessment areas was below the statewide lending test performance. For the geographic distribution of loans, lending levels were excellent in Nacogdoches-Angelina-Anderson and adequate in Cass. Performance was good for the borrower distribution of loans in Nacogdoches-Angelina-Anderson and adequate in Cass. The bank made no qualified community development loans in the two non-metropolitan assessment areas, which contributed to the weaker lending test performance in these assessment areas.

For the investment test, Regions Bank received a rating of outstanding for the State of Texas. The bank's investment performance was weaker than statewide performance in both limited scope non-metropolitan assessment areas. However, the bank had a significant level of investments in Nacogdoches-Angelina-Anderson assessment area. The bank had a very poor level of investments in the Cass limited scope assessment area due to no qualified investments or contributions reported for the review period.

Non-Metropolitan Areas (Limited-Scope Review)

For the service test, Regions Bank received a rating of low satisfactory for the State of Texas. Performance in the Nacogdoches-Angelina-Anderson assessment area was stronger than the bank's state performance due to excellent community development services and good retail delivery. The Cass assessment area however had poor levels of services primarily due to limited community development performance and weak retail delivery services.

The performance in the non-metropolitan limited-scope assessment areas did not affect the overall state rating.

APPENDIX A

APPENDIX A - SCOPE OF THE EXAMINATION

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED			
HMDA-reportable and CRA Small Business Lending: January 1, 2016, to December 31, 2017			
Community Development Lending, Investments and Services: April 1, 2016 to December 31, 2018			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Regions Bank – Birmingham, Alabama		HMDA-reportable loans & CRA small business loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
N/A	N/A	NONE	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
ALABAMA			N/A
Anniston	Limited-Scope Review		
Auburn	Limited-Scope Review		
Birmingham	Full-Scope Review		
Coffee-Covington-Escambia	Limited-Scope Review		
Daphne-Fairhope-Foley	Limited-Scope Review		
Decatur	Limited-Scope Review		
Dothan	Limited-Scope Review		
Fayette	Limited-Scope Review		
Florence	Limited-Scope Review		
Gadsden	Limited-Scope Review		
Huntsville	Full-Scope Review		
Mobile	Limited-Scope Review		
Montgomery	Limited-Scope Review		
Northern Alabama	Limited-Scope Review		
Southern Alabama	Limited-Scope Review		
Talladega-Tallapoosa	Limited-Scope Review		
Tuscaloosa	Limited-Scope Review		

APPENDIX A (Continued)

ARKANSAS			
Fayetteville	Limited-Scope Review		
Ft. Smith	Limited-Scope Review		
Hot Springs	Limited-Scope Review		
Jonesboro	Limited-Scope Review		The bank exited Poinsett County in 2017. Scope of examination reflects this change.
Little Rock	Full-Scope Review		
Northeast Arkansas	Limited-Scope Review		The bank exited Independence County in 2017. Scope of examination reflects this change.
Northwest Arkansas	Limited-Scope Review		The bank exited Logan County in 2017. Scope of examination reflects this change.
Southern Arkansas	Limited-Scope Review		
Union	Limited-Scope Review		
FLORIDA			
Daytona	Limited-Scope Review		
Ft. Lauderdale	Limited-Scope Review		
Ft. Myers	Limited-Scope Review		
Ft. Walton	Limited-Scope Review		
Gainesville	Limited-Scope Review		
Homosassa Springs	Limited-Scope Review		
Jacksonville	Limited-Scope Review		
Lakeland	Limited-Scope Review		
Miami	Full-Scope Review		
Naples	Limited-Scope Review		
Northern Florida	Limited-Scope Review		
Ocala	Limited-Scope Review		
Okeechobee	Limited-Scope Review		
Orlando	Limited-Scope Review		
Palm Bay	Limited-Scope Review		
Panama City	Limited-Scope Review		

APPENDIX A (Continued)

Pensacola	Limited-Scope Review		
Punta Gorda	Limited-Scope Review		
Sarasota	Limited-Scope Review		
Tallahassee	Limited-Scope Review		
Tampa	Full-Scope Review		
The Villages	Limited-Scope Review		
West Palm Beach	Limited-Scope Review		
GEORGIA			
Albany	Limited-Scope Review		
Athens	Limited-Scope Review		
Atlanta	Full-Scope Review		
Dalton	Limited-Scope Review		
Elbert-Wilkes	Limited-Scope Review		
Gainesville	Limited-Scope Review		
Jefferson-Jenkins	Limited-Scope Review		
Northeast Georgia	Limited-Scope Review		The bank exited Lumpkin County in 2017. Scope of examination reflects this change.
Northwest Georgia	Limited-Scope Review		
Rome	Limited-Scope Review		
Savannah	Limited-Scope Review		
Southwest Georgia	Limited-Scope Review		
Valdosta	Limited-Scope Review		
ILLINOIS			
Bloomington	Limited-Scope Review		
Carbondale	Limited-Scope Review		
Central Illinois	Limited-Scope Review		
Champaign	Limited-Scope Review		
Decatur	Full-Scope Review		
Livingston	Limited-Scope Review		This assessment area was removed in 2017.
Peoria	Limited-Scope Review		
Southeast Illinois	Limited-Scope Review		The bank exited Clark County in 2018. Scope of examination reflects this change.

APPENDIX A (Continued)

Southern Illinois	Limited-Scope Review		The bank exited Marion and Johnson counties in 2018. Scope of examination reflects this change.
	Limited-Scope Review		
INDIANA			
Bloomington	Limited-Scope Review		
Clinton-Grant	Limited-Scope Review		
Evansville	Limited-Scope Review		
Indianapolis	Full-Scope Review		
Kokomo	Limited-Scope Review		
Lafayette	Limited-Scope Review		
Louisville	Full-Scope Review		The bank exited Clark County in 2017. Scope of examination reflects this change.
Southwest Indiana	Limited-Scope Review		
Terre Haute	Limited-Scope Review		
IOWA			
Cedar Rapids	Limited-Scope Review		
Des Moines	Full-Scope Review		
Fayette	Limited-Scope Review		
Iowa City	Limited-Scope Review		
Waterloo	Limited-Scope Review		
KENTUCKY			
Southwest Kentucky	Full-Scope Review		The bank exited Livingston County in 2017. Scope of examination reflects this change.
Simpson	Limited-Scope Review		
LOUISIANA			
Alexandria	Limited-Scope Review		
Baton Rouge	Limited-Scope Review		
Hammond	Limited-Scope Review		
Houma	Limited-Scope Review		
Lafayette	Limited-Scope Review		
Monroe	Limited-Scope Review		

APPENDIX A (Continued)

Morehouse	Limited-Scope Review		The bank exited Richland Parish in 2017. Scope of examination reflects this change.
New Orleans	Full-Scope Review		
Northwest Louisiana	Limited-Scope Review		The bank exited Claiborne Parish in 2017. Scope of examination reflects this change.
Shreveport	Limited-Scope Review		
Southern Louisiana	Limited-Scope Review		
MISSISSIPPI			
Adams-Wilkinson	Limited-Scope Review		The bank exited Wilkinson County in 2017. Scope of examination reflects this change.
Central Mississippi	Limited-Scope Review		
Gulfport	Limited-Scope Review		
Hattiesburg	Limited-Scope Review		
Jackson	Full-Scope Review		
Northern Mississippi	Limited-Scope Review		The bank exited Prentiss County in 2018. Scope of examination reflects this change.
Northwest Mississippi	Limited-Scope Review		The bank exited Sunflower County in 2017. Scope of examination reflects this change.
Southern Mississippi	Limited-Scope Review		The bank exited Wayne County in 2018. Scope of examination reflects this change.
Warren	Limited-Scope Review		
MISSOURI			
Cape Girardeau	Limited-Scope Review		

APPENDIX A (Continued)

Central Missouri	Limited-Scope Review		The bank exited Miller and Phelps counties in 2017. Scope of examination reflects this change.
Columbia	Limited-Scope Review		
Jefferson City	Limited-Scope Review		
Lawrence	Limited-Scope Review		
Southeast Missouri	Limited-Scope Review		The bank exited Butler and Mississippi counties in 2017. Scope of examination reflects this change.
Springfield	Limited-Scope Review		The bank exited Polk County in 2017. Scope of examination reflects this change.
St. Genevieve-Perry	Limited-Scope Review		
Taney	Limited-Scope Review		
NORTH CAROLINA			
Charlotte	Full-Scope Review		
Macon	Limited-Scope Review		
Raleigh	Limited-Scope Review		
SOUTH CAROLINA			
Charleston	Limited-Scope Review		
Columbia	Limited-Scope Review		
Greenville	Full-Scope Review		
Hampton	Limited-Scope Review		
Hilton Head Island-Bluffton-	Limited-Scope Review		
McCormick-Barnwell	Limited-Scope Review		The bank exited McCormick County in 2018. Scope of examination reflects this change.
Spartanburg	Limited-Scope Review		
TENNESSEE			
Clarksville	Limited-Scope Review		
Cleveland	Limited-Scope Review		
Eastern Tennessee	Limited-Scope Review		
Jackson	Limited-Scope Review		

APPENDIX A (Continued)

Johnson City	Limited-Scope Review		
Kingsport	Limited-Scope Review		While Kingsport was a multistate in 2016, the bank exited Hawkins, TN and Bristol City, VA in 2017. Therefore, the scope of examination reflects this change.
Knoxville	Limited-Scope Review		The bank exited Morgan County in 2017. Scope of examination reflects this change.
Middle Tennessee	Limited-Scope Review		
Morristown	Limited-Scope Review		
Nashville	Full-Scope Review		
Western Tennessee	Limited-Scope Review		
TEXAS			
Austin	Limited-Scope Review		
Cass	Limited-Scope Review		
Dallas	Limited-Scope Review		
Ft. Worth	Limited-Scope Review		
Houston	Full-Scope Review		
Longview	Limited-Scope Review		
Nacogdoches-Angelina-Anderson	Limited-Scope Review		
Tyler	Limited-Scope Review		
MULTISTATES			
Multi Augusta	Full-Scope Review		The bank exited Burke County in 2017. Scope of examination reflects this change.
Multi Chattanooga	Full-Scope Review		
Multi Columbus	Full-Scope Review		
Multi Memphis	Full-Scope Review		
Multi St. Louis	Full-Scope Review		
Multi Texarkana	Full-Scope Review		

APPENDIX B

APPENDIX B - SUMMARY OF STATE RATINGS

State Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Alabama	Low Satisfactory	Outstanding	Outstanding	Satisfactory
Arkansas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Florida	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Georgia	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Illinois	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Indiana	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Iowa	Needs to Improve	High Satisfactory	Low Satisfactory	Needs to Improve
Kentucky	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Louisiana	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Mississippi	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Missouri	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
North Carolina	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
South Carolina	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Tennessee	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Texas	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Multi-Augusta	High Satisfactory	High Satisfactory	Needs to Improve	Satisfactory
Multi-Chattanooga	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Multi-Columbus	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Multi-Memphis	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multi-St. Louis	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multi-Texarkana	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

APPENDIX C

APPENDIX C – CRA ABBREVIATIONS

Abbreviations

AHP -	Affordable Housing Program
ATM -	Automated Teller Machine
CDC -	Community Development Corporation
CDFI -	Community Development Financial Institution
CRA -	Community Reinvestment Act (Regulation BB)
FDIC -	Federal Deposit Insurance Corporation
FFIEC -	Federal Financial Institutions Examination Council
HMDA -	Home Mortgage Disclosure Act (Regulation C)
HUD -	Department of Housing and Urban Development
LMI -	Low- and Moderate-Income
LIHTC -	Low Income Housing Tax Credit
LTD -	Loan-to-Deposit
LTV -	Loan-to-Value Ratio
MD -	Metropolitan Division
MSA -	Metropolitan Statistical Area
OMB -	Office of Management and Budget
REIS -	Regional Economic Information System
SBA -	Small Business Administration
USDA -	United States Department of Agriculture

APPENDIX D

APPENDIX D - 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.

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

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

Consistent: This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is the same as the performance in the state overall.

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.

APPENDIX D (Continued)

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

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

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000

APPENDIX D (Continued)

or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

Not Consistent: This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is not the same as the performance in the state overall.

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

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

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

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original

APPENDIX D (Continued)

amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is 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.

APPENDIX E

APPENDIX E - GENERAL INFORMATION

General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **REGIONS BANK** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **March 4, 2019**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDIX F

APPENDIX F – FULL-SCOPE ASSESSMENT AREA LENDING TABLES

Geographic Distribution of HMDA Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar		Agg	
		Count		Dollar	\$ %	%	Bank	Agg	Bank	\$ %	Agg	\$ %
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	\$ %
HOME PURCHASE	Low	4	2.1%	\$514	1.7%	3.4%	4	2.1%	\$514	1.7%	0.8%	
	Moderate	43	22.9%	\$5,927	19.2%	24.9%	43	22.9%	\$5,927	19.2%	10.0%	
	Middle	73	38.8%	\$11,342	36.6%	37.0%	73	38.8%	\$11,342	36.6%	31.8%	
	Upper	68	36.2%	\$13,164	42.5%	34.6%	68	36.2%	\$13,164	42.5%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>188</i>	<i>100.0%</i>	<i>\$30,947</i>	<i>100.0%</i>	<i>100.0%</i>	<i>188</i>	<i>100.0%</i>	<i>\$30,947</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	2	1.1%	\$68	0.3%	3.4%	2	1.1%	\$68	0.3%	0.8%	
	Moderate	25	14.2%	\$2,505	12.2%	24.9%	25	14.2%	\$2,505	12.2%	10.7%	
	Middle	58	33.0%	\$5,918	28.9%	37.0%	58	33.0%	\$5,918	28.9%	34.4%	
	Upper	91	51.7%	\$12,006	58.6%	34.6%	91	51.7%	\$12,006	58.6%	54.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>176</i>	<i>100.0%</i>	<i>\$20,497</i>	<i>100.0%</i>	<i>100.0%</i>	<i>176</i>	<i>100.0%</i>	<i>\$20,497</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	1	0.9%	\$4	0.2%	3.4%	1	0.9%	\$4	0.2%	1.9%	
	Moderate	31	28.7%	\$423	17.6%	24.9%	31	28.7%	\$423	17.6%	8.9%	
	Middle	46	42.6%	\$1,136	47.2%	37.0%	46	42.6%	\$1,136	47.2%	33.7%	
	Upper	30	27.8%	\$844	35.1%	34.6%	30	27.8%	\$844	35.1%	55.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>\$2,407</i>	<i>100.0%</i>	<i>100.0%</i>	<i>108</i>	<i>100.0%</i>	<i>\$2,407</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	35.2%	0	0.0%	\$0	0.0%	44.4%	
	Middle	0	0.0%	\$0	0.0%	30.1%	0	0.0%	\$0	0.0%	49.3%	
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	\$0	0.0%	5.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	7	1.5%	\$586	1.1%	3.4%	7	1.5%	\$586	1.1%	0.8%	
	Moderate	99	21.0%	\$8,855	16.4%	24.9%	99	21.0%	\$8,855	16.4%	11.3%	
	Middle	177	37.5%	\$18,396	34.2%	37.0%	177	37.5%	\$18,396	34.2%	33.2%	
	Upper	189	40.0%	\$26,014	48.3%	34.6%	189	40.0%	\$26,014	48.3%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>472</i>	<i>100.0%</i>	<i>\$53,851</i>	<i>100.0%</i>	<i>100.0%</i>	<i>472</i>	<i>100.0%</i>	<i>\$53,851</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	17	9.0%	\$1,441	4.7%	23.6%	17	9.0%	4.6%	\$1,441	4.7%	2.2%
	Moderate	32	17.0%	\$3,788	12.2%	16.2%	32	17.0%	14.8%	\$3,788	12.2%	10.3%
	Middle	60	31.9%	\$9,918	32.0%	18.7%	60	31.9%	22.0%	\$9,918	32.0%	20.1%
	Upper	73	38.8%	\$14,237	46.0%	41.5%	73	38.8%	36.2%	\$14,237	46.0%	46.4%
	Unknown	6	3.2%	\$1,563	5.1%	0.0%	6	3.2%	22.4%	\$1,563	5.1%	20.9%
	Total	188	100.0%	\$30,947	100.0%	100.0%	188	100.0%	100.0%	\$30,947	100.0%	100.0%
REFINANCE	Low	22	12.5%	\$1,712	8.4%	23.6%	22	12.5%	3.9%	\$1,712	8.4%	2.0%
	Moderate	35	19.9%	\$3,172	15.5%	16.2%	35	19.9%	8.7%	\$3,172	15.5%	5.4%
	Middle	31	17.6%	\$3,355	16.4%	18.7%	31	17.6%	13.4%	\$3,355	16.4%	10.7%
	Upper	83	47.2%	\$11,932	58.2%	41.5%	83	47.2%	30.4%	\$11,932	58.2%	35.5%
	Unknown	5	2.8%	\$326	1.6%	0.0%	5	2.8%	43.6%	\$326	1.6%	46.5%
	Total	176	100.0%	\$20,497	100.0%	100.0%	176	100.0%	100.0%	\$20,497	100.0%	100.0%
HOME IMPROVEMENT	Low	12	11.1%	\$96	4.0%	23.6%	12	11.1%	8.0%	\$96	4.0%	2.3%
	Moderate	27	25.0%	\$278	11.5%	16.2%	27	25.0%	18.8%	\$278	11.5%	7.9%
	Middle	33	30.6%	\$752	31.2%	18.7%	33	30.6%	22.8%	\$752	31.2%	15.6%
	Upper	33	30.6%	\$1,021	42.4%	41.5%	33	30.6%	44.4%	\$1,021	42.4%	60.5%
	Unknown	3	2.8%	\$260	10.8%	0.0%	3	2.8%	6.0%	\$260	10.8%	13.8%
	Total	108	100.0%	\$2,407	100.0%	100.0%	108	100.0%	100.0%	\$2,407	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	51	10.8%	\$3,249	6.0%	23.6%	51	10.8%	4.5%	\$3,249	6.0%	2.1%
	Moderate	94	19.9%	\$7,238	13.4%	16.2%	94	19.9%	13.0%	\$7,238	13.4%	8.4%
	Middle	124	26.3%	\$14,025	26.0%	18.7%	124	26.3%	19.2%	\$14,025	26.0%	16.5%
	Upper	189	40.0%	\$27,190	50.5%	41.5%	189	40.0%	34.6%	\$27,190	50.5%	41.8%
	Unknown	14	3.0%	\$2,149	4.0%	0.0%	14	3.0%	28.7%	\$2,149	4.0%	31.2%
	Total	472	100.0%	\$53,851	100.0%	100.0%	472	100.0%	100.0%	\$53,851	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	3	2.4%	\$53	0.5%	5.9%	3	2.4%	5.4%	\$53	0.5%	7.3%
	Moderate	38	30.2%	\$3,416	33.8%	22.1%	38	30.2%	17.6%	\$3,416	33.8%	16.3%
	Middle	43	34.1%	\$2,363	23.4%	35.0%	43	34.1%	33.7%	\$2,363	23.4%	35.6%
	Upper	42	33.3%	\$4,285	42.4%	37.0%	42	33.3%	41.8%	\$4,285	42.4%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Total	126	100.0%	\$10,117	100.0%	100.0%	126	100.0%	100.0%	\$10,117	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	36.5%	0	0.0%	45.1%	\$0	0.0%	50.7%
	Middle	5	100.0%	\$384	100.0%	45.2%	5	100.0%	40.8%	\$384	100.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	16.6%	0	0.0%	13.1%	\$0	0.0%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$384	100.0%	100.0%	5	100.0%	100.0%	\$384	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Augusta

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %		\$ %
Small Business	Revenue	\$1 Million or Less	87	69.0%	\$3,134	31.0%	91.8%	87	69.0%	48.2%	\$3,134	31.0%	42.1%
		Over \$1 Million	39	31.0%	\$6,983	69.0%	7.3%	39	31.0%				
		Total Rev. available	126	100.0%	\$10,117	100.0%	99.1%	126	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
		Total	126	100.0%	\$10,117	100.0%	100.0%	126	100.0%				
	Loan Size	\$100,000 or Less	103	81.7%	\$2,772	27.4%		103	81.7%	90.6%	\$2,772	27.4%	32.8%
		\$100,001 - \$250,000	10	7.9%	\$1,898	18.8%		10	7.9%	5.2%	\$1,898	18.8%	19.6%
		\$250,001 - \$1 Million	13	10.3%	\$5,447	53.8%		13	10.3%	4.3%	\$5,447	53.8%	47.6%
		Total	126	100.0%	\$10,117	100.0%		126	100.0%	100.0%	\$10,117	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	79	90.8%	\$1,505	48.0%							
		\$100,001 - \$250,000	6	6.9%	\$995	31.7%							
		\$250,001 - \$1 Million	2	2.3%	\$634	20.2%							
		Total	87	100.0%	\$3,134	100.0%							
Small Farm	Revenue	\$1 Million or Less	4	80.0%	\$210	54.7%	Total Farms	4	80.0%	42.7%	\$210	54.7%	51.8%
		Over \$1 Million	1	20.0%	\$174	45.3%	2.9%	1	20.0%				
		Total Rev. available	5	100.0%	\$384	100.0%	100.0%	5	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	5	100.0%	\$384	100.0%	100.0%	5	100.0%				
	Loan Size	\$100,000 or Less	3	60.0%	\$30	7.8%		3	60.0%	77.7%	\$30	7.8%	27.6%
		\$100,001 - \$250,000	2	40.0%	\$354	92.2%		2	40.0%	14.1%	\$354	92.2%	34.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	38.5%
		Total	5	100.0%	\$384	100.0%		5	100.0%	100.0%	\$384	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	3	75.0%	\$30	14.3%							
		\$100,001 - \$250,000	1	25.0%	\$180	85.7%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	4	100.0%	\$210	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	1.0%	\$316	1.0%	3.9%	2	1.0%	1.5%	\$316	1.0%	0.8%
	Moderate	36	18.4%	\$5,249	16.0%	22.3%	36	18.4%	11.3%	\$5,249	16.0%	10.1%
	Middle	96	49.0%	\$16,005	48.7%	39.7%	96	49.0%	39.4%	\$16,005	48.7%	34.2%
	Upper	62	31.6%	\$11,290	34.4%	34.1%	62	31.6%	47.9%	\$11,290	34.4%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>196</i>	<i>100.0%</i>	<i>\$32,860</i>	<i>100.0%</i>	<i>100.0%</i>	<i>196</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,860</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	2.3%	\$242	1.8%	3.9%	3	2.3%	1.6%	\$242	1.8%	0.9%
	Moderate	25	19.2%	\$2,182	16.5%	22.3%	25	19.2%	14.8%	\$2,182	16.5%	10.1%
	Middle	58	44.6%	\$5,633	42.6%	39.7%	58	44.6%	42.0%	\$5,633	42.6%	39.2%
	Upper	44	33.8%	\$5,163	39.1%	34.1%	44	33.8%	41.6%	\$5,163	39.1%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$13,220</i>	<i>100.0%</i>	<i>100.0%</i>	<i>130</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$13,220</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	3.0%	\$49	2.2%	3.9%	3	3.0%	3.3%	\$49	2.2%	1.6%
	Moderate	23	22.8%	\$592	26.8%	22.3%	23	22.8%	19.9%	\$592	26.8%	11.1%
	Middle	53	52.5%	\$952	43.1%	39.7%	53	52.5%	41.2%	\$952	43.1%	35.0%
	Upper	22	21.8%	\$616	27.9%	34.1%	22	21.8%	35.6%	\$616	27.9%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>101</i>	<i>100.0%</i>	<i>\$2,209</i>	<i>100.0%</i>	<i>100.0%</i>	<i>101</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,209</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.5%	0	0.0%	42.9%	\$0	0.0%	42.1%
	Middle	0	0.0%	\$0	0.0%	29.6%	0	0.0%	25.7%	\$0	0.0%	8.2%
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	31.4%	\$0	0.0%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	8	1.9%	\$607	1.3%	3.9%	8	1.9%	1.6%	\$607	1.3%	0.8%
	Moderate	84	19.7%	\$8,023	16.6%	22.3%	84	19.7%	12.6%	\$8,023	16.6%	12.2%
	Middle	207	48.5%	\$22,590	46.8%	39.7%	207	48.5%	40.1%	\$22,590	46.8%	33.5%
	Upper	128	30.0%	\$17,069	35.3%	34.1%	128	30.0%	45.8%	\$17,069	35.3%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>427</i>	<i>100.0%</i>	<i>\$48,289</i>	<i>100.0%</i>	<i>100.0%</i>	<i>427</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$48,289</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	14	7.1%	\$1,224	3.7%	23.8%	14	7.1%	4.2%	\$1,224	3.7%	5.2%
	Moderate	50	25.5%	\$6,264	19.1%	16.0%	50	25.5%	15.8%	\$6,264	19.1%	10.8%
	Middle	56	28.6%	\$9,300	28.3%	18.1%	56	28.6%	22.5%	\$9,300	28.3%	20.3%
	Upper	74	37.8%	\$15,697	47.8%	42.0%	74	37.8%	35.9%	\$15,697	47.8%	44.8%
	Unknown	2	1.0%	\$375	1.1%	0.0%	2	1.0%	21.6%	\$375	1.1%	18.9%
	Total	196	100.0%	\$32,860	100.0%	100.0%	196	100.0%	100.0%	\$32,860	100.0%	100.0%
REFINANCE	Low	10	7.7%	\$565	4.3%	23.8%	10	7.7%	5.8%	\$565	4.3%	3.0%
	Moderate	30	23.1%	\$2,310	17.5%	16.0%	30	23.1%	12.2%	\$2,310	17.5%	8.1%
	Middle	38	29.2%	\$4,171	31.6%	18.1%	38	29.2%	16.1%	\$4,171	31.6%	13.5%
	Upper	49	37.7%	\$5,923	44.8%	42.0%	49	37.7%	33.0%	\$5,923	44.8%	40.6%
	Unknown	3	2.3%	\$251	1.9%	0.0%	3	2.3%	32.9%	\$251	1.9%	34.7%
	Total	130	100.0%	\$13,220	100.0%	100.0%	130	100.0%	100.0%	\$13,220	100.0%	100.0%
HOME IMPROVEMENT	Low	19	18.8%	\$197	8.9%	23.8%	19	18.8%	11.3%	\$197	8.9%	4.1%
	Moderate	24	23.8%	\$555	25.1%	16.0%	24	23.8%	18.2%	\$555	25.1%	10.0%
	Middle	21	20.8%	\$429	19.4%	18.1%	21	20.8%	22.6%	\$429	19.4%	18.4%
	Upper	35	34.7%	\$948	42.9%	42.0%	35	34.7%	42.8%	\$948	42.9%	58.8%
	Unknown	2	2.0%	\$80	3.6%	0.0%	2	2.0%	5.1%	\$80	3.6%	8.7%
	Total	101	100.0%	\$2,209	100.0%	100.0%	101	100.0%	100.0%	\$2,209	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	43	10.1%	\$1,986	4.1%	23.8%	43	10.1%	4.9%	\$1,986	4.1%	4.4%
	Moderate	104	24.4%	\$9,129	18.9%	16.0%	104	24.4%	15.0%	\$9,129	18.9%	9.5%
	Middle	115	26.9%	\$13,900	28.8%	18.1%	115	26.9%	20.9%	\$13,900	28.8%	17.5%
	Upper	158	37.0%	\$22,568	46.7%	42.0%	158	37.0%	35.4%	\$22,568	46.7%	41.2%
	Unknown	7	1.6%	\$706	1.5%	0.0%	7	1.6%	23.8%	\$706	1.5%	27.4%
	Total	427	100.0%	\$48,289	100.0%	100.0%	427	100.0%	100.0%	\$48,289	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	7	4.4%	\$277	2.1%	7.1%	7	4.4%	6.6%	\$277	2.1%	9.5%
	Moderate	40	25.0%	\$3,709	27.5%	22.1%	40	25.0%	18.4%	\$3,709	27.5%	16.3%
	Middle	53	33.1%	\$3,435	25.4%	33.6%	53	33.1%	31.7%	\$3,435	25.4%	31.9%
	Upper	60	37.5%	\$6,079	45.0%	37.3%	60	37.5%	42.0%	\$6,079	45.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.7%
	Total	160	100.0%	\$13,500	100.0%	100.0%	160	100.0%	100.0%	\$13,500	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.3%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	36.2%	0	0.0%	30.9%	\$0	0.0%	36.1%
	Middle	4	100.0%	\$466	100.0%	42.1%	4	100.0%	56.9%	\$466	100.0%	44.9%
	Upper	0	0.0%	\$0	0.0%	18.5%	0	0.0%	9.8%	\$0	0.0%	17.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	0.8%
	Total	4	100.0%	\$466	100.0%	100.0%	4	100.0%	100.0%	\$466	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Augusta

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count					Bank	Agg			Bank	Agg			
			#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	112	70.0%	\$5,453	40.4%	91.0%	112	70.0%	49.4%	\$5,453	40.4%	39.8%
		Over \$1 Million	45	28.1%	\$7,812	57.9%	8.1%	45	28.1%				
		Total Rev. available	157	98.1%	\$13,265	98.3%	99.1%	157	98.1%				
		Rev. Not Known	3	1.9%	\$235	1.7%	0.9%	3	1.9%				
		Total	160	100.0%	\$13,500	100.0%	100.0%	160	100.0%				
	Loan Size	\$100,000 or Less	132	82.5%	\$4,300	31.9%		132	82.5%	90.4%	\$4,300	31.9%	30.2%
		\$100,001 - \$250,000	15	9.4%	\$2,852	21.1%		15	9.4%	4.9%	\$2,852	21.1%	18.0%
		\$250,001 - \$1 Million	13	8.1%	\$6,348	47.0%		13	8.1%	4.8%	\$6,348	47.0%	51.8%
		Total	160	100.0%	\$13,500	100.0%		160	100.0%	100.0%	\$13,500	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	99	88.4%	\$2,490	45.7%							
		\$100,001 - \$250,000	9	8.0%	\$1,620	29.7%							
		\$250,001 - \$1 Million	4	3.6%	\$1,343	24.6%							
		Total	112	100.0%	\$5,453	100.0%							
Small Farm	Revenue	\$1 Million or Less	3	75.0%	\$320	68.7%	Total Farms	3	75.0%	43.9%	\$320	68.7%	52.5%
		Over \$1 Million	1	25.0%	\$146	31.3%	3.2%	1	25.0%				
		Total Rev. available	4	100.0%	\$466	100.0%	100.0%	4	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	4	100.0%	\$466	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	1	25.0%	\$5	1.1%		1	25.0%	87.8%	\$5	1.1%	39.8%
		\$100,001 - \$250,000	3	75.0%	\$461	98.9%		3	75.0%	8.1%	\$461	98.9%	31.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	28.4%
		Total	4	100.0%	\$466	100.0%		4	100.0%	100.0%	\$466	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	1	33.3%	\$5	1.6%							
		\$100,001 - \$250,000	2	66.7%	\$315	98.4%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	3	100.0%	\$320	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	14	5.7%	\$2,408	5.2%	2.8%	14	5.7%	2.4%	\$2,408	5.2%	2.3%
	Moderate	30	12.2%	\$4,262	9.3%	14.5%	30	12.2%	11.3%	\$4,262	9.3%	8.7%
	Middle	91	37.0%	\$13,861	30.2%	44.3%	91	37.0%	39.2%	\$13,861	30.2%	32.2%
	Upper	111	45.1%	\$25,383	55.3%	38.4%	111	45.1%	47.0%	\$25,383	55.3%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	246	100.0%	\$45,914	100.0%	100.0%	246	100.0%	100.0%	\$45,914	100.0%	100.0%
REFINANCE	Low	3	1.1%	\$359	1.1%	2.8%	3	1.1%	1.5%	\$359	1.1%	1.2%
	Moderate	39	14.6%	\$2,643	8.3%	14.5%	39	14.6%	10.9%	\$2,643	8.3%	7.9%
	Middle	118	44.0%	\$11,381	35.6%	44.3%	118	44.0%	39.3%	\$11,381	35.6%	33.0%
	Upper	108	40.3%	\$17,604	55.0%	38.4%	108	40.3%	48.3%	\$17,604	55.0%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	268	100.0%	\$31,987	100.0%	100.0%	268	100.0%	100.0%	\$31,987	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.6%	\$6	0.2%	2.8%	1	0.6%	2.4%	\$6	0.2%	0.9%
	Moderate	30	19.4%	\$743	18.6%	14.5%	30	19.4%	14.7%	\$743	18.6%	7.0%
	Middle	61	39.4%	\$1,251	31.3%	44.3%	61	39.4%	40.5%	\$1,251	31.3%	34.1%
	Upper	63	40.6%	\$1,993	49.9%	38.4%	63	40.6%	42.3%	\$1,993	49.9%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	155	100.0%	\$3,993	100.0%	100.0%	155	100.0%	100.0%	\$3,993	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	12.1%	\$0	0.0%	7.8%
	Moderate	0	0.0%	\$0	0.0%	28.5%	0	0.0%	45.5%	\$0	0.0%	15.3%
	Middle	0	0.0%	\$0	0.0%	34.0%	0	0.0%	27.3%	\$0	0.0%	30.0%
	Upper	0	0.0%	\$0	0.0%	22.7%	0	0.0%	15.2%	\$0	0.0%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	2.7%	\$2,773	3.4%	2.8%	18	2.7%	2.1%	\$2,773	3.4%	2.2%
	Moderate	99	14.8%	\$7,648	9.3%	14.5%	99	14.8%	11.4%	\$7,648	9.3%	8.7%
	Middle	270	40.4%	\$26,493	32.4%	44.3%	270	40.4%	39.3%	\$26,493	32.4%	32.4%
	Upper	282	42.2%	\$44,980	54.9%	38.4%	282	42.2%	47.1%	\$44,980	54.9%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	669	100.0%	\$81,894	100.0%	100.0%	669	100.0%	100.0%	\$81,894	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	16	6.5%	\$1,595	3.5%	20.9%	16	6.5%	5.8%	\$1,595	3.5%	3.0%
	Moderate	60	24.4%	\$7,244	15.8%	17.2%	60	24.4%	20.4%	\$7,244	15.8%	14.7%
	Middle	55	22.4%	\$8,817	19.2%	19.9%	55	22.4%	19.3%	\$8,817	19.2%	17.5%
	Upper	105	42.7%	\$25,692	56.0%	42.1%	105	42.7%	34.6%	\$25,692	56.0%	46.8%
	Unknown	10	4.1%	\$2,566	5.6%	0.0%	10	4.1%	19.9%	\$2,566	5.6%	18.0%
	Total	246	100.0%	\$45,914	100.0%	100.0%	246	100.0%	100.0%	\$45,914	100.0%	100.0%
REFINANCE	Low	34	12.7%	\$2,344	7.3%	20.9%	34	12.7%	6.0%	\$2,344	7.3%	3.1%
	Moderate	51	19.0%	\$3,924	12.3%	17.2%	51	19.0%	12.9%	\$3,924	12.3%	8.1%
	Middle	51	19.0%	\$4,551	14.2%	19.9%	51	19.0%	16.9%	\$4,551	14.2%	13.8%
	Upper	130	48.5%	\$20,983	65.6%	42.1%	130	48.5%	36.5%	\$20,983	65.6%	47.4%
	Unknown	2	0.7%	\$185	0.6%	0.0%	2	0.7%	27.6%	\$185	0.6%	27.7%
	Total	268	100.0%	\$31,987	100.0%	100.0%	268	100.0%	100.0%	\$31,987	100.0%	100.0%
HOME IMPROVEMENT	Low	14	9.0%	\$149	3.7%	20.9%	14	9.0%	10.0%	\$149	3.7%	3.1%
	Moderate	38	24.5%	\$662	16.6%	17.2%	38	24.5%	18.5%	\$662	16.6%	9.9%
	Middle	46	29.7%	\$1,130	28.3%	19.9%	46	29.7%	21.6%	\$1,130	28.3%	15.7%
	Upper	57	36.8%	\$2,052	51.4%	42.1%	57	36.8%	40.3%	\$2,052	51.4%	58.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	13.0%
	Total	155	100.0%	\$3,993	100.0%	100.0%	155	100.0%	100.0%	\$3,993	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	64	9.6%	\$4,088	5.0%	20.9%	64	9.6%	6.1%	\$4,088	5.0%	2.9%
	Moderate	149	22.3%	\$11,830	14.4%	17.2%	149	22.3%	17.7%	\$11,830	14.4%	11.7%
	Middle	152	22.7%	\$14,498	17.7%	19.9%	152	22.7%	18.5%	\$14,498	17.7%	15.4%
	Upper	292	43.6%	\$48,727	59.5%	42.1%	292	43.6%	35.5%	\$48,727	59.5%	44.9%
	Unknown	12	1.8%	\$2,751	3.4%	0.0%	12	1.8%	22.2%	\$2,751	3.4%	25.1%
	Total	669	100.0%	\$81,894	100.0%	100.0%	669	100.0%	100.0%	\$81,894	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	22	10.0%	\$3,793	16.7%	5.8%	22	10.0%	7.2%	\$3,793	16.7%	11.6%
	Moderate	56	25.5%	\$9,104	40.1%	22.3%	56	25.5%	23.7%	\$9,104	40.1%	33.6%
	Middle	72	32.7%	\$4,306	19.0%	36.0%	72	32.7%	32.8%	\$4,306	19.0%	27.9%
	Upper	70	31.8%	\$5,484	24.2%	35.9%	70	31.8%	34.4%	\$5,484	24.2%	26.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.6%
	Total	220	100.0%	\$22,687	100.0%	100.0%	220	100.0%	100.0%	\$22,687	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	3.3%	\$0	0.0%	6.5%
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	20.0%	\$0	0.0%	19.7%
	Middle	1	100.0%	\$5	100.0%	48.5%	1	100.0%	53.3%	\$5	100.0%	61.5%
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	23.3%	\$0	0.0%	12.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank		Total		Businesses	Count		Dollar		Agg	Agg
Count	Dollar			Bank	Agg	Bank		Agg					
			#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	139	63.2%	\$8,152	35.9%	90.7%	139	63.2%	43.0%	\$8,152	35.9%	32.5%
		Over \$1 Million	81	36.8%	\$14,535	64.1%	8.6%	81	36.8%				
		Total Rev. available	220	100.0%	\$22,687	100.0%	99.3%	220	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Total	220	100.0%	\$22,687	100.0%	100.0%	220	100.0%				
	Loan Size	\$100,000 or Less	165	75.0%	\$4,613	20.3%		165	75.0%	88.5%	\$4,613	20.3%	24.2%
		\$100,001 - \$250,000	32	14.5%	\$5,683	25.0%		32	14.5%	5.7%	\$5,683	25.0%	19.2%
		\$250,001 - \$1 Million	23	10.5%	\$12,391	54.6%		23	10.5%	5.8%	\$12,391	54.6%	56.5%
		Total	220	100.0%	\$22,687	100.0%		220	100.0%	100.0%	\$22,687	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	122	87.8%	\$2,674	32.8%							
		\$100,001 - \$250,000	10	7.2%	\$1,575	19.3%							
		\$250,001 - \$1 Million	7	5.0%	\$3,903	47.9%							
		Total	139	100.0%	\$8,152	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$5	100.0%	Total Farms	1	100.0%	36.7%	\$5	100.0%	75.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
		Total Rev. available	1	100.0%	\$5	100.0%	100.0%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$5	100.0%		1	100.0%	96.7%	\$5	100.0%	59.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	41.0%
		Total	1	100.0%	\$5	100.0%		1	100.0%	100.0%	\$5	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	1	100.0%	\$5	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$5	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	2.1%	\$571	1.4%	3.0%	4	2.1%	2.3%	\$571	1.4%	2.1%
	Moderate	17	8.8%	\$1,973	4.9%	17.0%	17	8.8%	13.3%	\$1,973	4.9%	8.5%
	Middle	86	44.3%	\$17,383	43.1%	41.2%	86	44.3%	39.4%	\$17,383	43.1%	35.3%
	Upper	87	44.8%	\$20,419	50.6%	38.8%	87	44.8%	45.0%	\$20,419	50.6%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	194	100.0%	\$40,346	100.0%	100.0%	194	100.0%	100.0%	\$40,346	100.0%	100.0%
REFINANCE	Low	3	1.6%	\$113	0.6%	3.0%	3	1.6%	2.4%	\$113	0.6%	1.9%
	Moderate	34	17.7%	\$2,314	11.4%	17.0%	34	17.7%	14.3%	\$2,314	11.4%	9.5%
	Middle	87	45.3%	\$8,565	42.1%	41.2%	87	45.3%	39.6%	\$8,565	42.1%	34.9%
	Upper	68	35.4%	\$9,352	46.0%	38.8%	68	35.4%	43.6%	\$9,352	46.0%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	192	100.0%	\$20,344	100.0%	100.0%	192	100.0%	100.0%	\$20,344	100.0%	100.0%
HOME IMPROVEMENT	Low	5	4.1%	\$45	1.8%	3.0%	5	4.1%	4.2%	\$45	1.8%	1.4%
	Moderate	21	17.2%	\$290	11.3%	17.0%	21	17.2%	17.4%	\$290	11.3%	10.5%
	Middle	52	42.6%	\$1,183	46.1%	41.2%	52	42.6%	40.7%	\$1,183	46.1%	35.1%
	Upper	44	36.1%	\$1,046	40.8%	38.8%	44	36.1%	37.8%	\$1,046	40.8%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$2,564	100.0%	100.0%	122	100.0%	100.0%	\$2,564	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	11.3%	\$0	0.0%	20.4%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	22.6%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	36.7%	0	0.0%	48.4%	\$0	0.0%	42.5%
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	17.7%	\$0	0.0%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	12	2.4%	\$729	1.2%	3.0%	12	2.4%	2.5%	\$729	1.2%	3.5%
	Moderate	72	14.2%	\$4,577	7.2%	17.0%	72	14.2%	13.9%	\$4,577	7.2%	8.7%
	Middle	225	44.3%	\$27,131	42.9%	41.2%	225	44.3%	39.6%	\$27,131	42.9%	35.8%
	Upper	199	39.2%	\$30,817	48.7%	38.8%	199	39.2%	44.0%	\$30,817	48.7%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	508	100.0%	\$63,254	100.0%	100.0%	508	100.0%	100.0%	\$63,254	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	9	4.6%	\$883	2.2%	20.8%	9	4.6%	5.2%	\$883	2.2%	2.9%
	Moderate	43	22.2%	\$5,380	13.3%	17.2%	43	22.2%	16.6%	\$5,380	13.3%	11.0%
	Middle	33	17.0%	\$5,543	13.7%	20.3%	33	17.0%	19.9%	\$5,543	13.7%	17.3%
	Upper	101	52.1%	\$26,786	66.4%	41.8%	101	52.1%	38.8%	\$26,786	66.4%	51.0%
	Unknown	8	4.1%	\$1,754	4.3%	0.0%	8	4.1%	19.6%	\$1,754	4.3%	17.7%
	Total	194	100.0%	\$40,346	100.0%	100.0%	194	100.0%	100.0%	\$40,346	100.0%	100.0%
REFINANCE	Low	21	10.9%	\$1,239	6.1%	20.8%	21	10.9%	6.9%	\$1,239	6.1%	3.6%
	Moderate	38	19.8%	\$3,010	14.8%	17.2%	38	19.8%	13.6%	\$3,010	14.8%	9.4%
	Middle	48	25.0%	\$4,410	21.7%	20.3%	48	25.0%	20.2%	\$4,410	21.7%	16.7%
	Upper	78	40.6%	\$10,716	52.7%	41.8%	78	40.6%	37.4%	\$10,716	52.7%	46.9%
	Unknown	7	3.6%	\$969	4.8%	0.0%	7	3.6%	22.0%	\$969	4.8%	23.4%
	Total	192	100.0%	\$20,344	100.0%	100.0%	192	100.0%	100.0%	\$20,344	100.0%	100.0%
HOME IMPROVEMENT	Low	8	6.6%	\$140	5.5%	20.8%	8	6.6%	12.4%	\$140	5.5%	10.0%
	Moderate	33	27.0%	\$374	14.6%	17.2%	33	27.0%	18.2%	\$374	14.6%	10.1%
	Middle	30	24.6%	\$390	15.2%	20.3%	30	24.6%	19.6%	\$390	15.2%	14.8%
	Upper	51	41.8%	\$1,660	64.7%	41.8%	51	41.8%	42.9%	\$1,660	64.7%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	7.5%
	Total	122	100.0%	\$2,564	100.0%	100.0%	122	100.0%	100.0%	\$2,564	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	38	7.5%	\$2,262	3.6%	20.8%	38	7.5%	6.1%	\$2,262	3.6%	3.0%
	Moderate	114	22.4%	\$8,764	13.9%	17.2%	114	22.4%	15.8%	\$8,764	13.9%	9.7%
	Middle	111	21.9%	\$10,343	16.4%	20.3%	111	21.9%	19.9%	\$10,343	16.4%	15.7%
	Upper	230	45.3%	\$39,162	61.9%	41.8%	230	45.3%	38.5%	\$39,162	61.9%	46.1%
	Unknown	15	3.0%	\$2,723	4.3%	0.0%	15	3.0%	19.8%	\$2,723	4.3%	25.5%
	Total	508	100.0%	\$63,254	100.0%	100.0%	508	100.0%	100.0%	\$63,254	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	14	6.6%	\$2,018	8.4%	6.2%	14	6.6%	7.5%	\$2,018	8.4%	11.0%
	Moderate	49	23.2%	\$7,039	29.3%	16.6%	49	23.2%	15.4%	\$7,039	29.3%	15.9%
	Middle	82	38.9%	\$5,821	24.2%	39.1%	82	38.9%	37.5%	\$5,821	24.2%	35.7%
	Upper	66	31.3%	\$9,181	38.2%	37.9%	66	31.3%	38.2%	\$9,181	38.2%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.3%
	Total	211	100.0%	\$24,059	100.0%	100.0%	211	100.0%	100.0%	\$24,059	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	12.5%	\$0	0.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	47.5%	\$0	0.0%	59.4%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	40.0%	\$0	0.0%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	151	71.6%	\$11,602	48.2%	89.8%	151	71.6%	47.4%	\$11,602	48.2%	31.9%
		Over \$1 Million	59	28.0%	\$12,426	51.6%	9.5%	59	28.0%				
		Total Rev. available	210	99.6%	\$24,028	99.8%	99.3%	210	99.6%				
		Rev. Not Known	1	0.5%	\$31	0.1%	0.7%	1	0.5%				
		Total	211	100.0%	\$24,059	100.0%	100.0%	211	100.0%				
	Loan Size	\$100,000 or Less	164	77.7%	\$4,953	20.6%		164	77.7%	88.0%	\$4,953	20.6%	22.0%
		\$100,001 - \$250,000	22	10.4%	\$4,086	17.0%		22	10.4%	5.6%	\$4,086	17.0%	18.0%
		\$250,001 - \$1 Million	25	11.8%	\$15,020	62.4%		25	11.8%	6.4%	\$15,020	62.4%	60.0%
		Total	211	100.0%	\$24,059	100.0%		211	100.0%	100.0%	\$24,059	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Rev \$1 Mill or	\$100,000 or Less	132	87.4%	\$3,429	29.6%							
		\$100,001 - \$250,000	9	6.0%	\$1,433	12.4%							
		\$250,001 - \$1 Million	10	6.6%	\$6,740	58.1%							
		Total	151	100.0%	\$11,602	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	50.0%	\$0	0.0%	63.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.5%	\$0	0.0%	73.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	26.9%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	3	13.6%	\$248	8.8%	22.4%	3	13.6%	11.1%	\$248	8.8%	6.6%
	Middle	12	54.5%	\$1,201	42.6%	41.6%	12	54.5%	42.6%	\$1,201	42.6%	35.8%
	Upper	7	31.8%	\$1,368	48.6%	33.3%	7	31.8%	45.8%	\$1,368	48.6%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	22	100.0%	\$2,817	100.0%	100.0%	22	100.0%	100.0%	\$2,817	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Moderate	9	39.1%	\$492	23.8%	22.4%	9	39.1%	11.2%	\$492	23.8%	7.0%
	Middle	10	43.5%	\$786	38.0%	41.6%	10	43.5%	45.9%	\$786	38.0%	40.6%
	Upper	4	17.4%	\$789	38.2%	33.3%	4	17.4%	42.4%	\$789	38.2%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	23	100.0%	\$2,067	100.0%	100.0%	23	100.0%	100.0%	\$2,067	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	4.1%	\$0	0.0%	2.4%
	Moderate	8	36.4%	\$62	21.2%	22.4%	8	36.4%	19.7%	\$62	21.2%	9.8%
	Middle	10	45.5%	\$141	48.3%	41.6%	10	45.5%	43.3%	\$141	48.3%	38.1%
	Upper	4	18.2%	\$89	30.5%	33.3%	4	18.2%	32.9%	\$89	30.5%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	22	100.0%	\$292	100.0%	100.0%	22	100.0%	100.0%	\$292	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	3.7%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	23.3%	0	0.0%	40.7%	\$0	0.0%	15.7%
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	29.6%	\$0	0.0%	6.6%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	25.9%	\$0	0.0%	72.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Moderate	20	29.9%	\$802	15.5%	22.4%	20	29.9%	11.8%	\$802	15.5%	7.6%
	Middle	32	47.8%	\$2,128	41.1%	41.6%	32	47.8%	44.0%	\$2,128	41.1%	35.3%
	Upper	15	22.4%	\$2,246	43.4%	33.3%	15	22.4%	43.5%	\$2,246	43.4%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	67	100.0%	\$5,176	100.0%	100.0%	67	100.0%	100.0%	\$5,176	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%					%	\$(000s)
HOME PURCHASE	Low	1	4.5%	\$94	3.3%	24.7%	1	4.5%	4.8%	\$94	3.3%	2.1%
	Moderate	7	31.8%	\$586	20.8%	18.1%	7	31.8%	13.6%	\$586	20.8%	8.8%
	Middle	4	18.2%	\$385	13.7%	18.3%	4	18.2%	21.9%	\$385	13.7%	19.3%
	Upper	9	40.9%	\$1,628	57.8%	38.9%	9	40.9%	37.2%	\$1,628	57.8%	49.4%
	Unknown	1	4.5%	\$124	4.4%	0.0%	1	4.5%	22.5%	\$124	4.4%	20.4%
	Total	22	100.0%	\$2,817	100.0%	100.0%	22	100.0%	100.0%	\$2,817	100.0%	100.0%
REFINANCE	Low	3	13.0%	\$175	8.5%	24.7%	3	13.0%	2.6%	\$175	8.5%	1.2%
	Moderate	6	26.1%	\$444	21.5%	18.1%	6	26.1%	5.8%	\$444	21.5%	3.4%
	Middle	4	17.4%	\$170	8.2%	18.3%	4	17.4%	9.3%	\$170	8.2%	6.9%
	Upper	10	43.5%	\$1,278	61.8%	38.9%	10	43.5%	26.7%	\$1,278	61.8%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	55.6%	\$0	0.0%	57.4%
	Total	23	100.0%	\$2,067	100.0%	100.0%	23	100.0%	100.0%	\$2,067	100.0%	100.0%
HOME IMPROVEMENT	Low	2	9.1%	\$7	2.4%	24.7%	2	9.1%	5.5%	\$7	2.4%	1.0%
	Moderate	7	31.8%	\$63	21.6%	18.1%	7	31.8%	13.2%	\$63	21.6%	4.4%
	Middle	6	27.3%	\$28	9.6%	18.3%	6	27.3%	23.3%	\$28	9.6%	19.1%
	Upper	7	31.8%	\$194	66.4%	38.9%	7	31.8%	48.8%	\$194	66.4%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	25.4%
	Total	22	100.0%	\$292	100.0%	100.0%	22	100.0%	100.0%	\$292	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	9.0%	\$276	5.3%	24.7%	6	9.0%	3.9%	\$276	5.3%	1.6%
	Moderate	20	29.9%	\$1,093	21.1%	18.1%	20	29.9%	10.3%	\$1,093	21.1%	5.8%
	Middle	14	20.9%	\$583	11.3%	18.3%	14	20.9%	16.6%	\$583	11.3%	12.7%
	Upper	26	38.8%	\$3,100	59.9%	38.9%	26	38.8%	33.4%	\$3,100	59.9%	37.8%
	Unknown	1	1.5%	\$124	2.4%	0.0%	1	1.5%	35.8%	\$124	2.4%	42.1%
	Total	67	100.0%	\$5,176	100.0%	100.0%	67	100.0%	100.0%	\$5,176	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small			Count		Dollar			
		Count	Dollar	Count	Dollar	Businesses	Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	1	2.9%	\$10	0.3%	9.0%	1	2.9%	9.0%	\$10	0.3%	7.5%
	Moderate	10	29.4%	\$310	8.2%	26.0%	10	29.4%	22.3%	\$310	8.2%	24.4%
	Middle	12	35.3%	\$1,630	43.1%	34.4%	12	35.3%	30.7%	\$1,630	43.1%	31.3%
	Upper	11	32.4%	\$1,833	48.5%	30.6%	11	32.4%	36.6%	\$1,833	48.5%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.7%
	Total	34	100.0%	\$3,783	100.0%	100.0%	34	100.0%	100.0%	\$3,783	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.6%	0	0.0%	15.0%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	65.0%	\$0	0.0%	89.8%
	Upper	0	0.0%	\$0	0.0%	29.2%	0	0.0%	15.0%	\$0	0.0%	7.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Columbus

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	28	82.4%	\$3,580	94.6%	90.1%	28	82.4%	46.7%	\$3,580	94.6%	46.1%
		Over \$1 Million	5	14.7%	\$153	4.0%	9.0%	5	14.7%				
		Total Rev. available	33	97.1%	\$3,733	98.6%	99.1%	33	97.1%				
		Rev. Not Known	1	2.9%	\$50	1.3%	0.8%	1	2.9%				
		Total	34	100.0%	\$3,783	100.0%	100.0%	34	100.0%				
	Loan Size	\$100,000 or Less	27	79.4%	\$807	21.3%		27	79.4%	88.8%	\$807	21.3%	25.8%
		\$100,001 - \$250,000	4	11.8%	\$660	17.4%		4	11.8%	5.4%	\$660	17.4%	17.4%
		\$250,001 - \$1 Million	3	8.8%	\$2,316	61.2%		3	8.8%	5.9%	\$2,316	61.2%	56.7%
		Total	34	100.0%	\$3,783	100.0%		34	100.0%	100.0%	\$3,783	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	21	75.0%	\$604	16.9%							
		\$100,001 - \$250,000	4	14.3%	\$660	18.4%							
		\$250,001 - \$1 Million	3	10.7%	\$2,316	64.7%							
		Total	28	100.0%	\$3,580	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	30.0%	\$0	0.0%	34.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.5%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	24.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.0%	\$0	0.0%	50.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	25.1%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	1	8.3%	\$80	4.4%	28.9%	1	8.3%	17.8%	\$80	4.4%	10.6%
	Middle	5	41.7%	\$720	39.4%	30.0%	5	41.7%	25.6%	\$720	39.4%	21.4%
	Upper	6	50.0%	\$1,026	56.2%	37.4%	6	50.0%	55.6%	\$1,026	56.2%	67.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	12	100.0%	\$1,826	100.0%	100.0%	12	100.0%	100.0%	\$1,826	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Moderate	5	41.7%	\$380	29.5%	28.9%	5	41.7%	22.3%	\$380	29.5%	16.5%
	Middle	1	8.3%	\$163	12.7%	30.0%	1	8.3%	28.9%	\$163	12.7%	23.7%
	Upper	6	50.0%	\$744	57.8%	37.4%	6	50.0%	47.1%	\$744	57.8%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	12	100.0%	\$1,287	100.0%	100.0%	12	100.0%	100.0%	\$1,287	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	3.2%	\$0	0.0%	1.8%
	Moderate	9	69.2%	\$91	66.9%	28.9%	9	69.2%	29.1%	\$91	66.9%	15.4%
	Middle	2	15.4%	\$25	18.4%	30.0%	2	15.4%	31.6%	\$25	18.4%	34.3%
	Upper	2	15.4%	\$20	14.7%	37.4%	2	15.4%	36.2%	\$20	14.7%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	13	100.0%	\$136	100.0%	100.0%	13	100.0%	100.0%	\$136	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	14.3%	\$0	0.0%	7.6%
	Moderate	0	0.0%	\$0	0.0%	24.7%	0	0.0%	14.3%	\$0	0.0%	2.6%
	Middle	0	0.0%	\$0	0.0%	30.3%	0	0.0%	42.9%	\$0	0.0%	58.2%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	28.6%	\$0	0.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.4%	\$0	0.0%	1.4%
	Moderate	15	40.5%	\$551	17.0%	28.9%	15	40.5%	19.8%	\$551	17.0%	11.4%
	Middle	8	21.6%	\$908	27.9%	30.0%	8	21.6%	27.0%	\$908	27.9%	26.2%
	Upper	14	37.8%	\$1,790	55.1%	37.4%	14	37.8%	51.8%	\$1,790	55.1%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	37	100.0%	\$3,249	100.0%	100.0%	37	100.0%	100.0%	\$3,249	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	4.4%	\$0	0.0%	1.9%
	Moderate	3	25.0%	\$313	17.1%	18.5%	3	25.0%	13.6%	\$313	17.1%	8.2%
	Middle	4	33.3%	\$577	31.6%	18.0%	4	33.3%	21.1%	\$577	31.6%	18.6%
	Upper	5	41.7%	\$936	51.3%	39.4%	5	41.7%	38.4%	\$936	51.3%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.4%	\$0	0.0%	20.7%
	Total	12	100.0%	\$1,826	100.0%	100.0%	12	100.0%	100.0%	\$1,826	100.0%	100.0%
REFINANCE	Low	2	16.7%	\$124	9.6%	24.2%	2	16.7%	4.2%	\$124	9.6%	2.0%
	Moderate	5	41.7%	\$399	31.0%	18.5%	5	41.7%	8.4%	\$399	31.0%	5.1%
	Middle	1	8.3%	\$82	6.4%	18.0%	1	8.3%	13.2%	\$82	6.4%	10.6%
	Upper	3	25.0%	\$557	43.3%	39.4%	3	25.0%	31.3%	\$557	43.3%	34.8%
	Unknown	1	8.3%	\$125	9.7%	0.0%	1	8.3%	42.9%	\$125	9.7%	47.5%
	Total	12	100.0%	\$1,287	100.0%	100.0%	12	100.0%	100.0%	\$1,287	100.0%	100.0%
HOME IMPROVEMENT	Low	2	15.4%	\$14	10.3%	24.2%	2	15.4%	8.9%	\$14	10.3%	6.4%
	Moderate	4	30.8%	\$54	39.7%	18.5%	4	30.8%	16.3%	\$54	39.7%	11.0%
	Middle	4	30.8%	\$28	20.6%	18.0%	4	30.8%	24.5%	\$28	20.6%	27.6%
	Upper	3	23.1%	\$40	29.4%	39.4%	3	23.1%	47.9%	\$40	29.4%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	6.4%
	Total	13	100.0%	\$136	100.0%	100.0%	13	100.0%	100.0%	\$136	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	10.8%	\$138	4.2%	24.2%	4	10.8%	4.6%	\$138	4.2%	1.8%
	Moderate	12	32.4%	\$766	23.6%	18.5%	12	32.4%	12.1%	\$766	23.6%	6.5%
	Middle	9	24.3%	\$687	21.1%	18.0%	9	24.3%	18.7%	\$687	21.1%	14.4%
	Upper	11	29.7%	\$1,533	47.2%	39.4%	11	29.7%	36.5%	\$1,533	47.2%	40.7%
	Unknown	1	2.7%	\$125	3.8%	0.0%	1	2.7%	28.1%	\$125	3.8%	36.6%
	Total	37	100.0%	\$3,249	100.0%	100.0%	37	100.0%	100.0%	\$3,249	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Dollar		Bank	Agg
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	7	17.5%	\$646	29.3%	9.5%	7	17.5%	9.3%	\$646	29.3%	10.7%
	Moderate	9	22.5%	\$399	18.1%	24.7%	9	22.5%	21.1%	\$399	18.1%	20.9%
	Middle	13	32.5%	\$520	23.6%	34.7%	13	32.5%	31.1%	\$520	23.6%	27.6%
	Upper	11	27.5%	\$640	29.0%	31.0%	11	27.5%	37.2%	\$640	29.0%	40.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Total	40	100.0%	\$2,205	100.0%	100.0%	40	100.0%	100.0%	\$2,205	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.7%	0	0.0%	21.7%	\$0	0.0%	26.1%
	Middle	0	0.0%	\$0	0.0%	40.7%	0	0.0%	34.8%	\$0	0.0%	21.6%
	Upper	0	0.0%	\$0	0.0%	35.6%	0	0.0%	43.5%	\$0	0.0%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Columbus

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	%	#		%	%	Bank		Agg	
#	%	\$ (000s)	\$ %				\$ 000s			\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	34	85.0%	\$1,689	76.6%	88.9%	34	85.0%	47.8%	\$1,689	76.6%	46.6%
		Over \$1 Million	4	10.0%	\$426	19.3%	10.2%	4	10.0%				
		Total Rev. available	38	95.0%	\$2,115	95.9%	99.1%	38	95.0%				
		Rev. Not Known	2	5.0%	\$90	4.1%	0.9%	2	5.0%				
		Total	40	100.0%	\$2,205	100.0%	100.0%	40	100.0%				
	Loan Size	\$100,000 or Less	35	87.5%	\$932	42.3%		35	87.5%	90.1%	\$932	42.3%	31.4%
		\$100,001 - \$250,000	3	7.5%	\$467	21.2%		3	7.5%	5.7%	\$467	21.2%	21.9%
		\$250,001 - \$1 Million	2	5.0%	\$806	36.6%		2	5.0%	4.2%	\$806	36.6%	46.7%
		Total	40	100.0%	\$2,205	100.0%		40	100.0%	100.0%	\$2,205	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	31	91.2%	\$732	43.3%							
		\$100,001 - \$250,000	1	2.9%	\$151	8.9%							
		\$250,001 - \$1 Million	2	5.9%	\$806	47.7%							
		Total	34	100.0%	\$1,689	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	39.1%	\$0	0.0%	65.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	9.2%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.0%	\$0	0.0%	30.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.7%	\$0	0.0%	41.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	28.7%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	1.9%	\$451	0.8%	7.9%	6	1.9%	2.1%	\$451	0.8%	0.9%
	Moderate	28	8.9%	\$2,838	4.9%	19.2%	28	8.9%	8.9%	\$2,838	4.9%	4.9%
	Middle	92	29.2%	\$12,234	21.0%	29.3%	92	29.2%	25.8%	\$12,234	21.0%	18.9%
	Upper	189	60.0%	\$42,779	73.4%	43.5%	189	60.0%	63.1%	\$42,779	73.4%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	315	100.0%	\$58,302	100.0%	100.0%	315	100.0%	100.0%	\$58,302	100.0%	100.0%
REFINANCE	Low	26	5.4%	\$1,151	2.0%	7.9%	26	5.4%	2.1%	\$1,151	2.0%	0.9%
	Moderate	76	15.8%	\$5,144	9.1%	19.2%	76	15.8%	8.6%	\$5,144	9.1%	4.6%
	Middle	128	26.6%	\$11,495	20.4%	29.3%	128	26.6%	24.8%	\$11,495	20.4%	20.2%
	Upper	252	52.3%	\$38,662	68.5%	43.5%	252	52.3%	64.5%	\$38,662	68.5%	74.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	482	100.0%	\$56,452	100.0%	100.0%	482	100.0%	100.0%	\$56,452	100.0%	100.0%
HOME IMPROVEMENT	Low	41	11.3%	\$525	8.6%	7.9%	41	11.3%	6.0%	\$525	8.6%	1.9%
	Moderate	72	19.8%	\$824	13.5%	19.2%	72	19.8%	19.9%	\$824	13.5%	9.0%
	Middle	98	27.0%	\$1,682	27.5%	29.3%	98	27.0%	28.3%	\$1,682	27.5%	19.0%
	Upper	152	41.9%	\$3,088	50.5%	43.5%	152	41.9%	45.8%	\$3,088	50.5%	70.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	363	100.0%	\$6,119	100.0%	100.0%	363	100.0%	100.0%	\$6,119	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	17.6%	\$0	0.0%	14.0%
	Moderate	0	0.0%	\$0	0.0%	26.2%	0	0.0%	22.5%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	25.6%	0	0.0%	37.3%	\$0	0.0%	45.0%
	Upper	0	0.0%	\$0	0.0%	23.3%	0	0.0%	22.5%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	73	6.3%	\$2,127	1.8%	7.9%	73	6.3%	2.3%	\$2,127	1.8%	1.8%
	Moderate	176	15.2%	\$8,806	7.3%	19.2%	176	15.2%	9.4%	\$8,806	7.3%	5.4%
	Middle	318	27.4%	\$25,411	21.0%	29.3%	318	27.4%	25.6%	\$25,411	21.0%	21.1%
	Upper	593	51.1%	\$84,529	69.9%	43.5%	593	51.1%	62.7%	\$84,529	69.9%	71.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,160	100.0%	\$120,873	100.0%	100.0%	1,160	100.0%	100.0%	\$120,873	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	28	8.9%	\$2,225	3.8%	24.1%	28	8.9%	3.6%	\$2,225	3.8%	1.7%
	Moderate	64	20.3%	\$7,711	13.2%	16.1%	64	20.3%	14.9%	\$7,711	13.2%	10.1%
	Middle	85	27.0%	\$12,639	21.7%	17.8%	85	27.0%	18.7%	\$12,639	21.7%	17.0%
	Upper	128	40.6%	\$33,567	57.6%	42.0%	128	40.6%	38.3%	\$33,567	57.6%	48.6%
	Unknown	10	3.2%	\$2,160	3.7%	0.0%	10	3.2%	24.5%	\$2,160	3.7%	22.5%
	Total	315	100.0%	\$58,302	100.0%	100.0%	315	100.0%	100.0%	\$58,302	100.0%	100.0%
REFINANCE	Low	39	8.1%	\$2,099	3.7%	24.1%	39	8.1%	3.3%	\$2,099	3.7%	1.5%
	Moderate	90	18.7%	\$6,332	11.2%	16.1%	90	18.7%	8.4%	\$6,332	11.2%	4.9%
	Middle	106	22.0%	\$10,581	18.7%	17.8%	106	22.0%	14.2%	\$10,581	18.7%	10.6%
	Upper	223	46.3%	\$33,915	60.1%	42.0%	223	46.3%	40.3%	\$33,915	60.1%	48.6%
	Unknown	24	5.0%	\$3,525	6.2%	0.0%	24	5.0%	33.8%	\$3,525	6.2%	34.5%
	Total	482	100.0%	\$56,452	100.0%	100.0%	482	100.0%	100.0%	\$56,452	100.0%	100.0%
HOME IMPROVEMENT	Low	26	7.2%	\$208	3.4%	24.1%	26	7.2%	8.9%	\$208	3.4%	1.9%
	Moderate	75	20.7%	\$745	12.2%	16.1%	75	20.7%	16.5%	\$745	12.2%	6.1%
	Middle	82	22.6%	\$969	15.8%	17.8%	82	22.6%	21.4%	\$969	15.8%	15.8%
	Upper	177	48.8%	\$4,124	67.4%	42.0%	177	48.8%	47.0%	\$4,124	67.4%	65.4%
	Unknown	3	0.8%	\$73	1.2%	0.0%	3	0.8%	6.2%	\$73	1.2%	10.8%
	Total	363	100.0%	\$6,119	100.0%	100.0%	363	100.0%	100.0%	\$6,119	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	93	8.0%	\$4,532	3.7%	24.1%	93	8.0%	3.7%	\$4,532	3.7%	1.5%
	Moderate	229	19.7%	\$14,788	12.2%	16.1%	229	19.7%	12.6%	\$14,788	12.2%	7.6%
	Middle	273	23.5%	\$24,189	20.0%	17.8%	273	23.5%	17.2%	\$24,189	20.0%	13.7%
	Upper	528	45.5%	\$71,606	59.2%	42.0%	528	45.5%	39.3%	\$71,606	59.2%	45.5%
	Unknown	37	3.2%	\$5,758	4.8%	0.0%	37	3.2%	27.1%	\$5,758	4.8%	31.7%
	Total	1,160	100.0%	\$120,873	100.0%	100.0%	1,160	100.0%	100.0%	\$120,873	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	104	14.1%	\$13,349	18.5%	9.4%	104	14.1%	7.3%	\$13,349	18.5%	8.2%
	Moderate	173	23.4%	\$18,684	25.9%	19.0%	173	23.4%	16.6%	\$18,684	25.9%	21.1%
	Middle	178	24.1%	\$13,001	18.0%	25.4%	178	24.1%	22.2%	\$13,001	18.0%	19.9%
	Upper	280	37.9%	\$25,668	35.5%	45.7%	280	37.9%	52.0%	\$25,668	35.5%	48.7%
	Unknown	3	0.4%	\$1,564	2.2%	0.5%	3	0.4%	0.7%	\$1,564	2.2%	1.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%
	Total	738	100.0%	\$72,266	100.0%	100.0%	738	100.0%	100.0%	\$72,266	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	2	25.0%	\$234	49.1%	4.3%	2	25.0%	6.8%	\$234	49.1%	6.7%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	15.8%	\$0	0.0%	8.6%
	Middle	5	62.5%	\$228	47.8%	41.7%	5	62.5%	50.0%	\$228	47.8%	46.8%
	Upper	1	12.5%	\$15	3.1%	32.8%	1	12.5%	26.8%	\$15	3.1%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.8%
	Total	8	100.0%	\$477	100.0%	100.0%	8	100.0%	100.0%	\$477	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank		Total		Businesses	Count		Agg	Dollar		Agg
Count					Bank			Bank					
			#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	532	72.1%	\$25,673	35.5%	88.7%	532	72.1%	43.8%	\$25,673	35.5%	32.9%
		Over \$1 Million	203	27.5%	\$46,454	64.3%	10.5%	203	27.5%				
		Total Rev. available	735	99.6%	\$72,127	99.8%	99.2%	735	99.6%				
		Rev. Not Known	3	0.4%	\$139	0.2%	0.7%	3	0.4%				
		Total	738	100.0%	\$72,266	100.0%	100.0%	738	100.0%				
	Loan Size	\$100,000 or Less	595	80.6%	\$18,885	26.1%		595	80.6%	91.8%	\$18,885	26.1%	31.3%
		\$100,001 - \$250,000	65	8.8%	\$11,718	16.2%		65	8.8%	4.0%	\$11,718	16.2%	15.5%
		\$250,001 - \$1 Million	78	10.6%	\$41,663	57.7%		78	10.6%	4.3%	\$41,663	57.7%	53.1%
		Total	738	100.0%	\$72,266	100.0%		738	100.0%	100.0%	\$72,266	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	498	93.6%	\$14,066	54.8%							
		\$100,001 - \$250,000	19	3.6%	\$3,000	11.7%							
		\$250,001 - \$1 Million	15	2.8%	\$8,607	33.5%							
		Total	532	100.0%	\$25,673	100.0%							
Small Farm	Revenue	\$1 Million or Less	6	75.0%	\$411	86.2%	Total Farms	6	75.0%	45.2%	\$411	86.2%	73.2%
		Over \$1 Million	1	12.5%	\$40	8.4%	4.4%	1	12.5%				
		Total Rev. available	7	87.5%	\$451	94.6%	99.8%	7	87.5%				
		Not Known	1	12.5%	\$26	5.5%	0.3%	1	12.5%				
		Total	8	100.0%	\$477	100.0%	100.0%	8	100.0%				
	Loan Size	\$100,000 or Less	7	87.5%	\$311	65.2%		7	87.5%	91.3%	\$311	65.2%	47.1%
		\$100,001 - \$250,000	1	12.5%	\$166	34.8%		1	12.5%	6.1%	\$166	34.8%	28.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	24.8%
		Total	8	100.0%	\$477	100.0%		8	100.0%	100.0%	\$477	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	5	83.3%	\$245	59.6%							
		\$100,001 - \$250,000	1	16.7%	\$166	40.4%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	6	100.0%	\$411	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	11	3.1%	\$937	1.4%	10.1%	11	3.1%	3.1%	\$937	1.4%	1.2%
	Moderate	32	9.0%	\$3,109	4.7%	17.4%	32	9.0%	9.8%	\$3,109	4.7%	5.0%
	Middle	91	25.7%	\$12,943	19.6%	27.1%	91	25.7%	25.0%	\$12,943	19.6%	19.2%
	Upper	220	62.1%	\$48,964	74.2%	45.3%	220	62.1%	62.1%	\$48,964	74.2%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	354	100.0%	\$65,953	100.0%	100.0%	354	100.0%	100.0%	\$65,953	100.0%	100.0%
REFINANCE	Low	19	5.1%	\$922	2.0%	10.1%	19	5.1%	3.6%	\$922	2.0%	1.7%
	Moderate	69	18.4%	\$3,793	8.2%	17.4%	69	18.4%	10.9%	\$3,793	8.2%	5.7%
	Middle	97	25.8%	\$9,183	19.8%	27.1%	97	25.8%	26.4%	\$9,183	19.8%	20.7%
	Upper	191	50.8%	\$32,365	70.0%	45.3%	191	50.8%	59.2%	\$32,365	70.0%	71.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	376	100.0%	\$46,263	100.0%	100.0%	376	100.0%	100.0%	\$46,263	100.0%	100.0%
HOME IMPROVEMENT	Low	46	16.5%	\$527	10.6%	10.1%	46	16.5%	8.6%	\$527	10.6%	2.9%
	Moderate	58	20.8%	\$827	16.7%	17.4%	58	20.8%	18.4%	\$827	16.7%	9.8%
	Middle	76	27.2%	\$1,020	20.6%	27.1%	76	27.2%	30.2%	\$1,020	20.6%	20.2%
	Upper	99	35.5%	\$2,578	52.1%	45.3%	99	35.5%	42.7%	\$2,578	52.1%	67.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	279	100.0%	\$4,952	100.0%	100.0%	279	100.0%	100.0%	\$4,952	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	28.8%	0	0.0%	26.9%	\$0	0.0%	19.6%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	19.4%	\$0	0.0%	22.6%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	22.4%	\$0	0.0%	21.8%
	Upper	0	0.0%	\$0	0.0%	29.8%	0	0.0%	31.3%	\$0	0.0%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	76	7.5%	\$2,386	2.0%	10.1%	76	7.5%	3.6%	\$2,386	2.0%	2.4%
	Moderate	159	15.8%	\$7,729	6.6%	17.4%	159	15.8%	10.5%	\$7,729	6.6%	6.2%
	Middle	264	26.2%	\$23,146	19.8%	27.1%	264	26.2%	25.6%	\$23,146	19.8%	19.7%
	Upper	510	50.5%	\$83,907	71.6%	45.3%	510	50.5%	60.3%	\$83,907	71.6%	71.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,009	100.0%	\$117,168	100.0%	100.0%	1,009	100.0%	100.0%	\$117,168	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	29	8.2%	\$2,545	3.9%	24.5%	29	8.2%	3.3%	\$2,545	3.9%	1.5%
	Moderate	79	22.3%	\$9,791	14.8%	15.8%	79	22.3%	12.8%	\$9,791	14.8%	8.5%
	Middle	72	20.3%	\$10,817	16.4%	17.5%	72	20.3%	18.6%	\$10,817	16.4%	16.4%
	Upper	162	45.8%	\$40,236	61.0%	42.2%	162	45.8%	41.8%	\$40,236	61.0%	52.3%
	Unknown	12	3.4%	\$2,564	3.9%	0.0%	12	3.4%	23.6%	\$2,564	3.9%	21.4%
	Total	354	100.0%	\$65,953	100.0%	100.0%	354	100.0%	100.0%	\$65,953	100.0%	100.0%
REFINANCE	Low	39	10.4%	\$1,946	4.2%	24.5%	39	10.4%	4.7%	\$1,946	4.2%	2.1%
	Moderate	72	19.1%	\$5,989	12.9%	15.8%	72	19.1%	10.4%	\$5,989	12.9%	6.5%
	Middle	83	22.1%	\$8,007	17.3%	17.5%	83	22.1%	15.5%	\$8,007	17.3%	12.3%
	Upper	174	46.3%	\$29,026	62.7%	42.2%	174	46.3%	41.4%	\$29,026	62.7%	51.5%
	Unknown	8	2.1%	\$1,295	2.8%	0.0%	8	2.1%	27.9%	\$1,295	2.8%	27.6%
	Total	376	100.0%	\$46,263	100.0%	100.0%	376	100.0%	100.0%	\$46,263	100.0%	100.0%
HOME IMPROVEMENT	Low	32	11.5%	\$264	5.3%	24.5%	32	11.5%	10.3%	\$264	5.3%	3.0%
	Moderate	48	17.2%	\$538	10.9%	15.8%	48	17.2%	16.3%	\$538	10.9%	7.9%
	Middle	81	29.0%	\$1,094	22.1%	17.5%	81	29.0%	19.9%	\$1,094	22.1%	14.3%
	Upper	114	40.9%	\$2,978	60.1%	42.2%	114	40.9%	45.8%	\$2,978	60.1%	65.4%
	Unknown	4	1.4%	\$78	1.6%	0.0%	4	1.4%	7.8%	\$78	1.6%	9.4%
	Total	279	100.0%	\$4,952	100.0%	100.0%	279	100.0%	100.0%	\$4,952	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	100	9.9%	\$4,755	4.1%	24.5%	100	9.9%	4.0%	\$4,755	4.1%	1.6%
	Moderate	199	19.7%	\$16,318	13.9%	15.8%	199	19.7%	12.3%	\$16,318	13.9%	7.5%
	Middle	236	23.4%	\$19,918	17.0%	17.5%	236	23.4%	17.8%	\$19,918	17.0%	14.4%
	Upper	450	44.6%	\$72,240	61.7%	42.2%	450	44.6%	41.8%	\$72,240	61.7%	49.3%
	Unknown	24	2.4%	\$3,937	3.4%	0.0%	24	2.4%	24.1%	\$3,937	3.4%	27.2%
	Total	1,009	100.0%	\$117,168	100.0%	100.0%	1,009	100.0%	100.0%	\$117,168	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	112	15.7%	\$12,065	18.1%	12.6%	112	15.7%	9.9%	\$12,065	18.1%	11.6%
	Moderate	120	16.8%	\$10,654	16.0%	15.6%	120	16.8%	16.2%	\$10,654	16.0%	17.6%
	Middle	148	20.7%	\$13,426	20.2%	24.2%	148	20.7%	22.1%	\$13,426	20.2%	20.4%
	Upper	326	45.7%	\$28,271	42.4%	46.9%	326	45.7%	49.7%	\$28,271	42.4%	47.0%
	Unknown	8	1.1%	\$2,193	3.3%	0.7%	8	1.1%	1.2%	\$2,193	3.3%	3.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.3%
	Total	714	100.0%	\$66,609	100.0%	100.0%	714	100.0%	100.0%	\$66,609	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	1.6%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	12.8%	\$0	0.0%	3.9%
	Middle	7	87.5%	\$955	99.7%	46.7%	7	87.5%	61.3%	\$955	99.7%	58.4%
	Upper	1	12.5%	\$3	0.3%	32.9%	1	12.5%	23.3%	\$3	0.3%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	1.1%
	Total	8	100.0%	\$958	100.0%	100.0%	8	100.0%	100.0%	\$958	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses %	Count		Dollar			
Count #	%	Dollar \$ (000s)	\$ %	Bank #	%	Agg %		Bank \$ 000s	\$ %	Agg \$ %			
Small Business	Revenue	\$1 Million or Less	534	74.8%	\$27,686	41.6%	87.2%	534	74.8%	47.2%	\$27,686	41.6%	32.5%
		Over \$1 Million	177	24.8%	\$38,847	58.3%	12.0%	177	24.8%				
		Total Rev. available	711	99.6%	\$66,533	99.9%	99.2%	711	99.6%				
		Rev. Not Known	3	0.4%	\$76	0.1%	0.8%	3	0.4%				
		Total	714	100.0%	\$66,609	100.0%	100.0%	714	100.0%				
	Loan Size	\$100,000 or Less	587	82.2%	\$18,067	27.1%		587	82.2%	91.0%	\$18,067	27.1%	28.9%
		\$100,001 - \$250,000	54	7.6%	\$9,318	14.0%		54	7.6%	4.4%	\$9,318	14.0%	16.5%
		\$250,001 - \$1 Million	73	10.2%	\$39,224	58.9%		73	10.2%	4.7%	\$39,224	58.9%	54.7%
		Total	714	100.0%	\$66,609	100.0%		714	100.0%	100.0%	\$66,609	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	486	91.0%	\$12,192	44.0%							
		\$100,001 - \$250,000	27	5.1%	\$4,313	15.6%							
		\$250,001 - \$1 Million	21	3.9%	\$11,181	40.4%							
		Total	534	100.0%	\$27,686	100.0%							
Small Farm	Revenue	\$1 Million or Less	4	50.0%	\$229	23.9%	Total Farms 94.7%	4	50.0%	42.2%	\$229	23.9%	72.4%
		Over \$1 Million	3	37.5%	\$690	72.0%	5.1%	3	37.5%				
		Total Rev. available	7	87.5%	\$919	95.9%	99.8%	7	87.5%				
		Not Known	1	12.5%	\$39	4.1%	0.2%	1	12.5%				
		Total	8	100.0%	\$958	100.0%	100.0%	8	100.0%				
	Loan Size	\$100,000 or Less	4	50.0%	\$118	12.3%		4	50.0%	86.9%	\$118	12.3%	30.8%
		\$100,001 - \$250,000	3	37.5%	\$500	52.2%		3	37.5%	8.3%	\$500	52.2%	31.5%
		\$250,001 - \$500,000	1	12.5%	\$340	35.5%		1	12.5%	4.8%	\$340	35.5%	37.7%
		Total	8	100.0%	\$958	100.0%		8	100.0%	100.0%	\$958	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	3	75.0%	\$79	34.5%							
		\$100,001 - \$250,000	1	25.0%	\$150	65.5%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	4	100.0%	\$229	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	1.1%	\$309	0.5%	4.8%	4	1.1%	1.5%	\$309	0.5%	1.0%
	Moderate	35	9.8%	\$3,919	5.9%	16.2%	35	9.8%	10.7%	\$3,919	5.9%	6.7%
	Middle	161	45.0%	\$24,899	37.4%	42.4%	161	45.0%	44.4%	\$24,899	37.4%	36.6%
	Upper	158	44.1%	\$37,408	56.2%	36.6%	158	44.1%	43.4%	\$37,408	56.2%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	358	100.0%	\$66,535	100.0%	100.0%	358	100.0%	100.0%	\$66,535	100.0%	100.0%
REFINANCE	Low	19	3.2%	\$919	1.2%	4.8%	19	3.2%	1.1%	\$919	1.2%	0.7%
	Moderate	75	12.6%	\$5,098	6.6%	16.2%	75	12.6%	8.1%	\$5,098	6.6%	4.8%
	Middle	255	42.9%	\$25,693	33.3%	42.4%	255	42.9%	39.0%	\$25,693	33.3%	30.4%
	Upper	246	41.3%	\$45,480	58.9%	36.6%	246	41.3%	51.8%	\$45,480	58.9%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	595	100.0%	\$77,190	100.0%	100.0%	595	100.0%	100.0%	\$77,190	100.0%	100.0%
HOME IMPROVEMENT	Low	8	3.8%	\$95	2.3%	4.8%	8	3.8%	2.9%	\$95	2.3%	0.9%
	Moderate	48	22.6%	\$780	18.9%	16.2%	48	22.6%	11.9%	\$780	18.9%	5.3%
	Middle	100	47.2%	\$1,914	46.5%	42.4%	100	47.2%	40.6%	\$1,914	46.5%	28.4%
	Upper	56	26.4%	\$1,328	32.3%	36.6%	56	26.4%	44.7%	\$1,328	32.3%	65.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	212	100.0%	\$4,117	100.0%	100.0%	212	100.0%	100.0%	\$4,117	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.1%	0	0.0%	12.5%	\$0	0.0%	7.3%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	27.1%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	38.2%	0	0.0%	36.0%	\$0	0.0%	34.3%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	24.4%	\$0	0.0%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	31	2.7%	\$1,323	0.9%	4.8%	31	2.7%	1.4%	\$1,323	0.9%	1.1%
	Moderate	158	13.6%	\$9,797	6.6%	16.2%	158	13.6%	9.6%	\$9,797	6.6%	6.1%
	Middle	516	44.3%	\$52,506	35.5%	42.4%	516	44.3%	41.7%	\$52,506	35.5%	33.4%
	Upper	460	39.5%	\$84,216	57.0%	36.6%	460	39.5%	47.3%	\$84,216	57.0%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,165	100.0%	\$147,842	100.0%	100.0%	1,165	100.0%	100.0%	\$147,842	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	29	8.1%	\$2,420	3.6%	20.7%	29	8.1%	7.4%	\$2,420	3.6%	3.5%
	Moderate	77	21.5%	\$8,711	13.1%	16.7%	77	21.5%	18.9%	\$8,711	13.1%	12.9%
	Middle	81	22.6%	\$11,153	16.8%	20.8%	81	22.6%	19.7%	\$11,153	16.8%	17.7%
	Upper	156	43.6%	\$40,770	61.3%	41.7%	156	43.6%	33.2%	\$40,770	61.3%	46.6%
	Unknown	15	4.2%	\$3,481	5.2%	0.0%	15	4.2%	20.8%	\$3,481	5.2%	19.3%
	Total	358	100.0%	\$66,535	100.0%	100.0%	358	100.0%	100.0%	\$66,535	100.0%	100.0%
REFINANCE	Low	76	12.8%	\$4,206	5.4%	20.7%	76	12.8%	4.0%	\$4,206	5.4%	1.8%
	Moderate	118	19.8%	\$9,316	12.1%	16.7%	118	19.8%	11.3%	\$9,316	12.1%	6.9%
	Middle	138	23.2%	\$14,133	18.3%	20.8%	138	23.2%	16.9%	\$14,133	18.3%	13.2%
	Upper	243	40.8%	\$46,198	59.8%	41.7%	243	40.8%	41.6%	\$46,198	59.8%	53.9%
	Unknown	20	3.4%	\$3,337	4.3%	0.0%	20	3.4%	26.2%	\$3,337	4.3%	24.2%
	Total	595	100.0%	\$77,190	100.0%	100.0%	595	100.0%	100.0%	\$77,190	100.0%	100.0%
HOME IMPROVEMENT	Low	22	10.4%	\$176	4.3%	20.7%	22	10.4%	7.7%	\$176	4.3%	2.3%
	Moderate	38	17.9%	\$711	17.3%	16.7%	38	17.9%	14.4%	\$711	17.3%	7.6%
	Middle	65	30.7%	\$1,143	27.8%	20.8%	65	30.7%	21.7%	\$1,143	27.8%	15.7%
	Upper	83	39.2%	\$1,972	47.9%	41.7%	83	39.2%	47.5%	\$1,972	47.9%	61.1%
	Unknown	4	1.9%	\$115	2.8%	0.0%	4	1.9%	8.5%	\$115	2.8%	13.4%
	Total	212	100.0%	\$4,117	100.0%	100.0%	212	100.0%	100.0%	\$4,117	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	127	10.9%	\$6,802	4.6%	20.7%	127	10.9%	5.8%	\$6,802	4.6%	2.5%
	Moderate	233	20.0%	\$18,738	12.7%	16.7%	233	20.0%	15.1%	\$18,738	12.7%	9.4%
	Middle	284	24.4%	\$26,429	17.9%	20.8%	284	24.4%	18.4%	\$26,429	17.9%	14.8%
	Upper	482	41.4%	\$88,940	60.2%	41.7%	482	41.4%	37.6%	\$88,940	60.2%	48.2%
	Unknown	39	3.3%	\$6,933	4.7%	0.0%	39	3.3%	23.1%	\$6,933	4.7%	25.1%
	Total	1,165	100.0%	\$147,842	100.0%	100.0%	1,165	100.0%	100.0%	\$147,842	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	55	8.8%	\$7,385	11.4%	5.6%	55	8.8%	4.9%	\$7,385	11.4%	6.7%
	Moderate	110	17.6%	\$11,884	18.3%	15.1%	110	17.6%	14.4%	\$11,884	18.3%	16.6%
	Middle	241	38.6%	\$25,696	39.7%	37.1%	241	38.6%	34.3%	\$25,696	39.7%	33.0%
	Upper	218	34.9%	\$19,821	30.6%	42.2%	218	34.9%	45.7%	\$19,821	30.6%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.2%
	Total	624	100.0%	\$64,786	100.0%	100.0%	624	100.0%	100.0%	\$64,786	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	6.3%	\$0	0.0%	3.6%
	Middle	3	75.0%	\$61	11.2%	52.6%	3	75.0%	60.9%	\$61	11.2%	61.5%
	Upper	1	25.0%	\$483	88.8%	39.5%	1	25.0%	32.1%	\$483	88.8%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	4	100.0%	\$544	100.0%	100.0%	4	100.0%	100.0%	\$544	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi St. Louis

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %		\$ %		
Small Business	Revenue	\$1 Million or Less	415	66.5%	\$21,903	33.8%	88.4%	415	66.5%	42.4%	\$21,903	33.8%	31.1%
		Over \$1 Million	194	31.1%	\$42,253	65.2%	10.7%	194	31.1%				
		Total Rev. available	609	97.6%	\$64,156	99.0%	99.1%	609	97.6%				
		Rev. Not Known	15	2.4%	\$630	1.0%	0.9%	15	2.4%				
		Total	624	100.0%	\$64,786	100.0%	100.0%	624	100.0%				
	Loan Size	\$100,000 or Less	491	78.7%	\$14,893	23.0%		491	78.7%	91.5%	\$14,893	23.0%	30.0%
		\$100,001 - \$250,000	61	9.8%	\$10,255	15.8%		61	9.8%	4.0%	\$10,255	15.8%	15.8%
		\$250,001 - \$1 Million	72	11.5%	\$39,638	61.2%		72	11.5%	4.5%	\$39,638	61.2%	54.3%
		Total	624	100.0%	\$64,786	100.0%		624	100.0%	100.0%	\$64,786	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	367	88.4%	\$8,777	40.1%							
		\$100,001 - \$250,000	32	7.7%	\$4,874	22.3%							
		\$250,001 - \$1 Million	16	3.9%	\$8,252	37.7%							
		Total	415	100.0%	\$21,903	100.0%							
Small Farm	Revenue	\$1 Million or Less	4	100.0%	\$544	100.0%	Total Farms 98.2%	4	100.0%	63.2%	\$544	100.0%	77.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%				
		Total Rev. available	4	100.0%	\$544	100.0%	100.0%	4	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%				
		Total	4	100.0%	\$544	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	3	75.0%	\$61	11.2%		3	75.0%	74.4%	\$61	11.2%	24.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.0%	\$0	0.0%	37.4%
		\$250,001 - \$500,000	1	25.0%	\$483	88.8%		1	25.0%	8.6%	\$483	88.8%	37.9%
		Total	4	100.0%	\$544	100.0%		4	100.0%	100.0%	\$544	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	3	75.0%	\$61	11.2%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	25.0%	\$483	88.8%							
		Total	4	100.0%	\$544	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	1.8%	\$423	0.7%	5.5%	6	1.8%	2.0%	\$423	0.7%	0.9%
	Moderate	60	18.0%	\$5,511	9.2%	17.1%	60	18.0%	14.1%	\$5,511	9.2%	8.6%
	Middle	143	42.8%	\$22,670	37.8%	38.9%	143	42.8%	41.4%	\$22,670	37.8%	35.7%
	Upper	125	37.4%	\$31,445	52.4%	38.5%	125	37.4%	42.3%	\$31,445	52.4%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	334	100.0%	\$60,049	100.0%	100.0%	334	100.0%	100.0%	\$60,049	100.0%	100.0%
REFINANCE	Low	16	3.8%	\$915	1.9%	5.5%	16	3.8%	1.7%	\$915	1.9%	0.7%
	Moderate	73	17.2%	\$5,130	10.7%	17.1%	73	17.2%	12.3%	\$5,130	10.7%	7.6%
	Middle	191	44.9%	\$18,075	37.7%	38.9%	191	44.9%	39.6%	\$18,075	37.7%	32.5%
	Upper	145	34.1%	\$23,777	49.6%	38.5%	145	34.1%	46.3%	\$23,777	49.6%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	425	100.0%	\$47,897	100.0%	100.0%	425	100.0%	100.0%	\$47,897	100.0%	100.0%
HOME IMPROVEMENT	Low	17	8.8%	\$141	2.3%	5.5%	17	8.8%	3.3%	\$141	2.3%	0.8%
	Moderate	29	15.0%	\$590	9.8%	17.1%	29	15.0%	12.9%	\$590	9.8%	7.0%
	Middle	77	39.9%	\$2,059	34.1%	38.9%	77	39.9%	40.0%	\$2,059	34.1%	33.7%
	Upper	70	36.3%	\$3,246	53.8%	38.5%	70	36.3%	43.8%	\$3,246	53.8%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	193	100.0%	\$6,036	100.0%	100.0%	193	100.0%	100.0%	\$6,036	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.5%	0	0.0%	12.0%	\$0	0.0%	9.1%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	29.8%	\$0	0.0%	19.2%
	Middle	0	0.0%	\$0	0.0%	34.9%	0	0.0%	42.7%	\$0	0.0%	45.1%
	Upper	0	0.0%	\$0	0.0%	30.1%	0	0.0%	15.2%	\$0	0.0%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	39	4.1%	\$1,479	1.3%	5.5%	39	4.1%	2.0%	\$1,479	1.3%	1.2%
	Moderate	162	17.0%	\$11,231	9.9%	17.1%	162	17.0%	13.5%	\$11,231	9.9%	8.7%
	Middle	411	43.2%	\$42,804	37.6%	38.9%	411	43.2%	40.7%	\$42,804	37.6%	35.0%
	Upper	340	35.7%	\$58,468	51.3%	38.5%	340	35.7%	43.6%	\$58,468	51.3%	54.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	952	100.0%	\$113,982	100.0%	100.0%	952	100.0%	100.0%	\$113,982	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	46	13.8%	\$3,582	6.0%	21.4%	46	13.8%	8.9%	\$3,582	6.0%	4.3%
	Moderate	89	26.6%	\$10,877	18.1%	16.9%	89	26.6%	18.7%	\$10,877	18.1%	13.3%
	Middle	69	20.7%	\$10,477	17.4%	19.7%	69	20.7%	20.1%	\$10,477	17.4%	18.7%
	Upper	112	33.5%	\$31,846	53.0%	41.9%	112	33.5%	32.1%	\$31,846	53.0%	45.4%
	Unknown	18	5.4%	\$3,267	5.4%	0.0%	18	5.4%	20.2%	\$3,267	5.4%	18.3%
	Total	334	100.0%	\$60,049	100.0%	100.0%	334	100.0%	100.0%	\$60,049	100.0%	100.0%
REFINANCE	Low	60	14.1%	\$3,746	7.8%	21.4%	60	14.1%	6.7%	\$3,746	7.8%	3.3%
	Moderate	100	23.5%	\$7,071	14.8%	16.9%	100	23.5%	15.4%	\$7,071	14.8%	10.3%
	Middle	107	25.2%	\$11,259	23.5%	19.7%	107	25.2%	20.0%	\$11,259	23.5%	16.8%
	Upper	148	34.8%	\$25,075	52.4%	41.9%	148	34.8%	35.0%	\$25,075	52.4%	47.2%
	Unknown	10	2.4%	\$746	1.6%	0.0%	10	2.4%	22.8%	\$746	1.6%	22.3%
	Total	425	100.0%	\$47,897	100.0%	100.0%	425	100.0%	100.0%	\$47,897	100.0%	100.0%
HOME IMPROVEMENT	Low	25	13.0%	\$177	2.9%	21.4%	25	13.0%	10.0%	\$177	2.9%	5.0%
	Moderate	42	21.8%	\$689	11.4%	16.9%	42	21.8%	17.5%	\$689	11.4%	12.5%
	Middle	51	26.4%	\$1,177	19.5%	19.7%	51	26.4%	23.6%	\$1,177	19.5%	21.7%
	Upper	73	37.8%	\$3,932	65.1%	41.9%	73	37.8%	41.7%	\$3,932	65.1%	52.0%
	Unknown	2	1.0%	\$61	1.0%	0.0%	2	1.0%	7.1%	\$61	1.0%	8.8%
	Total	193	100.0%	\$6,036	100.0%	100.0%	193	100.0%	100.0%	\$6,036	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	131	13.8%	\$7,505	6.6%	21.4%	131	13.8%	8.2%	\$7,505	6.6%	3.8%
	Moderate	231	24.3%	\$18,637	16.4%	16.9%	231	24.3%	17.5%	\$18,637	16.4%	11.7%
	Middle	227	23.8%	\$22,913	20.1%	19.7%	227	23.8%	20.1%	\$22,913	20.1%	17.4%
	Upper	333	35.0%	\$60,853	53.4%	41.9%	333	35.0%	33.5%	\$60,853	53.4%	44.3%
	Unknown	30	3.2%	\$4,074	3.6%	0.0%	30	3.2%	20.7%	\$4,074	3.6%	22.8%
	Total	952	100.0%	\$113,982	100.0%	100.0%	952	100.0%	100.0%	\$113,982	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi St. Louis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	88	12.7%	\$8,272	12.8%	6.0%	88	12.7%	5.6%	\$8,272	12.8%	6.4%
	Moderate	129	18.6%	\$13,362	20.7%	17.0%	129	18.6%	16.8%	\$13,362	20.7%	18.3%
	Middle	232	33.4%	\$21,311	33.1%	34.6%	232	33.4%	32.9%	\$21,311	33.1%	31.5%
	Upper	232	33.4%	\$19,646	30.5%	41.8%	232	33.4%	43.2%	\$19,646	30.5%	41.5%
	Unknown	14	2.0%	\$1,887	2.9%	0.6%	14	2.0%	1.0%	\$1,887	2.9%	2.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.1%
	Total	695	100.0%	\$64,478	100.0%	100.0%	695	100.0%	100.0%	\$64,478	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	7.3%	0	0.0%	4.4%	\$0	0.0%	2.8%
	Middle	4	50.0%	\$457	72.7%	48.2%	4	50.0%	49.4%	\$457	72.7%	48.2%
	Upper	4	50.0%	\$172	27.3%	43.9%	4	50.0%	45.5%	\$172	27.3%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	8	100.0%	\$629	100.0%	100.0%	8	100.0%	100.0%	\$629	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi St. Louis

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	461	66.3%	\$26,252	40.7%	87.1%	461	66.3%	48.6%	\$26,252	40.7%	32.7%
		Over \$1 Million	219	31.5%	\$37,558	58.2%	12.0%	219	31.5%				
		Total Rev. available	680	97.8%	\$63,810	98.9%	99.1%	680	97.8%				
		Rev. Not Known	15	2.2%	\$668	1.0%	0.9%	15	2.2%				
		Total	695	100.0%	\$64,478	100.0%	100.0%	695	100.0%				
	Loan Size	\$100,000 or Less	561	80.7%	\$19,633	30.4%		561	80.7%	90.3%	\$19,633	30.4%	26.9%
		\$100,001 - \$250,000	72	10.4%	\$12,839	19.9%		72	10.4%	4.6%	\$12,839	19.9%	16.6%
		\$250,001 - \$1 Million	62	8.9%	\$32,006	49.6%		62	8.9%	5.1%	\$32,006	49.6%	56.5%
		Total	695	100.0%	\$64,478	100.0%		695	100.0%	100.0%	\$64,478	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	411	89.2%	\$11,811	45.0%							
		\$100,001 - \$250,000	31	6.7%	\$5,281	20.1%							
		\$250,001 - \$1 Million	19	4.1%	\$9,160	34.9%							
		Total	461	100.0%	\$26,252	100.0%							
Small Farm	Revenue	\$1 Million or Less	8	100.0%	\$629	100.0%	Total Farms 97.8%	8	100.0%	63.2%	\$629	100.0%	74.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
		Total Rev. available	8	100.0%	\$629	100.0%	100.0%	8	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	8	100.0%	\$629	100.0%	100.0%	8	100.0%				
	Loan Size	\$100,000 or Less	7	87.5%	\$239	38.0%		7	87.5%	75.9%	\$239	38.0%	24.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.7%	\$0	0.0%	33.1%
		\$250,001 - \$500,000	1	12.5%	\$390	62.0%		1	12.5%	9.3%	\$390	62.0%	42.3%
		Total	8	100.0%	\$629	100.0%		8	100.0%	100.0%	\$629	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	7	87.5%	\$239	38.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	12.5%	\$390	62.0%							
		Total	8	100.0%	\$629	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	5.3%	0	0.0%	3.4%	\$0	0.0%	2.1%
	Middle	6	28.6%	\$651	20.9%	64.0%	6	28.6%	58.4%	\$651	20.9%	49.8%
	Upper	15	71.4%	\$2,459	79.1%	26.9%	15	71.4%	36.5%	\$2,459	79.1%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$3,110</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,110</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	2.4%	\$148	2.0%	3.7%	2	2.4%	2.0%	\$148	2.0%	1.1%
	Moderate	4	4.8%	\$273	3.7%	5.3%	4	4.8%	2.5%	\$273	3.7%	1.4%
	Middle	51	61.4%	\$3,717	50.4%	64.0%	51	61.4%	56.8%	\$3,717	50.4%	47.8%
	Upper	26	31.3%	\$3,237	43.9%	26.9%	26	31.3%	38.6%	\$3,237	43.9%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$7,375</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,375</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	4	6.7%	\$26	1.5%	3.7%	4	6.7%	2.4%	\$26	1.5%	0.4%
	Moderate	2	3.3%	\$47	2.7%	5.3%	2	3.3%	4.0%	\$47	2.7%	2.3%
	Middle	37	61.7%	\$679	38.4%	64.0%	37	61.7%	60.6%	\$679	38.4%	50.3%
	Upper	17	28.3%	\$1,016	57.5%	26.9%	17	28.3%	32.9%	\$1,016	57.5%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>60</i>	<i>100.0%</i>	<i>\$1,768</i>	<i>100.0%</i>	<i>100.0%</i>	<i>60</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,768</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	47.6%	0	0.0%	91.7%	\$0	0.0%	73.8%
	Upper	0	0.0%	\$0	0.0%	19.9%	0	0.0%	8.3%	\$0	0.0%	26.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	6	3.7%	\$174	1.4%	3.7%	6	3.7%	1.8%	\$174	1.4%	0.9%
	Moderate	6	3.7%	\$320	2.6%	5.3%	6	3.7%	3.2%	\$320	2.6%	1.8%
	Middle	94	57.3%	\$5,047	41.2%	64.0%	94	57.3%	58.2%	\$5,047	41.2%	49.9%
	Upper	58	35.4%	\$6,712	54.8%	26.9%	58	35.4%	36.8%	\$6,712	54.8%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>164</i>	<i>100.0%</i>	<i>\$12,253</i>	<i>100.0%</i>	<i>100.0%</i>	<i>164</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,253</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	3.0%	\$0	0.0%	1.2%
	Moderate	3	14.3%	\$248	8.0%	16.4%	3	14.3%	13.6%	\$248	8.0%	8.5%
	Middle	8	38.1%	\$923	29.7%	19.9%	8	38.1%	21.1%	\$923	29.7%	18.2%
	Upper	9	42.9%	\$1,903	61.2%	40.4%	9	42.9%	42.2%	\$1,903	61.2%	50.9%
	Unknown	1	4.8%	\$36	1.2%	0.0%	1	4.8%	20.1%	\$36	1.2%	21.1%
	Total	21	100.0%	\$3,110	100.0%	100.0%	21	100.0%	100.0%	\$3,110	100.0%	100.0%
REFINANCE	Low	5	6.0%	\$176	2.4%	23.3%	5	6.0%	2.7%	\$176	2.4%	1.1%
	Moderate	12	14.5%	\$933	12.7%	16.4%	12	14.5%	8.4%	\$933	12.7%	4.5%
	Middle	21	25.3%	\$1,205	16.3%	19.9%	21	25.3%	16.2%	\$1,205	16.3%	10.9%
	Upper	42	50.6%	\$4,665	63.3%	40.4%	42	50.6%	47.9%	\$4,665	63.3%	53.5%
	Unknown	3	3.6%	\$396	5.4%	0.0%	3	3.6%	24.7%	\$396	5.4%	30.0%
	Total	83	100.0%	\$7,375	100.0%	100.0%	83	100.0%	100.0%	\$7,375	100.0%	100.0%
HOME IMPROVEMENT	Low	9	15.0%	\$86	4.9%	23.3%	9	15.0%	6.4%	\$86	4.9%	4.0%
	Moderate	6	10.0%	\$144	8.1%	16.4%	6	10.0%	10.0%	\$144	8.1%	6.3%
	Middle	14	23.3%	\$370	20.9%	19.9%	14	23.3%	24.5%	\$370	20.9%	18.4%
	Upper	30	50.0%	\$1,163	65.8%	40.4%	30	50.0%	54.6%	\$1,163	65.8%	67.2%
	Unknown	1	1.7%	\$5	0.3%	0.0%	1	1.7%	4.4%	\$5	0.3%	4.2%
	Total	60	100.0%	\$1,768	100.0%	100.0%	60	100.0%	100.0%	\$1,768	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	14	8.5%	\$262	2.1%	23.3%	14	8.5%	3.2%	\$262	2.1%	1.2%
	Moderate	21	12.8%	\$1,325	10.8%	16.4%	21	12.8%	11.7%	\$1,325	10.8%	6.9%
	Middle	43	26.2%	\$2,498	20.4%	19.9%	43	26.2%	19.7%	\$2,498	20.4%	15.2%
	Upper	81	49.4%	\$7,731	63.1%	40.4%	81	49.4%	44.8%	\$7,731	63.1%	50.7%
	Unknown	5	3.0%	\$437	3.6%	0.0%	5	3.0%	20.6%	\$437	3.6%	26.0%
	Total	164	100.0%	\$12,253	100.0%	100.0%	164	100.0%	100.0%	\$12,253	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small			Count		Dollar			
		Count	Dollar	Count	Dollar	Businesses	Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	8	10.3%	\$559	5.1%	9.0%	8	10.3%	8.2%	\$559	5.1%	6.3%
	Moderate	1	1.3%	\$490	4.5%	7.2%	1	1.3%	5.1%	\$490	4.5%	4.4%
	Middle	37	47.4%	\$6,227	56.9%	53.4%	37	47.4%	46.8%	\$6,227	56.9%	40.8%
	Upper	32	41.0%	\$3,663	33.5%	30.3%	32	41.0%	38.7%	\$3,663	33.5%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.3%
	Total	78	100.0%	\$10,939	100.0%	100.0%	78	100.0%	100.0%	\$10,939	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	3.8%	\$0	0.0%	2.6%
	Middle	1	50.0%	\$27	51.9%	74.3%	1	50.0%	72.5%	\$27	51.9%	62.2%
	Upper	1	50.0%	\$25	48.1%	24.1%	1	50.0%	22.5%	\$25	48.1%	35.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$52	100.0%	100.0%	2	100.0%	100.0%	\$52	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Texarkana

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank		Total		Businesses	Count		Agg	Dollar		Agg
Count		Dollar		Bank		Bank							
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	49	62.8%	\$2,075	19.0%	90.6%	49	62.8%	45.0%	\$2,075	19.0%	47.4%
		Over \$1 Million	27	34.6%	\$8,344	76.3%	8.0%	27	34.6%				
		Total Rev. available	76	97.4%	\$10,419	95.3%	98.6%	76	97.4%				
		Rev. Not Known	2	2.6%	\$520	4.8%	1.5%	2	2.6%				
		Total	78	100.0%	\$10,939	100.0%	100.0%	78	100.0%				
	Loan Size	\$100,000 or Less	56	71.8%	\$1,636	15.0%		56	71.8%	91.6%	\$1,636	15.0%	34.5%
		\$100,001 - \$250,000	10	12.8%	\$1,789	16.4%		10	12.8%	4.8%	\$1,789	16.4%	18.0%
		\$250,001 - \$1 Million	12	15.4%	\$7,514	68.7%		12	15.4%	3.7%	\$7,514	68.7%	47.5%
		Total	78	100.0%	\$10,939	100.0%		78	100.0%	100.0%	\$10,939	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Rev \$1 Mill or	\$100,000 or Less	45	91.8%	\$1,056	50.9%							
		\$100,001 - \$250,000	3	6.1%	\$497	24.0%							
		\$250,001 - \$1 Million	1	2.0%	\$522	25.2%							
		Total	49	100.0%	\$2,075	100.0%							
Small Farm	Revenue	\$1 Million or Less	2	100.0%	\$52	100.0%	Total Farms 97.0%	2	100.0%	83.1%	\$52	100.0%	93.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.0%	0	0.0%				
		Total Rev. available	2	100.0%	\$52	100.0%	100.0%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	2	100.0%	\$52	100.0%	100.0%	2	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$52	100.0%		2	100.0%	90.0%	\$52	100.0%	51.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	21.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	27.3%
		Total	2	100.0%	\$52	100.0%		2	100.0%	100.0%	\$52	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Rev \$1 Mill or	\$100,000 or Less	2	100.0%	\$52	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	2	100.0%	\$52	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	4	22.2%	\$328	14.5%	13.2%	4	22.2%	10.7%	\$328	14.5%	7.1%
	Middle	9	50.0%	\$892	39.3%	61.8%	9	50.0%	58.4%	\$892	39.3%	54.4%
	Upper	5	27.8%	\$1,047	46.2%	24.2%	5	27.8%	30.5%	\$1,047	46.2%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.5%
	Total	18	100.0%	\$2,267	100.0%	100.0%	18	100.0%	100.0%	\$2,267	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	9	15.8%	\$501	9.1%	13.2%	9	15.8%	9.8%	\$501	9.1%	7.9%
	Middle	28	49.1%	\$2,685	48.9%	61.8%	28	49.1%	56.4%	\$2,685	48.9%	49.3%
	Upper	20	35.1%	\$2,310	42.0%	24.2%	20	35.1%	33.6%	\$2,310	42.0%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$5,496	100.0%	100.0%	57	100.0%	100.0%	\$5,496	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	1	2.4%	\$2	0.1%	13.2%	1	2.4%	11.4%	\$2	0.1%	6.5%
	Middle	28	68.3%	\$1,049	64.5%	61.8%	28	68.3%	59.4%	\$1,049	64.5%	54.2%
	Upper	12	29.3%	\$575	35.4%	24.2%	12	29.3%	28.7%	\$575	35.4%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$1,626	100.0%	100.0%	41	100.0%	100.0%	\$1,626	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.2%	0	0.0%	38.9%	\$0	0.0%	22.3%
	Middle	0	0.0%	\$0	0.0%	49.1%	0	0.0%	44.4%	\$0	0.0%	70.4%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	16.7%	\$0	0.0%	7.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	14	12.1%	\$831	8.9%	13.2%	14	12.1%	10.7%	\$831	8.9%	8.5%
	Middle	65	56.0%	\$4,626	49.3%	61.8%	65	56.0%	57.9%	\$4,626	49.3%	54.3%
	Upper	37	31.9%	\$3,932	41.9%	24.2%	37	31.9%	31.2%	\$3,932	41.9%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Total	116	100.0%	\$9,389	100.0%	100.0%	116	100.0%	100.0%	\$9,389	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	16.7%	\$180	7.9%	23.0%	3	16.7%	2.6%	\$180	7.9%	1.0%
	Moderate	4	22.2%	\$298	13.1%	16.1%	4	22.2%	12.2%	\$298	13.1%	7.0%
	Middle	2	11.1%	\$198	8.7%	19.5%	2	11.1%	20.3%	\$198	8.7%	16.2%
	Upper	9	50.0%	\$1,591	70.2%	41.4%	9	50.0%	44.2%	\$1,591	70.2%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.7%	\$0	0.0%	25.4%
	Total	18	100.0%	\$2,267	100.0%	100.0%	18	100.0%	100.0%	\$2,267	100.0%	100.0%
REFINANCE	Low	4	7.0%	\$151	2.7%	23.0%	4	7.0%	4.3%	\$151	2.7%	1.6%
	Moderate	12	21.1%	\$775	14.1%	16.1%	12	21.1%	9.1%	\$775	14.1%	5.5%
	Middle	10	17.5%	\$829	15.1%	19.5%	10	17.5%	18.8%	\$829	15.1%	13.8%
	Upper	29	50.9%	\$3,465	63.0%	41.4%	29	50.9%	47.9%	\$3,465	63.0%	55.2%
	Unknown	2	3.5%	\$276	5.0%	0.0%	2	3.5%	19.9%	\$276	5.0%	24.0%
	Total	57	100.0%	\$5,496	100.0%	100.0%	57	100.0%	100.0%	\$5,496	100.0%	100.0%
HOME IMPROVEMENT	Low	4	9.8%	\$24	1.5%	23.0%	4	9.8%	8.3%	\$24	1.5%	2.2%
	Moderate	6	14.6%	\$197	12.1%	16.1%	6	14.6%	9.4%	\$197	12.1%	5.3%
	Middle	12	29.3%	\$319	19.6%	19.5%	12	29.3%	22.4%	\$319	19.6%	19.2%
	Upper	19	46.3%	\$1,086	66.8%	41.4%	19	46.3%	53.5%	\$1,086	66.8%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.3%	\$0	0.0%	11.2%
	Total	41	100.0%	\$1,626	100.0%	100.0%	41	100.0%	100.0%	\$1,626	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	9.5%	\$355	3.8%	23.0%	11	9.5%	3.5%	\$355	3.8%	1.1%
	Moderate	22	19.0%	\$1,270	13.5%	16.1%	22	19.0%	11.1%	\$1,270	13.5%	6.0%
	Middle	24	20.7%	\$1,346	14.3%	19.5%	24	20.7%	19.9%	\$1,346	14.3%	14.3%
	Upper	57	49.1%	\$6,142	65.4%	41.4%	57	49.1%	45.7%	\$6,142	65.4%	47.8%
	Unknown	2	1.7%	\$276	2.9%	0.0%	2	1.7%	19.8%	\$276	2.9%	30.7%
	Total	116	100.0%	\$9,389	100.0%	100.0%	116	100.0%	100.0%	\$9,389	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Texarkana

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	3	4.9%	\$155	2.1%	0.6%	3	4.9%	0.9%	\$155	2.1%	0.6%
	Moderate	11	18.0%	\$560	7.7%	23.7%	11	18.0%	20.6%	\$560	7.7%	21.8%
	Middle	37	60.7%	\$5,893	81.5%	52.0%	37	60.7%	49.6%	\$5,893	81.5%	48.1%
	Upper	10	16.4%	\$625	8.6%	23.6%	10	16.4%	27.8%	\$625	8.6%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.4%
	Total	61	100.0%	\$7,233	100.0%	100.0%	61	100.0%	100.0%	\$7,233	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	6.6%	\$0	0.0%	7.9%
	Middle	1	100.0%	\$16	100.0%	71.6%	1	100.0%	67.5%	\$16	100.0%	66.0%
	Upper	0	0.0%	\$0	0.0%	25.4%	0	0.0%	26.0%	\$0	0.0%	26.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$16	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	7	0.8%	\$690	0.3%	4.3%	7	0.8%	0.7%	\$690	0.3%	0.4%
	Moderate	76	8.6%	\$9,810	4.6%	19.4%	76	8.6%	8.6%	\$9,810	4.6%	5.1%
	Middle	256	29.1%	\$43,620	20.5%	41.7%	256	29.1%	39.7%	\$43,620	20.5%	30.9%
	Upper	540	61.4%	\$158,335	74.5%	34.5%	540	61.4%	51.1%	\$158,335	74.5%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>879</i>	<i>100.0%</i>	<i>\$212,455</i>	<i>100.0%</i>	<i>100.0%</i>	<i>879</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$212,455</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	18	1.5%	\$901	0.5%	4.3%	18	1.5%	1.0%	\$901	0.5%	0.5%
	Moderate	154	12.7%	\$13,749	7.2%	19.4%	154	12.7%	9.7%	\$13,749	7.2%	5.8%
	Middle	406	33.4%	\$40,759	21.2%	41.7%	406	33.4%	37.3%	\$40,759	21.2%	28.3%
	Upper	636	52.4%	\$136,412	71.1%	34.5%	636	52.4%	52.0%	\$136,412	71.1%	65.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,214</i>	<i>100.0%</i>	<i>\$191,821</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,214</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$191,821</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	26	5.0%	\$382	2.4%	4.3%	26	5.0%	3.3%	\$382	2.4%	0.9%
	Moderate	96	18.4%	\$2,118	13.3%	19.4%	96	18.4%	15.9%	\$2,118	13.3%	5.7%
	Middle	224	42.9%	\$6,352	39.9%	41.7%	224	42.9%	43.7%	\$6,352	39.9%	32.4%
	Upper	176	33.7%	\$7,079	44.4%	34.5%	176	33.7%	37.2%	\$7,079	44.4%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>522</i>	<i>100.0%</i>	<i>\$15,931</i>	<i>100.0%</i>	<i>100.0%</i>	<i>522</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,931</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units										
	Low	1	50.0%	\$1,670	8.1%	13.5%	1	50.0%	18.8%	\$1,670	8.1%	3.2%
	Moderate	0	0.0%	\$0	0.0%	28.0%	0	0.0%	23.8%	\$0	0.0%	20.3%
	Middle	1	50.0%	\$19,033	91.9%	31.8%	1	50.0%	36.3%	\$19,033	91.9%	17.4%
	Upper	0	0.0%	\$0	0.0%	26.7%	0	0.0%	21.3%	\$0	0.0%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$20,703</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,703</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	52	2.0%	\$3,643	0.8%	4.3%	52	2.0%	1.0%	\$3,643	0.8%	0.6%
	Moderate	326	12.5%	\$25,677	5.8%	19.4%	326	12.5%	9.4%	\$25,677	5.8%	6.2%
	Middle	887	33.9%	\$109,764	24.9%	41.7%	887	33.9%	39.0%	\$109,764	24.9%	29.2%
	Upper	1,352	51.7%	\$301,826	68.5%	34.5%	1,352	51.7%	50.7%	\$301,826	68.5%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2,617</i>	<i>100.0%</i>	<i>\$440,910</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2,617</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$440,910</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	45	5.1%	\$3,911	1.8%	22.1%	45	5.1%	6.4%	\$3,911	1.8%	3.0%
	Moderate	134	15.2%	\$17,177	8.1%	17.1%	134	15.2%	18.1%	\$17,177	8.1%	11.9%
	Middle	156	17.7%	\$26,157	12.3%	19.6%	156	17.7%	21.3%	\$26,157	12.3%	18.6%
	Upper	376	42.8%	\$126,599	59.6%	41.2%	376	42.8%	34.8%	\$126,599	59.6%	48.7%
	Unknown	168	19.1%	\$38,611	18.2%	0.0%	168	19.1%	19.4%	\$38,611	18.2%	17.8%
	Total	879	100.0%	\$212,455	100.0%	100.0%	879	100.0%	100.0%	\$212,455	100.0%	100.0%
REFINANCE	Low	119	9.8%	\$6,797	3.5%	22.1%	119	9.8%	5.4%	\$6,797	3.5%	2.5%
	Moderate	182	15.0%	\$16,401	8.6%	17.1%	182	15.0%	11.2%	\$16,401	8.6%	6.8%
	Middle	235	19.4%	\$25,619	13.4%	19.6%	235	19.4%	16.5%	\$25,619	13.4%	12.7%
	Upper	568	46.8%	\$121,505	63.3%	41.2%	568	46.8%	39.0%	\$121,505	63.3%	51.6%
	Unknown	110	9.1%	\$21,499	11.2%	0.0%	110	9.1%	27.9%	\$21,499	11.2%	26.4%
	Total	1,214	100.0%	\$191,821	100.0%	100.0%	1,214	100.0%	100.0%	\$191,821	100.0%	100.0%
HOME IMPROVEMENT	Low	65	12.5%	\$613	3.8%	22.1%	65	12.5%	11.1%	\$613	3.8%	3.1%
	Moderate	98	18.8%	\$1,313	8.2%	17.1%	98	18.8%	16.5%	\$1,313	8.2%	8.2%
	Middle	130	24.9%	\$3,068	19.3%	19.6%	130	24.9%	23.1%	\$3,068	19.3%	16.6%
	Upper	200	38.3%	\$10,268	64.5%	41.2%	200	38.3%	42.2%	\$10,268	64.5%	63.7%
	Unknown	29	5.6%	\$669	4.2%	0.0%	29	5.6%	7.0%	\$669	4.2%	8.4%
	Total	522	100.0%	\$15,931	100.0%	100.0%	522	100.0%	100.0%	\$15,931	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$20,703	100.0%	0.0%	2	100.0%	100.0%	\$20,703	100.0%	100.0%
	Total	2	100.0%	\$20,703	100.0%	100.0%	2	100.0%	100.0%	\$20,703	100.0%	100.0%
HMDA TOTALS	Low	229	8.8%	\$11,321	2.6%	22.1%	229	8.8%	6.3%	\$11,321	2.6%	2.7%
	Moderate	414	15.8%	\$34,891	7.9%	17.1%	414	15.8%	15.3%	\$34,891	7.9%	9.3%
	Middle	521	19.9%	\$54,844	12.4%	19.6%	521	19.9%	19.5%	\$54,844	12.4%	15.4%
	Upper	1,144	43.7%	\$258,372	58.6%	41.2%	1,144	43.7%	36.7%	\$258,372	58.6%	47.2%
	Unknown	309	11.8%	\$81,482	18.5%	0.0%	309	11.8%	22.2%	\$81,482	18.5%	25.4%
	Total	2,617	100.0%	\$440,910	100.0%	100.0%	2,617	100.0%	100.0%	\$440,910	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		%
SMALL BUSINESSES	Low	111	8.7%	\$14,319	10.3%	7.1%	111	8.7%	6.8%	\$14,319	10.3%	10.3%
	Moderate	204	16.0%	\$23,377	16.8%	18.1%	204	16.0%	14.8%	\$23,377	16.8%	16.5%
	Middle	425	33.3%	\$41,440	29.7%	35.3%	425	33.3%	30.1%	\$41,440	29.7%	28.7%
	Upper	536	42.0%	\$60,408	43.3%	39.5%	536	42.0%	46.6%	\$60,408	43.3%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.7%
	Total	1,276	100.0%	\$139,544	100.0%	100.0%	1,276	100.0%	100.0%	\$139,544	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	3	27.3%	\$272	64.8%	29.3%	3	27.3%	39.9%	\$272	64.8%	47.6%
	Middle	4	36.4%	\$70	16.7%	44.5%	4	36.4%	46.9%	\$70	16.7%	40.2%
	Upper	4	36.4%	\$78	18.6%	26.0%	4	36.4%	11.9%	\$78	18.6%	11.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.3%
	Total	11	100.0%	\$420	100.0%	100.0%	11	100.0%	100.0%	\$420	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Birmingham

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	#	%		%	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %				\$ 000s		\$ %				
Small Business	Revenue	\$1 Million or Less	850	66.6%	\$50,939	36.5%	89.0%	850	66.6%	45.8%	\$50,939	36.5%	38.0%
		Over \$1 Million	394	30.9%	\$85,457	61.2%	10.0%	394	30.9%				
		Total Rev. available	1,244	97.5%	\$136,396	97.7%	99.0%	1,244	97.5%				
		Rev. Not Known	32	2.5%	\$3,148	2.3%	1.0%	32	2.5%				
		Total	1,276	100.0%	\$139,544	100.0%	100.0%	####	100.0%				
	Loan Size	\$100,000 or Less	982	77.0%	\$30,887	22.1%		982	77.0%	91.1%	\$30,887	22.1%	32.7%
		\$100,001 - \$250,000	134	10.5%	\$24,596	17.6%		134	10.5%	4.3%	\$24,596	17.6%	15.9%
		\$250,001 - \$1 Million	160	12.5%	\$84,061	60.2%		160	12.5%	4.6%	\$84,061	60.2%	51.4%
		Total	1,276	100.0%	\$139,544	100.0%		####	100.0%	100.0%	\$139,544	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	739	86.9%	\$18,886	37.1%							
		\$100,001 - \$250,000	65	7.6%	\$11,463	22.5%							
		\$250,001 - \$1 Million	46	5.4%	\$20,590	40.4%							
		Total	850	100.0%	\$50,939	100.0%							
Small Farm	Revenue	\$1 Million or Less	10	90.9%	\$370	88.1%	95.4%	10	90.9%	37.8%	\$370	88.1%	65.4%
		Over \$1 Million	1	9.1%	\$50	11.9%	4.6%	1	9.1%				
		Total Rev. available	11	100.0%	\$420	100.0%	100.0%	11	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	11	100.0%	\$420	100.0%	100.0%	11	100.0%				
	Loan Size	\$100,000 or Less	10	90.9%	\$270	64.3%		10	90.9%	90.2%	\$270	64.3%	36.8%
		\$100,001 - \$250,000	1	9.1%	\$150	35.7%		1	9.1%	4.2%	\$150	35.7%	15.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	48.0%
		Total	11	100.0%	\$420	100.0%		11	100.0%	100.0%	\$420	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	9	90.0%	\$220	59.5%							
		\$100,001 - \$250,000	1	10.0%	\$150	40.5%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	10	100.0%	\$370	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	0.6%	\$705	0.3%	4.9%	5	0.6%	1.2%	\$705	0.3%	0.7%
	Moderate	82	9.4%	\$11,304	5.5%	21.7%	82	9.4%	12.0%	\$11,304	5.5%	7.0%
	Middle	251	28.9%	\$43,262	21.2%	36.2%	251	28.9%	36.1%	\$43,262	21.2%	28.7%
	Upper	532	61.1%	\$148,698	72.9%	37.2%	532	61.1%	50.7%	\$148,698	72.9%	63.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	870	100.0%	\$203,969	100.0%	100.0%	870	100.0%	100.0%	\$203,969	100.0%	100.0%
REFINANCE	Low	22	2.4%	\$1,318	1.0%	4.9%	22	2.4%	2.2%	\$1,318	1.0%	5.1%
	Moderate	116	12.8%	\$8,825	6.4%	21.7%	116	12.8%	14.7%	\$8,825	6.4%	8.1%
	Middle	276	30.5%	\$29,378	21.3%	36.2%	276	30.5%	34.0%	\$29,378	21.3%	28.8%
	Upper	491	54.3%	\$98,231	71.3%	37.2%	491	54.3%	49.0%	\$98,231	71.3%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	905	100.0%	\$137,752	100.0%	100.0%	905	100.0%	100.0%	\$137,752	100.0%	100.0%
HOME IMPROVEMENT	Low	28	6.1%	\$291	2.1%	4.9%	28	6.1%	3.7%	\$291	2.1%	1.0%
	Moderate	81	17.6%	\$1,596	11.4%	21.7%	81	17.6%	18.1%	\$1,596	11.4%	9.5%
	Middle	174	37.7%	\$3,052	21.8%	36.2%	174	37.7%	38.2%	\$3,052	21.8%	25.2%
	Upper	178	38.6%	\$9,061	64.7%	37.2%	178	38.6%	40.0%	\$9,061	64.7%	64.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	461	100.0%	\$14,000	100.0%	100.0%	461	100.0%	100.0%	\$14,000	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	29.6%	\$0	0.0%	83.1%
	Moderate	0	0.0%	\$0	0.0%	26.1%	0	0.0%	20.4%	\$0	0.0%	2.8%
	Middle	0	0.0%	\$0	0.0%	25.4%	0	0.0%	29.6%	\$0	0.0%	4.3%
	Upper	0	0.0%	\$0	0.0%	27.7%	0	0.0%	20.4%	\$0	0.0%	9.8%
	Unknown	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	55	2.5%	\$2,314	0.7%	4.9%	55	2.5%	1.7%	\$2,314	0.7%	10.7%
	Moderate	279	12.5%	\$21,725	6.1%	21.7%	279	12.5%	13.2%	\$21,725	6.1%	6.9%
	Middle	701	31.4%	\$75,692	21.3%	36.2%	701	31.4%	35.6%	\$75,692	21.3%	26.1%
	Upper	1,201	53.7%	\$255,990	72.0%	37.2%	1,201	53.7%	49.6%	\$255,990	72.0%	56.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,236	100.0%	\$355,721	100.0%	100.0%	2,236	100.0%	100.0%	\$355,721	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	39	4.5%	\$3,280	1.6%	24.0%	39	4.5%	6.2%	\$3,280	1.6%	3.5%
	Moderate	139	16.0%	\$19,211	9.4%	15.8%	139	16.0%	18.1%	\$19,211	9.4%	11.8%
	Middle	142	16.3%	\$23,894	11.7%	18.8%	142	16.3%	20.2%	\$23,894	11.7%	17.7%
	Upper	369	42.4%	\$114,581	56.2%	41.4%	369	42.4%	37.0%	\$114,581	56.2%	50.3%
	Unknown	181	20.8%	\$43,003	21.1%	0.0%	181	20.8%	18.5%	\$43,003	21.1%	16.7%
	Total	870	100.0%	\$203,969	100.0%	100.0%	870	100.0%	100.0%	\$203,969	100.0%	100.0%
REFINANCE	Low	71	7.8%	\$4,119	3.0%	24.0%	71	7.8%	6.1%	\$4,119	3.0%	2.6%
	Moderate	150	16.6%	\$11,980	8.7%	15.8%	150	16.6%	13.3%	\$11,980	8.7%	7.5%
	Middle	189	20.9%	\$21,178	15.4%	18.8%	189	20.9%	18.0%	\$21,178	15.4%	12.9%
	Upper	430	47.5%	\$88,887	64.5%	41.4%	430	47.5%	39.6%	\$88,887	64.5%	49.0%
	Unknown	65	7.2%	\$11,588	8.4%	0.0%	65	7.2%	23.1%	\$11,588	8.4%	28.0%
	Total	905	100.0%	\$137,752	100.0%	100.0%	905	100.0%	100.0%	\$137,752	100.0%	100.0%
HOME IMPROVEMENT	Low	53	11.5%	\$592	4.2%	24.0%	53	11.5%	11.6%	\$592	4.2%	8.1%
	Moderate	104	22.6%	\$1,556	11.1%	15.8%	104	22.6%	19.0%	\$1,556	11.1%	9.8%
	Middle	96	20.8%	\$1,955	14.0%	18.8%	96	20.8%	21.3%	\$1,955	14.0%	15.8%
	Upper	183	39.7%	\$9,287	66.3%	41.4%	183	39.7%	42.8%	\$9,287	66.3%	61.1%
	Unknown	25	5.4%	\$610	4.4%	0.0%	25	5.4%	5.3%	\$610	4.4%	5.2%
	Total	461	100.0%	\$14,000	100.0%	100.0%	461	100.0%	100.0%	\$14,000	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	163	7.3%	\$7,991	2.2%	24.0%	163	7.3%	6.4%	\$7,991	2.2%	2.9%
	Moderate	393	17.6%	\$32,747	9.2%	15.8%	393	17.6%	16.7%	\$32,747	9.2%	9.3%
	Middle	427	19.1%	\$47,027	13.2%	18.8%	427	19.1%	19.5%	\$47,027	13.2%	14.4%
	Upper	982	43.9%	\$212,755	59.8%	41.4%	982	43.9%	38.0%	\$212,755	59.8%	44.8%
	Unknown	271	12.1%	\$55,201	15.5%	0.0%	271	12.1%	19.4%	\$55,201	15.5%	28.5%
	Total	2,236	100.0%	\$355,721	100.0%	100.0%	2,236	100.0%	100.0%	\$355,721	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Birmingham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		%
SMALL BUSINESSES	Low	100	8.5%	\$12,051	9.4%	6.1%	100	8.5%	7.2%	\$12,051	9.4%	8.9%
	Moderate	207	17.5%	\$19,293	15.0%	20.5%	207	17.5%	17.1%	\$19,293	15.0%	17.5%
	Middle	315	26.6%	\$36,467	28.3%	31.7%	315	26.6%	28.6%	\$36,467	28.3%	27.7%
	Upper	549	46.4%	\$59,381	46.1%	40.5%	549	46.4%	45.0%	\$59,381	46.1%	44.4%
	Unknown	11	0.9%	\$1,534	1.2%	1.2%	11	0.9%	0.8%	\$1,534	1.2%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%
	Total	1,182	100.0%	\$128,726	100.0%	100.0%	1,182	100.0%	100.0%	\$128,726	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	2.4%	\$0	0.0%	0.8%
	Moderate	5	38.5%	\$557	63.4%	32.0%	5	38.5%	35.5%	\$557	63.4%	34.1%
	Middle	2	15.4%	\$165	18.8%	37.5%	2	15.4%	38.6%	\$165	18.8%	37.0%
	Upper	6	46.2%	\$156	17.8%	30.3%	6	46.2%	20.5%	\$156	17.8%	27.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	1.1%
	Total	13	100.0%	\$878	100.0%	100.0%	13	100.0%	100.0%	\$878	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Birmingham

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	815	69.0%	\$43,962	34.2%	87.5%	815	69.0%	47.2%	\$43,962	34.2%	36.9%
		Over \$1 Million	338	28.6%	\$82,667	64.2%	11.4%	338	28.6%				
		Total Rev. available	1,153	97.6%	\$126,629	98.4%	98.9%	1,153	97.6%				
		Rev. Not Known	29	2.5%	\$2,097	1.6%	1.1%	29	2.5%				
		Total	1,182	100.0%	\$128,726	100.0%	100.0%	####	100.0%				
	Loan Size	\$100,000 or Less	932	78.8%	\$28,979	22.5%		932	78.8%	90.0%	\$28,979	22.5%	30.4%
		\$100,001 - \$250,000	110	9.3%	\$18,878	14.7%		110	9.3%	4.9%	\$18,878	14.7%	16.7%
		\$250,001 - \$1 Million	140	11.8%	\$80,869	62.8%		140	11.8%	5.1%	\$80,869	62.8%	52.9%
		Total	1,182	100.0%	\$128,726	100.0%		####	100.0%	100.0%	\$128,726	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	737	90.4%	\$18,757	42.7%							
		\$100,001 - \$250,000	46	5.6%	\$7,633	17.4%							
		\$250,001 - \$1 Million	32	3.9%	\$17,572	40.0%							
		Total	815	100.0%	\$43,962	100.0%							
Small Farm	Revenue	\$1 Million or Less	11	84.6%	\$738	84.1%	Total Farms	11	84.6%	36.7%	\$738	84.1%	65.7%
		Over \$1 Million	2	15.4%	\$140	15.9%	5.0%	2	15.4%				
		Total Rev. available	13	100.0%	\$878	100.0%	100.0%	13	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	13	100.0%	\$878	100.0%	100.0%	13	100.0%				
	Loan Size	\$100,000 or Less	9	69.2%	\$221	25.2%		9	69.2%	94.6%	\$221	25.2%	46.9%
		\$100,001 - \$250,000	4	30.8%	\$657	74.8%		4	30.8%	4.2%	\$657	74.8%	35.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	18.1%
		Total	13	100.0%	\$878	100.0%		13	100.0%	100.0%	\$878	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	8	72.7%	\$206	27.9%							
		\$100,001 - \$250,000	3	27.3%	\$532	72.1%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	11	100.0%	\$738	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	0.7%	\$322	0.6%	3.6%	2	0.7%	1.8%	\$322	0.6%	0.9%
	Moderate	43	14.6%	\$6,535	11.4%	23.6%	43	14.6%	15.2%	\$6,535	11.4%	10.5%
	Middle	135	45.8%	\$23,905	41.7%	39.5%	135	45.8%	46.2%	\$23,905	41.7%	44.3%
	Upper	115	39.0%	\$26,507	46.3%	33.4%	115	39.0%	36.7%	\$26,507	46.3%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	295	100.0%	\$57,269	100.0%	100.0%	295	100.0%	100.0%	\$57,269	100.0%	100.0%
REFINANCE	Low	11	3.3%	\$562	1.4%	3.6%	11	3.3%	1.5%	\$562	1.4%	0.7%
	Moderate	78	23.6%	\$7,256	17.8%	23.6%	78	23.6%	15.6%	\$7,256	17.8%	11.0%
	Middle	139	42.0%	\$16,180	39.7%	39.5%	139	42.0%	42.6%	\$16,180	39.7%	40.5%
	Upper	103	31.1%	\$16,799	41.2%	33.4%	103	31.1%	40.3%	\$16,799	41.2%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	331	100.0%	\$40,797	100.0%	100.0%	331	100.0%	100.0%	\$40,797	100.0%	100.0%
HOME IMPROVEMENT	Low	5	4.1%	\$34	1.6%	3.6%	5	4.1%	2.9%	\$34	1.6%	1.2%
	Moderate	42	34.1%	\$811	38.0%	23.6%	42	34.1%	22.8%	\$811	38.0%	18.1%
	Middle	55	44.7%	\$699	32.7%	39.5%	55	44.7%	47.8%	\$699	32.7%	41.6%
	Upper	21	17.1%	\$593	27.7%	33.4%	21	17.1%	26.5%	\$593	27.7%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	123	100.0%	\$2,137	100.0%	100.0%	123	100.0%	100.0%	\$2,137	100.0%	100.0%
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	33.3%	\$0	0.0%	8.1%
	Moderate	0	0.0%	\$0	0.0%	33.6%	0	0.0%	39.4%	\$0	0.0%	37.7%
	Middle	0	0.0%	\$0	0.0%	26.9%	0	0.0%	12.1%	\$0	0.0%	20.8%
	Upper	0	0.0%	\$0	0.0%	14.8%	0	0.0%	15.2%	\$0	0.0%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	2.4%	\$918	0.9%	3.6%	18	2.4%	1.9%	\$918	0.9%	1.3%
	Moderate	163	21.8%	\$14,602	14.6%	23.6%	163	21.8%	16.1%	\$14,602	14.6%	12.7%
	Middle	329	43.9%	\$40,784	40.7%	39.5%	329	43.9%	45.0%	\$40,784	40.7%	41.1%
	Upper	239	31.9%	\$43,899	43.8%	33.4%	239	31.9%	37.0%	\$43,899	43.8%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	749	100.0%	\$100,203	100.0%	100.0%	749	100.0%	100.0%	\$100,203	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	34	11.5%	\$3,343	5.8%	22.8%	34	11.5%	10.2%	\$3,343	5.8%	5.4%
	Moderate	77	26.1%	\$11,403	19.9%	16.8%	77	26.1%	19.0%	\$11,403	19.9%	14.0%
	Middle	57	19.3%	\$9,894	17.3%	18.5%	57	19.3%	19.7%	\$9,894	17.3%	19.0%
	Upper	119	40.3%	\$31,391	54.8%	41.8%	119	40.3%	31.8%	\$31,391	54.8%	44.5%
	Unknown	8	2.7%	\$1,238	2.2%	0.0%	8	2.7%	19.3%	\$1,238	2.2%	17.1%
	Total	295	100.0%	\$57,269	100.0%	100.0%	295	100.0%	100.0%	\$57,269	100.0%	100.0%
REFINANCE	Low	58	17.5%	\$3,979	9.8%	22.8%	58	17.5%	6.5%	\$3,979	9.8%	3.2%
	Moderate	72	21.8%	\$6,468	15.9%	16.8%	72	21.8%	12.1%	\$6,468	15.9%	7.7%
	Middle	64	19.3%	\$7,650	18.8%	18.5%	64	19.3%	14.3%	\$7,650	18.8%	12.0%
	Upper	132	39.9%	\$22,023	54.0%	41.8%	132	39.9%	33.2%	\$22,023	54.0%	41.5%
	Unknown	5	1.5%	\$677	1.7%	0.0%	5	1.5%	33.9%	\$677	1.7%	35.7%
	Total	331	100.0%	\$40,797	100.0%	100.0%	331	100.0%	100.0%	\$40,797	100.0%	100.0%
HOME IMPROVEMENT	Low	24	19.5%	\$324	15.2%	22.8%	24	19.5%	16.4%	\$324	15.2%	4.7%
	Moderate	33	26.8%	\$281	13.1%	16.8%	33	26.8%	24.8%	\$281	13.1%	9.3%
	Middle	35	28.5%	\$816	38.2%	18.5%	35	28.5%	24.1%	\$816	38.2%	17.6%
	Upper	31	25.2%	\$716	33.5%	41.8%	31	25.2%	31.0%	\$716	33.5%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	16.3%
	Total	123	100.0%	\$2,137	100.0%	100.0%	123	100.0%	100.0%	\$2,137	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	116	15.5%	\$7,646	7.6%	22.8%	116	15.5%	9.4%	\$7,646	7.6%	4.2%
	Moderate	182	24.3%	\$18,152	18.1%	16.8%	182	24.3%	17.0%	\$18,152	18.1%	10.5%
	Middle	156	20.8%	\$18,360	18.3%	18.5%	156	20.8%	18.1%	\$18,360	18.3%	15.0%
	Upper	282	37.7%	\$54,130	54.0%	41.8%	282	37.7%	32.2%	\$54,130	54.0%	40.4%
	Unknown	13	1.7%	\$1,915	1.9%	0.0%	13	1.7%	23.4%	\$1,915	1.9%	30.0%
	Total	749	100.0%	\$100,203	100.0%	100.0%	749	100.0%	100.0%	\$100,203	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank		Small		Businesses	Count		Dollar		Agg	
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %							#
SMALL BUSINESSES	Low	32	15.5%	\$3,029	11.8%	9.8%	32	15.5%	10.5%	\$3,029	11.8%	13.8%
	Moderate	42	20.4%	\$8,832	34.3%	23.5%	42	20.4%	17.5%	\$8,832	34.3%	19.0%
	Middle	73	35.4%	\$6,762	26.3%	34.5%	73	35.4%	31.4%	\$6,762	26.3%	27.3%
	Upper	59	28.6%	\$7,108	27.6%	32.2%	59	28.6%	38.9%	\$7,108	27.6%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.6%
	Total	206	100.0%	\$25,731	100.0%	100.0%	206	100.0%	100.0%	\$25,731	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	43.8%	\$1,695	63.1%	29.2%	7	43.8%	32.8%	\$1,695	63.1%	42.0%
	Middle	7	43.8%	\$793	29.5%	54.4%	7	43.8%	55.5%	\$793	29.5%	45.8%
	Upper	2	12.5%	\$200	7.4%	15.5%	2	12.5%	11.7%	\$200	7.4%	12.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,688	100.0%	100.0%	16	100.0%	100.0%	\$2,688	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Huntsville

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total	Count				Dollar	
		Count		Dollar		Businesses	Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	145	70.4%	\$10,075	39.2%	90.7%	145	70.4%	45.1%	\$10,075	39.2%	41.4%
		Over \$1 Million	54	26.2%	\$13,206	51.3%	8.6%	54	26.2%				
		Total Rev. available	199	96.6%	\$23,281	90.5%	99.3%	199	96.6%				
		Rev. Not Known	7	3.4%	\$2,450	9.5%	0.7%	7	3.4%				
		Total	206	100.0%	\$25,731	100.0%	100.0%	206	100.0%				
	Loan Size	\$100,000 or Less	146	70.9%	\$4,251	16.5%		146	70.9%	91.1%	\$4,251	16.5%	32.2%
		\$100,001 - \$250,000	31	15.0%	\$5,560	21.6%		31	15.0%	4.0%	\$5,560	21.6%	14.9%
		\$250,001 - \$1 Million	29	14.1%	\$15,920	61.9%		29	14.1%	4.9%	\$15,920	61.9%	52.9%
		Total	206	100.0%	\$25,731	100.0%		206	100.0%	100.0%	\$25,731	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	118	81.4%	\$2,930	29.1%							
		\$100,001 - \$250,000	20	13.8%	\$3,433	34.1%							
		\$250,001 - \$1 Million	7	4.8%	\$3,712	36.8%							
		Total	145	100.0%	\$10,075	100.0%							
Small Farm	Revenue	\$1 Million or Less	9	56.3%	\$1,836	68.3%	97.1%	9	56.3%	42.2%	\$1,836	68.3%	66.1%
		Over \$1 Million	7	43.8%	\$852	31.7%	2.9%	7	43.8%				
		Total Rev. available	16	100.1%	\$2,688	100.0%	100.0%	16	100.1%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	16	100.0%	\$2,688	100.0%	100.0%	16	100.0%				
	Loan Size	\$100,000 or Less	7	43.8%	\$466	17.3%		7	43.8%	82.0%	\$466	17.3%	29.0%
		\$100,001 - \$250,000	7	43.8%	\$1,222	45.5%		7	43.8%	14.1%	\$1,222	45.5%	43.7%
		\$250,001 - \$500,000	2	12.5%	\$1,000	37.2%		2	12.5%	3.9%	\$1,000	37.2%	27.4%
		Total	16	100.0%	\$2,688	100.0%		16	100.0%	100.0%	\$2,688	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	33.3%	\$84	4.6%							
		\$100,001 - \$250,000	4	44.4%	\$752	41.0%							
		\$250,001 - \$500,000	2	22.2%	\$1,000	54.5%							
		Total	9	100.0%	\$1,836	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	0.7%	\$137	0.2%	4.0%	2	0.7%	2.0%	\$137	0.2%	0.7%
	Moderate	58	19.6%	\$8,263	14.9%	24.5%	58	19.6%	17.5%	\$8,263	14.9%	12.5%
	Middle	101	34.1%	\$16,506	29.8%	33.8%	101	34.1%	35.4%	\$16,506	29.8%	33.1%
	Upper	135	45.6%	\$30,405	55.0%	37.7%	135	45.6%	45.1%	\$30,405	55.0%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	296	100.0%	\$55,311	100.0%	100.0%	296	100.0%	100.0%	\$55,311	100.0%	100.0%
REFINANCE	Low	7	3.1%	\$549	2.0%	4.0%	7	3.1%	2.8%	\$549	2.0%	1.0%
	Moderate	54	23.7%	\$4,271	15.5%	24.5%	54	23.7%	19.9%	\$4,271	15.5%	14.6%
	Middle	88	38.6%	\$10,864	39.4%	33.8%	88	38.6%	34.5%	\$10,864	39.4%	32.4%
	Upper	79	34.6%	\$11,913	43.2%	37.7%	79	34.6%	42.8%	\$11,913	43.2%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	228	100.0%	\$27,597	100.0%	100.0%	228	100.0%	100.0%	\$27,597	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.9%	\$51	2.5%	4.0%	2	1.9%	3.5%	\$51	2.5%	1.2%
	Moderate	35	33.3%	\$525	25.2%	24.5%	35	33.3%	25.4%	\$525	25.2%	17.2%
	Middle	40	38.1%	\$527	25.3%	33.8%	40	38.1%	37.9%	\$527	25.3%	38.5%
	Upper	28	26.7%	\$978	47.0%	37.7%	28	26.7%	33.1%	\$978	47.0%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	105	100.0%	\$2,081	100.0%	100.0%	105	100.0%	100.0%	\$2,081	100.0%	100.0%
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	26.3%	\$0	0.0%	6.6%
	Moderate	0	0.0%	\$0	0.0%	31.8%	0	0.0%	26.3%	\$0	0.0%	34.7%
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	36.8%	\$0	0.0%	41.1%
	Upper	0	0.0%	\$0	0.0%	12.2%	0	0.0%	10.5%	\$0	0.0%	17.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	1.7%	\$737	0.9%	4.0%	11	1.7%	2.4%	\$737	0.9%	1.1%
	Moderate	147	23.4%	\$13,059	15.4%	24.5%	147	23.4%	19.0%	\$13,059	15.4%	14.1%
	Middle	229	36.4%	\$27,897	32.8%	33.8%	229	36.4%	35.5%	\$27,897	32.8%	33.4%
	Upper	242	38.5%	\$43,296	50.9%	37.7%	242	38.5%	43.2%	\$43,296	50.9%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	629	100.0%	\$84,989	100.0%	100.0%	629	100.0%	100.0%	\$84,989	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	58	19.6%	\$5,886	10.6%	23.8%	58	19.6%	12.3%	\$5,886	10.6%	7.1%
	Moderate	73	24.7%	\$11,158	20.2%	16.9%	73	24.7%	18.8%	\$11,158	20.2%	14.7%
	Middle	60	20.3%	\$10,385	18.8%	17.3%	60	20.3%	19.4%	\$10,385	18.8%	19.5%
	Upper	97	32.8%	\$26,215	47.4%	41.9%	97	32.8%	30.1%	\$26,215	47.4%	41.3%
	Unknown	8	2.7%	\$1,667	3.0%	0.0%	8	2.7%	19.4%	\$1,667	3.0%	17.4%
	Total	296	100.0%	\$55,311	100.0%	100.0%	296	100.0%	100.0%	\$55,311	100.0%	100.0%
REFINANCE	Low	47	20.6%	\$3,766	13.6%	23.8%	47	20.6%	10.7%	\$3,766	13.6%	5.7%
	Moderate	52	22.8%	\$4,280	15.5%	16.9%	52	22.8%	13.4%	\$4,280	15.5%	9.4%
	Middle	38	16.7%	\$4,987	18.1%	17.3%	38	16.7%	15.2%	\$4,987	18.1%	13.9%
	Upper	86	37.7%	\$13,440	48.7%	41.9%	86	37.7%	29.5%	\$13,440	48.7%	39.4%
	Unknown	5	2.2%	\$1,124	4.1%	0.0%	5	2.2%	31.3%	\$1,124	4.1%	31.6%
	Total	228	100.0%	\$27,597	100.0%	100.0%	228	100.0%	100.0%	\$27,597	100.0%	100.0%
HOME IMPROVEMENT	Low	15	14.3%	\$72	3.5%	23.8%	15	14.3%	22.6%	\$72	3.5%	9.5%
	Moderate	33	31.4%	\$412	19.8%	16.9%	33	31.4%	26.1%	\$412	19.8%	16.8%
	Middle	22	21.0%	\$474	22.8%	17.3%	22	21.0%	21.9%	\$474	22.8%	23.1%
	Upper	35	33.3%	\$1,123	54.0%	41.9%	35	33.3%	26.4%	\$1,123	54.0%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	7.6%
	Total	105	100.0%	\$2,081	100.0%	100.0%	105	100.0%	100.0%	\$2,081	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	120	19.1%	\$9,724	11.4%	23.8%	120	19.1%	13.0%	\$9,724	11.4%	6.5%
	Moderate	158	25.1%	\$15,850	18.6%	16.9%	158	25.1%	18.2%	\$15,850	18.6%	12.8%
	Middle	120	19.1%	\$15,846	18.6%	17.3%	120	19.1%	18.6%	\$15,846	18.6%	17.4%
	Upper	218	34.7%	\$40,778	48.0%	41.9%	218	34.7%	29.5%	\$40,778	48.0%	39.1%
	Unknown	13	2.1%	\$2,791	3.3%	0.0%	13	2.1%	20.7%	\$2,791	3.3%	24.2%
	Total	629	100.0%	\$84,989	100.0%	100.0%	629	100.0%	100.0%	\$84,989	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Huntsville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				%	#		%
SMALL BUSINESSES	Low	36	16.9%	\$5,131	22.2%	10.4%	36	16.9%	12.1%	\$5,131	22.2%	16.4%
	Moderate	46	21.6%	\$4,449	19.3%	25.5%	46	21.6%	21.0%	\$4,449	19.3%	21.8%
	Middle	68	31.9%	\$6,783	29.4%	30.2%	68	31.9%	29.3%	\$6,783	29.4%	25.4%
	Upper	63	29.6%	\$6,724	29.1%	33.8%	63	29.6%	36.8%	\$6,724	29.1%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.3%
	Total	213	100.0%	\$23,087	100.0%	100.0%	213	100.0%	100.0%	\$23,087	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.2%	\$0	0.0%	0.1%
	Moderate	9	47.4%	\$1,726	42.4%	41.9%	9	47.4%	48.5%	\$1,726	42.4%	46.2%
	Middle	8	42.1%	\$1,948	47.8%	37.1%	8	42.1%	33.7%	\$1,948	47.8%	41.2%
	Upper	2	10.5%	\$400	9.8%	19.9%	2	10.5%	16.0%	\$400	9.8%	12.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%
	Total	19	100.0%	\$4,074	100.0%	100.0%	19	100.0%	100.0%	\$4,074	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Huntsville

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	146	68.5%	\$8,744	37.9%	89.5%	146	68.5%	51.3%	\$8,744	37.9%	43.4%
		Over \$1 Million	63	29.6%	\$13,135	56.9%	9.8%	63	29.6%				
		Total Rev. available	209	98.1%	\$21,879	94.8%	99.3%	209	98.1%				
		Rev. Not Known	4	1.9%	\$1,208	5.2%	0.7%	4	1.9%				
		Total	213	100.0%	\$23,087	100.0%	100.0%	213	100.0%				
	Loan Size	\$100,000 or Less	160	75.1%	\$4,636	20.1%		160	75.1%	88.0%	\$4,636	20.1%	27.2%
		\$100,001 - \$250,000	26	12.2%	\$4,791	20.8%		26	12.2%	5.9%	\$4,791	20.8%	17.8%
		\$250,001 - \$1 Million	27	12.7%	\$13,660	59.2%		27	12.7%	6.1%	\$13,660	59.2%	55.0%
		Total	213	100.0%	\$23,087	100.0%		213	100.0%	100.0%	\$23,087	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	124	84.9%	\$2,833	32.4%							
		\$100,001 - \$250,000	15	10.3%	\$2,725	31.2%							
		\$250,001 - \$1 Million	7	4.8%	\$3,186	36.4%							
		Total	146	100.0%	\$8,744	100.0%							
Small Farm	Revenue	\$1 Million or Less	10	52.6%	\$1,800	44.2%	Total Farms	10	52.6%	44.8%	\$1,800	44.2%	52.3%
		Over \$1 Million	9	47.4%	\$2,274	55.8%	3.3%	9	47.4%				
		Total Rev. available	19	100.0%	\$4,074	100.0%	100.0%	19	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	19	100.0%	\$4,074	100.0%	100.0%	19	100.0%				
	Loan Size	\$100,000 or Less	5	26.3%	\$285	7.0%		5	26.3%	79.1%	\$285	7.0%	22.2%
		\$100,001 - \$250,000	8	42.1%	\$1,444	35.4%		8	42.1%	11.0%	\$1,444	35.4%	26.7%
		\$250,001 - \$500,000	6	31.6%	\$2,345	57.6%		6	31.6%	9.8%	\$2,345	57.6%	51.1%
		Total	19	100.0%	\$4,074	100.0%		19	100.0%	100.0%	\$4,074	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	30.0%	\$100	5.6%							
		\$100,001 - \$250,000	5	50.0%	\$900	50.0%							
		\$250,001 - \$500,000	2	20.0%	\$800	44.4%							
		Total	10	100.0%	\$1,800	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	0.9%	\$635	0.8%	2.8%	4	0.9%	1.1%	\$635	0.8%	0.5%
	Moderate	60	13.6%	\$7,211	8.7%	17.5%	60	13.6%	11.0%	\$7,211	8.7%	6.6%
	Middle	206	46.7%	\$31,696	38.4%	50.2%	206	46.7%	51.5%	\$31,696	38.4%	45.7%
	Upper	171	38.8%	\$43,055	52.1%	29.6%	171	38.8%	36.4%	\$43,055	52.1%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	441	100.0%	\$82,597	100.0%	100.0%	441	100.0%	100.0%	\$82,597	100.0%	100.0%
REFINANCE	Low	8	2.8%	\$559	1.6%	2.8%	8	2.8%	1.4%	\$559	1.6%	0.8%
	Moderate	31	10.7%	\$2,216	6.2%	17.5%	31	10.7%	9.2%	\$2,216	6.2%	5.4%
	Middle	147	50.9%	\$15,535	43.6%	50.2%	147	50.9%	48.5%	\$15,535	43.6%	41.3%
	Upper	103	35.6%	\$17,292	48.6%	29.6%	103	35.6%	40.9%	\$17,292	48.6%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	289	100.0%	\$35,602	100.0%	100.0%	289	100.0%	100.0%	\$35,602	100.0%	100.0%
HOME IMPROVEMENT	Low	4	2.0%	\$33	0.7%	2.8%	4	2.0%	2.7%	\$33	0.7%	2.5%
	Moderate	40	19.5%	\$736	14.8%	17.5%	40	19.5%	14.8%	\$736	14.8%	6.8%
	Middle	107	52.2%	\$2,822	56.6%	50.2%	107	52.2%	50.0%	\$2,822	56.6%	37.6%
	Upper	54	26.3%	\$1,392	27.9%	29.6%	54	26.3%	32.6%	\$1,392	27.9%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	205	100.0%	\$4,983	100.0%	100.0%	205	100.0%	100.0%	\$4,983	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.4%	0	0.0%	18.9%	\$0	0.0%	5.8%
	Moderate	0	0.0%	\$0	0.0%	22.3%	0	0.0%	26.4%	\$0	0.0%	17.1%
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	34.0%	\$0	0.0%	33.5%
	Upper	0	0.0%	\$0	0.0%	29.8%	0	0.0%	20.8%	\$0	0.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	16	1.7%	\$1,227	1.0%	2.8%	16	1.7%	1.3%	\$1,227	1.0%	0.9%
	Moderate	131	14.0%	\$10,163	8.3%	17.5%	131	14.0%	10.7%	\$10,163	8.3%	6.6%
	Middle	460	49.2%	\$50,053	40.6%	50.2%	460	49.2%	50.4%	\$50,053	40.6%	43.6%
	Upper	328	35.1%	\$61,739	50.1%	29.6%	328	35.1%	37.6%	\$61,739	50.1%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	935	100.0%	\$123,182	100.0%	100.0%	935	100.0%	100.0%	\$123,182	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	34	7.7%	\$3,018	3.7%	21.3%	34	7.7%	6.7%	\$3,018	3.7%	3.3%
	Moderate	122	27.7%	\$15,199	18.4%	17.9%	122	27.7%	17.7%	\$15,199	18.4%	12.5%
	Middle	99	22.4%	\$15,387	18.6%	20.5%	99	22.4%	20.0%	\$15,387	18.6%	18.5%
	Upper	163	37.0%	\$44,667	54.1%	40.3%	163	37.0%	32.7%	\$44,667	54.1%	44.4%
	Unknown	23	5.2%	\$4,326	5.2%	0.0%	23	5.2%	22.9%	\$4,326	5.2%	21.3%
	Total	441	100.0%	\$82,597	100.0%	100.0%	441	100.0%	100.0%	\$82,597	100.0%	100.0%
REFINANCE	Low	25	8.7%	\$1,526	4.3%	21.3%	25	8.7%	4.4%	\$1,526	4.3%	2.1%
	Moderate	56	19.4%	\$4,392	12.3%	17.9%	56	19.4%	10.1%	\$4,392	12.3%	6.1%
	Middle	64	22.1%	\$5,864	16.5%	20.5%	64	22.1%	15.7%	\$5,864	16.5%	11.9%
	Upper	140	48.4%	\$23,234	65.3%	40.3%	140	48.4%	38.5%	\$23,234	65.3%	49.0%
	Unknown	4	1.4%	\$586	1.6%	0.0%	4	1.4%	31.3%	\$586	1.6%	31.0%
	Total	289	100.0%	\$35,602	100.0%	100.0%	289	100.0%	100.0%	\$35,602	100.0%	100.0%
HOME IMPROVEMENT	Low	26	12.7%	\$361	7.2%	21.3%	26	12.7%	7.4%	\$361	7.2%	2.6%
	Moderate	35	17.1%	\$663	13.3%	17.9%	35	17.1%	14.2%	\$663	13.3%	8.7%
	Middle	44	21.5%	\$1,037	20.8%	20.5%	44	21.5%	22.0%	\$1,037	20.8%	15.9%
	Upper	99	48.3%	\$2,916	58.5%	40.3%	99	48.3%	42.9%	\$2,916	58.5%	60.4%
	Unknown	1	0.5%	\$6	0.1%	0.0%	1	0.5%	13.5%	\$6	0.1%	12.3%
	Total	205	100.0%	\$4,983	100.0%	100.0%	205	100.0%	100.0%	\$4,983	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	85	9.1%	\$4,905	4.0%	21.3%	85	9.1%	6.0%	\$4,905	4.0%	2.8%
	Moderate	213	22.8%	\$20,254	16.4%	17.9%	213	22.8%	15.0%	\$20,254	16.4%	9.8%
	Middle	207	22.1%	\$22,288	18.1%	20.5%	207	22.1%	18.7%	\$22,288	18.1%	15.5%
	Upper	402	43.0%	\$70,817	57.5%	40.3%	402	43.0%	35.1%	\$70,817	57.5%	44.5%
	Unknown	28	3.0%	\$4,918	4.0%	0.0%	28	3.0%	25.2%	\$4,918	4.0%	27.4%
	Total	935	100.0%	\$123,182	100.0%	100.0%	935	100.0%	100.0%	\$123,182	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ 000s
SMALL BUSINESSES	Low	15	4.5%	\$3,387	7.2%	3.8%	15	4.5%	4.2%	\$3,387	7.2%	5.6%
	Moderate	86	25.5%	\$15,336	32.4%	23.2%	86	25.5%	19.9%	\$15,336	32.4%	24.9%
	Middle	144	42.7%	\$14,185	30.0%	42.0%	144	42.7%	42.2%	\$14,185	30.0%	34.2%
	Upper	92	27.3%	\$14,380	30.4%	31.0%	92	27.3%	32.4%	\$14,380	30.4%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	337	100.0%	\$47,288	100.0%	100.0%	337	100.0%	100.0%	\$47,288	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.3%	\$0	0.0%	0.3%
	Moderate	3	20.0%	\$1,050	54.2%	24.9%	3	20.0%	20.6%	\$1,050	54.2%	28.7%
	Middle	5	33.3%	\$347	17.9%	49.7%	5	33.3%	58.4%	\$347	17.9%	49.7%
	Upper	7	46.7%	\$541	27.9%	24.0%	7	46.7%	19.4%	\$541	27.9%	21.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.0%
	Total	15	100.0%	\$1,938	100.0%	100.0%	15	100.0%	100.0%	\$1,938	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Little Rock

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	225	66.8%	\$13,767	29.1%	89.7%	225	66.8%	45.5%	\$13,767	29.1%	43.8%
		Over \$1 Million	110	32.6%	\$33,412	70.7%	9.1%	110	32.6%				
		Total Rev. available	335	99.4%	\$47,179	99.8%	98.8%	335	99.4%				
		Rev. Not Known	2	0.6%	\$109	0.2%	1.2%	2	0.6%				
		Total	337	100.0%	\$47,288	100.0%	100.0%	337	100.0%				
	Loan Size	\$100,000 or Less	227	67.4%	\$6,335	13.4%		227	67.4%	91.2%	\$6,335	13.4%	32.4%
		\$100,001 - \$250,000	50	14.8%	\$8,500	18.0%		50	14.8%	4.7%	\$8,500	18.0%	18.0%
		\$250,001 - \$1 Million	60	17.8%	\$32,453	68.6%		60	17.8%	4.1%	\$32,453	68.6%	49.6%
		Total	337	100.0%	\$47,288	100.0%		337	100.0%	100.0%	\$47,288	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	193	85.8%	\$4,668	33.9%							
		\$100,001 - \$250,000	16	7.1%	\$2,597	18.9%							
		\$250,001 - \$1 Million	16	7.1%	\$6,502	47.2%							
		Total	225	100.0%	\$13,767	100.0%							
Small Farm	Revenue	\$1 Million or Less	13	86.7%	\$1,388	71.6%	Total Farms	13	86.7%	64.4%	\$1,388	71.6%	71.8%
		Over \$1 Million	2	13.3%	\$550	28.4%	2.8%	2	13.3%				
		Total Rev. available	15	100.0%	\$1,938	100.0%	100.0%	15	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	15	100.0%	\$1,938	100.0%	100.0%	15	100.0%				
	Loan Size	\$100,000 or Less	10	66.7%	\$277	14.3%		10	66.7%	81.9%	\$277	14.3%	29.0%
		\$100,001 - \$250,000	2	13.3%	\$361	18.6%		2	13.3%	10.5%	\$361	18.6%	27.0%
		\$250,001 - \$500,000	3	20.0%	\$1,300	67.1%		3	20.0%	7.6%	\$1,300	67.1%	44.0%
		Total	15	100.0%	\$1,938	100.0%		15	100.0%	100.0%	\$1,938	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	9	69.2%	\$227	16.4%							
		\$100,001 - \$250,000	2	15.4%	\$361	26.0%							
		\$250,001 - \$500,000	2	15.4%	\$800	57.6%							
		Total	13	100.0%	\$1,388	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	9	1.8%	\$1,143	1.2%	2.5%	9	1.8%	1.2%	\$1,143	1.2%	0.6%
	Moderate	56	11.4%	\$7,392	7.6%	16.4%	56	11.4%	10.9%	\$7,392	7.6%	7.4%
	Middle	168	34.2%	\$25,896	26.8%	43.8%	168	34.2%	42.7%	\$25,896	26.8%	37.1%
	Upper	258	52.5%	\$62,222	64.4%	37.0%	258	52.5%	45.1%	\$62,222	64.4%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	491	100.0%	\$96,653	100.0%	100.0%	491	100.0%	100.0%	\$96,653	100.0%	100.0%
REFINANCE	Low	4	1.6%	\$243	0.8%	2.5%	4	1.6%	1.4%	\$243	0.8%	1.0%
	Moderate	36	14.7%	\$2,736	8.7%	16.4%	36	14.7%	12.8%	\$2,736	8.7%	8.0%
	Middle	96	39.2%	\$8,826	28.0%	43.8%	96	39.2%	42.2%	\$8,826	28.0%	37.0%
	Upper	109	44.5%	\$19,680	62.5%	37.0%	109	44.5%	43.3%	\$19,680	62.5%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Total	245	100.0%	\$31,485	100.0%	100.0%	245	100.0%	100.0%	\$31,485	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.7%	\$48	1.0%	2.5%	1	0.7%	2.2%	\$48	1.0%	1.4%
	Moderate	27	19.7%	\$656	13.9%	16.4%	27	19.7%	16.7%	\$656	13.9%	10.1%
	Middle	60	43.8%	\$1,320	28.0%	43.8%	60	43.8%	44.4%	\$1,320	28.0%	35.3%
	Upper	49	35.8%	\$2,697	57.1%	37.0%	49	35.8%	36.5%	\$2,697	57.1%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	137	100.0%	\$4,721	100.0%	100.0%	137	100.0%	100.0%	\$4,721	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.7%	0	0.0%	13.0%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	23.9%	0	0.0%	26.1%	\$0	0.0%	16.7%
	Middle	0	0.0%	\$0	0.0%	28.0%	0	0.0%	31.9%	\$0	0.0%	18.2%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	27.5%	\$0	0.0%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	1.4%	\$0	0.0%	5.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	14	1.6%	\$1,434	1.1%	2.5%	14	1.6%	1.3%	\$1,434	1.1%	1.0%
	Moderate	119	13.6%	\$10,784	8.1%	16.4%	119	13.6%	11.7%	\$10,784	8.1%	8.4%
	Middle	324	37.1%	\$36,042	27.1%	43.8%	324	37.1%	42.6%	\$36,042	27.1%	35.5%
	Upper	416	47.7%	\$84,599	63.7%	37.0%	416	47.7%	44.2%	\$84,599	63.7%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.5%
	Total	873	100.0%	\$132,859	100.0%	100.0%	873	100.0%	100.0%	\$132,859	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	37	7.5%	\$3,354	3.5%	21.3%	37	7.5%	6.0%	\$3,354	3.5%	3.0%
	Moderate	110	22.4%	\$13,604	14.1%	17.5%	110	22.4%	16.7%	\$13,604	14.1%	11.7%
	Middle	127	25.9%	\$19,651	20.3%	19.9%	127	25.9%	20.8%	\$19,651	20.3%	18.9%
	Upper	207	42.2%	\$58,370	60.4%	41.4%	207	42.2%	34.3%	\$58,370	60.4%	45.7%
	Unknown	10	2.0%	\$1,674	1.7%	0.0%	10	2.0%	22.3%	\$1,674	1.7%	20.7%
	Total	491	100.0%	\$96,653	100.0%	100.0%	491	100.0%	100.0%	\$96,653	100.0%	100.0%
REFINANCE	Low	27	11.0%	\$1,479	4.7%	21.3%	27	11.0%	5.7%	\$1,479	4.7%	2.7%
	Moderate	37	15.1%	\$2,721	8.6%	17.5%	37	15.1%	11.5%	\$2,721	8.6%	7.1%
	Middle	68	27.8%	\$6,524	20.7%	19.9%	68	27.8%	18.7%	\$6,524	20.7%	15.1%
	Upper	106	43.3%	\$19,732	62.7%	41.4%	106	43.3%	37.3%	\$19,732	62.7%	47.1%
	Unknown	7	2.9%	\$1,029	3.3%	0.0%	7	2.9%	26.9%	\$1,029	3.3%	28.1%
	Total	245	100.0%	\$31,485	100.0%	100.0%	245	100.0%	100.0%	\$31,485	100.0%	100.0%
HOME IMPROVEMENT	Low	6	4.4%	\$86	1.8%	21.3%	6	4.4%	5.0%	\$86	1.8%	2.4%
	Moderate	34	24.8%	\$556	11.8%	17.5%	34	24.8%	14.8%	\$556	11.8%	8.7%
	Middle	34	24.8%	\$754	16.0%	19.9%	34	24.8%	20.0%	\$754	16.0%	15.3%
	Upper	63	46.0%	\$3,325	70.4%	41.4%	63	46.0%	46.1%	\$3,325	70.4%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	13.9%
	Total	137	100.0%	\$4,721	100.0%	100.0%	137	100.0%	100.0%	\$4,721	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	70	8.0%	\$4,919	3.7%	21.3%	70	8.0%	5.8%	\$4,919	3.7%	2.6%
	Moderate	181	20.7%	\$16,881	12.7%	17.5%	181	20.7%	15.3%	\$16,881	12.7%	9.6%
	Middle	229	26.2%	\$26,929	20.3%	19.9%	229	26.2%	20.2%	\$26,929	20.3%	16.3%
	Upper	376	43.1%	\$81,427	61.3%	41.4%	376	43.1%	35.5%	\$81,427	61.3%	42.4%
	Unknown	17	1.9%	\$2,703	2.0%	0.0%	17	1.9%	23.2%	\$2,703	2.0%	29.0%
	Total	873	100.0%	\$132,859	100.0%	100.0%	873	100.0%	100.0%	\$132,859	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AR Little Rock

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				%	#		%
SMALL BUSINESSES	Low	13	3.8%	\$3,208	7.1%	4.3%	13	3.8%	4.4%	\$3,208	7.1%	5.2%
	Moderate	86	25.3%	\$12,894	28.4%	20.7%	86	25.3%	18.7%	\$12,894	28.4%	21.7%
	Middle	106	31.2%	\$11,730	25.9%	34.1%	106	31.2%	33.2%	\$11,730	25.9%	28.7%
	Upper	135	39.7%	\$17,499	38.6%	40.8%	135	39.7%	42.3%	\$17,499	38.6%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.4%
	Total	340	100.0%	\$45,331	100.0%	100.0%	340	100.0%	100.0%	\$45,331	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.6%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	7.9%	\$0	0.0%	10.8%
	Middle	5	83.3%	\$1,145	96.6%	49.3%	5	83.3%	69.2%	\$1,145	96.6%	65.1%
	Upper	1	16.7%	\$40	3.4%	31.7%	1	16.7%	21.7%	\$40	3.4%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%
	Total	6	100.0%	\$1,185	100.0%	100.0%	6	100.0%	100.0%	\$1,185	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AR Little Rock

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	207	60.9%	\$14,249	31.4%	88.6%	207	60.9%	45.3%	\$14,249	31.4%	41.2%
		Over \$1 Million	124	36.5%	\$30,673	67.7%	10.1%	124	36.5%				
		Total Rev. available	331	97.4%	\$44,922	99.1%	98.7%	331	97.4%				
		Rev. Not Known	9	2.6%	\$409	0.9%	1.3%	9	2.6%				
		Total	340	100.0%	\$45,331	100.0%	100.0%	340	100.0%				
	Loan Size	\$100,000 or Less	229	67.4%	\$8,270	18.2%		229	67.4%	90.2%	\$8,270	18.2%	31.0%
		\$100,001 - \$250,000	61	17.9%	\$11,487	25.3%		61	17.9%	5.1%	\$11,487	25.3%	18.0%
		\$250,001 - \$1 Million	50	14.7%	\$25,574	56.4%		50	14.7%	4.7%	\$25,574	56.4%	51.0%
		Total	340	100.0%	\$45,331	100.0%		340	100.0%	100.0%	\$45,331	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	170	82.1%	\$5,216	36.6%							
		\$100,001 - \$250,000	25	12.1%	\$4,243	29.8%							
		\$250,001 - \$1 Million	12	5.8%	\$4,790	33.6%							
		Total	207	100.0%	\$14,249	100.0%							
Small Farm	Revenue	\$1 Million or Less	5	83.3%	\$685	57.8%	Total Farms	5	83.3%	73.6%	\$685	57.8%	83.7%
		Over \$1 Million	1	16.7%	\$500	42.2%	3.0%	1	16.7%				
		Total Rev. available	6	100.0%	\$1,185	100.0%	100.0%	6	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	6	100.0%	\$1,185	100.0%	100.0%	6	100.0%				
	Loan Size	\$100,000 or Less	4	66.7%	\$185	15.6%		4	66.7%	80.6%	\$185	15.6%	28.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.3%	\$0	0.0%	31.3%
		\$250,001 - \$500,000	2	33.3%	\$1,000	84.4%		2	33.3%	7.0%	\$1,000	84.4%	40.2%
		Total	6	100.0%	\$1,185	100.0%		6	100.0%	100.0%	\$1,185	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	4	80.0%	\$185	27.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	20.0%	\$500	73.0%							
		Total	5	100.0%	\$685	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	0.5%	\$827	0.4%	1.7%	3	0.5%	1.3%	\$827	0.4%	0.8%
	Moderate	71	11.4%	\$15,332	8.0%	19.9%	71	11.4%	14.5%	\$15,332	8.0%	10.0%
	Middle	195	31.3%	\$46,407	24.3%	35.6%	195	31.3%	38.9%	\$46,407	24.3%	30.9%
	Upper	353	56.7%	\$128,332	67.1%	42.9%	353	56.7%	44.7%	\$128,332	67.1%	57.6%
	Unknown	1	0.2%	\$300	0.2%	0.0%	1	0.2%	0.6%	\$300	0.2%	0.7%
	Total	623	100.0%	\$191,198	100.0%	100.0%	623	100.0%	100.0%	\$191,198	100.0%	100.0%
REFINANCE	Low	3	0.8%	\$465	0.5%	1.7%	3	0.8%	0.8%	\$465	0.5%	0.6%
	Moderate	60	15.2%	\$11,275	11.0%	19.9%	60	15.2%	11.1%	\$11,275	11.0%	7.1%
	Middle	107	27.1%	\$16,879	16.5%	35.6%	107	27.1%	31.9%	\$16,879	16.5%	23.7%
	Upper	225	57.0%	\$73,756	72.0%	42.9%	225	57.0%	56.0%	\$73,756	72.0%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	395	100.0%	\$102,375	100.0%	100.0%	395	100.0%	100.0%	\$102,375	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.6%	\$20	0.3%	1.7%	2	1.6%	2.2%	\$20	0.3%	0.9%
	Moderate	25	20.5%	\$1,010	16.6%	19.9%	25	20.5%	14.6%	\$1,010	16.6%	7.6%
	Middle	48	39.3%	\$1,936	31.8%	35.6%	48	39.3%	29.6%	\$1,936	31.8%	19.0%
	Upper	47	38.5%	\$3,118	51.2%	42.9%	47	38.5%	53.6%	\$3,118	51.2%	72.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$6,084	100.0%	100.0%	122	100.0%	100.0%	\$6,084	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.4%	0	0.0%	13.5%	\$0	0.0%	5.2%
	Moderate	0	0.0%	\$0	0.0%	28.7%	0	0.0%	45.1%	\$0	0.0%	27.3%
	Middle	0	0.0%	\$0	0.0%	32.2%	0	0.0%	27.0%	\$0	0.0%	40.6%
	Upper	1	100.0%	\$117	100.0%	30.6%	1	100.0%	14.4%	\$117	100.0%	26.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$117	100.0%	100.0%	1	100.0%	100.0%	\$117	100.0%	100.0%
HMDA TOTALS	Low	8	0.7%	\$1,312	0.4%	1.7%	8	0.7%	1.2%	\$1,312	0.4%	1.2%
	Moderate	156	13.7%	\$27,617	9.2%	19.9%	156	13.7%	13.4%	\$27,617	9.2%	10.9%
	Middle	350	30.7%	\$65,222	21.8%	35.6%	350	30.7%	35.9%	\$65,222	21.8%	29.4%
	Upper	626	54.9%	\$205,323	68.5%	42.9%	626	54.9%	49.0%	\$205,323	68.5%	58.1%
	Unknown	1	0.1%	\$300	0.1%	0.0%	1	0.1%	0.4%	\$300	0.1%	0.4%
	Total	1,141	100.0%	\$299,774	100.0%	100.0%	1,141	100.0%	100.0%	\$299,774	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	23	3.7%	\$2,896	1.5%	17.0%	23	3.7%	5.4%	\$2,896	1.5%	2.5%
	Middle	89	14.3%	\$16,203	8.5%	18.3%	89	14.3%	16.8%	\$16,203	8.5%	10.5%
	Upper	499	80.1%	\$169,783	88.8%	41.5%	499	80.1%	59.6%	\$169,783	88.8%	68.3%
	Unknown	12	1.9%	\$2,316	1.2%	0.0%	12	1.9%	17.7%	\$2,316	1.2%	18.5%
	Total	623	100.0%	\$191,198	100.0%	100.0%	623	100.0%	100.0%	\$191,198	100.0%	100.0%
REFINANCE	Low	4	1.0%	\$199	0.2%	23.2%	4	1.0%	2.2%	\$199	0.2%	1.0%
	Moderate	24	6.1%	\$2,188	2.1%	17.0%	24	6.1%	4.6%	\$2,188	2.1%	2.0%
	Middle	44	11.1%	\$6,175	6.0%	18.3%	44	11.1%	11.5%	\$6,175	6.0%	6.2%
	Upper	312	79.0%	\$92,322	90.2%	41.5%	312	79.0%	62.0%	\$92,322	90.2%	71.4%
	Unknown	11	2.8%	\$1,491	1.5%	0.0%	11	2.8%	19.7%	\$1,491	1.5%	19.4%
	Total	395	100.0%	\$102,375	100.0%	100.0%	395	100.0%	100.0%	\$102,375	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.8%	\$20	0.3%	23.2%	1	0.8%	2.4%	\$20	0.3%	0.5%
	Moderate	13	10.7%	\$281	4.6%	17.0%	13	10.7%	7.5%	\$281	4.6%	1.7%
	Middle	23	18.9%	\$545	9.0%	18.3%	23	18.9%	12.9%	\$545	9.0%	4.7%
	Upper	85	69.7%	\$5,238	86.1%	41.5%	85	69.7%	73.3%	\$5,238	86.1%	84.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	8.4%
	Total	122	100.0%	\$6,084	100.0%	100.0%	122	100.0%	100.0%	\$6,084	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$117	100.0%	0.0%	1	100.0%	100.0%	\$117	100.0%	100.0%
	Total	1	100.0%	\$117	100.0%	100.0%	1	100.0%	100.0%	\$117	100.0%	100.0%
HMDA TOTALS	Low	5	0.4%	\$219	0.1%	23.2%	5	0.4%	1.2%	\$219	0.1%	0.4%
	Moderate	60	5.3%	\$5,365	1.8%	17.0%	60	5.3%	5.2%	\$5,365	1.8%	2.0%
	Middle	156	13.7%	\$22,923	7.6%	18.3%	156	13.7%	14.6%	\$22,923	7.6%	7.9%
	Upper	896	78.5%	\$267,343	89.2%	41.5%	896	78.5%	60.6%	\$267,343	89.2%	62.4%
	Unknown	24	2.1%	\$3,924	1.3%	0.0%	24	2.1%	18.5%	\$3,924	1.3%	27.2%
	Total	1,141	100.0%	\$299,774	100.0%	100.0%	1,141	100.0%	100.0%	\$299,774	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				%	#		%
SMALL BUSINESSES	Low	59	3.9%	\$5,145	4.6%	3.1%	59	3.9%	3.0%	\$5,145	4.6%	3.5%
	Moderate	471	31.4%	\$34,340	30.6%	21.9%	471	31.4%	20.9%	\$34,340	30.6%	23.7%
	Middle	355	23.7%	\$21,713	19.4%	27.5%	355	23.7%	24.8%	\$21,713	19.4%	20.0%
	Upper	574	38.3%	\$45,518	40.6%	46.2%	574	38.3%	48.7%	\$45,518	40.6%	48.2%
	Unknown	40	2.7%	\$5,409	4.8%	1.4%	40	2.7%	2.0%	\$5,409	4.8%	4.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.5%
	Total	1,499	100.0%	\$112,125	100.0%	100.0%	1,499	100.0%	100.0%	\$112,125	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Moderate	2	20.0%	\$60	10.7%	13.0%	2	20.0%	15.4%	\$60	10.7%	8.4%
	Middle	2	20.0%	\$8	1.4%	22.5%	2	20.0%	17.1%	\$8	1.4%	10.7%
	Upper	6	60.0%	\$491	87.8%	62.4%	6	60.0%	65.7%	\$491	87.8%	80.1%
	Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.3%
	Total	10	100.0%	\$559	100.0%	100.0%	10	100.0%	100.0%	\$559	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Miami

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	1,038	69.2%	\$49,788	44.4%	91.9%	1,038	69.2%	49.6%	\$49,788	44.4%	31.6%
		Over \$1 Million	431	28.8%	\$60,285	53.8%	7.2%	431	28.8%				
		Total Rev. available	1,469	98.0%	\$110,073	98.2%	99.1%	1,469	98.0%				
		Rev. Not Known	30	2.0%	\$2,052	1.8%	1.0%	30	2.0%				
		Total	1,499	100.0%	\$112,125	100.0%	100.0%	####	100.0%				
	Loan Size	\$100,000 or Less	1,311	87.5%	\$48,434	43.2%		1,311	87.5%	96.3%	\$48,434	43.2%	49.5%
		\$100,001 - \$250,000	96	6.4%	\$17,551	15.7%		96	6.4%	2.0%	\$17,551	15.7%	13.6%
		\$250,001 - \$1 Million	92	6.1%	\$46,140	41.2%		92	6.1%	1.7%	\$46,140	41.2%	36.9%
		Total	1,499	100.0%	\$112,125	100.0%		####	100.0%	100.0%	\$112,125	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	971	93.5%	\$29,566	59.4%							
		\$100,001 - \$250,000	39	3.8%	\$6,928	13.9%							
		\$250,001 - \$1 Million	28	2.7%	\$13,294	26.7%							
		Total	1,038	100.0%	\$49,788	100.0%							
Small Farm	Revenue	\$1 Million or Less	7	70.0%	\$149	26.7%	Total Farms	7	70.0%	53.1%	\$149	26.7%	60.1%
		Over \$1 Million	3	30.0%	\$410	73.3%	8.7%	3	30.0%				
		Total Rev. available	10	100.0%	\$559	100.0%	100.0%	10	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	10	100.0%	\$559	100.0%	100.0%	10	100.0%				
	Loan Size	\$100,000 or Less	9	90.0%	\$209	37.4%		9	90.0%	88.0%	\$209	37.4%	31.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.6%	\$0	0.0%	16.2%
		\$250,001 - \$500,000	1	10.0%	\$350	62.6%		1	10.0%	7.4%	\$350	62.6%	52.5%
		Total	10	100.0%	\$559	100.0%		10	100.0%	100.0%	\$559	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	7	100.0%	\$149	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	7	100.0%	\$149	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	7	1.5%	\$1,129	0.8%	2.0%	7	1.5%	1.5%	\$1,129	0.8%	1.0%
	Moderate	62	13.1%	\$13,543	9.0%	21.4%	62	13.1%	19.7%	\$13,543	9.0%	14.5%
	Middle	152	32.1%	\$41,459	27.7%	31.9%	152	32.1%	31.6%	\$41,459	27.7%	24.8%
	Upper	252	53.2%	\$92,761	62.0%	44.4%	252	53.2%	45.9%	\$92,761	62.0%	58.4%
	Unknown	1	0.2%	\$790	0.5%	0.2%	1	0.2%	1.3%	\$790	0.5%	1.4%
	Total	474	100.0%	\$149,682	100.0%	100.0%	474	100.0%	100.0%	\$149,682	100.0%	100.0%
REFINANCE	Low	2	0.7%	\$185	0.3%	2.0%	2	0.7%	1.2%	\$185	0.3%	0.7%
	Moderate	50	17.8%	\$6,949	10.7%	21.4%	50	17.8%	17.0%	\$6,949	10.7%	11.8%
	Middle	91	32.4%	\$15,124	23.2%	31.9%	91	32.4%	31.9%	\$15,124	23.2%	23.8%
	Upper	138	49.1%	\$42,866	65.8%	44.4%	138	49.1%	49.6%	\$42,866	65.8%	63.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.7%
	Total	281	100.0%	\$65,124	100.0%	100.0%	281	100.0%	100.0%	\$65,124	100.0%	100.0%
HOME IMPROVEMENT	Low	5	4.1%	\$174	3.3%	2.0%	5	4.1%	1.7%	\$174	3.3%	0.6%
	Moderate	40	32.8%	\$891	17.0%	21.4%	40	32.8%	19.7%	\$891	17.0%	10.2%
	Middle	35	28.7%	\$1,644	31.3%	31.9%	35	28.7%	30.1%	\$1,644	31.3%	18.7%
	Upper	41	33.6%	\$2,493	47.5%	44.4%	41	33.6%	48.1%	\$2,493	47.5%	70.1%
	Unknown	1	0.8%	\$50	1.0%	0.2%	1	0.8%	0.4%	\$50	1.0%	0.3%
	Total	122	100.0%	\$5,252	100.0%	100.0%	122	100.0%	100.0%	\$5,252	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.7%	0	0.0%	19.1%	\$0	0.0%	17.0%
	Moderate	0	0.0%	\$0	0.0%	28.0%	0	0.0%	38.6%	\$0	0.0%	34.2%
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	30.0%	\$0	0.0%	36.6%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	11.6%	\$0	0.0%	11.6%
	Unknown	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.7%	\$0	0.0%	0.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	14	1.6%	\$1,488	0.7%	2.0%	14	1.6%	1.5%	\$1,488	0.7%	2.1%
	Moderate	152	17.3%	\$21,383	9.7%	21.4%	152	17.3%	19.0%	\$21,383	9.7%	15.2%
	Middle	278	31.7%	\$58,227	26.5%	31.9%	278	31.7%	31.6%	\$58,227	26.5%	25.3%
	Upper	431	49.1%	\$138,120	62.8%	44.4%	431	49.1%	47.0%	\$138,120	62.8%	56.3%
	Unknown	2	0.2%	\$840	0.4%	0.2%	2	0.2%	0.9%	\$840	0.4%	1.2%
	Total	877	100.0%	\$220,058	100.0%	100.0%	877	100.0%	100.0%	\$220,058	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	0.2%	\$81	0.1%	24.0%	1	0.2%	0.4%	\$81	0.1%	0.2%
	Moderate	21	4.4%	\$3,412	2.3%	16.6%	21	4.4%	5.1%	\$3,412	2.3%	2.4%
	Middle	85	17.9%	\$17,413	11.6%	16.9%	85	17.9%	17.5%	\$17,413	11.6%	11.7%
	Upper	357	75.3%	\$126,443	84.5%	42.5%	357	75.3%	57.3%	\$126,443	84.5%	66.5%
	Unknown	10	2.1%	\$2,333	1.6%	0.0%	10	2.1%	19.6%	\$2,333	1.6%	19.2%
	Total	474	100.0%	\$149,682	100.0%	100.0%	474	100.0%	100.0%	\$149,682	100.0%	100.0%
REFINANCE	Low	3	1.1%	\$113	0.2%	24.0%	3	1.1%	2.6%	\$113	0.2%	1.3%
	Moderate	24	8.5%	\$2,782	4.3%	16.6%	24	8.5%	7.0%	\$2,782	4.3%	3.5%
	Middle	56	19.9%	\$7,985	12.3%	16.9%	56	19.9%	15.6%	\$7,985	12.3%	9.8%
	Upper	185	65.8%	\$51,902	79.7%	42.5%	185	65.8%	56.7%	\$51,902	79.7%	66.6%
	Unknown	13	4.6%	\$2,342	3.6%	0.0%	13	4.6%	18.1%	\$2,342	3.6%	18.9%
	Total	281	100.0%	\$65,124	100.0%	100.0%	281	100.0%	100.0%	\$65,124	100.0%	100.0%
HOME IMPROVEMENT	Low	13	10.7%	\$108	2.1%	24.0%	13	10.7%	3.4%	\$108	2.1%	0.9%
	Moderate	14	11.5%	\$274	5.2%	16.6%	14	11.5%	8.1%	\$274	5.2%	2.8%
	Middle	26	21.3%	\$393	7.5%	16.9%	26	21.3%	16.7%	\$393	7.5%	8.1%
	Upper	69	56.6%	\$4,477	85.2%	42.5%	69	56.6%	66.0%	\$4,477	85.2%	81.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	6.4%
	Total	122	100.0%	\$5,252	100.0%	100.0%	122	100.0%	100.0%	\$5,252	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	17	1.9%	\$302	0.1%	24.0%	17	1.9%	1.3%	\$302	0.1%	0.5%
	Moderate	59	6.7%	\$6,468	2.9%	16.6%	59	6.7%	5.8%	\$6,468	2.9%	2.5%
	Middle	167	19.0%	\$25,791	11.7%	16.9%	167	19.0%	16.8%	\$25,791	11.7%	10.2%
	Upper	611	69.7%	\$182,822	83.1%	42.5%	611	69.7%	57.1%	\$182,822	83.1%	61.8%
	Unknown	23	2.6%	\$4,675	2.1%	0.0%	23	2.6%	19.1%	\$4,675	2.1%	25.0%
	Total	877	100.0%	\$220,058	100.0%	100.0%	877	100.0%	100.0%	\$220,058	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				%	#		%
SMALL BUSINESSES	Low	76	3.8%	\$6,629	4.6%	3.0%	76	3.8%	3.0%	\$6,629	4.6%	3.3%
	Moderate	547	27.4%	\$42,006	29.1%	21.8%	547	27.4%	20.9%	\$42,006	29.1%	22.6%
	Middle	566	28.4%	\$33,336	23.1%	26.6%	566	28.4%	25.0%	\$33,336	23.1%	21.2%
	Upper	747	37.5%	\$56,647	39.2%	46.5%	747	37.5%	48.3%	\$56,647	39.2%	48.3%
	Unknown	57	2.9%	\$5,860	4.1%	2.0%	57	2.9%	2.4%	\$5,860	4.1%	4.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.4%
	Total	1,993	100.0%	\$144,478	100.0%	100.0%	1,993	100.0%	100.0%	\$144,478	100.0%	100.0%
SMALL FARM	Low	1	10.0%	\$8	1.7%	2.1%	1	10.0%	1.6%	\$8	1.7%	2.6%
	Moderate	2	20.0%	\$150	32.2%	13.2%	2	20.0%	14.4%	\$150	32.2%	9.0%
	Middle	3	30.0%	\$128	27.5%	20.9%	3	30.0%	19.8%	\$128	27.5%	11.3%
	Upper	4	40.0%	\$180	38.6%	62.8%	4	40.0%	62.3%	\$180	38.6%	76.3%
	Unknown	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.8%
	Total	10	100.0%	\$466	100.0%	100.0%	10	100.0%	100.0%	\$466	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Miami

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	1,364	68.4%	\$62,651	43.4%	90.7%	1,364	68.4%	53.0%	\$62,651	43.4%	33.9%
		Over \$1 Million	599	30.1%	\$78,516	54.3%	8.3%	599	30.1%				
		Total Rev. available	1,963	98.5%	\$141,167	97.7%	99.0%	1,963	98.5%				
		Rev. Not Known	30	1.5%	\$3,311	2.3%	0.9%	30	1.5%				
		Total	1,993	100.0%	\$144,478	100.0%	100.0%	1,993	100.0%				
	Loan Size	\$100,000 or Less	1,814	91.0%	\$74,443	51.5%		1,814	91.0%	96.2%	\$74,443	51.5%	50.2%
		\$100,001 - \$250,000	80	4.0%	\$14,991	10.4%		80	4.0%	2.1%	\$14,991	10.4%	13.6%
		\$250,001 - \$1 Million	99	5.0%	\$55,044	38.1%		99	5.0%	1.7%	\$55,044	38.1%	36.2%
		Total	1,993	100.0%	\$144,478	100.0%		1,993	100.0%	100.0%	\$144,478	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,302	95.5%	\$41,744	66.6%							
		\$100,001 - \$250,000	37	2.7%	\$6,916	11.0%							
		\$250,001 - \$1 Million	25	1.8%	\$13,991	22.3%							
		Total	1,364	100.0%	\$62,651	100.0%							
Small Farm	Revenue	\$1 Million or Less	7	70.0%	\$266	57.1%	90.7%	7	70.0%	57.2%	\$266	57.1%	35.0%
		Over \$1 Million	3	30.0%	\$200	42.9%	9.3%	3	30.0%				
		Total Rev. available	10	100.0%	\$466	100.0%	100.0%	10	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	10	100.0%	\$466	100.0%	100.0%	10	100.0%				
	Loan Size	\$100,000 or Less	10	100.0%	\$466	100.0%		10	100.0%	92.2%	\$466	100.0%	43.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	18.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	37.7%
		Total	10	100.0%	\$466	100.0%		10	100.0%	100.0%	\$466	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	7	100.0%	\$266	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	7	100.0%	\$266	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	0.8%	\$957	0.5%	1.8%	6	0.8%	1.4%	\$957	0.5%	0.9%
	Moderate	89	11.7%	\$13,568	7.2%	22.2%	89	11.7%	16.3%	\$13,568	7.2%	10.8%
	Middle	311	40.8%	\$60,464	32.2%	43.8%	311	40.8%	43.5%	\$60,464	32.2%	37.7%
	Upper	357	46.8%	\$112,891	60.1%	32.2%	357	46.8%	38.8%	\$112,891	60.1%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	763	100.0%	\$187,880	100.0%	100.0%	763	100.0%	100.0%	\$187,880	100.0%	100.0%
REFINANCE	Low	4	0.7%	\$535	0.5%	1.8%	4	0.7%	0.9%	\$535	0.5%	0.6%
	Moderate	96	17.7%	\$9,095	9.1%	22.2%	96	17.7%	12.9%	\$9,095	9.1%	8.5%
	Middle	209	38.5%	\$28,468	28.5%	43.8%	209	38.5%	42.0%	\$28,468	28.5%	35.3%
	Upper	234	43.1%	\$61,907	61.9%	32.2%	234	43.1%	44.2%	\$61,907	61.9%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	543	100.0%	\$100,005	100.0%	100.0%	543	100.0%	100.0%	\$100,005	100.0%	100.0%
HOME IMPROVEMENT	Low	10	2.8%	\$277	2.1%	1.8%	10	2.8%	1.5%	\$277	2.1%	0.6%
	Moderate	89	24.9%	\$2,087	15.7%	22.2%	89	24.9%	18.8%	\$2,087	15.7%	9.1%
	Middle	152	42.5%	\$4,841	36.4%	43.8%	152	42.5%	41.1%	\$4,841	36.4%	35.8%
	Upper	107	29.9%	\$6,106	45.9%	32.2%	107	29.9%	38.6%	\$6,106	45.9%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	358	100.0%	\$13,311	100.0%	100.0%	358	100.0%	100.0%	\$13,311	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	6.0%	\$0	0.0%	4.6%
	Moderate	0	0.0%	\$0	0.0%	28.3%	0	0.0%	27.4%	\$0	0.0%	28.0%
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	37.1%	\$0	0.0%	37.5%
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	29.4%	\$0	0.0%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	1.2%	\$1,769	0.6%	1.8%	20	1.2%	1.3%	\$1,769	0.6%	1.1%
	Moderate	274	16.5%	\$24,750	8.2%	22.2%	274	16.5%	15.3%	\$24,750	8.2%	11.4%
	Middle	672	40.4%	\$93,773	31.1%	43.8%	672	40.4%	42.9%	\$93,773	31.1%	37.0%
	Upper	698	41.9%	\$180,904	60.1%	32.2%	698	41.9%	40.5%	\$180,904	60.1%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,664	100.0%	\$301,196	100.0%	100.0%	1,664	100.0%	100.0%	\$301,196	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	33	4.3%	\$2,608	1.4%	20.7%	33	4.3%	3.8%	\$2,608	1.4%	1.6%
	Moderate	123	16.1%	\$15,240	8.1%	18.5%	123	16.1%	15.7%	\$15,240	8.1%	9.6%
	Middle	140	18.3%	\$23,277	12.4%	19.7%	140	18.3%	21.0%	\$23,277	12.4%	17.2%
	Upper	442	57.9%	\$141,255	75.2%	41.0%	442	57.9%	43.6%	\$141,255	75.2%	57.6%
	Unknown	25	3.3%	\$5,500	2.9%	0.0%	25	3.3%	15.9%	\$5,500	2.9%	14.0%
	Total	763	100.0%	\$187,880	100.0%	100.0%	763	100.0%	100.0%	\$187,880	100.0%	100.0%
REFINANCE	Low	34	6.3%	\$1,974	2.0%	20.7%	34	6.3%	4.3%	\$1,974	2.0%	2.0%
	Moderate	89	16.4%	\$7,111	7.1%	18.5%	89	16.4%	10.9%	\$7,111	7.1%	6.5%
	Middle	89	16.4%	\$9,998	10.0%	19.7%	89	16.4%	16.9%	\$9,998	10.0%	12.8%
	Upper	315	58.0%	\$77,703	77.7%	41.0%	315	58.0%	42.4%	\$77,703	77.7%	52.7%
	Unknown	16	2.9%	\$3,219	3.2%	0.0%	16	2.9%	25.4%	\$3,219	3.2%	26.1%
	Total	543	100.0%	\$100,005	100.0%	100.0%	543	100.0%	100.0%	\$100,005	100.0%	100.0%
HOME IMPROVEMENT	Low	32	8.9%	\$313	2.4%	20.7%	32	8.9%	6.9%	\$313	2.4%	2.1%
	Moderate	82	22.9%	\$1,780	13.4%	18.5%	82	22.9%	16.5%	\$1,780	13.4%	8.6%
	Middle	74	20.7%	\$2,174	16.3%	19.7%	74	20.7%	20.5%	\$2,174	16.3%	15.5%
	Upper	161	45.0%	\$8,917	67.0%	41.0%	161	45.0%	51.9%	\$8,917	67.0%	63.4%
	Unknown	9	2.5%	\$127	1.0%	0.0%	9	2.5%	4.2%	\$127	1.0%	10.4%
	Total	358	100.0%	\$13,311	100.0%	100.0%	358	100.0%	100.0%	\$13,311	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	99	5.9%	\$4,895	1.6%	20.7%	99	5.9%	4.1%	\$4,895	1.6%	1.6%
	Moderate	294	17.7%	\$24,131	8.0%	18.5%	294	17.7%	14.2%	\$24,131	8.0%	8.0%
	Middle	303	18.2%	\$35,449	11.8%	19.7%	303	18.2%	19.7%	\$35,449	11.8%	14.6%
	Upper	918	55.2%	\$227,875	75.7%	41.0%	918	55.2%	43.5%	\$227,875	75.7%	51.8%
	Unknown	50	3.0%	\$8,846	2.9%	0.0%	50	3.0%	18.6%	\$8,846	2.9%	24.1%
	Total	1,664	100.0%	\$301,196	100.0%	100.0%	1,664	100.0%	100.0%	\$301,196	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank		Small		Businesses	Count		Dollar		Agg	
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %							#
SMALL BUSINESSES	Low	46	3.3%	\$3,996	3.9%	2.5%	46	3.3%	3.3%	\$3,996	3.9%	4.4%
	Moderate	354	25.4%	\$28,508	28.1%	20.7%	354	25.4%	20.5%	\$28,508	28.1%	22.8%
	Middle	578	41.4%	\$42,139	41.5%	39.3%	578	41.4%	38.0%	\$42,139	41.5%	39.9%
	Upper	416	29.8%	\$26,886	26.5%	37.4%	416	29.8%	37.2%	\$26,886	26.5%	32.2%
	Unknown	1	0.1%	\$45	0.0%	0.1%	1	0.1%	0.1%	\$45	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.6%
	Total	1,395	100.0%	\$101,574	100.0%	100.0%	1,395	100.0%	100.0%	\$101,574	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	2.5%	\$0	0.0%	0.3%
	Moderate	1	14.3%	\$4	2.5%	19.6%	1	14.3%	17.2%	\$4	2.5%	37.6%
	Middle	2	28.6%	\$23	14.6%	42.9%	2	28.6%	39.5%	\$23	14.6%	29.4%
	Upper	4	57.1%	\$130	82.8%	35.7%	4	57.1%	37.6%	\$130	82.8%	29.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	3.4%
	Total	7	100.0%	\$157	100.0%	100.0%	7	100.0%	100.0%	\$157	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %		\$ %
Small Business	Revenue	\$1 Million or Less	985	70.6%	\$44,312	43.6%	93.2%	985	70.6%	48.5%	\$44,312	43.6%	34.3%
		Over \$1 Million	404	29.0%	\$56,801	55.9%	6.0%	404	29.0%				
		Total Rev. available	1,389	99.6%	\$101,113	99.5%	99.2%	1,389	99.6%				
		Rev. Not Known	6	0.4%	\$461	0.5%	0.7%	6	0.4%				
		Total	1,395	100.0%	\$101,574	100.0%	100.0%	1,395	100.0%				
	Loan Size	\$100,000 or Less	1,177	84.4%	\$34,896	34.4%		1,177	84.4%	95.3%	\$34,896	34.4%	42.6%
		\$100,001 - \$250,000	132	9.5%	\$23,071	22.7%		132	9.5%	2.4%	\$23,071	22.7%	14.5%
		\$250,001 - \$1 Million	86	6.2%	\$43,607	42.9%		86	6.2%	2.3%	\$43,607	42.9%	42.9%
		Total	1,395	100.0%	\$101,574	100.0%		1,395	100.0%	100.0%	\$101,574	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	904	91.8%	\$20,696	46.7%							
		\$100,001 - \$250,000	54	5.5%	\$9,027	20.4%							
		\$250,001 - \$1 Million	27	2.7%	\$14,589	32.9%							
		Total	985	100.0%	\$44,312	100.0%							
Small Farm	Revenue	\$1 Million or Less	4	57.1%	\$52	33.1%	95.2%	4	57.1%	41.4%	\$52	33.1%	43.9%
		Over \$1 Million	3	42.9%	\$105	66.9%	4.7%	3	42.9%				
		Total Rev. available	7	100.0%	\$157	100.0%	99.9%	7	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%				
		Total	7	100.0%	\$157	100.0%	100.0%	7	100.0%				
	Loan Size	\$100,000 or Less	7	100.0%	\$157	100.0%		7	100.0%	93.6%	\$157	100.0%	45.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	14.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	39.9%
		Total	7	100.0%	\$157	100.0%		7	100.0%	100.0%	\$157	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	4	100.0%	\$52	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	4	100.0%	\$52	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	0.9%	\$717	0.4%	1.9%	6	0.9%	1.6%	\$717	0.4%	1.0%
	Moderate	81	12.6%	\$11,442	6.4%	21.9%	81	12.6%	18.0%	\$11,442	6.4%	12.2%
	Middle	234	36.4%	\$48,874	27.5%	39.7%	234	36.4%	38.9%	\$48,874	27.5%	33.5%
	Upper	321	50.0%	\$116,419	65.6%	36.5%	321	50.0%	41.4%	\$116,419	65.6%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	642	100.0%	\$177,452	100.0%	100.0%	642	100.0%	100.0%	\$177,452	100.0%	100.0%
REFINANCE	Low	9	2.1%	\$865	1.2%	1.9%	9	2.1%	1.3%	\$865	1.2%	0.9%
	Moderate	76	17.4%	\$7,667	11.1%	21.9%	76	17.4%	15.6%	\$7,667	11.1%	10.8%
	Middle	184	42.1%	\$24,375	35.2%	39.7%	184	42.1%	39.1%	\$24,375	35.2%	33.8%
	Upper	167	38.2%	\$36,192	52.2%	36.5%	167	38.2%	43.9%	\$36,192	52.2%	54.5%
	Unknown	1	0.2%	\$205	0.3%	0.1%	1	0.2%	0.1%	\$205	0.3%	0.1%
	Total	437	100.0%	\$69,304	100.0%	100.0%	437	100.0%	100.0%	\$69,304	100.0%	100.0%
HOME IMPROVEMENT	Low	7	2.1%	\$153	1.0%	1.9%	7	2.1%	1.7%	\$153	1.0%	1.1%
	Moderate	79	23.4%	\$1,945	12.3%	21.9%	79	23.4%	19.2%	\$1,945	12.3%	10.5%
	Middle	133	39.3%	\$5,778	36.5%	39.7%	133	39.3%	38.7%	\$5,778	36.5%	31.7%
	Upper	119	35.2%	\$7,959	50.3%	36.5%	119	35.2%	40.4%	\$7,959	50.3%	56.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	338	100.0%	\$15,835	100.0%	100.0%	338	100.0%	100.0%	\$15,835	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.8%	0	0.0%	8.7%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	26.4%	\$0	0.0%	26.1%
	Middle	0	0.0%	\$0	0.0%	40.8%	0	0.0%	42.4%	\$0	0.0%	49.7%
	Upper	0	0.0%	\$0	0.0%	29.3%	0	0.0%	22.1%	\$0	0.0%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	22	1.6%	\$1,735	0.7%	1.9%	22	1.6%	1.5%	\$1,735	0.7%	1.1%
	Moderate	236	16.7%	\$21,054	8.0%	21.9%	236	16.7%	17.5%	\$21,054	8.0%	13.0%
	Middle	551	38.9%	\$79,027	30.1%	39.7%	551	38.9%	39.0%	\$79,027	30.1%	34.8%
	Upper	607	42.8%	\$160,570	61.1%	36.5%	607	42.8%	41.9%	\$160,570	61.1%	50.9%
	Unknown	1	0.1%	\$205	0.1%	0.1%	1	0.1%	0.1%	\$205	0.1%	0.1%
	Total	1,417	100.0%	\$262,591	100.0%	100.0%	1,417	100.0%	100.0%	\$262,591	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	32	5.0%	\$2,929	1.7%	21.6%	32	5.0%	3.3%	\$2,929	1.7%	1.4%
	Moderate	95	14.8%	\$11,851	6.7%	17.9%	95	14.8%	14.5%	\$11,851	6.7%	8.9%
	Middle	102	15.9%	\$18,609	10.5%	19.1%	102	15.9%	21.1%	\$18,609	10.5%	17.1%
	Upper	399	62.1%	\$141,660	79.8%	41.4%	399	62.1%	42.6%	\$141,660	79.8%	56.3%
	Unknown	14	2.2%	\$2,403	1.4%	0.0%	14	2.2%	18.5%	\$2,403	1.4%	16.3%
	Total	642	100.0%	\$177,452	100.0%	100.0%	642	100.0%	100.0%	\$177,452	100.0%	100.0%
REFINANCE	Low	31	7.1%	\$1,790	2.6%	21.6%	31	7.1%	5.7%	\$1,790	2.6%	2.8%
	Moderate	74	16.9%	\$6,760	9.8%	17.9%	74	16.9%	13.4%	\$6,760	9.8%	8.6%
	Middle	106	24.3%	\$11,667	16.8%	19.1%	106	24.3%	19.9%	\$11,667	16.8%	16.1%
	Upper	217	49.7%	\$47,853	69.0%	41.4%	217	49.7%	42.8%	\$47,853	69.0%	53.7%
	Unknown	9	2.1%	\$1,234	1.8%	0.0%	9	2.1%	18.2%	\$1,234	1.8%	18.9%
	Total	437	100.0%	\$69,304	100.0%	100.0%	437	100.0%	100.0%	\$69,304	100.0%	100.0%
HOME IMPROVEMENT	Low	38	11.2%	\$494	3.1%	21.6%	38	11.2%	7.5%	\$494	3.1%	2.7%
	Moderate	74	21.9%	\$1,484	9.4%	17.9%	74	21.9%	17.2%	\$1,484	9.4%	9.7%
	Middle	70	20.7%	\$2,227	14.1%	19.1%	70	20.7%	20.8%	\$2,227	14.1%	16.1%
	Upper	148	43.8%	\$11,453	72.3%	41.4%	148	43.8%	49.8%	\$11,453	72.3%	65.4%
	Unknown	8	2.4%	\$177	1.1%	0.0%	8	2.4%	4.7%	\$177	1.1%	6.1%
	Total	338	100.0%	\$15,835	100.0%	100.0%	338	100.0%	100.0%	\$15,835	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	101	7.1%	\$5,213	2.0%	21.6%	101	7.1%	4.1%	\$5,213	2.0%	1.6%
	Moderate	243	17.1%	\$20,095	7.7%	17.9%	243	17.1%	14.3%	\$20,095	7.7%	8.1%
	Middle	278	19.6%	\$32,503	12.4%	19.1%	278	19.6%	20.7%	\$32,503	12.4%	15.4%
	Upper	764	53.9%	\$200,966	76.5%	41.4%	764	53.9%	42.9%	\$200,966	76.5%	51.3%
	Unknown	31	2.2%	\$3,814	1.5%	0.0%	31	2.2%	17.9%	\$3,814	1.5%	23.5%
	Total	1,417	100.0%	\$262,591	100.0%	100.0%	1,417	100.0%	100.0%	\$262,591	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ 000s
SMALL BUSINESSES	Low	75	4.9%	\$6,926	6.5%	3.4%	75	4.9%	4.5%	\$6,926	6.5%	6.6%
	Moderate	368	24.1%	\$22,946	21.4%	20.9%	368	24.1%	20.4%	\$22,946	21.4%	21.6%
	Middle	561	36.7%	\$42,437	39.6%	35.2%	561	36.7%	34.6%	\$42,437	39.6%	34.6%
	Upper	513	33.5%	\$34,385	32.1%	40.2%	513	33.5%	39.4%	\$34,385	32.1%	36.3%
	Unknown	13	0.8%	\$357	0.3%	0.2%	13	0.8%	0.3%	\$357	0.3%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.6%
	Total	1,530	100.0%	\$107,051	100.0%	100.0%	1,530	100.0%	100.0%	\$107,051	100.0%	100.0%
SMALL FARM	Low	1	20.0%	\$20	12.0%	0.8%	1	20.0%	1.8%	\$20	12.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	23.0%	0	0.0%	14.0%	\$0	0.0%	16.7%
	Middle	3	60.0%	\$126	75.9%	44.4%	3	60.0%	39.8%	\$126	75.9%	37.4%
	Upper	1	20.0%	\$20	12.0%	31.8%	1	20.0%	39.2%	\$20	12.0%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	2.8%
	Total	5	100.0%	\$166	100.0%	100.0%	5	100.0%	100.0%	\$166	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	1,075	70.3%	\$43,507	40.6%	92.4%	1,075	70.3%	52.1%	\$43,507	40.6%	37.2%
		Over \$1 Million	443	29.0%	\$62,771	58.6%	6.9%	443	29.0%				
		Total Rev. available	1,518	99.3%	\$106,278	99.2%	99.3%	1,518	99.3%				
		Rev. Not Known	12	0.8%	\$773	0.7%	0.7%	12	0.8%				
		Total	1,530	100.0%	\$107,051	100.0%	100.0%	1,530	100.0%				
	Loan Size	\$100,000 or Less	1,340	87.6%	\$43,229	40.4%		1,340	87.6%	94.9%	\$43,229	40.4%	39.8%
		\$100,001 - \$250,000	98	6.4%	\$17,276	16.1%		98	6.4%	2.5%	\$17,276	16.1%	14.2%
		\$250,001 - \$1 Million	92	6.0%	\$46,546	43.5%		92	6.0%	2.6%	\$46,546	43.5%	46.0%
		Total	1,530	100.0%	\$107,051	100.0%		1,530	100.0%	100.0%	\$107,051	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,009	93.9%	\$24,862	57.1%							
		\$100,001 - \$250,000	42	3.9%	\$7,194	16.5%							
		\$250,001 - \$1 Million	24	2.2%	\$11,451	26.3%							
		Total	1,075	100.0%	\$43,507	100.0%							
Small Farm	Revenue	\$1 Million or Less	2	40.0%	\$21	12.7%	94.8%	2	40.0%	55.0%	\$21	12.7%	53.2%
		Over \$1 Million	3	60.0%	\$145	87.3%	5.2%	3	60.0%				
		Total Rev. available	5	100.0%	\$166	100.0%	100.0%	5	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%				
		Total	5	100.0%	\$166	100.0%	100.0%	5	100.0%				
	Loan Size	\$100,000 or Less	5	100.0%	\$166	100.0%		5	100.0%	95.9%	\$166	100.0%	48.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	5.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	46.4%
		Total	5	100.0%	\$166	100.0%		5	100.0%	100.0%	\$166	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	100.0%	\$21	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	2	100.0%	\$21	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	31	3.8%	\$5,977	2.6%	2.9%	31	3.8%	2.0%	\$5,977	2.6%	1.4%
	Moderate	111	13.7%	\$18,562	8.0%	17.9%	111	13.7%	14.4%	\$18,562	8.0%	10.2%
	Middle	306	37.7%	\$65,187	27.9%	41.2%	306	37.7%	42.5%	\$65,187	27.9%	35.3%
	Upper	363	44.8%	\$143,735	61.6%	38.1%	363	44.8%	41.2%	\$143,735	61.6%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	811	100.0%	\$233,461	100.0%	100.0%	811	100.0%	100.0%	\$233,461	100.0%	100.0%
REFINANCE	Low	15	1.9%	\$1,633	0.9%	2.9%	15	1.9%	1.4%	\$1,633	0.9%	0.9%
	Moderate	101	12.5%	\$11,103	6.4%	17.9%	101	12.5%	11.6%	\$11,103	6.4%	7.6%
	Middle	386	47.7%	\$62,876	36.3%	41.2%	386	47.7%	37.4%	\$62,876	36.3%	29.6%
	Upper	308	38.0%	\$97,763	56.4%	38.1%	308	38.0%	49.7%	\$97,763	56.4%	61.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	810	100.0%	\$173,375	100.0%	100.0%	810	100.0%	100.0%	\$173,375	100.0%	100.0%
HOME IMPROVEMENT	Low	11	3.3%	\$581	3.9%	2.9%	11	3.3%	2.1%	\$581	3.9%	1.3%
	Moderate	79	23.9%	\$2,644	17.7%	17.9%	79	23.9%	14.3%	\$2,644	17.7%	7.4%
	Middle	153	46.2%	\$4,820	32.2%	41.2%	153	46.2%	38.1%	\$4,820	32.2%	26.8%
	Upper	88	26.6%	\$6,911	46.2%	38.1%	88	26.6%	45.5%	\$6,911	46.2%	64.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	331	100.0%	\$14,956	100.0%	100.0%	331	100.0%	100.0%	\$14,956	100.0%	100.0%
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	15.8%	\$0	0.0%	8.7%
	Moderate	1	50.0%	\$7,120	6.6%	34.4%	1	50.0%	35.5%	\$7,120	6.6%	27.9%
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	25.3%	\$0	0.0%	29.5%
	Upper	1	50.0%	\$99,999	93.4%	24.2%	1	50.0%	23.4%	\$99,999	93.4%	33.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$107,119	100.0%	100.0%	2	100.0%	100.0%	\$107,119	100.0%	100.0%
HMDA TOTALS	Low	57	2.9%	\$8,191	1.5%	2.9%	57	2.9%	1.8%	\$8,191	1.5%	1.8%
	Moderate	292	14.9%	\$39,429	7.5%	17.9%	292	14.9%	13.3%	\$39,429	7.5%	10.5%
	Middle	845	43.2%	\$132,883	25.1%	41.2%	845	43.2%	40.3%	\$132,883	25.1%	32.7%
	Upper	760	38.9%	\$348,408	65.9%	38.1%	760	38.9%	44.6%	\$348,408	65.9%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,954	100.0%	\$528,911	100.0%	100.0%	1,954	100.0%	100.0%	\$528,911	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	55	6.8%	\$5,752	2.5%	21.7%	55	6.8%	5.9%	\$5,752	2.5%	2.9%
	Moderate	154	19.0%	\$22,325	9.6%	17.0%	154	19.0%	17.4%	\$22,325	9.6%	11.5%
	Middle	143	17.6%	\$25,581	11.0%	19.5%	143	17.6%	19.7%	\$25,581	11.0%	17.0%
	Upper	419	51.7%	\$163,580	70.1%	41.8%	419	51.7%	39.0%	\$163,580	70.1%	53.5%
	Unknown	40	4.9%	\$16,223	6.9%	0.0%	40	4.9%	17.9%	\$16,223	6.9%	15.1%
	Total	811	100.0%	\$233,461	100.0%	100.0%	811	100.0%	100.0%	\$233,461	100.0%	100.0%
REFINANCE	Low	54	6.7%	\$3,968	2.3%	21.7%	54	6.7%	4.3%	\$3,968	2.3%	2.1%
	Moderate	144	17.8%	\$14,855	8.6%	17.0%	144	17.8%	10.0%	\$14,855	8.6%	6.0%
	Middle	171	21.1%	\$20,976	12.1%	19.5%	171	21.1%	15.6%	\$20,976	12.1%	11.8%
	Upper	398	49.1%	\$123,358	71.2%	41.8%	398	49.1%	44.5%	\$123,358	71.2%	57.1%
	Unknown	43	5.3%	\$10,218	5.9%	0.0%	43	5.3%	25.7%	\$10,218	5.9%	22.9%
	Total	810	100.0%	\$173,375	100.0%	100.0%	810	100.0%	100.0%	\$173,375	100.0%	100.0%
HOME IMPROVEMENT	Low	37	11.2%	\$400	2.7%	21.7%	37	11.2%	5.7%	\$400	2.7%	2.0%
	Moderate	59	17.8%	\$1,253	8.4%	17.0%	59	17.8%	14.1%	\$1,253	8.4%	7.7%
	Middle	93	28.1%	\$2,240	15.0%	19.5%	93	28.1%	22.0%	\$2,240	15.0%	15.1%
	Upper	135	40.8%	\$10,377	69.4%	41.8%	135	40.8%	53.7%	\$10,377	69.4%	69.6%
	Unknown	7	2.1%	\$686	4.6%	0.0%	7	2.1%	4.5%	\$686	4.6%	5.5%
	Total	331	100.0%	\$14,956	100.0%	100.0%	331	100.0%	100.0%	\$14,956	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$107,119	100.0%	0.0%	2	100.0%	100.0%	\$107,119	100.0%	100.0%
	Total	2	100.0%	\$107,119	100.0%	100.0%	2	100.0%	100.0%	\$107,119	100.0%	100.0%
HMDA TOTALS	Low	146	7.5%	\$10,120	1.9%	21.7%	146	7.5%	5.3%	\$10,120	1.9%	2.4%
	Moderate	357	18.3%	\$38,433	7.3%	17.0%	357	18.3%	14.4%	\$38,433	7.3%	8.6%
	Middle	407	20.8%	\$48,797	9.2%	19.5%	407	20.8%	18.2%	\$48,797	9.2%	13.9%
	Upper	952	48.7%	\$297,315	56.2%	41.8%	952	48.7%	41.6%	\$297,315	56.2%	51.2%
	Unknown	92	4.7%	\$134,246	25.4%	0.0%	92	4.7%	20.5%	\$134,246	25.4%	23.9%
	Total	1,954	100.0%	\$528,911	100.0%	100.0%	1,954	100.0%	100.0%	\$528,911	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		%
SMALL BUSINESSES	Low	37	3.5%	\$3,034	3.3%	4.4%	37	3.5%	4.0%	\$3,034	3.3%	5.3%
	Moderate	259	24.7%	\$25,907	27.9%	19.9%	259	24.7%	17.9%	\$25,907	27.9%	19.9%
	Middle	385	36.7%	\$30,011	32.4%	36.0%	385	36.7%	31.9%	\$30,011	32.4%	31.1%
	Upper	366	34.9%	\$33,731	36.4%	39.7%	366	34.9%	45.1%	\$33,731	36.4%	42.8%
	Unknown	1	0.1%	\$39	0.0%	0.0%	1	0.1%	0.0%	\$39	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.8%
	Total	1,048	100.0%	\$92,722	100.0%	100.0%	1,048	100.0%	100.0%	\$92,722	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.0%	\$0	0.0%	1.2%
	Moderate	1	33.3%	\$5	38.5%	20.0%	1	33.3%	21.4%	\$5	38.5%	23.9%
	Middle	1	33.3%	\$5	38.5%	45.8%	1	33.3%	44.2%	\$5	38.5%	45.2%
	Upper	1	33.3%	\$3	23.1%	32.0%	1	33.3%	31.6%	\$3	23.1%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.9%
	Total	3	100.0%	\$13	100.0%	100.0%	3	100.0%	100.0%	\$13	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %		\$ %
Small Business	Revenue	\$1 Million or Less	726	69.3%	\$35,319	38.1%	92.1%	726	69.3%	49.8%	\$35,319	38.1%	34.2%
		Over \$1 Million	284	27.1%	\$54,501	58.8%	7.2%	284	27.1%				
		Total Rev. available	1,010	96.4%	\$89,820	96.9%	99.3%	1,010	96.4%				
		Rev. Not Known	38	3.6%	\$2,902	3.1%	0.7%	38	3.6%				
		Total	1,048	100.0%	\$92,722	100.0%	100.0%	1,048	100.0%				
	Loan Size	\$100,000 or Less	874	83.4%	\$23,509	25.4%		874	83.4%	94.8%	\$23,509	25.4%	41.2%
		\$100,001 - \$250,000	74	7.1%	\$12,746	13.7%		74	7.1%	2.5%	\$12,746	13.7%	13.3%
		\$250,001 - \$1 Million	100	9.5%	\$56,467	60.9%		100	9.5%	2.7%	\$56,467	60.9%	45.5%
		Total	1,048	100.0%	\$92,722	100.0%		1,048	100.0%	100.0%	\$92,722	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	657	90.5%	\$14,328	40.6%							
		\$100,001 - \$250,000	38	5.2%	\$6,134	17.4%							
		\$250,001 - \$1 Million	31	4.3%	\$14,857	42.1%							
		Total	726	100.0%	\$35,319	100.0%							
Small Farm	Revenue	\$1 Million or Less	3	100.0%	\$13	100.0%	Total Farms	3	100.0%	45.6%	\$13	100.0%	54.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%				
		Total Rev. available	3	100.0%	\$13	100.0%	100.0%	3	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	3	100.0%	\$13	100.0%	100.0%	3	100.0%				
	Loan Size	\$100,000 or Less	3	100.0%	\$13	100.0%		3	100.0%	93.9%	\$13	100.0%	59.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	23.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	16.4%
		Total	3	100.0%	\$13	100.0%		3	100.0%	100.0%	\$13	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3	100.0%	\$13	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	3	100.0%	\$13	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	23	3.2%	\$4,564	2.1%	3.3%	23	3.2%	2.9%	\$4,564	2.1%	2.1%
	Moderate	128	17.9%	\$22,977	10.8%	19.9%	128	17.9%	18.8%	\$22,977	10.8%	13.8%
	Middle	272	38.0%	\$60,218	28.2%	37.3%	272	38.0%	38.6%	\$60,218	28.2%	32.8%
	Upper	293	40.9%	\$125,676	58.9%	39.5%	293	40.9%	39.6%	\$125,676	58.9%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	716	100.0%	\$213,435	100.0%	100.0%	716	100.0%	100.0%	\$213,435	100.0%	100.0%
REFINANCE	Low	5	1.0%	\$531	0.6%	3.3%	5	1.0%	2.1%	\$531	0.6%	1.3%
	Moderate	91	18.6%	\$10,389	11.8%	19.9%	91	18.6%	15.7%	\$10,389	11.8%	10.7%
	Middle	224	45.9%	\$33,088	37.5%	37.3%	224	45.9%	39.0%	\$33,088	37.5%	32.5%
	Upper	168	34.4%	\$44,184	50.1%	39.5%	168	34.4%	43.1%	\$44,184	50.1%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	488	100.0%	\$88,192	100.0%	100.0%	488	100.0%	100.0%	\$88,192	100.0%	100.0%
HOME IMPROVEMENT	Low	5	1.6%	\$353	1.7%	3.3%	5	1.6%	2.2%	\$353	1.7%	1.3%
	Moderate	66	21.1%	\$2,450	12.0%	19.9%	66	21.1%	16.1%	\$2,450	12.0%	8.8%
	Middle	142	45.4%	\$4,571	22.3%	37.3%	142	45.4%	35.4%	\$4,571	22.3%	25.7%
	Upper	100	31.9%	\$13,124	64.0%	39.5%	100	31.9%	46.2%	\$13,124	64.0%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	313	100.0%	\$20,498	100.0%	100.0%	313	100.0%	100.0%	\$20,498	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	19.2%	0	0.0%	22.8%	\$0	0.0%	16.9%
	Moderate	0	0.0%	\$0	0.0%	32.0%	0	0.0%	34.0%	\$0	0.0%	30.2%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	19.8%	\$0	0.0%	23.7%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	22.3%	\$0	0.0%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	33	2.2%	\$5,448	1.7%	3.3%	33	2.2%	2.7%	\$5,448	1.7%	3.2%
	Moderate	285	18.8%	\$35,816	11.1%	19.9%	285	18.8%	17.8%	\$35,816	11.1%	14.4%
	Middle	638	42.1%	\$97,877	30.4%	37.3%	638	42.1%	38.5%	\$97,877	30.4%	31.7%
	Upper	561	37.0%	\$182,984	56.8%	39.5%	561	37.0%	41.0%	\$182,984	56.8%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,517	100.0%	\$322,125	100.0%	100.0%	1,517	100.0%	100.0%	\$322,125	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	40	5.6%	\$4,435	2.1%	22.9%	40	5.6%	5.4%	\$4,435	2.1%	2.7%
	Moderate	137	19.1%	\$20,033	9.4%	16.7%	137	19.1%	18.0%	\$20,033	9.4%	11.8%
	Middle	132	18.4%	\$24,458	11.5%	18.2%	132	18.4%	20.3%	\$24,458	11.5%	17.5%
	Upper	382	53.4%	\$157,731	73.9%	42.1%	382	53.4%	39.3%	\$157,731	73.9%	53.3%
	Unknown	25	3.5%	\$6,778	3.2%	0.0%	25	3.5%	16.9%	\$6,778	3.2%	14.7%
	Total	716	100.0%	\$213,435	100.0%	100.0%	716	100.0%	100.0%	\$213,435	100.0%	100.0%
REFINANCE	Low	35	7.2%	\$2,882	3.3%	22.9%	35	7.2%	6.0%	\$2,882	3.3%	3.1%
	Moderate	84	17.2%	\$9,050	10.3%	16.7%	84	17.2%	13.5%	\$9,050	10.3%	9.1%
	Middle	127	26.0%	\$16,353	18.5%	18.2%	127	26.0%	18.7%	\$16,353	18.5%	15.4%
	Upper	231	47.3%	\$58,135	65.9%	42.1%	231	47.3%	40.0%	\$58,135	65.9%	52.1%
	Unknown	11	2.3%	\$1,772	2.0%	0.0%	11	2.3%	21.7%	\$1,772	2.0%	20.4%
	Total	488	100.0%	\$88,192	100.0%	100.0%	488	100.0%	100.0%	\$88,192	100.0%	100.0%
HOME IMPROVEMENT	Low	34	10.9%	\$672	3.3%	22.9%	34	10.9%	6.2%	\$672	3.3%	2.7%
	Moderate	69	22.0%	\$1,311	6.4%	16.7%	69	22.0%	15.1%	\$1,311	6.4%	8.6%
	Middle	61	19.5%	\$1,921	9.4%	18.2%	61	19.5%	21.6%	\$1,921	9.4%	16.2%
	Upper	143	45.7%	\$16,422	80.1%	42.1%	143	45.7%	53.5%	\$16,422	80.1%	68.1%
	Unknown	6	1.9%	\$172	0.8%	0.0%	6	1.9%	3.6%	\$172	0.8%	4.4%
	Total	313	100.0%	\$20,498	100.0%	100.0%	313	100.0%	100.0%	\$20,498	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	109	7.2%	\$7,989	2.5%	22.9%	109	7.2%	5.6%	\$7,989	2.5%	2.5%
	Moderate	290	19.1%	\$30,394	9.4%	16.7%	290	19.1%	16.5%	\$30,394	9.4%	10.0%
	Middle	320	21.1%	\$42,732	13.3%	18.2%	320	21.1%	19.9%	\$42,732	13.3%	15.3%
	Upper	756	49.8%	\$232,288	72.1%	42.1%	756	49.8%	40.1%	\$232,288	72.1%	48.4%
	Unknown	42	2.8%	\$8,722	2.7%	0.0%	42	2.8%	17.9%	\$8,722	2.7%	23.7%
	Total	1,517	100.0%	\$322,125	100.0%	100.0%	1,517	100.0%	100.0%	\$322,125	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ 000s
SMALL BUSINESSES	Low	31	3.3%	\$1,793	1.9%	5.0%	31	3.3%	4.5%	\$1,793	1.9%	4.8%
	Moderate	217	23.3%	\$27,621	29.3%	21.1%	217	23.3%	20.0%	\$27,621	29.3%	21.3%
	Middle	323	34.7%	\$30,262	32.1%	32.0%	323	34.7%	29.4%	\$30,262	32.1%	28.4%
	Upper	355	38.2%	\$34,474	36.5%	41.4%	355	38.2%	44.9%	\$34,474	36.5%	44.3%
	Unknown	4	0.4%	\$178	0.2%	0.4%	4	0.4%	0.4%	\$178	0.2%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.7%
	Total	930	100.0%	\$94,328	100.0%	100.0%	930	100.0%	100.0%	\$94,328	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	18.3%	\$0	0.0%	25.5%
	Middle	1	100.0%	\$50	100.0%	42.3%	1	100.0%	45.0%	\$50	100.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	35.4%	0	0.0%	33.1%	\$0	0.0%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	1.4%
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	628	67.5%	\$26,988	28.6%	91.3%	628	67.5%	52.5%	\$26,988	28.6%	36.3%
		Over \$1 Million	263	28.3%	\$62,907	66.7%	8.0%	263	28.3%				
		Total Rev. available	891	95.8%	\$89,895	95.3%	99.3%	891	95.8%				
		Rev. Not Known	39	4.2%	\$4,433	4.7%	0.7%	39	4.2%				
		Total	930	100.0%	\$94,328	100.0%	100.0%	930	100.0%				
	Loan Size	\$100,000 or Less	755	81.2%	\$21,418	22.7%		755	81.2%	94.8%	\$21,418	22.7%	41.8%
		\$100,001 - \$250,000	70	7.5%	\$12,973	13.8%		70	7.5%	2.6%	\$12,973	13.8%	14.1%
		\$250,001 - \$1 Million	105	11.3%	\$59,937	63.5%		105	11.3%	2.6%	\$59,937	63.5%	44.1%
		Total	930	100.0%	\$94,328	100.0%		930	100.0%	100.0%	\$94,328	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	581	92.5%	\$12,627	46.8%							
		\$100,001 - \$250,000	27	4.3%	\$4,918	18.2%							
		\$250,001 - \$1 Million	20	3.2%	\$9,443	35.0%							
		Total	628	100.0%	\$26,988	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$50	100.0%	Total Farms	1	100.0%	50.3%	\$50	100.0%	56.2%
		Over \$1 Million	0	0.0%	\$0	0.0%		2.5%	0	0.0%			
		Total Rev. available	1	100.0%	\$50	100.0%		100.0%	1	100.0%			
		Not Known	0	0.0%	\$0	0.0%		0.0%	0	0.0%			
		Total	1	100.0%	\$50	100.0%		100.0%	1	100.0%			
	Loan Size	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	91.9%	\$50	100.0%	44.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	20.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	34.8%
		Total	1	100.0%	\$50	100.0%		1	100.0%	100.0%	\$50	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$50	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$50	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.0%	\$0	0.0%	0.3%
	Moderate	10	12.3%	\$584	7.3%	18.5%	10	12.3%	11.8%	\$584	7.3%	7.5%
	Middle	30	37.0%	\$2,678	33.6%	37.6%	30	37.0%	37.2%	\$2,678	33.6%	33.0%
	Upper	41	50.6%	\$4,710	59.1%	38.6%	41	50.6%	50.0%	\$4,710	59.1%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	81	100.0%	\$7,972	100.0%	100.0%	81	100.0%	100.0%	\$7,972	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.3%	\$0	0.0%	0.5%
	Moderate	7	16.7%	\$323	8.5%	18.5%	7	16.7%	11.0%	\$323	8.5%	5.8%
	Middle	10	23.8%	\$692	18.3%	37.6%	10	23.8%	34.0%	\$692	18.3%	28.0%
	Upper	25	59.5%	\$2,764	73.1%	38.6%	25	59.5%	53.7%	\$2,764	73.1%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$3,779	100.0%	100.0%	42	100.0%	100.0%	\$3,779	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	5.4%	\$0	0.0%	0.7%
	Moderate	1	5.9%	\$10	2.7%	18.5%	1	5.9%	16.0%	\$10	2.7%	8.5%
	Middle	9	52.9%	\$173	46.5%	37.6%	9	52.9%	39.6%	\$173	46.5%	38.3%
	Upper	7	41.2%	\$189	50.8%	38.6%	7	41.2%	39.0%	\$189	50.8%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$372	100.0%	100.0%	17	100.0%	100.0%	\$372	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.7%	0	0.0%	5.3%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	44.5%	0	0.0%	42.1%	\$0	0.0%	32.8%
	Middle	0	0.0%	\$0	0.0%	29.6%	0	0.0%	21.1%	\$0	0.0%	6.9%
	Upper	0	0.0%	\$0	0.0%	17.1%	0	0.0%	31.6%	\$0	0.0%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.6%	\$0	0.0%	0.5%
	Moderate	18	12.9%	\$917	7.6%	18.5%	18	12.9%	12.3%	\$917	7.6%	8.0%
	Middle	49	35.0%	\$3,543	29.2%	37.6%	49	35.0%	36.5%	\$3,543	29.2%	30.6%
	Upper	73	52.1%	\$7,663	63.2%	38.6%	73	52.1%	49.6%	\$7,663	63.2%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	140	100.0%	\$12,123	100.0%	100.0%	140	100.0%	100.0%	\$12,123	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	12	14.8%	\$776	9.7%	20.8%	12	14.8%	8.8%	\$776	9.7%	4.5%
	Moderate	23	28.4%	\$1,666	20.9%	18.2%	23	28.4%	19.0%	\$1,666	20.9%	12.9%
	Middle	25	30.9%	\$2,277	28.6%	20.3%	25	30.9%	22.1%	\$2,277	28.6%	20.5%
	Upper	21	25.9%	\$3,253	40.8%	40.6%	21	25.9%	33.4%	\$3,253	40.8%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.6%	\$0	0.0%	14.7%
	Total	81	100.0%	\$7,972	100.0%	100.0%	81	100.0%	100.0%	\$7,972	100.0%	100.0%
REFINANCE	Low	4	9.5%	\$183	4.8%	20.8%	4	9.5%	6.1%	\$183	4.8%	3.4%
	Moderate	5	11.9%	\$204	5.4%	18.2%	5	11.9%	12.5%	\$204	5.4%	6.9%
	Middle	15	35.7%	\$989	26.2%	20.3%	15	35.7%	21.2%	\$989	26.2%	14.8%
	Upper	17	40.5%	\$2,336	61.8%	40.6%	17	40.5%	44.6%	\$2,336	61.8%	59.8%
	Unknown	1	2.4%	\$67	1.8%	0.0%	1	2.4%	15.5%	\$67	1.8%	15.2%
	Total	42	100.0%	\$3,779	100.0%	100.0%	42	100.0%	100.0%	\$3,779	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.8%	\$9	2.4%	20.8%	2	11.8%	14.7%	\$9	2.4%	6.7%
	Moderate	3	17.6%	\$22	5.9%	18.2%	3	17.6%	20.8%	\$22	5.9%	11.3%
	Middle	4	23.5%	\$38	10.2%	20.3%	4	23.5%	23.3%	\$38	10.2%	19.7%
	Upper	8	47.1%	\$303	81.5%	40.6%	8	47.1%	38.3%	\$303	81.5%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	7.5%
	Total	17	100.0%	\$372	100.0%	100.0%	17	100.0%	100.0%	\$372	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	12.9%	\$968	8.0%	20.8%	18	12.9%	8.7%	\$968	8.0%	4.1%
	Moderate	31	22.1%	\$1,892	15.6%	18.2%	31	22.1%	17.2%	\$1,892	15.6%	10.4%
	Middle	44	31.4%	\$3,304	27.3%	20.3%	44	31.4%	21.9%	\$3,304	27.3%	17.8%
	Upper	46	32.9%	\$5,892	48.6%	40.6%	46	32.9%	36.9%	\$5,892	48.6%	49.7%
	Unknown	1	0.7%	\$67	0.6%	0.0%	1	0.7%	15.3%	\$67	0.6%	17.9%
	Total	140	100.0%	\$12,123	100.0%	100.0%	140	100.0%	100.0%	\$12,123	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comnarison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				%	\$ 000s		\$ %
SMALL BUSINESSES	Low	4	22.2%	\$975	41.3%	13.1%	4	22.2%	16.3%	\$975	41.3%	23.3%
	Moderate	4	22.2%	\$174	7.4%	22.5%	4	22.2%	24.8%	\$174	7.4%	26.3%
	Middle	8	44.4%	\$1,127	47.8%	31.5%	8	44.4%	28.0%	\$1,127	47.8%	18.6%
	Upper	2	11.1%	\$82	3.5%	32.9%	2	11.1%	30.2%	\$82	3.5%	31.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.2%
	Total	18	100.0%	\$2,358	100.0%	100.0%	18	100.0%	100.0%	\$2,358	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.6%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.2%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	54.7%	0	0.0%	64.5%	\$0	0.0%	71.8%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	30.6%	\$0	0.0%	24.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IL Decatur

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank		Dollar		Total Businesses	Count		Agg	Dollar		Agg
Count				Bank		Bank							
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	11	61.1%	\$365	15.5%	87.6%	11	61.1%	43.3%	\$365	15.5%	38.4%
		Over \$1 Million	7	38.9%	\$1,993	84.5%	11.0%	7	38.9%				
		Total Rev. available	18	100.0%	\$2,358	100.0%	98.6%	18	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Total	18	100.0%	\$2,358	100.0%	100.0%	18	100.0%				
	Loan Size	\$100,000 or Less	14	77.8%	\$518	22.0%		14	77.8%	87.4%	\$518	22.0%	24.2%
		\$100,001 - \$250,000	1	5.6%	\$101	4.3%		1	5.6%	5.7%	\$101	4.3%	14.9%
		\$250,001 - \$1 Million	3	16.7%	\$1,739	73.7%		3	16.7%	6.8%	\$1,739	73.7%	60.9%
		Total	18	100.0%	\$2,358	100.0%		18	100.0%	100.0%	\$2,358	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	10	90.9%	\$264	72.3%							
		\$100,001 - \$250,000	1	9.1%	\$101	27.7%							
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
		Total	11	100.0%	\$365	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	40.3%	\$0	0.0%	37.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	58.1%	\$0	0.0%	12.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	27.4%	\$0	0.0%	41.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	14.5%	\$0	0.0%	45.5%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	2.2%	\$76	1.7%	9.4%	1	2.2%	4.5%	\$76	1.7%	2.7%
	Moderate	4	8.7%	\$253	5.6%	9.5%	4	8.7%	4.8%	\$253	5.6%	2.4%
	Middle	14	30.4%	\$1,133	25.0%	37.9%	14	30.4%	35.9%	\$1,133	25.0%	31.1%
	Upper	27	58.7%	\$3,070	67.7%	43.2%	27	58.7%	54.8%	\$3,070	67.7%	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$4,532	100.0%	100.0%	46	100.0%	100.0%	\$4,532	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	9.4%	0	0.0%	3.3%	\$0	0.0%	2.0%
	Moderate	2	6.9%	\$59	2.2%	9.5%	2	6.9%	8.7%	\$59	2.2%	5.6%
	Middle	10	34.5%	\$1,028	37.9%	37.9%	10	34.5%	40.9%	\$1,028	37.9%	38.5%
	Upper	17	58.6%	\$1,624	59.9%	43.2%	17	58.6%	47.1%	\$1,624	59.9%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$2,711	100.0%	100.0%	29	100.0%	100.0%	\$2,711	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.4%	0	0.0%	5.8%	\$0	0.0%	2.8%
	Moderate	1	12.5%	\$10	6.3%	9.5%	1	12.5%	8.0%	\$10	6.3%	3.7%
	Middle	1	12.5%	\$5	3.1%	37.9%	1	12.5%	44.8%	\$5	3.1%	41.5%
	Upper	6	75.0%	\$145	90.6%	43.2%	6	75.0%	41.5%	\$145	90.6%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$160	100.0%	100.0%	8	100.0%	100.0%	\$160	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	43.9%	0	0.0%	44.4%	\$0	0.0%	24.9%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	11.1%	\$0	0.0%	38.6%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	33.3%	\$0	0.0%	35.3%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	11.1%	\$0	0.0%	1.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.2%	\$76	1.0%	9.4%	1	1.2%	4.6%	\$76	1.0%	4.1%
	Moderate	7	8.4%	\$322	4.3%	9.5%	7	8.4%	6.1%	\$322	4.3%	5.5%
	Middle	25	30.1%	\$2,166	29.3%	37.9%	25	30.1%	38.3%	\$2,166	29.3%	33.4%
	Upper	50	60.2%	\$4,839	65.4%	43.2%	50	60.2%	51.0%	\$4,839	65.4%	57.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$7,403	100.0%	100.0%	83	100.0%	100.0%	\$7,403	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	10	21.7%	\$646	14.3%	22.9%	10	21.7%	11.6%	\$646	14.3%	5.9%
	Moderate	11	23.9%	\$856	18.9%	16.9%	11	23.9%	20.2%	\$856	18.9%	15.1%
	Middle	11	23.9%	\$1,227	27.1%	20.1%	11	23.9%	22.2%	\$1,227	27.1%	21.0%
	Upper	12	26.1%	\$1,588	35.0%	40.1%	12	26.1%	29.3%	\$1,588	35.0%	43.3%
	Unknown	2	4.3%	\$215	4.7%	0.0%	2	4.3%	16.8%	\$215	4.7%	14.8%
	Total	46	100.0%	\$4,532	100.0%	100.0%	46	100.0%	100.0%	\$4,532	100.0%	100.0%
REFINANCE	Low	4	13.8%	\$162	6.0%	22.9%	4	13.8%	12.0%	\$162	6.0%	6.9%
	Moderate	5	17.2%	\$362	13.4%	16.9%	5	17.2%	19.1%	\$362	13.4%	13.6%
	Middle	8	27.6%	\$993	36.6%	20.1%	8	27.6%	22.2%	\$993	36.6%	22.2%
	Upper	12	41.4%	\$1,194	44.0%	40.1%	12	41.4%	29.5%	\$1,194	44.0%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	17.4%
	Total	29	100.0%	\$2,711	100.0%	100.0%	29	100.0%	100.0%	\$2,711	100.0%	100.0%
HOME IMPROVEMENT	Low	2	25.0%	\$52	32.5%	22.9%	2	25.0%	22.0%	\$52	32.5%	7.2%
	Moderate	4	50.0%	\$68	42.5%	16.9%	4	50.0%	27.5%	\$68	42.5%	21.0%
	Middle	2	25.0%	\$40	25.0%	20.1%	2	25.0%	23.3%	\$40	25.0%	20.3%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	23.8%	\$0	0.0%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	7.3%
	Total	8	100.0%	\$160	100.0%	100.0%	8	100.0%	100.0%	\$160	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	16	19.3%	\$860	11.6%	22.9%	16	19.3%	13.3%	\$860	11.6%	5.8%
	Moderate	20	24.1%	\$1,286	17.4%	16.9%	20	24.1%	21.1%	\$1,286	17.4%	14.2%
	Middle	21	25.3%	\$2,260	30.5%	20.1%	21	25.3%	22.3%	\$2,260	30.5%	19.8%
	Upper	24	28.9%	\$2,782	37.6%	40.1%	24	28.9%	28.3%	\$2,782	37.6%	39.8%
	Unknown	2	2.4%	\$215	2.9%	0.0%	2	2.4%	15.0%	\$215	2.9%	20.5%
	Total	83	100.0%	\$7,403	100.0%	100.0%	83	100.0%	100.0%	\$7,403	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				%	#		%
SMALL BUSINESSES	Low	6	24.0%	\$1,768	56.7%	25.6%	6	24.0%	33.9%	\$1,768	56.7%	50.0%
	Moderate	5	20.0%	\$437	14.0%	10.9%	5	20.0%	9.8%	\$437	14.0%	8.2%
	Middle	7	28.0%	\$655	21.0%	29.1%	7	28.0%	27.3%	\$655	21.0%	18.8%
	Upper	7	28.0%	\$259	8.3%	34.3%	7	28.0%	28.1%	\$259	8.3%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.2%
	Total	25	100.0%	\$3,119	100.0%	100.0%	25	100.0%	100.0%	\$3,119	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.1%	0	0.0%	61.5%	\$0	0.0%	81.1%
	Upper	0	0.0%	\$0	0.0%	44.0%	0	0.0%	38.5%	\$0	0.0%	18.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IL Decatur

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	16	64.0%	\$676	21.7%	86.3%	16	64.0%	43.9%	\$676	21.7%	35.0%
		Over \$1 Million	8	32.0%	\$2,374	76.1%	12.1%	8	32.0%				
		Total Rev. available	24	96.0%	\$3,050	97.8%	98.4%	24	96.0%				
		Rev. Not Known	1	4.0%	\$69	2.2%	1.6%	1	4.0%				
		Total	25	100.0%	\$3,119	100.0%	100.0%	25	100.0%				
	Loan Size	\$100,000 or Less	20	80.0%	\$664	21.3%		20	80.0%	87.5%	\$664	21.3%	24.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.5%	\$0	0.0%	14.3%
		\$250,001 - \$1 Million	5	20.0%	\$2,455	78.7%		5	20.0%	7.1%	\$2,455	78.7%	61.4%
		Total	25	100.0%	\$3,119	100.0%		25	100.0%	100.0%	\$3,119	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	15	93.8%	\$401	59.3%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$1 Million	1	6.3%	\$275	40.7%							
		Total	16	100.0%	\$676	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	32.3%	\$0	0.0%	35.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	69.2%	\$0	0.0%	15.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.3%	\$0	0.0%	19.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	18.5%	\$0	0.0%	66.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	8	4.0%	\$584	1.8%	6.3%	8	4.0%	2.4%	\$584	1.8%	1.4%
	Moderate	32	15.9%	\$3,587	11.0%	20.2%	32	15.9%	15.6%	\$3,587	11.0%	10.8%
	Middle	78	38.8%	\$11,495	35.1%	35.7%	78	38.8%	37.2%	\$11,495	35.1%	31.0%
	Upper	83	41.3%	\$17,067	52.1%	37.7%	83	41.3%	44.7%	\$17,067	52.1%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>\$32,733</i>	<i>100.0%</i>	<i>100.0%</i>	<i>201</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,733</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	18	7.4%	\$985	3.0%	6.3%	18	7.4%	2.0%	\$985	3.0%	1.0%
	Moderate	29	12.0%	\$1,931	5.9%	20.2%	29	12.0%	12.1%	\$1,931	5.9%	7.1%
	Middle	80	33.1%	\$8,485	25.9%	35.7%	80	33.1%	32.4%	\$8,485	25.9%	25.6%
	Upper	115	47.5%	\$21,401	65.2%	37.7%	115	47.5%	53.5%	\$21,401	65.2%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>242</i>	<i>100.0%</i>	<i>\$32,802</i>	<i>100.0%</i>	<i>100.0%</i>	<i>242</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,802</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	5	7.4%	\$37	1.9%	6.3%	5	7.4%	2.6%	\$37	1.9%	1.1%
	Moderate	15	22.1%	\$207	10.7%	20.2%	15	22.1%	13.2%	\$207	10.7%	7.0%
	Middle	29	42.6%	\$1,279	66.1%	35.7%	29	42.6%	35.8%	\$1,279	66.1%	28.7%
	Upper	19	27.9%	\$412	21.3%	37.7%	19	27.9%	48.5%	\$412	21.3%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$1,935</i>	<i>100.0%</i>	<i>100.0%</i>	<i>68</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,935</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	13.5%	0	0.0%	19.1%	\$0	0.0%	8.0%
	Moderate	0	0.0%	\$0	0.0%	43.8%	0	0.0%	24.7%	\$0	0.0%	15.9%
	Middle	0	0.0%	\$0	0.0%	27.0%	0	0.0%	33.7%	\$0	0.0%	35.9%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	22.5%	\$0	0.0%	40.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	31	6.1%	\$1,606	2.4%	6.3%	31	6.1%	2.3%	\$1,606	2.4%	1.5%
	Moderate	76	14.9%	\$5,725	8.5%	20.2%	76	14.9%	14.2%	\$5,725	8.5%	9.5%
	Middle	187	36.6%	\$21,259	31.5%	35.7%	187	36.6%	35.3%	\$21,259	31.5%	29.1%
	Upper	217	42.5%	\$38,880	57.6%	37.7%	217	42.5%	48.3%	\$38,880	57.6%	59.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>511</i>	<i>100.0%</i>	<i>\$67,470</i>	<i>100.0%</i>	<i>100.0%</i>	<i>511</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$67,470</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	27	13.4%	\$2,637	8.1%	22.5%	27	13.4%	8.3%	\$2,637	8.1%	4.4%
	Moderate	71	35.3%	\$8,264	25.2%	17.0%	71	35.3%	20.6%	\$8,264	25.2%	14.1%
	Middle	38	18.9%	\$5,711	17.4%	19.8%	38	18.9%	19.6%	\$5,711	17.4%	17.3%
	Upper	57	28.4%	\$14,547	44.4%	40.6%	57	28.4%	36.6%	\$14,547	44.4%	51.0%
	Unknown	8	4.0%	\$1,574	4.8%	0.0%	8	4.0%	15.0%	\$1,574	4.8%	13.1%
	Total	201	100.0%	\$32,733	100.0%	100.0%	201	100.0%	100.0%	\$32,733	100.0%	100.0%
REFINANCE	Low	20	8.3%	\$1,037	3.2%	22.5%	20	8.3%	5.2%	\$1,037	3.2%	2.4%
	Moderate	49	20.2%	\$3,539	10.8%	17.0%	49	20.2%	12.2%	\$3,539	10.8%	7.5%
	Middle	49	20.2%	\$4,814	14.7%	19.8%	49	20.2%	16.5%	\$4,814	14.7%	12.5%
	Upper	115	47.5%	\$21,693	66.1%	40.6%	115	47.5%	43.2%	\$21,693	66.1%	56.9%
	Unknown	9	3.7%	\$1,719	5.2%	0.0%	9	3.7%	22.9%	\$1,719	5.2%	20.7%
	Total	242	100.0%	\$32,802	100.0%	100.0%	242	100.0%	100.0%	\$32,802	100.0%	100.0%
HOME IMPROVEMENT	Low	6	8.8%	\$18	0.9%	22.5%	6	8.8%	6.7%	\$18	0.9%	3.0%
	Moderate	17	25.0%	\$249	12.9%	17.0%	17	25.0%	15.3%	\$249	12.9%	9.4%
	Middle	14	20.6%	\$505	26.1%	19.8%	14	20.6%	21.8%	\$505	26.1%	17.6%
	Upper	30	44.1%	\$1,132	58.5%	40.6%	30	44.1%	53.3%	\$1,132	58.5%	66.9%
	Unknown	1	1.5%	\$31	1.6%	0.0%	1	1.5%	2.9%	\$31	1.6%	3.1%
	Total	68	100.0%	\$1,935	100.0%	100.0%	68	100.0%	100.0%	\$1,935	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	53	10.4%	\$3,692	5.5%	22.5%	53	10.4%	7.0%	\$3,692	5.5%	3.5%
	Moderate	137	26.8%	\$12,052	17.9%	17.0%	137	26.8%	17.1%	\$12,052	17.9%	10.9%
	Middle	101	19.8%	\$11,030	16.3%	19.8%	101	19.8%	18.4%	\$11,030	16.3%	14.8%
	Upper	202	39.5%	\$37,372	55.4%	40.6%	202	39.5%	39.8%	\$37,372	55.4%	51.4%
	Unknown	18	3.5%	\$3,324	4.9%	0.0%	18	3.5%	17.7%	\$3,324	4.9%	19.5%
	Total	511	100.0%	\$67,470	100.0%	100.0%	511	100.0%	100.0%	\$67,470	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ 000s
SMALL BUSINESSES	Low	36	12.0%	\$7,095	17.1%	5.5%	36	12.0%	5.6%	\$7,095	17.1%	7.5%
	Moderate	49	16.4%	\$8,513	20.5%	19.6%	49	16.4%	17.5%	\$8,513	20.5%	19.7%
	Middle	96	32.1%	\$13,213	31.9%	35.5%	96	32.1%	33.5%	\$13,213	31.9%	34.5%
	Upper	118	39.5%	\$12,622	30.5%	39.4%	118	39.5%	42.5%	\$12,622	30.5%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.2%
	Total	299	100.0%	\$41,443	100.0%	100.0%	299	100.0%	100.0%	\$41,443	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.1%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	7.3%	0	0.0%	3.8%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	56.6%	0	0.0%	68.1%	\$0	0.0%	64.2%
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	25.9%	\$0	0.0%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IN Indianapolis

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		Bank	Agg	Bank		Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	160	53.5%	\$10,118	24.4%	88.6%	160	53.5%	38.0%	\$10,118	24.4%	27.8%
		Over \$1 Million	137	45.8%	\$31,073	75.0%	10.5%	137	45.8%				
		Total Rev. available	297	99.3%	\$41,191	99.4%	99.1%	297	99.3%				
		Rev. Not Known	2	0.7%	\$252	0.6%	0.9%	2	0.7%				
		Total	299	100.0%	\$41,443	100.0%	100.0%	299	100.0%				
	Loan Size	\$100,000 or Less	209	69.9%	\$6,792	16.4%		209	69.9%	89.8%	\$6,792	16.4%	28.3%
		\$100,001 - \$250,000	38	12.7%	\$7,024	16.9%		38	12.7%	4.8%	\$7,024	16.9%	15.9%
		\$250,001 - \$1 Million	52	17.4%	\$27,627	66.7%		52	17.4%	5.4%	\$27,627	66.7%	55.9%
		Total	299	100.0%	\$41,443	100.0%		299	100.0%	100.0%	\$41,443	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	141	88.1%	\$3,337	33.0%							
		\$100,001 - \$250,000	11	6.9%	\$2,132	21.1%							
		\$250,001 - \$1 Million	8	5.0%	\$4,649	45.9%							
		Total	160	100.0%	\$10,118	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	65.4%	\$0	0.0%	71.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	63.8%	\$0	0.0%	17.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.3%	\$0	0.0%	25.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	18.9%	\$0	0.0%	57.2%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	17	7.0%	\$1,762	3.8%	8.0%	17	7.0%	4.8%	\$1,762	3.8%	2.7%
	Moderate	58	24.0%	\$7,210	15.7%	19.2%	58	24.0%	17.3%	\$7,210	15.7%	10.9%
	Middle	69	28.5%	\$11,033	24.0%	30.8%	69	28.5%	31.5%	\$11,033	24.0%	26.3%
	Upper	98	40.5%	\$26,054	56.6%	41.9%	98	40.5%	46.3%	\$26,054	56.6%	60.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>242</i>	<i>100.0%</i>	<i>\$46,059</i>	<i>100.0%</i>	<i>100.0%</i>	<i>242</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$46,059</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	16	7.7%	\$703	2.4%	8.0%	16	7.7%	4.1%	\$703	2.4%	2.3%
	Moderate	36	17.2%	\$2,688	9.3%	19.2%	36	17.2%	16.7%	\$2,688	9.3%	10.5%
	Middle	56	26.8%	\$5,649	19.6%	30.8%	56	26.8%	31.3%	\$5,649	19.6%	25.7%
	Upper	100	47.8%	\$19,772	68.5%	41.9%	100	47.8%	47.9%	\$19,772	68.5%	61.5%
	Unknown	1	0.5%	\$47	0.2%	0.1%	1	0.5%	0.0%	\$47	0.2%	0.0%
	<i>Total</i>	<i>209</i>	<i>100.0%</i>	<i>\$28,859</i>	<i>100.0%</i>	<i>100.0%</i>	<i>209</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$28,859</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	4	7.7%	\$93	6.0%	8.0%	4	7.7%	6.3%	\$93	6.0%	3.5%
	Moderate	9	17.3%	\$194	12.5%	19.2%	9	17.3%	16.2%	\$194	12.5%	9.6%
	Middle	16	30.8%	\$621	40.0%	30.8%	16	30.8%	31.9%	\$621	40.0%	27.1%
	Upper	23	44.2%	\$643	41.5%	41.9%	23	44.2%	45.5%	\$643	41.5%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$1,551</i>	<i>100.0%</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,551</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	16.5%	0	0.0%	19.2%	\$0	0.0%	11.7%
	Moderate	0	0.0%	\$0	0.0%	40.0%	0	0.0%	36.8%	\$0	0.0%	24.2%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	24.0%	\$0	0.0%	32.5%
	Upper	0	0.0%	\$0	0.0%	21.5%	0	0.0%	18.4%	\$0	0.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.6%	\$0	0.0%	0.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	37	7.4%	\$2,558	3.3%	8.0%	37	7.4%	4.7%	\$2,558	3.3%	3.4%
	Moderate	103	20.5%	\$10,092	13.2%	19.2%	103	20.5%	17.2%	\$10,092	13.2%	11.9%
	Middle	141	28.0%	\$17,303	22.6%	30.8%	141	28.0%	31.4%	\$17,303	22.6%	26.7%
	Upper	221	43.9%	\$46,469	60.8%	41.9%	221	43.9%	46.7%	\$46,469	60.8%	57.9%
	Unknown	1	0.2%	\$47	0.1%	0.1%	1	0.2%	0.0%	\$47	0.1%	0.0%
	<i>Total</i>	<i>503</i>	<i>100.0%</i>	<i>\$76,469</i>	<i>100.0%</i>	<i>100.0%</i>	<i>503</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$76,469</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	40	16.5%	\$3,897	8.5%	23.7%	40	16.5%	9.0%	\$3,897	8.5%	4.7%
	Moderate	57	23.6%	\$6,789	14.7%	17.0%	57	23.6%	19.4%	\$6,789	14.7%	13.5%
	Middle	60	24.8%	\$9,970	21.6%	18.7%	60	24.8%	20.5%	\$9,970	21.6%	18.4%
	Upper	74	30.6%	\$22,956	49.8%	40.7%	74	30.6%	34.6%	\$22,956	49.8%	49.4%
	Unknown	11	4.5%	\$2,447	5.3%	0.0%	11	4.5%	16.4%	\$2,447	5.3%	13.9%
	Total	242	100.0%	\$46,059	100.0%	100.0%	242	100.0%	100.0%	\$46,059	100.0%	100.0%
REFINANCE	Low	24	11.5%	\$1,552	5.4%	23.7%	24	11.5%	8.1%	\$1,552	5.4%	4.1%
	Moderate	42	20.1%	\$3,627	12.6%	17.0%	42	20.1%	16.5%	\$3,627	12.6%	10.9%
	Middle	55	26.3%	\$5,537	19.2%	18.7%	55	26.3%	20.4%	\$5,537	19.2%	16.8%
	Upper	84	40.2%	\$17,754	61.5%	40.7%	84	40.2%	35.8%	\$17,754	61.5%	49.4%
	Unknown	4	1.9%	\$389	1.3%	0.0%	4	1.9%	19.2%	\$389	1.3%	18.8%
	Total	209	100.0%	\$28,859	100.0%	100.0%	209	100.0%	100.0%	\$28,859	100.0%	100.0%
HOME IMPROVEMENT	Low	4	7.7%	\$53	3.4%	23.7%	4	7.7%	9.1%	\$53	3.4%	4.7%
	Moderate	9	17.3%	\$187	12.1%	17.0%	9	17.3%	18.3%	\$187	12.1%	12.8%
	Middle	12	23.1%	\$411	26.5%	18.7%	12	23.1%	23.3%	\$411	26.5%	20.1%
	Upper	26	50.0%	\$897	57.8%	40.7%	26	50.0%	47.3%	\$897	57.8%	58.9%
	Unknown	1	1.9%	\$3	0.2%	0.0%	1	1.9%	2.0%	\$3	0.2%	3.5%
	Total	52	100.0%	\$1,551	100.0%	100.0%	52	100.0%	100.0%	\$1,551	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	68	13.5%	\$5,502	7.2%	23.7%	68	13.5%	8.7%	\$5,502	7.2%	4.2%
	Moderate	108	21.5%	\$10,603	13.9%	17.0%	108	21.5%	18.5%	\$10,603	13.9%	11.7%
	Middle	127	25.2%	\$15,918	20.8%	18.7%	127	25.2%	20.6%	\$15,918	20.8%	16.5%
	Upper	184	36.6%	\$41,607	54.4%	40.7%	184	36.6%	35.6%	\$41,607	54.4%	45.4%
	Unknown	16	3.2%	\$2,839	3.7%	0.0%	16	3.2%	16.6%	\$2,839	3.7%	22.3%
	Total	503	100.0%	\$76,469	100.0%	100.0%	503	100.0%	100.0%	\$76,469	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IN Indianapolis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ 000s
SMALL BUSINESSES	Low	33	11.4%	\$4,024	12.5%	9.0%	33	11.4%	9.4%	\$4,024	12.5%	12.3%
	Moderate	53	18.3%	\$7,540	23.4%	19.6%	53	18.3%	17.8%	\$7,540	23.4%	17.6%
	Middle	79	27.3%	\$9,931	30.8%	29.5%	79	27.3%	29.1%	\$9,931	30.8%	29.8%
	Upper	124	42.9%	\$10,783	33.4%	41.8%	124	42.9%	42.8%	\$10,783	33.4%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.2%
	Total	289	100.0%	\$32,278	100.0%	100.0%	289	100.0%	100.0%	\$32,278	100.0%	100.0%
SMALL FARM	Low	1	16.7%	\$420	87.7%	2.5%	1	16.7%	4.2%	\$420	87.7%	2.4%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	6.3%	\$0	0.0%	8.5%
	Middle	1	16.7%	\$10	2.1%	43.2%	1	16.7%	57.1%	\$10	2.1%	62.3%
	Upper	4	66.7%	\$49	10.2%	44.1%	4	66.7%	31.7%	\$49	10.2%	26.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.0%
	Total	6	100.0%	\$479	100.0%	100.0%	6	100.0%	100.0%	\$479	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	1.6%
	Moderate	1	14.3%	\$99	8.8%	19.8%	1	14.3%	\$99	8.8%	8.5%
	Middle	5	71.4%	\$785	69.6%	45.8%	5	71.4%	\$785	69.6%	42.9%
	Upper	1	14.3%	\$244	21.6%	31.6%	1	14.3%	\$244	21.6%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,128	100.0%	100.0%	7	100.0%	\$1,128	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	6.5%
	Middle	9	75.0%	\$1,226	82.5%	45.8%	9	75.0%	\$1,226	82.5%	41.4%
	Upper	3	25.0%	\$260	17.5%	31.6%	3	25.0%	\$260	17.5%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,486	100.0%	100.0%	12	100.0%	\$1,486	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	1.4%
	Moderate	2	18.2%	\$19	10.0%	19.8%	2	18.2%	\$19	10.0%	8.6%
	Middle	4	36.4%	\$123	64.7%	45.8%	4	36.4%	\$123	64.7%	45.8%
	Upper	5	45.5%	\$48	25.3%	31.6%	5	45.5%	\$48	25.3%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$190	100.0%	100.0%	11	100.0%	\$190	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.7%	0	0.0%	\$0	0.0%	35.2%
	Moderate	0	0.0%	\$0	0.0%	29.6%	0	0.0%	\$0	0.0%	18.6%
	Middle	0	0.0%	\$0	0.0%	34.5%	0	0.0%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	20.3%	0	0.0%	\$0	0.0%	18.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	4.1%
	Moderate	3	10.0%	\$118	4.2%	19.8%	3	10.0%	\$118	4.2%	8.6%
	Middle	18	60.0%	\$2,134	76.1%	45.8%	18	60.0%	\$2,134	76.1%	41.3%
	Upper	9	30.0%	\$552	19.7%	31.6%	9	30.0%	\$552	19.7%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$2,804	100.0%	100.0%	30	100.0%	\$2,804	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	14.3%	\$98	8.7%	20.3%	1	14.3%	9.9%	\$98	8.7%	5.7%
	Moderate	3	42.9%	\$520	46.1%	18.0%	3	42.9%	21.6%	\$520	46.1%	16.8%
	Middle	2	28.6%	\$205	18.2%	23.1%	2	28.6%	23.0%	\$205	18.2%	22.8%
	Upper	1	14.3%	\$305	27.0%	38.7%	1	14.3%	29.4%	\$305	27.0%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.1%	\$0	0.0%	16.0%
	Total	7	100.0%	\$1,128	100.0%	100.0%	7	100.0%	100.0%	\$1,128	100.0%	100.0%
REFINANCE	Low	2	16.7%	\$115	7.7%	20.3%	2	16.7%	6.3%	\$115	7.7%	3.2%
	Moderate	3	25.0%	\$277	18.6%	18.0%	3	25.0%	15.0%	\$277	18.6%	10.0%
	Middle	2	16.7%	\$110	7.4%	23.1%	2	16.7%	21.0%	\$110	7.4%	18.3%
	Upper	5	41.7%	\$984	66.2%	38.7%	5	41.7%	38.3%	\$984	66.2%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.4%	\$0	0.0%	20.0%
	Total	12	100.0%	\$1,486	100.0%	100.0%	12	100.0%	100.0%	\$1,486	100.0%	100.0%
HOME IMPROVEMENT	Low	2	18.2%	\$6	3.2%	20.3%	2	18.2%	10.2%	\$6	3.2%	4.6%
	Moderate	1	9.1%	\$10	5.3%	18.0%	1	9.1%	18.6%	\$10	5.3%	13.5%
	Middle	2	18.2%	\$71	37.4%	23.1%	2	18.2%	25.1%	\$71	37.4%	20.9%
	Upper	6	54.5%	\$103	54.2%	38.7%	6	54.5%	40.2%	\$103	54.2%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	10.1%
	Total	11	100.0%	\$190	100.0%	100.0%	11	100.0%	100.0%	\$190	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	16.7%	\$219	7.8%	20.3%	5	16.7%	8.5%	\$219	7.8%	4.4%
	Moderate	7	23.3%	\$807	28.8%	18.0%	7	23.3%	18.8%	\$807	28.8%	13.1%
	Middle	6	20.0%	\$386	13.8%	23.1%	6	20.0%	22.3%	\$386	13.8%	19.4%
	Upper	12	40.0%	\$1,392	49.6%	38.7%	12	40.0%	33.3%	\$1,392	49.6%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	23.7%
	Total	30	100.0%	\$2,804	100.0%	100.0%	30	100.0%	100.0%	\$2,804	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Dollar		Bank	Agg
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	10.7%	0	0.0%	8.4%	\$0	0.0%	12.0%
	Moderate	4	25.0%	\$3,250	82.1%	16.4%	4	25.0%	14.9%	\$3,250	82.1%	18.2%
	Middle	11	68.8%	\$706	17.8%	41.6%	11	68.8%	40.0%	\$706	17.8%	35.3%
	Upper	1	6.3%	\$3	0.1%	31.2%	1	6.3%	35.7%	\$3	0.1%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.4%
	Total	16	100.0%	\$3,959	100.0%	100.0%	16	100.0%	100.0%	\$3,959	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	2.1%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.8%	\$0	0.0%	1.1%
	Middle	2	50.0%	\$375	75.0%	65.4%	2	50.0%	67.4%	\$375	75.0%	70.0%
	Upper	2	50.0%	\$125	25.0%	30.1%	2	50.0%	27.1%	\$125	25.0%	25.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.0%
	Total	4	100.0%	\$500	100.0%	100.0%	4	100.0%	100.0%	\$500	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Des Moines

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	%	#		%	Agg %	Bank		Agg %	
#	%	\$ (000s)	\$ %				\$ 000s			\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	9	56.3%	\$1,479	37.4%	88.9%	9	56.3%	42.4%	\$1,479	37.4%	30.7%
		Over \$1 Million	7	43.8%	\$2,480	62.6%	10.2%	7	43.8%				
		Total Rev. available	16	100.1%	\$3,959	100.0%	99.1%	16	100.1%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
		Total	16	100.0%	\$3,959	100.0%	100.0%	16	100.0%				
	Loan Size	\$100,000 or Less	10	62.5%	\$398	10.1%		10	62.5%	91.4%	\$398	10.1%	33.4%
		\$100,001 - \$250,000	2	12.5%	\$311	7.9%		2	12.5%	4.3%	\$311	7.9%	15.1%
		\$250,001 - \$1 Million	4	25.0%	\$3,250	82.1%		4	25.0%	4.4%	\$3,250	82.1%	51.4%
		Total	16	100.0%	\$3,959	100.0%		16	100.0%	100.0%	\$3,959	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	6	66.7%	\$168	11.4%							
		\$100,001 - \$250,000	2	22.2%	\$311	21.0%							
		\$250,001 - \$1 Million	1	11.1%	\$1,000	67.6%							
		Total	9	100.0%	\$1,479	100.0%							
Small Farm	Revenue	\$1 Million or Less	4	100.0%	\$500	100.0%	Total Farms 98.3%	4	100.0%	52.1%	\$500	100.0%	73.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.7%	0	0.0%				
		Total Rev. available	4	100.0%	\$500	100.0%	100.0%	4	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	4	100.0%	\$500	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	3	75.0%	\$150	30.0%		3	75.0%	75.0%	\$150	30.0%	22.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	40.1%
		\$250,001 - \$500,000	1	25.0%	\$350	70.0%		1	25.0%	8.3%	\$350	70.0%	37.9%
		Total	4	100.0%	\$500	100.0%		4	100.0%	100.0%	\$500	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	3	75.0%	\$150	30.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	25.0%	\$350	70.0%							
		Total	4	100.0%	\$500	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	2.4%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	16.6%	\$0	0.0%	11.1%
	Middle	3	50.0%	\$498	48.8%	46.3%	3	50.0%	46.8%	\$498	48.8%	44.8%
	Upper	3	50.0%	\$522	51.2%	30.5%	3	50.0%	34.1%	\$522	51.2%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,020</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,020</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	2.7%	\$0	0.0%	1.7%
	Moderate	1	9.1%	\$61	5.0%	19.4%	1	9.1%	16.3%	\$61	5.0%	9.9%
	Middle	9	81.8%	\$1,080	87.7%	46.3%	9	81.8%	47.1%	\$1,080	87.7%	45.0%
	Upper	1	9.1%	\$91	7.4%	30.5%	1	9.1%	33.9%	\$91	7.4%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,232</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,232</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	2.8%	\$0	0.0%	1.7%
	Moderate	1	12.5%	\$10	12.3%	19.4%	1	12.5%	17.9%	\$10	12.3%	11.8%
	Middle	3	37.5%	\$47	58.0%	46.3%	3	37.5%	45.8%	\$47	58.0%	43.3%
	Upper	4	50.0%	\$24	29.6%	30.5%	4	50.0%	33.5%	\$24	29.6%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$81</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	7.5%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	22.6%	0	0.0%	23.9%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	49.2%	0	0.0%	54.1%	\$0	0.0%	61.4%
	Upper	0	0.0%	\$0	0.0%	20.3%	0	0.0%	14.5%	\$0	0.0%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	2.6%	\$0	0.0%	1.5%
	Moderate	2	8.0%	\$71	3.0%	19.4%	2	8.0%	16.7%	\$71	3.0%	11.6%
	Middle	15	60.0%	\$1,625	69.7%	46.3%	15	60.0%	46.8%	\$1,625	69.7%	46.5%
	Upper	8	32.0%	\$637	27.3%	30.5%	8	32.0%	33.9%	\$637	27.3%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$2,333</i>	<i>100.0%</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,333</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank			Families by Family Income %		Count		Dollar		
		Count					Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	7.0%
	Moderate	4	66.7%	\$730	71.6%	18.0%	4	66.7%	\$730	71.6%	18.8%
	Middle	1	16.7%	\$138	13.5%	21.6%	1	16.7%	\$138	13.5%	22.3%
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	\$0	0.0%	35.3%
	Unknown	1	16.7%	\$152	14.9%	0.0%	1	16.7%	\$152	14.9%	16.5%
	Total	6	100.0%	\$1,020	100.0%	100.0%	6	100.0%	\$1,020	100.0%	100.0%
REFINANCE	Low	1	9.1%	\$124	10.1%	21.6%	1	9.1%	\$124	10.1%	5.7%
	Moderate	5	45.5%	\$458	37.2%	18.0%	5	45.5%	\$458	37.2%	14.7%
	Middle	2	18.2%	\$187	15.2%	21.6%	2	18.2%	\$187	15.2%	21.5%
	Upper	3	27.3%	\$463	37.6%	38.8%	3	27.3%	\$463	37.6%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.4%
	Total	11	100.0%	\$1,232	100.0%	100.0%	11	100.0%	\$1,232	100.0%	100.0%
HOME IMPROVEMENT	Low	1	12.5%	\$2	2.5%	21.6%	1	12.5%	\$2	2.5%	6.3%
	Moderate	2	25.0%	\$12	14.8%	18.0%	2	25.0%	\$12	14.8%	15.5%
	Middle	1	12.5%	\$8	9.9%	21.6%	1	12.5%	\$8	9.9%	23.4%
	Upper	4	50.0%	\$59	72.8%	38.8%	4	50.0%	\$59	72.8%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.4%
	Total	8	100.0%	\$81	100.0%	100.0%	8	100.0%	\$81	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	8.0%	\$126	5.4%	21.6%	2	8.0%	\$126	5.4%	6.0%
	Moderate	11	44.0%	\$1,200	51.4%	18.0%	11	44.0%	\$1,200	51.4%	15.9%
	Middle	4	16.0%	\$333	14.3%	21.6%	4	16.0%	\$333	14.3%	19.9%
	Upper	7	28.0%	\$522	22.4%	38.8%	7	28.0%	\$522	22.4%	32.8%
	Unknown	1	4.0%	\$152	6.5%	0.0%	1	4.0%	\$152	6.5%	25.5%
	Total	25	100.0%	\$2,333	100.0%	100.0%	25	100.0%	\$2,333	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: IA Des Moines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	3.9%	\$0	0.0%	5.1%
	Moderate	7	36.8%	\$3,415	83.6%	15.7%	7	36.8%	13.0%	\$3,415	83.6%	11.4%
	Middle	8	42.1%	\$369	9.0%	52.0%	8	42.1%	52.1%	\$369	9.0%	56.5%
	Upper	4	21.1%	\$303	7.4%	28.0%	4	21.1%	30.0%	\$303	7.4%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.4%
	Total	19	100.0%	\$4,087	100.0%	100.0%	19	100.0%	100.0%	\$4,087	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	1.2%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	7.1%	\$0	0.0%	11.4%
	Middle	3	50.0%	\$417	79.0%	66.1%	3	50.0%	73.2%	\$417	79.0%	67.6%
	Upper	3	50.0%	\$111	21.0%	29.6%	3	50.0%	17.9%	\$111	21.0%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.0%
	Total	6	100.0%	\$528	100.0%	100.0%	6	100.0%	100.0%	\$528	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: IA Des Moines

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	13	68.4%	\$1,598	39.1%	87.8%	13	68.4%	47.3%	\$1,598	39.1%	32.9%
		Over \$1 Million	6	31.6%	\$2,489	60.9%	11.2%	6	31.6%				
		Total Rev. available	19	100.0%	\$4,087	100.0%	99.0%	19	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		Total	19	100.0%	\$4,087	100.0%	100.0%	19	100.0%				
	Loan Size	\$100,000 or Less	13	68.4%	\$439	10.7%		13	68.4%	91.2%	\$439	10.7%	32.0%
		\$100,001 - \$250,000	2	10.5%	\$398	9.7%		2	10.5%	4.1%	\$398	9.7%	15.0%
		\$250,001 - \$1 Million	4	21.1%	\$3,250	79.5%		4	21.1%	4.7%	\$3,250	79.5%	53.0%
		Total	19	100.0%	\$4,087	100.0%		19	100.0%	100.0%	\$4,087	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	11	84.6%	\$375	23.5%							
		\$100,001 - \$250,000	1	7.7%	\$223	14.0%							
		\$250,001 - \$1 Million	1	7.7%	\$1,000	62.6%							
		Total	13	100.0%	\$1,598	100.0%							
Small Farm	Revenue	\$1 Million or Less	6	100.0%	\$528	100.0%	Total Farms	6	100.0%	51.2%	\$528	100.0%	75.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%				
		Total Rev. available	6	100.0%	\$528	100.0%	100.0%	6	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	6	100.0%	\$528	100.0%	100.0%	6	100.0%				
	Loan Size	\$100,000 or Less	5	83.3%	\$178	33.7%		5	83.3%	82.7%	\$178	33.7%	26.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.5%	\$0	0.0%	28.3%
		\$250,001 - \$500,000	1	16.7%	\$350	66.3%		1	16.7%	7.7%	\$350	66.3%	45.1%
		Total	6	100.0%	\$528	100.0%		6	100.0%	100.0%	\$528	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	5	83.3%	\$178	33.7%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	16.7%	\$350	66.3%							
		Total	6	100.0%	\$528	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.8%
	Moderate	4	5.2%	\$478	5.2%	4.4%	4	5.2%	3.0%	\$478	5.2%	2.1%
	Middle	39	50.6%	\$4,057	44.5%	44.7%	39	50.6%	43.6%	\$4,057	44.5%	39.2%
	Upper	34	44.2%	\$4,576	50.2%	50.4%	34	44.2%	52.8%	\$4,576	50.2%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	77	100.0%	\$9,111	100.0%	100.0%	77	100.0%	100.0%	\$9,111	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Moderate	5	4.0%	\$346	3.0%	4.4%	5	4.0%	3.1%	\$346	3.0%	2.0%
	Middle	61	49.2%	\$4,791	42.2%	44.7%	61	49.2%	42.0%	\$4,791	42.2%	40.4%
	Upper	58	46.8%	\$6,229	54.8%	50.4%	58	46.8%	54.8%	\$6,229	54.8%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	124	100.0%	\$11,366	100.0%	100.0%	124	100.0%	100.0%	\$11,366	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.0%	\$10	1.4%	4.4%	2	5.0%	5.7%	\$10	1.4%	7.4%
	Middle	15	37.5%	\$274	38.4%	44.7%	15	37.5%	48.3%	\$274	38.4%	42.7%
	Upper	23	57.5%	\$429	60.2%	50.4%	23	57.5%	45.9%	\$429	60.2%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$713	100.0%	100.0%	40	100.0%	100.0%	\$713	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	9.1%	\$0	0.0%	68.6%
	Moderate	0	0.0%	\$0	0.0%	10.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	34.9%	0	0.0%	27.3%	\$0	0.0%	3.5%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	63.6%	\$0	0.0%	28.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.4%	\$0	0.0%	4.4%
	Moderate	11	4.6%	\$834	3.9%	4.4%	11	4.6%	3.2%	\$834	3.9%	2.1%
	Middle	115	47.7%	\$9,122	43.0%	44.7%	115	47.7%	43.3%	\$9,122	43.0%	37.8%
	Upper	115	47.7%	\$11,234	53.0%	50.4%	115	47.7%	53.0%	\$11,234	53.0%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	241	100.0%	\$21,190	100.0%	100.0%	241	100.0%	100.0%	\$21,190	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	5.2%	\$269	3.0%	15.9%	4	5.2%	\$269	3.0%	1.7%
	Moderate	14	18.2%	\$1,040	11.4%	14.1%	14	18.2%	\$1,040	11.4%	9.1%
	Middle	8	10.4%	\$759	8.3%	19.9%	8	10.4%	\$759	8.3%	15.4%
	Upper	49	63.6%	\$6,828	74.9%	50.1%	49	63.6%	\$6,828	74.9%	50.8%
	Unknown	2	2.6%	\$215	2.4%	0.0%	2	2.6%	\$215	2.4%	23.0%
	Total	77	100.0%	\$9,111	100.0%	100.0%	77	100.0%	\$9,111	100.0%	100.0%
REFINANCE	Low	10	8.1%	\$448	3.9%	15.9%	10	8.1%	\$448	3.9%	1.8%
	Moderate	19	15.3%	\$1,013	8.9%	14.1%	19	15.3%	\$1,013	8.9%	4.3%
	Middle	23	18.5%	\$1,481	13.0%	19.9%	23	18.5%	\$1,481	13.0%	9.1%
	Upper	67	54.0%	\$7,719	67.9%	50.1%	67	54.0%	\$7,719	67.9%	55.5%
	Unknown	5	4.0%	\$705	6.2%	0.0%	5	4.0%	\$705	6.2%	29.4%
	Total	124	100.0%	\$11,366	100.0%	100.0%	124	100.0%	\$11,366	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.0%	\$52	7.3%	15.9%	2	5.0%	\$52	7.3%	1.4%
	Moderate	7	17.5%	\$44	6.2%	14.1%	7	17.5%	\$44	6.2%	7.5%
	Middle	8	20.0%	\$175	24.5%	19.9%	8	20.0%	\$175	24.5%	11.8%
	Upper	22	55.0%	\$432	60.6%	50.1%	22	55.0%	\$432	60.6%	71.3%
	Unknown	1	2.5%	\$10	1.4%	0.0%	1	2.5%	\$10	1.4%	8.0%
	Total	40	100.0%	\$713	100.0%	100.0%	40	100.0%	\$713	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	50.1%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	16	6.6%	\$769	3.6%	15.9%	16	6.6%	\$769	3.6%	1.6%
	Moderate	40	16.6%	\$2,097	9.9%	14.1%	40	16.6%	\$2,097	9.9%	6.7%
	Middle	39	16.2%	\$2,415	11.4%	19.9%	39	16.2%	\$2,415	11.4%	11.9%
	Upper	138	57.3%	\$14,979	70.7%	50.1%	138	57.3%	\$14,979	70.7%	50.5%
	Unknown	8	3.3%	\$930	4.4%	0.0%	8	3.3%	\$930	4.4%	29.3%
	Total	241	100.0%	\$21,190	100.0%	100.0%	241	100.0%	\$21,190	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Dollar		Bank	Agg
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	3	8.6%	\$355	9.8%	5.4%	3	8.6%	5.6%	\$355	9.8%	7.2%
	Moderate	3	8.6%	\$56	1.5%	6.8%	3	8.6%	8.2%	\$56	1.5%	12.7%
	Middle	14	40.0%	\$2,209	61.0%	43.3%	14	40.0%	40.3%	\$2,209	61.0%	38.0%
	Upper	15	42.9%	\$999	27.6%	44.4%	15	42.9%	44.6%	\$999	27.6%	41.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.3%
	Total	35	100.0%	\$3,619	100.0%	100.0%	35	100.0%	100.0%	\$3,619	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.2%	\$0	0.0%	1.2%
	Middle	5	33.3%	\$542	21.9%	50.7%	5	33.3%	53.8%	\$542	21.9%	47.9%
	Upper	10	66.7%	\$1,932	78.1%	47.8%	10	66.7%	44.5%	\$1,932	78.1%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$2,474	100.0%	100.0%	15	100.0%	100.0%	\$2,474	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: KY Southwest KY

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count		Dollar			
			Count	Dollar				Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	23	65.7%	\$736	20.3%	90.8%	23	65.7%	43.2%	\$736	20.3%	32.3%
		Over \$1 Million	12	34.3%	\$2,883	79.7%	8.0%	12	34.3%				
		Total Rev. available	35	100.0%	\$3,619	100.0%	98.8%	35	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
		Total	35	100.0%	\$3,619	100.0%	100.0%	35	100.0%				
	Loan Size	\$100,000 or Less	29	82.9%	\$1,211	33.5%		29	82.9%	92.6%	\$1,211	33.5%	29.9%
		\$100,001 - \$250,000	2	5.7%	\$360	9.9%		2	5.7%	2.9%	\$360	9.9%	12.6%
		\$250,001 - \$1 Million	4	11.4%	\$2,048	56.6%		4	11.4%	4.5%	\$2,048	56.6%	57.5%
		Total	35	100.0%	\$3,619	100.0%		35	100.0%	100.0%	\$3,619	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	23	100.0%	\$736	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
		Total	23	100.0%	\$736	100.0%							
Small Farm	Revenue	\$1 Million or Less	13	86.7%	\$2,216	89.6%	Total Farms	13	86.7%	46.2%	\$2,216	89.6%	66.7%
		Over \$1 Million	2	13.3%	\$258	10.4%	0.7%	2	13.3%				
		Total Rev. available	15	100.0%	\$2,474	100.0%	100.0%	15	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	15	100.0%	\$2,474	100.0%	100.0%	15	100.0%				
	Loan Size	\$100,000 or Less	5	33.3%	\$165	6.7%		5	33.3%	71.1%	\$165	6.7%	16.4%
		\$100,001 - \$250,000	6	40.0%	\$934	37.8%		6	40.0%	19.1%	\$934	37.8%	39.2%
		\$250,001 - \$500,000	4	26.7%	\$1,375	55.6%		4	26.7%	9.8%	\$1,375	55.6%	44.4%
		Total	15	100.0%	\$2,474	100.0%		15	100.0%	100.0%	\$2,474	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	4	30.8%	\$157	7.1%							
		\$100,001 - \$250,000	5	38.5%	\$684	30.9%							
		\$250,001 - \$500,000	4	30.8%	\$1,375	62.0%							
		Total	13	100.0%	\$2,216	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	1	1.2%	\$135	1.3%	6.1%	1	1.2%	6.3%	\$135	1.3%	5.9%
	Middle	37	45.1%	\$3,908	38.6%	39.4%	37	45.1%	38.3%	\$3,908	38.6%	34.5%
	Upper	44	53.7%	\$6,078	60.1%	54.1%	44	53.7%	55.1%	\$6,078	60.1%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	82	100.0%	\$10,121	100.0%	100.0%	82	100.0%	100.0%	\$10,121	100.0%	100.0%
REFINANCE	Low	1	1.0%	\$34	0.3%	0.4%	1	1.0%	0.3%	\$34	0.3%	0.2%
	Moderate	1	1.0%	\$242	2.3%	6.1%	1	1.0%	3.1%	\$242	2.3%	3.6%
	Middle	41	40.2%	\$4,042	38.0%	39.4%	41	40.2%	35.9%	\$4,042	38.0%	32.2%
	Upper	59	57.8%	\$6,316	59.4%	54.1%	59	57.8%	60.7%	\$6,316	59.4%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	102	100.0%	\$10,634	100.0%	100.0%	102	100.0%	100.0%	\$10,634	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.8%	\$17	2.2%	6.1%	4	7.8%	5.2%	\$17	2.2%	6.5%
	Middle	21	41.2%	\$404	51.4%	39.4%	21	41.2%	42.1%	\$404	51.4%	33.5%
	Upper	26	51.0%	\$365	46.4%	54.1%	26	51.0%	52.8%	\$365	46.4%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	51	100.0%	\$786	100.0%	100.0%	51	100.0%	100.0%	\$786	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	37.2%	0	0.0%	18.2%	\$0	0.0%	18.6%
	Middle	0	0.0%	\$0	0.0%	32.8%	0	0.0%	36.4%	\$0	0.0%	35.8%
	Upper	0	0.0%	\$0	0.0%	28.0%	0	0.0%	45.5%	\$0	0.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.4%	\$34	0.2%	0.4%	1	0.4%	0.3%	\$34	0.2%	0.1%
	Moderate	6	2.6%	\$394	1.8%	6.1%	6	2.6%	5.3%	\$394	1.8%	5.4%
	Middle	99	42.1%	\$8,354	38.8%	39.4%	99	42.1%	37.8%	\$8,354	38.8%	33.7%
	Upper	129	54.9%	\$12,759	59.2%	54.1%	129	54.9%	56.7%	\$12,759	59.2%	60.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	235	100.0%	\$21,541	100.0%	100.0%	235	100.0%	100.0%	\$21,541	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	2.4%	\$102	1.0%	16.6%	2	2.4%	2.8%	\$102	1.0%	1.3%
	Moderate	21	25.6%	\$1,644	16.2%	14.1%	21	25.6%	12.5%	\$1,644	16.2%	8.0%
	Middle	19	23.2%	\$2,080	20.6%	19.1%	19	23.2%	20.8%	\$2,080	20.6%	17.0%
	Upper	33	40.2%	\$5,530	54.6%	50.2%	33	40.2%	41.5%	\$5,530	54.6%	51.8%
	Unknown	7	8.5%	\$765	7.6%	0.0%	7	8.5%	22.3%	\$765	7.6%	21.9%
	Total	82	100.0%	\$10,121	100.0%	100.0%	82	100.0%	100.0%	\$10,121	100.0%	100.0%
REFINANCE	Low	8	7.8%	\$315	3.0%	16.6%	8	7.8%	3.1%	\$315	3.0%	1.2%
	Moderate	13	12.7%	\$783	7.4%	14.1%	13	12.7%	11.1%	\$783	7.4%	6.2%
	Middle	18	17.6%	\$1,496	14.1%	19.1%	18	17.6%	15.5%	\$1,496	14.1%	11.1%
	Upper	60	58.8%	\$7,598	71.5%	50.2%	60	58.8%	49.5%	\$7,598	71.5%	59.3%
	Unknown	3	2.9%	\$442	4.2%	0.0%	3	2.9%	20.8%	\$442	4.2%	22.2%
	Total	102	100.0%	\$10,634	100.0%	100.0%	102	100.0%	100.0%	\$10,634	100.0%	100.0%
HOME IMPROVEMENT	Low	7	13.7%	\$37	4.7%	16.6%	7	13.7%	7.5%	\$37	4.7%	2.6%
	Moderate	9	17.6%	\$119	15.1%	14.1%	9	17.6%	14.3%	\$119	15.1%	10.2%
	Middle	13	25.5%	\$302	38.4%	19.1%	13	25.5%	23.0%	\$302	38.4%	22.2%
	Upper	21	41.2%	\$323	41.1%	50.2%	21	41.2%	46.8%	\$323	41.1%	59.5%
	Unknown	1	2.0%	\$5	0.6%	0.0%	1	2.0%	8.3%	\$5	0.6%	5.4%
	Total	51	100.0%	\$786	100.0%	100.0%	51	100.0%	100.0%	\$786	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	50.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	17	7.2%	\$454	2.1%	16.6%	17	7.2%	3.2%	\$454	2.1%	1.3%
	Moderate	43	18.3%	\$2,546	11.8%	14.1%	43	18.3%	12.2%	\$2,546	11.8%	7.3%
	Middle	50	21.3%	\$3,878	18.0%	19.1%	50	21.3%	19.3%	\$3,878	18.0%	14.9%
	Upper	114	48.5%	\$13,451	62.4%	50.2%	114	48.5%	44.3%	\$13,451	62.4%	53.4%
	Unknown	11	4.7%	\$1,212	5.6%	0.0%	11	4.7%	21.0%	\$1,212	5.6%	23.2%
	Total	235	100.0%	\$21,541	100.0%	100.0%	235	100.0%	100.0%	\$21,541	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: KY Southwest KY

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$ 000s		\$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.9%	\$0	0.0%	2.7%
	Moderate	9	26.5%	\$921	25.2%	13.7%	9	26.5%	14.2%	\$921	25.2%	15.3%
	Middle	16	47.1%	\$1,361	37.2%	38.9%	16	47.1%	36.6%	\$1,361	37.2%	40.0%
	Upper	9	26.5%	\$1,374	37.6%	46.5%	9	26.5%	45.6%	\$1,374	37.6%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.4%
	Total	34	100.0%	\$3,656	100.0%	100.0%	34	100.0%	100.0%	\$3,656	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.5%	\$0	0.0%	1.2%
	Middle	5	45.5%	\$528	33.2%	42.9%	5	45.5%	40.3%	\$528	33.2%	39.2%
	Upper	6	54.5%	\$1,060	66.8%	54.4%	6	54.5%	55.8%	\$1,060	66.8%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total	11	100.0%	\$1,588	100.0%	100.0%	11	100.0%	100.0%	\$1,588	100.0%	100.0%	

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: KY Southwest KY

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	%	#		%	Agg %	Bank		Agg %	
#	%	\$ (000s)	\$ %				\$ 000s			\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	24	70.6%	\$1,069	29.2%	89.4%	24	70.6%	46.7%	\$1,069	29.2%	35.3%
		Over \$1 Million	10	29.4%	\$2,587	70.8%	9.4%	10	29.4%				
		Total Rev. available	34	100.0%	\$3,656	100.0%	98.8%	34	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
		Total	34	100.0%	\$3,656	100.0%	100.0%	34	100.0%				
	Loan Size	\$100,000 or Less	27	79.4%	\$909	24.9%		27	79.4%	92.1%	\$909	24.9%	30.5%
		\$100,001 - \$250,000	4	11.8%	\$769	21.0%		4	11.8%	3.7%	\$769	21.0%	15.5%
		\$250,001 - \$1 Million	3	8.8%	\$1,978	54.1%		3	8.8%	4.2%	\$1,978	54.1%	54.0%
		Total	34	100.0%	\$3,656	100.0%		34	100.0%	100.0%	\$3,656	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	21	87.5%	\$550	51.4%							
		\$100,001 - \$250,000	3	12.5%	\$519	48.6%							
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
		Total	24	100.0%	\$1,069	100.0%							
Small Farm	Revenue	\$1 Million or Less	7	63.6%	\$1,130	71.2%	98.8%	7	63.6%	61.0%	\$1,130	71.2%	75.7%
		Over \$1 Million	4	36.4%	\$458	28.8%	1.2%	4	36.4%				
		Total Rev. available	11	100.0%	\$1,588	100.0%	100.0%	11	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	11	100.0%	\$1,588	100.0%	100.0%	11	100.0%				
	Loan Size	\$100,000 or Less	5	45.5%	\$205	12.9%		5	45.5%	68.4%	\$205	12.9%	19.3%
		\$100,001 - \$250,000	4	36.4%	\$668	42.1%		4	36.4%	21.6%	\$668	42.1%	40.4%
		\$250,001 - \$500,000	2	18.2%	\$715	45.0%		2	18.2%	10.0%	\$715	45.0%	40.4%
		Total	11	100.0%	\$1,588	100.0%		11	100.0%	100.0%	\$1,588	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	3	42.9%	\$130	11.5%							
		\$100,001 - \$250,000	2	28.6%	\$285	25.2%							
		\$250,001 - \$500,000	2	28.6%	\$715	63.3%							
		Total	7	100.0%	\$1,130	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	7	2.9%	\$1,759	2.7%	4.4%	7	2.9%	5.4%	\$1,759	2.7%	4.4%
	Moderate	33	13.7%	\$6,106	9.5%	17.6%	33	13.7%	16.4%	\$6,106	9.5%	13.4%
	Middle	85	35.3%	\$17,476	27.2%	41.7%	85	35.3%	39.8%	\$17,476	27.2%	33.2%
	Upper	116	48.1%	\$39,020	60.6%	36.3%	116	48.1%	38.3%	\$39,020	60.6%	49.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	241	100.0%	\$64,361	100.0%	100.0%	241	100.0%	100.0%	\$64,361	100.0%	100.0%
REFINANCE	Low	8	3.3%	\$1,554	3.9%	4.4%	8	3.3%	4.3%	\$1,554	3.9%	3.5%
	Moderate	34	14.1%	\$3,571	9.1%	17.6%	34	14.1%	13.8%	\$3,571	9.1%	10.8%
	Middle	89	36.9%	\$11,497	29.2%	41.7%	89	36.9%	38.0%	\$11,497	29.2%	31.0%
	Upper	110	45.6%	\$22,780	57.8%	36.3%	110	45.6%	44.0%	\$22,780	57.8%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	241	100.0%	\$39,402	100.0%	100.0%	241	100.0%	100.0%	\$39,402	100.0%	100.0%
HOME IMPROVEMENT	Low	10	5.7%	\$220	8.0%	4.4%	10	5.7%	7.4%	\$220	8.0%	4.7%
	Moderate	35	19.9%	\$476	17.3%	17.6%	35	19.9%	18.3%	\$476	17.3%	13.2%
	Middle	84	47.7%	\$1,269	46.1%	41.7%	84	47.7%	35.8%	\$1,269	46.1%	23.8%
	Upper	47	26.7%	\$788	28.6%	36.3%	47	26.7%	38.5%	\$788	28.6%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	176	100.0%	\$2,753	100.0%	100.0%	176	100.0%	100.0%	\$2,753	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	20.1%	\$0	0.0%	10.1%
	Moderate	0	0.0%	\$0	0.0%	30.6%	0	0.0%	30.4%	\$0	0.0%	22.4%
	Middle	0	0.0%	\$0	0.0%	29.5%	0	0.0%	18.5%	\$0	0.0%	26.4%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	31.0%	\$0	0.0%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	25	3.8%	\$3,533	3.3%	4.4%	25	3.8%	5.1%	\$3,533	3.3%	4.5%
	Moderate	102	15.5%	\$10,153	9.5%	17.6%	102	15.5%	15.6%	\$10,153	9.5%	13.0%
	Middle	258	39.2%	\$30,242	28.4%	41.7%	258	39.2%	38.8%	\$30,242	28.4%	31.6%
	Upper	273	41.5%	\$62,588	58.8%	36.3%	273	41.5%	40.5%	\$62,588	58.8%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	658	100.0%	\$106,516	100.0%	100.0%	658	100.0%	100.0%	\$106,516	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	2.9%	\$561	0.9%	23.4%	7	2.9%	3.3%	\$561	0.9%	1.5%
	Moderate	37	15.4%	\$4,861	7.6%	16.6%	37	15.4%	14.7%	\$4,861	7.6%	9.1%
	Middle	41	17.0%	\$6,572	10.2%	18.5%	41	17.0%	19.9%	\$6,572	10.2%	16.3%
	Upper	149	61.8%	\$51,038	79.3%	41.4%	149	61.8%	41.6%	\$51,038	79.3%	55.0%
	Unknown	7	2.9%	\$1,329	2.1%	0.0%	7	2.9%	20.5%	\$1,329	2.1%	18.1%
	Total	241	100.0%	\$64,361	100.0%	100.0%	241	100.0%	100.0%	\$64,361	100.0%	100.0%
REFINANCE	Low	14	5.8%	\$992	2.5%	23.4%	14	5.8%	3.9%	\$992	2.5%	1.6%
	Moderate	40	16.6%	\$3,892	9.9%	16.6%	40	16.6%	9.4%	\$3,892	9.9%	5.3%
	Middle	53	22.0%	\$5,764	14.6%	18.5%	53	22.0%	16.0%	\$5,764	14.6%	11.6%
	Upper	129	53.5%	\$27,810	70.6%	41.4%	129	53.5%	46.8%	\$27,810	70.6%	57.5%
	Unknown	5	2.1%	\$944	2.4%	0.0%	5	2.1%	24.0%	\$944	2.4%	24.0%
	Total	241	100.0%	\$39,402	100.0%	100.0%	241	100.0%	100.0%	\$39,402	100.0%	100.0%
HOME IMPROVEMENT	Low	26	14.8%	\$308	11.2%	23.4%	26	14.8%	8.1%	\$308	11.2%	1.5%
	Moderate	29	16.5%	\$302	11.0%	16.6%	29	16.5%	13.6%	\$302	11.0%	5.5%
	Middle	45	25.6%	\$634	23.0%	18.5%	45	25.6%	20.5%	\$634	23.0%	12.0%
	Upper	74	42.0%	\$1,471	53.4%	41.4%	74	42.0%	48.9%	\$1,471	53.4%	64.5%
	Unknown	2	1.1%	\$38	1.4%	0.0%	2	1.1%	8.9%	\$38	1.4%	16.5%
	Total	176	100.0%	\$2,753	100.0%	100.0%	176	100.0%	100.0%	\$2,753	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	47	7.1%	\$1,861	1.7%	23.4%	47	7.1%	3.8%	\$1,861	1.7%	1.4%
	Moderate	106	16.1%	\$9,055	8.5%	16.6%	106	16.1%	12.5%	\$9,055	8.5%	7.0%
	Middle	139	21.1%	\$12,970	12.2%	18.5%	139	21.1%	18.3%	\$12,970	12.2%	13.4%
	Upper	352	53.5%	\$80,319	75.4%	41.4%	352	53.5%	43.8%	\$80,319	75.4%	52.6%
	Unknown	14	2.1%	\$2,311	2.2%	0.0%	14	2.1%	21.7%	\$2,311	2.2%	25.6%
	Total	658	100.0%	\$106,516	100.0%	100.0%	658	100.0%	100.0%	\$106,516	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	41	10.0%	\$4,506	13.2%	6.2%	41	10.0%	6.7%	\$4,506	13.2%	8.2%
	Moderate	87	21.2%	\$6,129	18.0%	18.0%	87	21.2%	18.8%	\$6,129	18.0%	17.0%
	Middle	125	30.4%	\$8,519	25.0%	32.3%	125	30.4%	29.4%	\$8,519	25.0%	24.3%
	Upper	158	38.4%	\$14,857	43.7%	43.4%	158	38.4%	43.7%	\$14,857	43.7%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.6%
	Total	411	100.0%	\$34,011	100.0%	100.0%	411	100.0%	100.0%	\$34,011	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	6.8%	\$0	0.0%	3.6%
	Moderate	1	16.7%	\$3	6.3%	9.9%	1	16.7%	9.1%	\$3	6.3%	5.5%
	Middle	3	50.0%	\$35	72.9%	40.7%	3	50.0%	20.5%	\$35	72.9%	16.0%
	Upper	2	33.3%	\$10	20.8%	46.0%	2	33.3%	59.1%	\$10	20.8%	73.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	1.4%
	Total	6	100.0%	\$48	100.0%	100.0%	6	100.0%	100.0%	\$48	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA New Orleans

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank		Total		Businesses	Count		Agg	Dollar		Agg
Count					Bank			Bank					
			#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	307	74.7%	\$15,942	46.9%	91.5%	307	74.7%	39.5%	\$15,942	46.9%	37.7%
		Over \$1 Million	98	23.8%	\$17,478	51.4%	7.7%	98	23.8%				
		Total Rev. available	405	98.5%	\$33,420	98.3%	99.2%	405	98.5%				
		Rev. Not Known	6	1.5%	\$591	1.7%	0.8%	6	1.5%				
		Total	411	100.0%	\$34,011	100.0%	100.0%	411	100.0%				
	Loan Size	\$100,000 or Less	335	81.5%	\$10,722	31.5%		335	81.5%	90.5%	\$10,722	31.5%	25.6%
		\$100,001 - \$250,000	41	10.0%	\$7,106	20.9%		41	10.0%	4.4%	\$7,106	20.9%	16.2%
		\$250,001 - \$1 Million	35	8.5%	\$16,183	47.6%		35	8.5%	5.1%	\$16,183	47.6%	58.2%
		Total	411	100.0%	\$34,011	100.0%		411	100.0%	100.0%	\$34,011	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	272	88.6%	\$6,952	43.6%							
		\$100,001 - \$250,000	22	7.2%	\$3,599	22.6%							
		\$250,001 - \$1 Million	13	4.2%	\$5,391	33.8%							
		Total	307	100.0%	\$15,942	100.0%							
Small Farm	Revenue	\$1 Million or Less	6	100.0%	\$48	100.0%	Total Farms 96.4%	6	100.0%	36.4%	\$48	100.0%	41.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
		Total Rev. available	6	100.0%	\$48	100.0%	100.0%	6	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	6	100.0%	\$48	100.0%	100.0%	6	100.0%				
	Loan Size	\$100,000 or Less	6	100.0%	\$48	100.0%		6	100.0%	90.9%	\$48	100.0%	48.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	51.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	6	100.0%	\$48	100.0%		6	100.0%	100.0%	\$48	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	6	100.0%	\$48	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	6	100.0%	\$48	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	18	7.4%	\$3,947	6.3%	5.4%	18	7.4%	6.2%	\$3,947	6.3%	5.1%
	Moderate	39	16.0%	\$7,157	11.5%	19.9%	39	16.0%	17.1%	\$7,157	11.5%	12.8%
	Middle	82	33.6%	\$15,809	25.3%	39.2%	82	33.6%	39.1%	\$15,809	25.3%	32.3%
	Upper	103	42.2%	\$34,358	55.1%	35.1%	103	42.2%	36.8%	\$34,358	55.1%	48.8%
	Unknown	2	0.8%	\$1,109	1.8%	0.5%	2	0.8%	0.8%	\$1,109	1.8%	1.0%
	<i>Total</i>	<i>244</i>	<i>100.0%</i>	<i>\$62,380</i>	<i>100.0%</i>	<i>100.0%</i>	<i>244</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$62,380</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	6	2.8%	\$978	2.7%	5.4%	6	2.8%	5.1%	\$978	2.7%	4.0%
	Moderate	26	12.3%	\$2,741	7.6%	19.9%	26	12.3%	15.5%	\$2,741	7.6%	11.2%
	Middle	88	41.5%	\$12,843	35.6%	39.2%	88	41.5%	37.1%	\$12,843	35.6%	29.4%
	Upper	90	42.5%	\$19,215	53.2%	35.1%	90	42.5%	41.4%	\$19,215	53.2%	54.4%
	Unknown	2	0.9%	\$339	0.9%	0.5%	2	0.9%	0.9%	\$339	0.9%	1.0%
	<i>Total</i>	<i>212</i>	<i>100.0%</i>	<i>\$36,116</i>	<i>100.0%</i>	<i>100.0%</i>	<i>212</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,116</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	13	9.6%	\$165	6.7%	5.4%	13	9.6%	9.6%	\$165	6.7%	7.1%
	Moderate	26	19.1%	\$476	19.3%	19.9%	26	19.1%	19.3%	\$476	19.3%	13.5%
	Middle	57	41.9%	\$932	37.8%	39.2%	57	41.9%	34.0%	\$932	37.8%	25.5%
	Upper	40	29.4%	\$894	36.2%	35.1%	40	29.4%	36.5%	\$894	36.2%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	1.3%
	<i>Total</i>	<i>136</i>	<i>100.0%</i>	<i>\$2,467</i>	<i>100.0%</i>	<i>100.0%</i>	<i>136</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,467</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.2%	0	0.0%	22.8%	\$0	0.0%	14.4%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	23.4%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	20.9%	\$0	0.0%	27.6%
	Upper	0	0.0%	\$0	0.0%	27.9%	0	0.0%	29.1%	\$0	0.0%	44.5%
	Unknown	0	0.0%	\$0	0.0%	1.8%	0	0.0%	3.8%	\$0	0.0%	1.6%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	37	6.3%	\$5,090	5.0%	5.4%	37	6.3%	6.1%	\$5,090	5.0%	5.2%
	Moderate	91	15.4%	\$10,374	10.3%	19.9%	91	15.4%	16.7%	\$10,374	10.3%	12.3%
	Middle	227	38.3%	\$29,584	29.3%	39.2%	227	38.3%	38.0%	\$29,584	29.3%	31.0%
	Upper	233	39.4%	\$54,467	53.9%	35.1%	233	39.4%	38.2%	\$54,467	53.9%	50.4%
	Unknown	4	0.7%	\$1,448	1.4%	0.5%	4	0.7%	0.9%	\$1,448	1.4%	1.0%
	<i>Total</i>	<i>592</i>	<i>100.0%</i>	<i>\$100,963</i>	<i>100.0%</i>	<i>100.0%</i>	<i>592</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$100,963</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	9	3.7%	\$790	1.3%	24.9%	9	3.7%	4.3%	\$790	1.3%	2.1%
	Moderate	39	16.0%	\$5,405	8.7%	15.8%	39	16.0%	15.4%	\$5,405	8.7%	10.0%
	Middle	56	23.0%	\$10,216	16.4%	17.5%	56	23.0%	18.8%	\$10,216	16.4%	15.7%
	Upper	136	55.7%	\$45,076	72.3%	41.8%	136	55.7%	41.2%	\$45,076	72.3%	54.5%
	Unknown	4	1.6%	\$893	1.4%	0.0%	4	1.6%	20.3%	\$893	1.4%	17.8%
	Total	244	100.0%	\$62,380	100.0%	100.0%	244	100.0%	100.0%	\$62,380	100.0%	100.0%
REFINANCE	Low	16	7.5%	\$1,301	3.6%	24.9%	16	7.5%	5.9%	\$1,301	3.6%	2.7%
	Moderate	32	15.1%	\$3,470	9.6%	15.8%	32	15.1%	12.1%	\$3,470	9.6%	7.3%
	Middle	50	23.6%	\$7,090	19.6%	17.5%	50	23.6%	18.2%	\$7,090	19.6%	14.1%
	Upper	109	51.4%	\$23,527	65.1%	41.8%	109	51.4%	43.0%	\$23,527	65.1%	53.9%
	Unknown	5	2.4%	\$728	2.0%	0.0%	5	2.4%	20.9%	\$728	2.0%	21.9%
	Total	212	100.0%	\$36,116	100.0%	100.0%	212	100.0%	100.0%	\$36,116	100.0%	100.0%
HOME IMPROVEMENT	Low	23	16.9%	\$306	12.4%	24.9%	23	16.9%	9.8%	\$306	12.4%	3.1%
	Moderate	23	16.9%	\$298	12.1%	15.8%	23	16.9%	13.2%	\$298	12.1%	6.4%
	Middle	25	18.4%	\$280	11.3%	17.5%	25	18.4%	18.6%	\$280	11.3%	12.1%
	Upper	64	47.1%	\$1,523	61.7%	41.8%	64	47.1%	47.5%	\$1,523	61.7%	63.9%
	Unknown	1	0.7%	\$60	2.4%	0.0%	1	0.7%	10.9%	\$60	2.4%	14.5%
	Total	136	100.0%	\$2,467	100.0%	100.0%	136	100.0%	100.0%	\$2,467	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	48	8.1%	\$2,397	2.4%	24.9%	48	8.1%	5.1%	\$2,397	2.4%	2.2%
	Moderate	94	15.9%	\$9,173	9.1%	15.8%	94	15.9%	14.1%	\$9,173	9.1%	8.6%
	Middle	131	22.1%	\$17,586	17.4%	17.5%	131	22.1%	18.5%	\$17,586	17.4%	14.4%
	Upper	309	52.2%	\$70,126	69.5%	41.8%	309	52.2%	41.9%	\$70,126	69.5%	52.2%
	Unknown	10	1.7%	\$1,681	1.7%	0.0%	10	1.7%	20.4%	\$1,681	1.7%	22.6%
	Total	592	100.0%	\$100,963	100.0%	100.0%	592	100.0%	100.0%	\$100,963	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: LA New Orleans

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Count	Dollar		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	24	7.0%	\$2,718	9.0%	6.9%	24	7.0%	7.6%	\$2,718	9.0%	8.8%
	Moderate	57	16.6%	\$3,607	12.0%	17.9%	57	16.6%	17.8%	\$3,607	12.0%	17.9%
	Middle	97	28.2%	\$8,296	27.5%	30.6%	97	28.2%	27.9%	\$8,296	27.5%	22.1%
	Upper	159	46.2%	\$14,947	49.6%	43.5%	159	46.2%	44.2%	\$14,947	49.6%	49.2%
	Unknown	7	2.0%	\$561	1.9%	1.1%	7	2.0%	1.3%	\$561	1.9%	1.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.5%
	Total	344	100.0%	\$30,129	100.0%	100.0%	344	100.0%	100.0%	\$30,129	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.9%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	15.9%	\$0	0.0%	12.9%
	Middle	2	100.0%	\$8	100.0%	45.3%	2	100.0%	40.6%	\$8	100.0%	38.5%
	Upper	0	0.0%	\$0	0.0%	37.9%	0	0.0%	39.1%	\$0	0.0%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.2%
	Total	2	100.0%	\$8	100.0%	100.0%	2	100.0%	100.0%	\$8	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: LA New Orleans

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	%	#		%	Agg %	Bank		Agg %	
#	%	\$ (000s)	\$ %				\$ 000s			\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	262	76.2%	\$13,812	45.8%	90.5%	262	76.2%	41.2%	\$13,812	45.8%	38.0%
		Over \$1 Million	81	23.5%	\$15,317	50.8%	8.6%	81	23.5%				
		Total Rev. available	343	99.7%	\$29,129	96.6%	99.1%	343	99.7%				
		Rev. Not Known	1	0.3%	\$1,000	3.3%	0.9%	1	0.3%				
		Total	344	100.0%	\$30,129	100.0%	100.0%	344	100.0%				
	Loan Size	\$100,000 or Less	275	79.9%	\$8,846	29.4%		275	79.9%	89.8%	\$8,846	29.4%	23.6%
		\$100,001 - \$250,000	42	12.2%	\$8,015	26.6%		42	12.2%	4.8%	\$8,015	26.6%	17.6%
		\$250,001 - \$1 Million	27	7.8%	\$13,268	44.0%		27	7.8%	5.3%	\$13,268	44.0%	58.7%
		Total	344	100.0%	\$30,129	100.0%		344	100.0%	100.0%	\$30,129	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	235	89.7%	\$6,693	48.5%							
		\$100,001 - \$250,000	21	8.0%	\$4,307	31.2%							
		\$250,001 - \$1 Million	6	2.3%	\$2,812	20.4%							
		Total	262	100.0%	\$13,812	100.0%							
Small Farm	Revenue	\$1 Million or Less	2	100.0%	\$8	100.0%	Total Farms	2	100.0%	59.4%	\$8	100.0%	46.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.9%	0	0.0%				
		Total Rev. available	2	100.0%	\$8	100.0%	100.0%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	2	100.0%	\$8	100.0%	100.0%	2	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$8	100.0%		2	100.0%	94.2%	\$8	100.0%	53.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	29.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	17.1%
		Total	2	100.0%	\$8	100.0%		2	100.0%	100.0%	\$8	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	2	100.0%	\$8	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	2	100.0%	\$8	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.2%	\$0	0.0%	0.7%
	Moderate	4	11.4%	\$468	13.0%	12.9%	4	11.4%	9.0%	\$468	13.0%	7.4%
	Middle	25	71.4%	\$2,342	65.1%	66.2%	25	71.4%	66.7%	\$2,342	65.1%	65.1%
	Upper	6	17.1%	\$789	21.9%	19.3%	6	17.1%	23.1%	\$789	21.9%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	35	100.0%	\$3,599	100.0%	100.0%	35	100.0%	100.0%	\$3,599	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.7%	\$0	0.0%	2.0%
	Moderate	1	2.5%	\$99	3.7%	12.9%	1	2.5%	8.8%	\$99	3.7%	6.2%
	Middle	29	72.5%	\$2,013	74.3%	66.2%	29	72.5%	62.4%	\$2,013	74.3%	64.2%
	Upper	10	25.0%	\$599	22.1%	19.3%	10	25.0%	27.8%	\$599	22.1%	27.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	<i>Total</i>	40	100.0%	\$2,711	100.0%	100.0%	40	100.0%	100.0%	\$2,711	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.9%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	5.6%	\$0	0.0%	3.5%
	Middle	14	87.5%	\$125	67.6%	66.2%	14	87.5%	73.6%	\$125	67.6%	68.2%
	Upper	2	12.5%	\$60	32.4%	19.3%	2	12.5%	19.9%	\$60	32.4%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	16	100.0%	\$185	100.0%	100.0%	16	100.0%	100.0%	\$185	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	30.3%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	67.3%	0	0.0%	62.5%	\$0	0.0%	60.4%
	Upper	0	0.0%	\$0	0.0%	14.2%	0	0.0%	12.5%	\$0	0.0%	9.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.1%	\$0	0.0%	1.4%
	Moderate	5	5.5%	\$567	8.7%	12.9%	5	5.5%	8.7%	\$567	8.7%	6.7%
	Middle	68	74.7%	\$4,480	69.0%	66.2%	68	74.7%	65.8%	\$4,480	69.0%	64.8%
	Upper	18	19.8%	\$1,448	22.3%	19.3%	18	19.8%	24.4%	\$1,448	22.3%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	<i>Total</i>	91	100.0%	\$6,495	100.0%	100.0%	91	100.0%	100.0%	\$6,495	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	5.7%	\$64	1.8%	23.3%	2	5.7%	3.9%	\$64	1.8%	2.2%
	Moderate	8	22.9%	\$614	17.1%	17.6%	8	22.9%	18.9%	\$614	17.1%	14.9%
	Middle	11	31.4%	\$908	25.2%	19.5%	11	31.4%	20.7%	\$908	25.2%	19.3%
	Upper	13	37.1%	\$1,865	51.8%	39.6%	13	37.1%	30.1%	\$1,865	51.8%	39.2%
	Unknown	1	2.9%	\$148	4.1%	0.0%	1	2.9%	26.3%	\$148	4.1%	24.5%
	Total	35	100.0%	\$3,599	100.0%	100.0%	35	100.0%	100.0%	\$3,599	100.0%	100.0%
REFINANCE	Low	3	7.5%	\$106	3.9%	23.3%	3	7.5%	3.5%	\$106	3.9%	1.5%
	Moderate	6	15.0%	\$338	12.5%	17.6%	6	15.0%	11.6%	\$338	12.5%	6.1%
	Middle	12	30.0%	\$662	24.4%	19.5%	12	30.0%	17.9%	\$662	24.4%	11.5%
	Upper	19	47.5%	\$1,605	59.2%	39.6%	19	47.5%	45.3%	\$1,605	59.2%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.6%	\$0	0.0%	35.0%
	Total	40	100.0%	\$2,711	100.0%	100.0%	40	100.0%	100.0%	\$2,711	100.0%	100.0%
HOME IMPROVEMENT	Low	1	6.3%	\$3	1.6%	23.3%	1	6.3%	7.8%	\$3	1.6%	2.3%
	Moderate	3	18.8%	\$13	7.0%	17.6%	3	18.8%	15.2%	\$13	7.0%	7.5%
	Middle	6	37.5%	\$87	47.0%	19.5%	6	37.5%	19.5%	\$87	47.0%	17.8%
	Upper	6	37.5%	\$82	44.3%	39.6%	6	37.5%	49.8%	\$82	44.3%	62.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.8%	\$0	0.0%	10.0%
	Total	16	100.0%	\$185	100.0%	100.0%	16	100.0%	100.0%	\$185	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	6.6%	\$173	2.7%	23.3%	6	6.6%	4.1%	\$173	2.7%	1.9%
	Moderate	17	18.7%	\$965	14.9%	17.6%	17	18.7%	16.2%	\$965	14.9%	10.9%
	Middle	29	31.9%	\$1,657	25.5%	19.5%	29	31.9%	19.6%	\$1,657	25.5%	15.9%
	Upper	38	41.8%	\$3,552	54.7%	39.6%	38	41.8%	36.6%	\$3,552	54.7%	42.6%
	Unknown	1	1.1%	\$148	2.3%	0.0%	1	1.1%	23.5%	\$148	2.3%	28.8%
	Total	91	100.0%	\$6,495	100.0%	100.0%	91	100.0%	100.0%	\$6,495	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	2.5%	\$0	0.0%	7.4%
	Moderate	1	6.3%	\$10	4.1%	12.5%	1	6.3%	10.7%	\$10	4.1%	9.6%
	Middle	13	81.3%	\$223	90.7%	66.0%	13	81.3%	65.3%	\$223	90.7%	64.1%
	Upper	2	12.5%	\$13	5.3%	19.3%	2	12.5%	19.8%	\$13	5.3%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.6%
	Total	16	100.0%	\$246	100.0%	100.0%	16	100.0%	100.0%	\$246	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	15.1%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	62.5%	0	0.0%	70.4%	\$0	0.0%	80.8%
	Upper	0	0.0%	\$0	0.0%	22.0%	0	0.0%	12.5%	\$0	0.0%	7.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Southeast MO

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %		\$ %
Small Business	Revenue	\$1 Million or Less	14	87.5%	\$180	73.2%	87.8%	14	87.5%	47.7%	\$180	73.2%	47.7%
		Over \$1 Million	2	12.5%	\$66	26.8%	10.0%	2	12.5%				
		Total Rev. available	16	100.0%	\$246	100.0%	97.8%	16	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
		Total	16	100.0%	\$246	100.0%	100.0%	16	100.0%				
	Loan Size	\$100,000 or Less	16	100.0%	\$246	100.0%		16	100.0%	91.6%	\$246	100.0%	34.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	17.5%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	48.1%
		Total	16	100.0%	\$246	100.0%		16	100.0%	100.0%	\$246	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	14	100.0%	\$180	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
		Total	14	100.0%	\$180	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	52.7%	\$0	0.0%	71.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.1%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	75.5%	\$0	0.0%	20.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	26.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.1%	\$0	0.0%	52.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	16.7%	\$201	8.6%	21.0%	3	16.7%	6.5%	\$201	8.6%	3.9%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	15.7%	\$0	0.0%	11.8%
	Middle	7	38.9%	\$846	36.2%	20.7%	7	38.9%	19.7%	\$846	36.2%	18.9%
	Upper	8	44.4%	\$1,288	55.2%	39.3%	8	44.4%	28.8%	\$1,288	55.2%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.3%	\$0	0.0%	26.9%
	Total	18	100.0%	\$2,335	100.0%	100.0%	18	100.0%	100.0%	\$2,335	100.0%	100.0%
REFINANCE	Low	4	14.8%	\$231	12.2%	21.0%	4	14.8%	8.6%	\$231	12.2%	4.5%
	Moderate	7	25.9%	\$343	18.1%	18.9%	7	25.9%	14.4%	\$343	18.1%	8.9%
	Middle	6	22.2%	\$435	22.9%	20.7%	6	22.2%	18.1%	\$435	22.9%	14.1%
	Upper	9	33.3%	\$797	42.0%	39.3%	9	33.3%	42.3%	\$797	42.0%	53.8%
	Unknown	1	3.7%	\$90	4.7%	0.0%	1	3.7%	16.6%	\$90	4.7%	18.8%
	Total	27	100.0%	\$1,896	100.0%	100.0%	27	100.0%	100.0%	\$1,896	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	8.6%	\$0	0.0%	4.1%
	Moderate	5	38.5%	\$56	46.3%	18.9%	5	38.5%	20.9%	\$56	46.3%	11.0%
	Middle	6	46.2%	\$35	28.9%	20.7%	6	46.2%	17.8%	\$35	28.9%	10.0%
	Upper	2	15.4%	\$30	24.8%	39.3%	2	15.4%	47.2%	\$30	24.8%	68.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.5%	\$0	0.0%	6.9%
	Total	13	100.0%	\$121	100.0%	100.0%	13	100.0%	100.0%	\$121	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	12.1%	\$432	9.9%	21.0%	7	12.1%	7.2%	\$432	9.9%	4.0%
	Moderate	12	20.7%	\$399	9.2%	18.9%	12	20.7%	15.7%	\$399	9.2%	10.7%
	Middle	19	32.8%	\$1,316	30.2%	20.7%	19	32.8%	19.0%	\$1,316	30.2%	16.7%
	Upper	19	32.8%	\$2,115	48.6%	39.3%	19	32.8%	34.1%	\$2,115	48.6%	44.0%
	Unknown	1	1.7%	\$90	2.1%	0.0%	1	1.7%	23.9%	\$90	2.1%	24.5%
	Total	58	100.0%	\$4,352	100.0%	100.0%	58	100.0%	100.0%	\$4,352	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MO Southeast MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Small Businesses	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	9.1%	\$82	15.0%	23.4%	1	9.1%	20.7%	\$82	15.0%	20.1%
	Middle	9	81.8%	\$448	82.2%	65.1%	9	81.8%	68.0%	\$448	82.2%	71.5%
	Upper	1	9.1%	\$15	2.8%	11.4%	1	9.1%	8.7%	\$15	2.8%	7.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	0.7%
	Total	11	100.0%	\$545	100.0%	100.0%	11	100.0%	100.0%	\$545	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.4%	0	0.0%	13.1%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	76.4%	0	0.0%	78.9%	\$0	0.0%	83.4%
	Upper	0	0.0%	\$0	0.0%	11.2%	0	0.0%	7.1%	\$0	0.0%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MO Southeast MO

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank		Total		Businesses	Count		Agg	Dollar		Agg
Count		Dollar		Bank		Bank							
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	7	63.6%	\$103	18.9%	85.3%	7	63.6%	46.5%	\$103	18.9%	38.6%
		Over \$1 Million	3	27.3%	\$360	66.1%	11.7%	3	27.3%				
		Total Rev. available	10	90.9%	\$463	85.0%	97.0%	10	90.9%				
		Rev. Not Known	1	9.1%	\$82	15.0%	3.0%	1	9.1%				
		Total	11	100.0%	\$545	100.0%	100.0%	11	100.0%				
	Loan Size	\$100,000 or Less	10	90.9%	\$295	54.1%		10	90.9%	90.2%	\$295	54.1%	32.7%
		\$100,001 - \$250,000	1	9.1%	\$250	45.9%		1	9.1%	5.5%	\$250	45.9%	18.7%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	48.6%
		Total	11	100.0%	\$545	100.0%		11	100.0%	100.0%	\$545	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	7	100.0%	\$103	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
		Total	7	100.0%	\$103	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 96.0%	0	0.0%	45.7%	\$0	0.0%	67.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.2%	\$0	0.0%	19.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.6%	\$0	0.0%	26.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.3%	\$0	0.0%	54.3%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	7	4.7%	\$470	1.9%	6.2%	7	4.7%	0.9%	\$470	1.9%	0.4%
	Moderate	4	2.7%	\$362	1.5%	12.8%	4	2.7%	4.0%	\$362	1.5%	2.4%
	Middle	56	37.8%	\$8,168	33.2%	44.8%	56	37.8%	35.1%	\$8,168	33.2%	28.1%
	Upper	81	54.7%	\$15,634	63.5%	36.1%	81	54.7%	60.0%	\$15,634	63.5%	69.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>148</i>	<i>100.0%</i>	<i>\$24,634</i>	<i>100.0%</i>	<i>100.0%</i>	<i>148</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,634</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	2.2%	\$163	0.7%	6.2%	5	2.2%	1.7%	\$163	0.7%	0.6%
	Moderate	20	8.9%	\$1,195	5.0%	12.8%	20	8.9%	4.8%	\$1,195	5.0%	2.7%
	Middle	97	43.3%	\$8,547	35.6%	44.8%	97	43.3%	36.7%	\$8,547	35.6%	29.7%
	Upper	102	45.5%	\$14,121	58.8%	36.1%	102	45.5%	56.8%	\$14,121	58.8%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>224</i>	<i>100.0%</i>	<i>\$24,026</i>	<i>100.0%</i>	<i>100.0%</i>	<i>224</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$24,026</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	25	13.0%	\$194	8.4%	6.2%	25	13.0%	8.3%	\$194	8.4%	1.6%
	Moderate	28	14.5%	\$269	11.6%	12.8%	28	14.5%	13.2%	\$269	11.6%	5.0%
	Middle	86	44.6%	\$1,077	46.5%	44.8%	86	44.6%	45.0%	\$1,077	46.5%	26.5%
	Upper	54	28.0%	\$775	33.5%	36.1%	54	28.0%	33.5%	\$775	33.5%	66.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>193</i>	<i>100.0%</i>	<i>\$2,315</i>	<i>100.0%</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,315</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	17.8%	\$0	0.0%	19.2%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	8.9%	\$0	0.0%	3.4%
	Middle	0	0.0%	\$0	0.0%	40.6%	0	0.0%	42.2%	\$0	0.0%	27.9%
	Upper	0	0.0%	\$0	0.0%	24.0%	0	0.0%	31.1%	\$0	0.0%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	37	6.5%	\$827	1.6%	6.2%	37	6.5%	1.8%	\$827	1.6%	1.3%
	Moderate	52	9.2%	\$1,826	3.6%	12.8%	52	9.2%	5.0%	\$1,826	3.6%	2.6%
	Middle	239	42.3%	\$17,792	34.9%	44.8%	239	42.3%	36.4%	\$17,792	34.9%	28.6%
	Upper	237	41.9%	\$30,530	59.9%	36.1%	237	41.9%	56.8%	\$30,530	59.9%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>565</i>	<i>100.0%</i>	<i>\$50,975</i>	<i>100.0%</i>	<i>100.0%</i>	<i>565</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$50,975</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	4.7%	\$423	1.7%	23.5%	7	4.7%	3.3%	\$423	1.7%	1.4%
	Moderate	36	24.3%	\$3,807	15.5%	16.0%	36	24.3%	14.6%	\$3,807	15.5%	9.5%
	Middle	34	23.0%	\$4,562	18.5%	18.2%	34	23.0%	19.4%	\$4,562	18.5%	16.5%
	Upper	64	43.2%	\$14,327	58.2%	42.3%	64	43.2%	35.4%	\$14,327	58.2%	46.7%
	Unknown	7	4.7%	\$1,515	6.2%	0.0%	7	4.7%	27.3%	\$1,515	6.2%	25.8%
	Total	148	100.0%	\$24,634	100.0%	100.0%	148	100.0%	100.0%	\$24,634	100.0%	100.0%
REFINANCE	Low	15	6.7%	\$885	3.7%	23.5%	15	6.7%	3.3%	\$885	3.7%	1.3%
	Moderate	47	21.0%	\$3,578	14.9%	16.0%	47	21.0%	8.7%	\$3,578	14.9%	4.8%
	Middle	55	24.6%	\$5,369	22.3%	18.2%	55	24.6%	14.0%	\$5,369	22.3%	10.0%
	Upper	99	44.2%	\$13,236	55.1%	42.3%	99	44.2%	45.5%	\$13,236	55.1%	56.3%
	Unknown	8	3.6%	\$958	4.0%	0.0%	8	3.6%	28.5%	\$958	4.0%	27.6%
	Total	224	100.0%	\$24,026	100.0%	100.0%	224	100.0%	100.0%	\$24,026	100.0%	100.0%
HOME IMPROVEMENT	Low	29	15.0%	\$180	7.8%	23.5%	29	15.0%	13.6%	\$180	7.8%	2.2%
	Moderate	40	20.7%	\$391	16.9%	16.0%	40	20.7%	17.8%	\$391	16.9%	6.7%
	Middle	60	31.1%	\$786	34.0%	18.2%	60	31.1%	19.7%	\$786	34.0%	11.6%
	Upper	61	31.6%	\$942	40.7%	42.3%	61	31.6%	35.9%	\$942	40.7%	63.3%
	Unknown	3	1.6%	\$16	0.7%	0.0%	3	1.6%	13.0%	\$16	0.7%	16.3%
	Total	193	100.0%	\$2,315	100.0%	100.0%	193	100.0%	100.0%	\$2,315	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	51	9.0%	\$1,488	2.9%	23.5%	51	9.0%	4.1%	\$1,488	2.9%	1.3%
	Moderate	123	21.8%	\$7,776	15.3%	16.0%	123	21.8%	12.7%	\$7,776	15.3%	7.3%
	Middle	149	26.4%	\$10,717	21.0%	18.2%	149	26.4%	17.5%	\$10,717	21.0%	13.3%
	Upper	224	39.6%	\$28,505	55.9%	42.3%	224	39.6%	38.9%	\$28,505	55.9%	48.4%
	Unknown	18	3.2%	\$2,489	4.9%	0.0%	18	3.2%	26.9%	\$2,489	4.9%	29.6%
	Total	565	100.0%	\$50,975	100.0%	100.0%	565	100.0%	100.0%	\$50,975	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count		Dollar			Bank			Bank		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	39	12.9%	\$4,664	11.0%	10.5%	39	12.9%	8.4%	\$4,664	11.0%	10.2%
	Moderate	21	7.0%	\$2,669	6.3%	10.8%	21	7.0%	8.5%	\$2,669	6.3%	7.2%
	Middle	124	41.1%	\$17,725	41.7%	40.9%	124	41.1%	38.7%	\$17,725	41.7%	41.0%
	Upper	118	39.1%	\$17,434	41.0%	37.8%	118	39.1%	42.6%	\$17,434	41.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.3%
	Total	302	100.0%	\$42,492	100.0%	100.0%	302	100.0%	100.0%	\$42,492	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	3.0%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	14.0%	\$0	0.0%	13.4%
	Middle	0	0.0%	\$0	0.0%	57.2%	0	0.0%	61.0%	\$0	0.0%	59.3%
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	21.8%	\$0	0.0%	23.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Bank Dollar		Owner Occupied Units	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	2	1.7%	\$144	0.7%	5.4%	2	1.7%	1.0%	\$144	0.7%	0.4%
	Moderate	14	11.7%	\$1,297	6.0%	18.4%	14	11.7%	7.5%	\$1,297	6.0%	4.3%
	Middle	33	27.5%	\$4,740	21.8%	35.5%	33	27.5%	30.9%	\$4,740	21.8%	24.6%
	Upper	71	59.2%	\$15,545	71.6%	40.7%	71	59.2%	60.6%	\$15,545	71.6%	70.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>120</i>	<i>100.0%</i>	<i>\$21,726</i>	<i>100.0%</i>	<i>100.0%</i>	<i>120</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$21,726</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	6	2.8%	\$294	1.3%	5.4%	6	2.8%	2.0%	\$294	1.3%	0.6%
	Moderate	35	16.4%	\$2,340	10.5%	18.4%	35	16.4%	9.4%	\$2,340	10.5%	4.6%
	Middle	97	45.5%	\$9,127	41.1%	35.5%	97	45.5%	32.4%	\$9,127	41.1%	25.8%
	Upper	75	35.2%	\$10,424	47.0%	40.7%	75	35.2%	56.1%	\$10,424	47.0%	69.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>213</i>	<i>100.0%</i>	<i>\$22,185</i>	<i>100.0%</i>	<i>100.0%</i>	<i>213</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,185</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	11	5.6%	\$103	3.7%	5.4%	11	5.6%	8.1%	\$103	3.7%	2.0%
	Moderate	46	23.6%	\$492	17.9%	18.4%	46	23.6%	19.6%	\$492	17.9%	6.4%
	Middle	73	37.4%	\$1,327	48.2%	35.5%	73	37.4%	34.3%	\$1,327	48.2%	21.9%
	Upper	65	33.3%	\$833	30.2%	40.7%	65	33.3%	38.0%	\$833	30.2%	69.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>195</i>	<i>100.0%</i>	<i>\$2,755</i>	<i>100.0%</i>	<i>100.0%</i>	<i>195</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,755</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	17.9%	\$0	0.0%	5.2%
	Moderate	0	0.0%	\$0	0.0%	32.5%	0	0.0%	35.9%	\$0	0.0%	46.6%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	33.3%	\$0	0.0%	47.1%
	Upper	0	0.0%	\$0	0.0%	16.7%	0	0.0%	12.8%	\$0	0.0%	1.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	19	3.6%	\$541	1.2%	5.4%	19	3.6%	1.9%	\$541	1.2%	0.7%
	Moderate	95	18.0%	\$4,129	8.8%	18.4%	95	18.0%	9.1%	\$4,129	8.8%	6.1%
	Middle	203	38.4%	\$15,194	32.6%	35.5%	203	38.4%	31.6%	\$15,194	32.6%	25.8%
	Upper	211	40.0%	\$26,802	57.4%	40.7%	211	40.0%	57.4%	\$26,802	57.4%	67.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>528</i>	<i>100.0%</i>	<i>\$46,666</i>	<i>100.0%</i>	<i>100.0%</i>	<i>528</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$46,666</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	6	5.0%	\$375	1.7%	23.1%	6	5.0%	4.3%	\$375	1.7%	2.0%
	Moderate	26	21.7%	\$3,250	15.0%	16.6%	26	21.7%	18.8%	\$3,250	15.0%	13.3%
	Middle	34	28.3%	\$4,955	22.8%	17.6%	34	28.3%	20.8%	\$4,955	22.8%	18.9%
	Upper	50	41.7%	\$12,182	56.1%	42.7%	50	41.7%	36.0%	\$12,182	56.1%	48.3%
	Unknown	4	3.3%	\$964	4.4%	0.0%	4	3.3%	20.1%	\$964	4.4%	17.5%
	Total	120	100.0%	\$21,726	100.0%	100.0%	120	100.0%	100.0%	\$21,726	100.0%	100.0%
REFINANCE	Low	14	6.6%	\$625	2.8%	23.1%	14	6.6%	5.3%	\$625	2.8%	2.5%
	Moderate	51	23.9%	\$3,814	17.2%	16.6%	51	23.9%	12.9%	\$3,814	17.2%	7.5%
	Middle	54	25.4%	\$4,638	20.9%	17.6%	54	25.4%	17.9%	\$4,638	20.9%	13.3%
	Upper	88	41.3%	\$12,025	54.2%	42.7%	88	41.3%	43.1%	\$12,025	54.2%	56.8%
	Unknown	6	2.8%	\$1,083	4.9%	0.0%	6	2.8%	20.7%	\$1,083	4.9%	19.8%
	Total	213	100.0%	\$22,185	100.0%	100.0%	213	100.0%	100.0%	\$22,185	100.0%	100.0%
HOME IMPROVEMENT	Low	30	15.4%	\$242	8.8%	23.1%	30	15.4%	15.1%	\$242	8.8%	2.5%
	Moderate	45	23.1%	\$481	17.5%	16.6%	45	23.1%	19.5%	\$481	17.5%	7.5%
	Middle	53	27.2%	\$681	24.7%	17.6%	53	27.2%	18.7%	\$681	24.7%	12.2%
	Upper	63	32.3%	\$1,327	48.2%	42.7%	63	32.3%	34.8%	\$1,327	48.2%	66.5%
	Unknown	4	2.1%	\$24	0.9%	0.0%	4	2.1%	11.9%	\$24	0.9%	11.3%
	Total	195	100.0%	\$2,755	100.0%	100.0%	195	100.0%	100.0%	\$2,755	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	50	9.5%	\$1,242	2.7%	23.1%	50	9.5%	5.4%	\$1,242	2.7%	2.1%
	Moderate	122	23.1%	\$7,545	16.2%	16.6%	122	23.1%	17.2%	\$7,545	16.2%	11.0%
	Middle	141	26.7%	\$10,274	22.0%	17.6%	141	26.7%	19.8%	\$10,274	22.0%	16.5%
	Upper	201	38.1%	\$25,534	54.7%	42.7%	201	38.1%	37.9%	\$25,534	54.7%	49.2%
	Unknown	14	2.7%	\$2,071	4.4%	0.0%	14	2.7%	19.8%	\$2,071	4.4%	21.2%
	Total	528	100.0%	\$46,666	100.0%	100.0%	528	100.0%	100.0%	\$46,666	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MS Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	18	6.1%	\$2,997	8.3%	6.8%	18	6.1%	5.5%	\$2,997	8.3%	5.5%
	Moderate	71	24.1%	\$5,568	15.5%	21.9%	71	24.1%	19.1%	\$5,568	15.5%	22.0%
	Middle	86	29.3%	\$11,405	31.7%	31.1%	86	29.3%	28.9%	\$11,405	31.7%	29.8%
	Upper	119	40.5%	\$16,048	44.6%	40.1%	119	40.5%	45.0%	\$16,048	44.6%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.3%
	Total	294	100.0%	\$36,018	100.0%	100.0%	294	100.0%	100.0%	\$36,018	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	3.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	27.6%	\$0	0.0%	30.9%
	Middle	1	100.0%	\$27	100.0%	49.4%	1	100.0%	43.1%	\$27	100.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	26.0%	\$0	0.0%	28.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	1	100.0%	\$27	100.0%	100.0%	1	100.0%	100.0%	\$27	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MS Jackson

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank		Total		Businesses	Count		Agg	Dollar		Agg
Count		Dollar		Bank		Bank							
#	%	\$ (000s)	\$ %	#	%	\$ 000s	\$ %						
Small Business	Revenue	\$1 Million or Less	203	69.0%	\$9,204	25.6%	88.7%	203	69.0%	48.0%	\$9,204	25.6%	40.6%
		Over \$1 Million	78	26.5%	\$25,329	70.3%	10.1%	78	26.5%				
		Total Rev. available	281	95.5%	\$34,533	95.9%	98.8%	281	95.5%				
		Rev. Not Known	13	4.4%	\$1,485	4.1%	1.2%	13	4.4%				
		Total	294	100.0%	\$36,018	100.0%	100.0%	294	100.0%				
	Loan Size	\$100,000 or Less	229	77.9%	\$6,401	17.8%		229	77.9%	88.7%	\$6,401	17.8%	29.2%
		\$100,001 - \$250,000	23	7.8%	\$4,241	11.8%		23	7.8%	6.2%	\$4,241	11.8%	19.8%
		\$250,001 - \$1 Million	42	14.3%	\$25,376	70.5%		42	14.3%	5.1%	\$25,376	70.5%	51.0%
		Total	294	100.0%	\$36,018	100.0%		294	100.0%	100.0%	\$36,018	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	191	94.1%	\$4,299	46.7%							
		\$100,001 - \$250,000	6	3.0%	\$1,129	12.3%							
		\$250,001 - \$1 Million	6	3.0%	\$3,776	41.0%							
		Total	203	100.0%	\$9,204	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$27	100.0%	Total Farms 97.4%	1	100.0%	63.6%	\$27	100.0%	68.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
		Total Rev. available	1	100.0%	\$27	100.0%	100.0%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	1	100.0%	\$27	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$27	100.0%		1	100.0%	74.2%	\$27	100.0%	25.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.4%	\$0	0.0%	40.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.4%	\$0	0.0%	34.2%
		Total	1	100.0%	\$27	100.0%		1	100.0%	100.0%	\$27	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	1	100.0%	\$27	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$27	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	3.6%	\$1,704	3.1%	4.3%	5	3.6%	4.5%	\$1,704	3.1%	3.8%
	Moderate	17	12.3%	\$5,004	9.2%	14.8%	17	12.3%	13.9%	\$5,004	9.2%	9.1%
	Middle	24	17.4%	\$4,712	8.7%	26.1%	24	17.4%	25.2%	\$4,712	8.7%	18.3%
	Upper	92	66.7%	\$42,730	78.9%	54.8%	92	66.7%	56.3%	\$42,730	78.9%	68.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	138	100.0%	\$54,150	100.0%	100.0%	138	100.0%	100.0%	\$54,150	100.0%	100.0%
REFINANCE	Low	3	3.9%	\$523	1.3%	4.3%	3	3.9%	2.8%	\$523	1.3%	1.9%
	Moderate	4	5.3%	\$399	1.0%	14.8%	4	5.3%	9.2%	\$399	1.0%	5.1%
	Middle	10	13.2%	\$1,568	3.9%	26.1%	10	13.2%	21.7%	\$1,568	3.9%	13.8%
	Upper	59	77.6%	\$37,645	93.8%	54.8%	59	77.6%	66.2%	\$37,645	93.8%	79.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	76	100.0%	\$40,135	100.0%	100.0%	76	100.0%	100.0%	\$40,135	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	3.6%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	11.7%	\$0	0.0%	5.1%
	Middle	3	27.3%	\$1,225	20.7%	26.1%	3	27.3%	20.7%	\$1,225	20.7%	11.0%
	Upper	8	72.7%	\$4,691	79.3%	54.8%	8	72.7%	64.1%	\$4,691	79.3%	81.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$5,916	100.0%	100.0%	11	100.0%	100.0%	\$5,916	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	1	33.3%	\$8,550	18.0%	14.6%	1	33.3%	21.0%	\$8,550	18.0%	10.6%
	Moderate	2	66.7%	\$39,000	82.0%	27.0%	2	66.7%	28.4%	\$39,000	82.0%	21.5%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	14.8%	\$0	0.0%	24.7%
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	35.8%	\$0	0.0%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$47,550	100.0%	100.0%	3	100.0%	100.0%	\$47,550	100.0%	100.0%
HMDA TOTALS	Low	9	3.9%	\$10,777	7.3%	4.3%	9	3.9%	3.9%	\$10,777	7.3%	3.7%
	Moderate	23	10.1%	\$44,403	30.1%	14.8%	23	10.1%	12.0%	\$44,403	30.1%	8.7%
	Middle	37	16.2%	\$7,505	5.1%	26.1%	37	16.2%	23.6%	\$7,505	5.1%	17.1%
	Upper	159	69.7%	\$85,066	57.6%	54.8%	159	69.7%	60.4%	\$85,066	57.6%	70.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	228	100.0%	\$147,751	100.0%	100.0%	228	100.0%	100.0%	\$147,751	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	2.2%	\$375	0.7%	19.6%	3	2.2%	5.3%	\$375	0.7%	2.4%
	Moderate	15	10.9%	\$2,321	4.3%	16.0%	15	10.9%	16.3%	\$2,321	4.3%	9.6%
	Middle	20	14.5%	\$3,963	7.3%	19.4%	20	14.5%	18.2%	\$3,963	7.3%	14.1%
	Upper	90	65.2%	\$42,946	79.3%	45.0%	90	65.2%	45.1%	\$42,946	79.3%	59.3%
	Unknown	10	7.2%	\$4,545	8.4%	0.0%	10	7.2%	15.1%	\$4,545	8.4%	14.5%
	Total	138	100.0%	\$54,150	100.0%	100.0%	138	100.0%	100.0%	\$54,150	100.0%	100.0%
REFINANCE	Low	2	2.6%	\$254	0.6%	19.6%	2	2.6%	3.5%	\$254	0.6%	1.5%
	Moderate	5	6.6%	\$797	2.0%	16.0%	5	6.6%	8.9%	\$797	2.0%	4.8%
	Middle	5	6.6%	\$795	2.0%	19.4%	5	6.6%	14.0%	\$795	2.0%	9.3%
	Upper	57	75.0%	\$34,500	86.0%	45.0%	57	75.0%	49.0%	\$34,500	86.0%	62.4%
	Unknown	7	9.2%	\$3,789	9.4%	0.0%	7	9.2%	24.7%	\$3,789	9.4%	22.1%
	Total	76	100.0%	\$40,135	100.0%	100.0%	76	100.0%	100.0%	\$40,135	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	2.7%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	10.7%	\$0	0.0%	3.9%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	15.7%	\$0	0.0%	8.9%
	Upper	11	100.0%	\$5,916	100.0%	45.0%	11	100.0%	60.5%	\$5,916	100.0%	76.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.4%	\$0	0.0%	10.0%
	Total	11	100.0%	\$5,916	100.0%	100.0%	11	100.0%	100.0%	\$5,916	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$47,550	100.0%	0.0%	3	100.0%	100.0%	\$47,550	100.0%	100.0%
	Total	3	100.0%	\$47,550	100.0%	100.0%	3	100.0%	100.0%	\$47,550	100.0%	100.0%
HMDA TOTALS	Low	5	2.2%	\$629	0.4%	19.6%	5	2.2%	4.5%	\$629	0.4%	1.8%
	Moderate	20	8.8%	\$3,118	2.1%	16.0%	20	8.8%	13.2%	\$3,118	2.1%	6.9%
	Middle	25	11.0%	\$4,758	3.2%	19.4%	25	11.0%	16.4%	\$4,758	3.2%	11.0%
	Upper	158	69.3%	\$83,362	56.4%	45.0%	158	69.3%	47.0%	\$83,362	56.4%	55.3%
	Unknown	20	8.8%	\$55,884	37.8%	0.0%	20	8.8%	18.9%	\$55,884	37.8%	25.0%
	Total	228	100.0%	\$147,751	100.0%	100.0%	228	100.0%	100.0%	\$147,751	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	6	7.3%	\$1,006	7.1%	9.0%	6	7.3%	10.7%	\$1,006	7.1%	15.5%
	Moderate	13	15.9%	\$3,981	27.9%	13.9%	13	15.9%	12.2%	\$3,981	27.9%	11.8%
	Middle	15	18.3%	\$2,652	18.6%	21.6%	15	18.3%	19.9%	\$2,652	18.6%	19.5%
	Upper	43	52.4%	\$5,847	41.0%	54.2%	43	52.4%	54.1%	\$5,847	41.0%	48.8%
	Unknown	5	6.1%	\$765	5.4%	1.2%	5	6.1%	1.6%	\$765	5.4%	3.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.8%
	Total	82	100.0%	\$14,251	100.0%	100.0%	82	100.0%	100.0%	\$14,251	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	4.3%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	7.2%	0	0.0%	17.4%	\$0	0.0%	7.0%
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	26.1%	\$0	0.0%	43.9%
	Upper	0	0.0%	\$0	0.0%	67.2%	0	0.0%	47.8%	\$0	0.0%	43.0%
	Unknown	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	3.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	0.7%	\$155	0.3%	4.3%	1	0.7%	3.9%	\$155	0.3%	2.9%
	Moderate	18	12.8%	\$7,259	11.8%	17.2%	18	12.8%	16.9%	\$7,259	11.8%	11.9%
	Middle	18	12.8%	\$4,568	7.4%	24.4%	18	12.8%	25.7%	\$4,568	7.4%	19.0%
	Upper	104	73.8%	\$49,425	80.5%	54.0%	104	73.8%	53.4%	\$49,425	80.5%	66.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	141	100.0%	\$61,407	100.0%	100.0%	141	100.0%	100.0%	\$61,407	100.0%	100.0%
REFINANCE	Low	1	3.7%	\$182	1.6%	4.3%	1	3.7%	2.9%	\$182	1.6%	1.7%
	Moderate	2	7.4%	\$326	2.9%	17.2%	2	7.4%	15.0%	\$326	2.9%	9.3%
	Middle	3	11.1%	\$490	4.4%	24.4%	3	11.1%	26.3%	\$490	4.4%	18.3%
	Upper	21	77.8%	\$10,066	91.0%	54.0%	21	77.8%	55.7%	\$10,066	91.0%	70.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	27	100.0%	\$11,064	100.0%	100.0%	27	100.0%	100.0%	\$11,064	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	4.3%	\$0	0.0%	2.5%
	Moderate	4	23.5%	\$2,100	20.3%	17.2%	4	23.5%	15.0%	\$2,100	20.3%	9.0%
	Middle	0	0.0%	\$0	0.0%	24.4%	0	0.0%	19.3%	\$0	0.0%	10.1%
	Upper	13	76.5%	\$8,269	79.7%	54.0%	13	76.5%	61.3%	\$8,269	79.7%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$10,369	100.0%	100.0%	17	100.0%	100.0%	\$10,369	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	23.7%	\$0	0.0%	12.9%
	Moderate	0	0.0%	\$0	0.0%	26.3%	0	0.0%	23.7%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	25.0%	\$0	0.0%	37.3%
	Upper	0	0.0%	\$0	0.0%	36.9%	0	0.0%	27.6%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	1.1%	\$337	0.4%	4.3%	2	1.1%	3.7%	\$337	0.4%	3.6%
	Moderate	24	13.0%	\$9,685	11.7%	17.2%	24	13.0%	16.3%	\$9,685	11.7%	11.3%
	Middle	21	11.4%	\$5,058	6.1%	24.4%	21	11.4%	25.6%	\$5,058	6.1%	20.4%
	Upper	138	74.6%	\$67,760	81.8%	54.0%	138	74.6%	54.3%	\$67,760	81.8%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	185	100.0%	\$82,840	100.0%	100.0%	185	100.0%	100.0%	\$82,840	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	4.6%	\$0	0.0%	2.1%
	Moderate	9	6.4%	\$1,460	2.4%	15.2%	9	6.4%	17.1%	\$1,460	2.4%	10.2%
	Middle	8	5.7%	\$1,601	2.6%	17.2%	8	5.7%	19.7%	\$1,601	2.6%	15.5%
	Upper	115	81.6%	\$54,914	89.4%	45.8%	115	81.6%	44.5%	\$54,914	89.4%	58.4%
	Unknown	9	6.4%	\$3,432	5.6%	0.0%	9	6.4%	14.1%	\$3,432	5.6%	13.8%
	Total	141	100.0%	\$61,407	100.0%	100.0%	141	100.0%	100.0%	\$61,407	100.0%	100.0%
REFINANCE	Low	1	3.7%	\$100	0.9%	21.9%	1	3.7%	5.5%	\$100	0.9%	2.5%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	14.0%	\$0	0.0%	8.6%
	Middle	3	11.1%	\$802	7.2%	17.2%	3	11.1%	17.9%	\$802	7.2%	13.5%
	Upper	20	74.1%	\$9,192	83.1%	45.8%	20	74.1%	43.2%	\$9,192	83.1%	57.8%
	Unknown	3	11.1%	\$970	8.8%	0.0%	3	11.1%	19.5%	\$970	8.8%	17.6%
	Total	27	100.0%	\$11,064	100.0%	100.0%	27	100.0%	100.0%	\$11,064	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	5.0%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	11.6%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	17.2%	0	0.0%	18.0%	\$0	0.0%	11.0%
	Upper	17	100.0%	\$10,369	100.0%	45.8%	17	100.0%	58.4%	\$10,369	100.0%	75.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	5.6%
	Total	17	100.0%	\$10,369	100.0%	100.0%	17	100.0%	100.0%	\$10,369	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.5%	\$100	0.1%	21.9%	1	0.5%	4.9%	\$100	0.1%	2.0%
	Moderate	9	4.9%	\$1,460	1.8%	15.2%	9	4.9%	16.0%	\$1,460	1.8%	8.7%
	Middle	11	5.9%	\$2,403	2.9%	17.2%	11	5.9%	19.1%	\$2,403	2.9%	13.4%
	Upper	152	82.2%	\$74,475	89.9%	45.8%	152	82.2%	44.5%	\$74,475	89.9%	52.8%
	Unknown	12	6.5%	\$4,402	5.3%	0.0%	12	6.5%	15.6%	\$4,402	5.3%	23.1%
	Total	185	100.0%	\$82,840	100.0%	100.0%	185	100.0%	100.0%	\$82,840	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	7	10.1%	\$1,358	9.0%	8.2%	7	10.1%	8.8%	\$1,358	9.0%	11.1%
	Moderate	8	11.6%	\$1,894	12.6%	17.5%	8	11.6%	16.9%	\$1,894	12.6%	20.1%
	Middle	22	31.9%	\$5,105	33.8%	19.8%	22	31.9%	18.9%	\$5,105	33.8%	14.4%
	Upper	30	43.5%	\$6,308	41.8%	53.7%	30	43.5%	53.1%	\$6,308	41.8%	51.1%
	Unknown	2	2.9%	\$420	2.8%	0.9%	2	2.9%	1.1%	\$420	2.8%	2.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.9%
	Total	69	100.0%	\$15,085	100.0%	100.0%	69	100.0%	100.0%	\$15,085	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	6.1%	0	0.0%	5.6%	\$0	0.0%	18.6%
	Moderate	0	0.0%	\$0	0.0%	9.1%	0	0.0%	19.4%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	14.5%	0	0.0%	27.8%	\$0	0.0%	17.8%
	Upper	0	0.0%	\$0	0.0%	69.1%	0	0.0%	47.2%	\$0	0.0%	53.6%
	Unknown	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Charlotte

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count		Agg	Dollar		Agg
			Count	Dollar				Bank	%		Bank	%	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	33	47.8%	\$5,317	35.2%	88.1%	33	47.8%	51.7%	\$5,317	35.2%	34.8%
		Over \$1 Million	30	43.5%	\$9,508	63.0%	11.1%	30	43.5%				
		Total Rev. available	63	91.3%	\$14,825	98.2%	99.2%	63	91.3%				
		Rev. Not Known	6	8.7%	\$260	1.7%	0.8%	6	8.7%				
		Total	69	100.0%	\$15,085	100.0%	100.0%	69	100.0%				
	Loan Size	\$100,000 or Less	39	56.5%	\$1,513	10.0%		39	56.5%	92.3%	\$1,513	10.0%	34.6%
		\$100,001 - \$250,000	9	13.0%	\$1,699	11.3%		9	13.0%	3.4%	\$1,699	11.3%	14.1%
		\$250,001 - \$1 Million	21	30.4%	\$11,873	78.7%		21	30.4%	4.3%	\$11,873	78.7%	51.3%
		Total	69	100.0%	\$15,085	100.0%		69	100.0%	100.0%	\$15,085	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	25	75.8%	\$945	17.8%							
		\$100,001 - \$250,000	1	3.0%	\$204	3.8%							
		\$250,001 - \$1 Million	7	21.2%	\$4,168	78.4%							
		Total	33	100.0%	\$5,317	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	63.9%	\$0	0.0%	37.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.2%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.7%	\$0	0.0%	52.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	47.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Moderate	4	8.7%	\$921	8.5%	16.2%	4	8.7%	11.1%	\$921	8.5%	7.9%
	Middle	16	34.8%	\$3,060	28.3%	45.5%	16	34.8%	41.6%	\$3,060	28.3%	36.9%
	Upper	26	56.5%	\$6,832	63.2%	34.8%	26	56.5%	45.6%	\$6,832	63.2%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$10,813</i>	<i>100.0%</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,813</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	3.8%	\$996	11.2%	3.5%	2	3.8%	1.4%	\$996	11.2%	1.1%
	Moderate	6	11.3%	\$494	5.5%	16.2%	6	11.3%	8.5%	\$494	5.5%	5.7%
	Middle	13	24.5%	\$1,689	18.9%	45.5%	13	24.5%	39.3%	\$1,689	18.9%	33.0%
	Upper	32	60.4%	\$5,735	64.3%	34.8%	32	60.4%	50.8%	\$5,735	64.3%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$8,914</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,914</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Moderate	3	17.6%	\$18	4.1%	16.2%	3	17.6%	11.1%	\$18	4.1%	7.8%
	Middle	6	35.3%	\$58	13.3%	45.5%	6	35.3%	45.9%	\$58	13.3%	35.7%
	Upper	8	47.1%	\$361	82.6%	34.8%	8	47.1%	41.1%	\$361	82.6%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$437</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$437</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.3%	0	0.0%	16.2%	\$0	0.0%	8.0%
	Moderate	0	0.0%	\$0	0.0%	23.5%	0	0.0%	18.9%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	36.4%	0	0.0%	35.1%	\$0	0.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	32.7%	0	0.0%	29.7%	\$0	0.0%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	2	1.7%	\$996	4.9%	3.5%	2	1.7%	1.6%	\$996	4.9%	1.7%
	Moderate	13	11.2%	\$1,433	7.1%	16.2%	13	11.2%	10.2%	\$1,433	7.1%	7.2%
	Middle	35	30.2%	\$4,807	23.8%	45.5%	35	30.2%	40.9%	\$4,807	23.8%	35.3%
	Upper	66	56.9%	\$12,928	64.1%	34.8%	66	56.9%	47.3%	\$12,928	64.1%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>116</i>	<i>100.0%</i>	<i>\$20,164</i>	<i>100.0%</i>	<i>100.0%</i>	<i>116</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$20,164</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	4.3%	\$192	1.8%	21.8%	2	4.3%	5.4%	\$192	1.8%	2.7%
	Moderate	5	10.9%	\$637	5.9%	16.1%	5	10.9%	17.1%	\$637	5.9%	11.4%
	Middle	9	19.6%	\$1,569	14.5%	19.2%	9	19.6%	22.4%	\$1,569	14.5%	19.2%
	Upper	29	63.0%	\$8,222	76.0%	42.9%	29	63.0%	40.8%	\$8,222	76.0%	53.6%
	Unknown	1	2.2%	\$193	1.8%	0.0%	1	2.2%	14.3%	\$193	1.8%	13.1%
	Total	46	100.0%	\$10,813	100.0%	100.0%	46	100.0%	100.0%	\$10,813	100.0%	100.0%
REFINANCE	Low	7	13.2%	\$447	5.0%	21.8%	7	13.2%	4.7%	\$447	5.0%	2.1%
	Moderate	3	5.7%	\$260	2.9%	16.1%	3	5.7%	11.5%	\$260	2.9%	7.0%
	Middle	13	24.5%	\$1,321	14.8%	19.2%	13	24.5%	17.6%	\$1,321	14.8%	13.2%
	Upper	30	56.6%	\$6,886	77.2%	42.9%	30	56.6%	44.0%	\$6,886	77.2%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.2%	\$0	0.0%	21.3%
	Total	53	100.0%	\$8,914	100.0%	100.0%	53	100.0%	100.0%	\$8,914	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.8%	\$3	0.7%	21.8%	2	11.8%	9.4%	\$3	0.7%	2.6%
	Moderate	5	29.4%	\$79	18.1%	16.1%	5	29.4%	15.8%	\$79	18.1%	8.8%
	Middle	3	17.6%	\$41	9.4%	19.2%	3	17.6%	20.0%	\$41	9.4%	14.9%
	Upper	6	35.3%	\$294	67.3%	42.9%	6	35.3%	49.4%	\$294	67.3%	65.8%
	Unknown	1	5.9%	\$20	4.6%	0.0%	1	5.9%	5.3%	\$20	4.6%	8.0%
	Total	17	100.0%	\$437	100.0%	100.0%	17	100.0%	100.0%	\$437	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	9.5%	\$642	3.2%	21.8%	11	9.5%	5.3%	\$642	3.2%	2.3%
	Moderate	13	11.2%	\$976	4.8%	16.1%	13	11.2%	15.0%	\$976	4.8%	9.1%
	Middle	25	21.6%	\$2,931	14.5%	19.2%	25	21.6%	20.6%	\$2,931	14.5%	15.8%
	Upper	65	56.0%	\$15,402	76.4%	42.9%	65	56.0%	42.3%	\$15,402	76.4%	51.2%
	Unknown	2	1.7%	\$213	1.1%	0.0%	2	1.7%	16.9%	\$213	1.1%	21.6%
	Total	116	100.0%	\$20,164	100.0%	100.0%	116	100.0%	100.0%	\$20,164	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	3	5.2%	\$907	12.9%	4.9%	3	5.2%	4.2%	\$907	12.9%	5.3%
	Moderate	6	10.3%	\$1,043	14.8%	18.1%	6	10.3%	15.6%	\$1,043	14.8%	19.5%
	Middle	16	27.6%	\$2,232	31.7%	36.7%	16	27.6%	32.4%	\$2,232	31.7%	27.9%
	Upper	33	56.9%	\$2,857	40.6%	40.3%	33	56.9%	45.4%	\$2,857	40.6%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	1.2%
	Total	58	100.0%	\$7,039	100.0%	100.0%	58	100.0%	100.0%	\$7,039	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.7%	0	0.0%	14.0%	\$0	0.0%	11.4%
	Middle	0	0.0%	\$0	0.0%	57.6%	0	0.0%	61.4%	\$0	0.0%	70.8%
	Upper	1	100.0%	\$90	100.0%	28.6%	1	100.0%	21.1%	\$90	100.0%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	3.2%
	Total	1	100.0%	\$90	100.0%	100.0%	1	100.0%	100.0%	\$90	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	32	55.2%	\$1,741	24.7%	89.6%	32	55.2%	46.8%	\$1,741	24.7%	36.0%
		Over \$1 Million	19	32.8%	\$4,958	70.4%	9.6%	19	32.8%				
		Total Rev. available	51	88.0%	\$6,699	95.1%	99.2%	51	88.0%				
		Rev. Not Known	7	12.1%	\$340	4.8%	0.8%	7	12.1%				
		Total	58	100.0%	\$7,039	100.0%	100.0%	58	100.0%				
	Loan Size	\$100,000 or Less	42	72.4%	\$1,208	17.2%		42	72.4%	93.1%	\$1,208	17.2%	36.5%
		\$100,001 - \$250,000	9	15.5%	\$1,676	23.8%		9	15.5%	3.4%	\$1,676	23.8%	15.0%
		\$250,001 - \$1 Million	7	12.1%	\$4,155	59.0%		7	12.1%	3.5%	\$4,155	59.0%	48.5%
		Total	58	100.0%	\$7,039	100.0%		58	100.0%	100.0%	\$7,039	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	27	84.4%	\$539	31.0%							
		\$100,001 - \$250,000	3	9.4%	\$520	29.9%							
		\$250,001 - \$1 Million	2	6.3%	\$682	39.2%							
		Total	32	100.0%	\$1,741	100.0%							

Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$90	100.0%	Total Farms	1	100.0%	33.3%	\$90	100.0%	61.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Total Rev. available	1	100.0%	\$90	100.0%	100.0%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	1	100.0%	\$90	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$90	100.0%		1	100.0%	91.2%	\$90	100.0%	45.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	21.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	33.1%
		Total	1	100.0%	\$90	100.0%		1	100.0%	100.0%	\$90	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	1	100.0%	\$90	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$90	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	2.1%	\$108	1.1%	22.0%	1	2.1%	3.7%	\$108	1.1%	1.8%
	Moderate	3	6.3%	\$358	3.7%	16.4%	3	6.3%	16.6%	\$358	3.7%	11.0%
	Middle	11	22.9%	\$1,831	19.0%	18.5%	11	22.9%	20.9%	\$1,831	19.0%	17.9%
	Upper	31	64.6%	\$7,005	72.5%	43.1%	31	64.6%	43.3%	\$7,005	72.5%	55.3%
	Unknown	2	4.2%	\$356	3.7%	0.0%	2	4.2%	15.5%	\$356	3.7%	14.0%
	Total	48	100.0%	\$9,658	100.0%	100.0%	48	100.0%	100.0%	\$9,658	100.0%	100.0%
REFINANCE	Low	2	5.3%	\$216	3.5%	22.0%	2	5.3%	5.3%	\$216	3.5%	2.5%
	Moderate	6	15.8%	\$501	8.1%	16.4%	6	15.8%	13.6%	\$501	8.1%	8.9%
	Middle	9	23.7%	\$922	15.0%	18.5%	9	23.7%	19.9%	\$922	15.0%	15.8%
	Upper	19	50.0%	\$4,167	67.7%	43.1%	19	50.0%	42.0%	\$4,167	67.7%	52.9%
	Unknown	2	5.3%	\$349	5.7%	0.0%	2	5.3%	19.1%	\$349	5.7%	19.9%
	Total	38	100.0%	\$6,155	100.0%	100.0%	38	100.0%	100.0%	\$6,155	100.0%	100.0%
HOME IMPROVEMENT	Low	1	10.0%	\$7	2.1%	22.0%	1	10.0%	7.4%	\$7	2.1%	1.9%
	Moderate	1	10.0%	\$2	0.6%	16.4%	1	10.0%	15.8%	\$2	0.6%	7.9%
	Middle	3	30.0%	\$157	47.3%	18.5%	3	30.0%	19.0%	\$157	47.3%	14.3%
	Upper	5	50.0%	\$166	50.0%	43.1%	5	50.0%	52.0%	\$166	50.0%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	8.5%
	Total	10	100.0%	\$332	100.0%	100.0%	10	100.0%	100.0%	\$332	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	4.2%	\$331	2.1%	22.0%	4	4.2%	4.3%	\$331	2.1%	1.9%
	Moderate	10	10.4%	\$861	5.3%	16.4%	10	10.4%	15.7%	\$861	5.3%	10.0%
	Middle	23	24.0%	\$2,910	18.0%	18.5%	23	24.0%	20.5%	\$2,910	18.0%	16.6%
	Upper	55	57.3%	\$11,338	70.2%	43.1%	55	57.3%	43.3%	\$11,338	70.2%	52.6%
	Unknown	4	4.2%	\$705	4.4%	0.0%	4	4.2%	16.1%	\$705	4.4%	18.9%
	Total	96	100.0%	\$16,145	100.0%	100.0%	96	100.0%	100.0%	\$16,145	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Count	Dollar		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	6	10.2%	\$1,167	30.0%	6.6%	6	10.2%	6.4%	\$1,167	30.0%	8.6%
	Moderate	10	16.9%	\$166	4.3%	15.3%	10	16.9%	13.7%	\$166	4.3%	13.6%
	Middle	19	32.2%	\$1,767	45.5%	36.3%	19	32.2%	34.1%	\$1,767	45.5%	31.6%
	Upper	24	40.7%	\$785	20.2%	41.9%	24	40.7%	44.2%	\$785	20.2%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.9%
	Total	59	100.0%	\$3,885	100.0%	100.0%	59	100.0%	100.0%	\$3,885	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.9%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	18.9%	\$0	0.0%	30.2%
	Middle	0	0.0%	\$0	0.0%	53.0%	0	0.0%	41.5%	\$0	0.0%	17.9%
	Upper	0	0.0%	\$0	0.0%	27.4%	0	0.0%	32.1%	\$0	0.0%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	8.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count		Agg	Dollar		Agg
			Count	Dollar		Bank		%	Bank		%		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	42	71.2%	\$1,228	31.6%	88.0%	42	71.2%	49.7%	\$1,228	31.6%	36.9%
		Over \$1 Million	13	22.0%	\$2,517	64.8%	11.1%	13	22.0%				
		Total Rev. available	55	93.2%	\$3,745	96.4%	99.1%	55	93.2%				
		Rev. Not Known	4	6.8%	\$140	3.6%	0.9%	4	6.8%				
		Total	59	100.0%	\$3,885	100.0%	100.0%	59	100.0%				
	Loan Size	\$100,000 or Less	53	89.8%	\$1,640	42.2%		53	89.8%	92.5%	\$1,640	42.2%	33.8%
		\$100,001 - \$250,000	1	1.7%	\$158	4.1%		1	1.7%	3.6%	\$158	4.1%	15.2%
		\$250,001 - \$1 Million	5	8.5%	\$2,087	53.7%		5	8.5%	3.9%	\$2,087	53.7%	51.0%
		Total	59	100.0%	\$3,885	100.0%		59	100.0%	100.0%	\$3,885	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Rev \$1 Mill or	\$100,000 or Less	41	97.6%	\$1,070	87.1%							
		\$100,001 - \$250,000	1	2.4%	\$158	12.9%							
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
		Total	42	100.0%	\$1,228	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	37.7%	\$0	0.0%	43.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.3%	\$0	0.0%	50.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	8.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	41.3%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	24	3.0%	\$4,740	2.2%	3.4%	24	3.0%	3.6%	\$4,740	2.2%	3.5%
	Moderate	107	13.3%	\$20,129	9.4%	15.4%	107	13.3%	13.4%	\$20,129	9.4%	10.3%
	Middle	293	36.4%	\$53,323	25.0%	46.4%	293	36.4%	45.0%	\$53,323	25.0%	36.8%
	Upper	380	47.3%	\$135,117	63.3%	34.8%	380	47.3%	38.0%	\$135,117	63.3%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>804</i>	<i>100.0%</i>	<i>\$213,309</i>	<i>100.0%</i>	<i>100.0%</i>	<i>804</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$213,309</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	34	2.7%	\$4,502	1.7%	3.4%	34	2.7%	3.2%	\$4,502	1.7%	2.5%
	Moderate	155	12.5%	\$16,208	6.3%	15.4%	155	12.5%	10.9%	\$16,208	6.3%	7.2%
	Middle	457	36.8%	\$58,544	22.7%	46.4%	457	36.8%	41.4%	\$58,544	22.7%	32.0%
	Upper	596	48.0%	\$178,718	69.3%	34.8%	596	48.0%	44.4%	\$178,718	69.3%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,242</i>	<i>100.0%</i>	<i>\$257,972</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,242</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$257,972</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	12	3.3%	\$336	2.0%	3.4%	12	3.3%	3.8%	\$336	2.0%	3.6%
	Moderate	36	9.8%	\$1,036	6.1%	15.4%	36	9.8%	13.2%	\$1,036	6.1%	8.8%
	Middle	188	51.1%	\$4,568	26.7%	46.4%	188	51.1%	47.5%	\$4,568	26.7%	34.6%
	Upper	132	35.9%	\$11,157	65.3%	34.8%	132	35.9%	35.4%	\$11,157	65.3%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>368</i>	<i>100.0%</i>	<i>\$17,097</i>	<i>100.0%</i>	<i>100.0%</i>	<i>368</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$17,097</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.4%	0	0.0%	23.6%	\$0	0.0%	14.3%
	Moderate	0	0.0%	\$0	0.0%	30.1%	0	0.0%	35.4%	\$0	0.0%	23.9%
	Middle	1	100.0%	\$106	100.0%	32.6%	1	100.0%	22.8%	\$106	100.0%	24.7%
	Upper	0	0.0%	\$0	0.0%	21.0%	0	0.0%	18.1%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$106</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$106</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	70	2.9%	\$9,578	2.0%	3.4%	70	2.9%	3.5%	\$9,578	2.0%	3.6%
	Moderate	298	12.3%	\$37,373	7.7%	15.4%	298	12.3%	12.5%	\$37,373	7.7%	9.8%
	Middle	939	38.9%	\$116,541	23.9%	46.4%	939	38.9%	43.7%	\$116,541	23.9%	34.6%
	Upper	1,108	45.9%	\$324,992	66.5%	34.8%	1,108	45.9%	40.3%	\$324,992	66.5%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2,415</i>	<i>100.0%</i>	<i>\$488,484</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2,415</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$488,484</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	47	5.8%	\$5,196	2.4%	20.1%	47	5.8%	5.3%	\$5,196	2.4%	2.7%
	Moderate	185	23.0%	\$28,967	13.6%	17.7%	185	23.0%	17.8%	\$28,967	13.6%	12.0%
	Middle	152	18.9%	\$29,389	13.8%	21.4%	152	18.9%	19.1%	\$29,389	13.8%	16.5%
	Upper	388	48.3%	\$141,560	66.4%	40.9%	388	48.3%	39.7%	\$141,560	66.4%	51.4%
	Unknown	32	4.0%	\$8,197	3.8%	0.0%	32	4.0%	18.2%	\$8,197	3.8%	17.3%
	Total	804	100.0%	\$213,309	100.0%	100.0%	804	100.0%	100.0%	\$213,309	100.0%	100.0%
REFINANCE	Low	98	7.9%	\$7,359	2.9%	20.1%	98	7.9%	4.9%	\$7,359	2.9%	2.4%
	Moderate	220	17.7%	\$22,224	8.6%	17.7%	220	17.7%	13.3%	\$22,224	8.6%	8.1%
	Middle	252	20.3%	\$34,730	13.5%	21.4%	252	20.3%	17.6%	\$34,730	13.5%	13.6%
	Upper	621	50.0%	\$182,197	70.6%	40.9%	621	50.0%	39.5%	\$182,197	70.6%	50.6%
	Unknown	51	4.1%	\$11,462	4.4%	0.0%	51	4.1%	24.6%	\$11,462	4.4%	25.3%
	Total	1,242	100.0%	\$257,972	100.0%	100.0%	1,242	100.0%	100.0%	\$257,972	100.0%	100.0%
HOME IMPROVEMENT	Low	33	9.0%	\$340	2.0%	20.1%	33	9.0%	7.7%	\$340	2.0%	3.1%
	Moderate	83	22.6%	\$1,035	6.1%	17.7%	83	22.6%	16.7%	\$1,035	6.1%	9.6%
	Middle	91	24.7%	\$2,951	17.3%	21.4%	91	24.7%	23.2%	\$2,951	17.3%	19.2%
	Upper	158	42.9%	\$12,596	73.7%	40.9%	158	42.9%	45.6%	\$12,596	73.7%	61.5%
	Unknown	3	0.8%	\$175	1.0%	0.0%	3	0.8%	6.8%	\$175	1.0%	6.6%
	Total	368	100.0%	\$17,097	100.0%	100.0%	368	100.0%	100.0%	\$17,097	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$106	100.0%	0.0%	1	100.0%	100.0%	\$106	100.0%	100.0%
	Total	1	100.0%	\$106	100.0%	100.0%	1	100.0%	100.0%	\$106	100.0%	100.0%
HMDA TOTALS	Low	178	7.4%	\$12,895	2.6%	20.1%	178	7.4%	5.2%	\$12,895	2.6%	2.5%
	Moderate	488	20.2%	\$52,226	10.7%	17.7%	488	20.2%	16.0%	\$52,226	10.7%	10.1%
	Middle	495	20.5%	\$67,070	13.7%	21.4%	495	20.5%	18.6%	\$67,070	13.7%	14.8%
	Upper	1,167	48.3%	\$336,353	68.9%	40.9%	1,167	48.3%	39.8%	\$336,353	68.9%	49.1%
	Unknown	87	3.6%	\$19,940	4.1%	0.0%	87	3.6%	20.3%	\$19,940	4.1%	23.6%
	Total	2,415	100.0%	\$488,484	100.0%	100.0%	2,415	100.0%	100.0%	\$488,484	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	70	8.7%	\$11,981	13.3%	6.9%	70	8.7%	7.4%	\$11,981	13.3%	9.9%
	Moderate	199	24.7%	\$20,994	23.3%	18.4%	199	24.7%	17.5%	\$20,994	23.3%	20.9%
	Middle	258	32.0%	\$27,769	30.8%	36.0%	258	32.0%	29.9%	\$27,769	30.8%	25.5%
	Upper	271	33.6%	\$26,417	29.3%	38.2%	271	33.6%	43.1%	\$26,417	29.3%	41.4%
	Unknown	9	1.1%	\$2,888	3.2%	0.5%	9	1.1%	0.7%	\$2,888	3.2%	1.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	807	100.0%	\$90,049	100.0%	100.0%	807	100.0%	100.0%	\$90,049	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.1%	\$0	0.0%	7.1%
	Moderate	6	66.7%	\$764	63.4%	14.2%	6	66.7%	15.8%	\$764	63.4%	19.2%
	Middle	2	22.2%	\$440	36.5%	59.6%	2	22.2%	58.1%	\$440	36.5%	42.6%
	Upper	1	11.1%	\$1	0.1%	24.5%	1	11.1%	25.0%	\$1	0.1%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,205	100.0%	100.0%	9	100.0%	100.0%	\$1,205	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	33	4.3%	\$8,309	3.8%	3.5%	33	4.3%	4.8%	\$8,309	3.8%	4.6%
	Moderate	121	15.7%	\$20,174	9.1%	18.1%	121	15.7%	16.2%	\$20,174	9.1%	11.9%
	Middle	302	39.3%	\$66,584	30.1%	43.6%	302	39.3%	43.7%	\$66,584	30.1%	37.5%
	Upper	313	40.7%	\$126,068	57.0%	34.7%	313	40.7%	35.4%	\$126,068	57.0%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	769	100.0%	\$221,135	100.0%	100.0%	769	100.0%	100.0%	\$221,135	100.0%	100.0%
REFINANCE	Low	26	2.9%	\$2,422	1.4%	3.5%	26	2.9%	3.6%	\$2,422	1.4%	3.0%
	Moderate	151	16.8%	\$16,308	9.8%	18.1%	151	16.8%	16.4%	\$16,308	9.8%	11.0%
	Middle	379	42.1%	\$50,772	30.4%	43.6%	379	42.1%	44.7%	\$50,772	30.4%	38.3%
	Upper	345	38.3%	\$97,618	58.4%	34.7%	345	38.3%	35.2%	\$97,618	58.4%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	901	100.0%	\$167,120	100.0%	100.0%	901	100.0%	100.0%	\$167,120	100.0%	100.0%
HOME IMPROVEMENT	Low	11	3.0%	\$162	1.0%	3.5%	11	3.0%	3.6%	\$162	1.0%	3.0%
	Moderate	76	21.0%	\$1,932	12.1%	18.1%	76	21.0%	20.4%	\$1,932	12.1%	13.6%
	Middle	181	50.0%	\$4,806	30.1%	43.6%	181	50.0%	45.4%	\$4,806	30.1%	38.7%
	Upper	94	26.0%	\$9,081	56.8%	34.7%	94	26.0%	30.5%	\$9,081	56.8%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	362	100.0%	\$15,981	100.0%	100.0%	362	100.0%	100.0%	\$15,981	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.2%	0	0.0%	14.8%	\$0	0.0%	8.3%
	Moderate	0	0.0%	\$0	0.0%	35.5%	0	0.0%	34.4%	\$0	0.0%	19.6%
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	37.7%	\$0	0.0%	51.5%
	Upper	0	0.0%	\$0	0.0%	21.1%	0	0.0%	13.1%	\$0	0.0%	20.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	70	3.4%	\$10,893	2.7%	3.5%	70	3.4%	4.4%	\$10,893	2.7%	4.4%
	Moderate	348	17.1%	\$38,414	9.5%	18.1%	348	17.1%	16.5%	\$38,414	9.5%	12.2%
	Middle	862	42.4%	\$122,162	30.2%	43.6%	862	42.4%	44.1%	\$122,162	30.2%	38.6%
	Upper	752	37.0%	\$232,767	57.6%	34.7%	752	37.0%	35.0%	\$232,767	57.6%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	2,032	100.0%	\$404,236	100.0%	100.0%	2,032	100.0%	100.0%	\$404,236	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	39	5.1%	\$4,286	1.9%	20.4%	39	5.1%	4.1%	\$4,286	1.9%	2.1%
	Moderate	144	18.7%	\$23,569	10.7%	17.5%	144	18.7%	16.3%	\$23,569	10.7%	11.0%
	Middle	149	19.4%	\$31,977	14.5%	20.4%	149	19.4%	20.7%	\$31,977	14.5%	17.9%
	Upper	399	51.9%	\$150,725	68.2%	41.7%	399	51.9%	41.1%	\$150,725	68.2%	52.7%
	Unknown	38	4.9%	\$10,578	4.8%	0.0%	38	4.9%	17.7%	\$10,578	4.8%	16.3%
	Total	769	100.0%	\$221,135	100.0%	100.0%	769	100.0%	100.0%	\$221,135	100.0%	100.0%
REFINANCE	Low	89	9.9%	\$6,570	3.9%	20.4%	89	9.9%	6.3%	\$6,570	3.9%	3.2%
	Moderate	167	18.5%	\$17,672	10.6%	17.5%	167	18.5%	15.9%	\$17,672	10.6%	10.5%
	Middle	218	24.2%	\$29,381	17.6%	20.4%	218	24.2%	20.4%	\$29,381	17.6%	17.0%
	Upper	394	43.7%	\$107,594	64.4%	41.7%	394	43.7%	36.7%	\$107,594	64.4%	48.8%
	Unknown	33	3.7%	\$5,903	3.5%	0.0%	33	3.7%	20.7%	\$5,903	3.5%	20.5%
	Total	901	100.0%	\$167,120	100.0%	100.0%	901	100.0%	100.0%	\$167,120	100.0%	100.0%
HOME IMPROVEMENT	Low	41	11.3%	\$750	4.7%	20.4%	41	11.3%	7.8%	\$750	4.7%	4.1%
	Moderate	69	19.1%	\$1,297	8.1%	17.5%	69	19.1%	17.3%	\$1,297	8.1%	12.1%
	Middle	102	28.2%	\$3,152	19.7%	20.4%	102	28.2%	25.6%	\$3,152	19.7%	22.4%
	Upper	144	39.8%	\$10,591	66.3%	41.7%	144	39.8%	42.5%	\$10,591	66.3%	55.4%
	Unknown	6	1.7%	\$191	1.2%	0.0%	6	1.7%	6.7%	\$191	1.2%	6.0%
	Total	362	100.0%	\$15,981	100.0%	100.0%	362	100.0%	100.0%	\$15,981	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	169	8.3%	\$11,606	2.9%	20.4%	169	8.3%	5.0%	\$11,606	2.9%	2.3%
	Moderate	380	18.7%	\$42,538	10.5%	17.5%	380	18.7%	16.2%	\$42,538	10.5%	10.2%
	Middle	469	23.1%	\$64,510	16.0%	20.4%	469	23.1%	20.8%	\$64,510	16.0%	16.6%
	Upper	937	46.1%	\$268,910	66.5%	41.7%	937	46.1%	39.7%	\$268,910	66.5%	48.5%
	Unknown	77	3.8%	\$16,672	4.1%	0.0%	77	3.8%	18.3%	\$16,672	4.1%	22.4%
	Total	2,032	100.0%	\$404,236	100.0%	100.0%	2,032	100.0%	100.0%	\$404,236	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	93	11.3%	\$11,993	15.4%	7.4%	93	11.3%	8.0%	\$11,993	15.4%	11.1%
	Moderate	209	25.4%	\$21,130	27.1%	21.3%	209	25.4%	19.5%	\$21,130	27.1%	21.2%
	Middle	227	27.6%	\$15,855	20.4%	32.5%	227	27.6%	29.2%	\$15,855	20.4%	22.4%
	Upper	285	34.6%	\$26,195	33.6%	38.3%	285	34.6%	41.5%	\$26,195	33.6%	43.1%
	Unknown	9	1.1%	\$2,685	3.4%	0.6%	9	1.1%	0.8%	\$2,685	3.4%	1.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.3%
	Total	823	100.0%	\$77,858	100.0%	100.0%	823	100.0%	100.0%	\$77,858	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.2%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	16.8%	\$0	0.0%	8.6%
	Middle	14	100.0%	\$2,539	100.0%	53.7%	14	100.0%	57.4%	\$2,539	100.0%	56.6%
	Upper	0	0.0%	\$0	0.0%	27.2%	0	0.0%	23.7%	\$0	0.0%	32.9%
	Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.4%
	Total	14	100.0%	\$2,539	100.0%	100.0%	14	100.0%	100.0%	\$2,539	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Nashville

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	%	#		%	Agg %	Bank		Agg %	
#	%	\$ (000s)	\$ %				\$ 000s			\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	567	68.9%	\$27,532	35.4%	88.8%	567	68.9%	52.3%	\$27,532	35.4%	39.0%
		Over \$1 Million	241	29.3%	\$47,895	61.5%	10.4%	241	29.3%				
		Total Rev. available	808	98.2%	\$75,427	96.9%	99.2%	808	98.2%				
		Rev. Not Known	15	1.8%	\$2,431	3.1%	0.8%	15	1.8%				
		Total	823	100.0%	\$77,858	100.0%	100.0%	823	100.0%				
	Loan Size	\$100,000 or Less	669	81.3%	\$19,679	25.3%		669	81.3%	89.9%	\$19,679	25.3%	25.6%
		\$100,001 - \$250,000	70	8.5%	\$13,459	17.3%		70	8.5%	4.6%	\$13,459	17.3%	16.3%
		\$250,001 - \$1 Million	84	10.2%	\$44,720	57.4%		84	10.2%	5.5%	\$44,720	57.4%	58.2%
		Total	823	100.0%	\$77,858	100.0%		823	100.0%	100.0%	\$77,858	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	521	91.9%	\$12,174	44.2%							
		\$100,001 - \$250,000	23	4.1%	\$3,612	13.1%							
		\$250,001 - \$1 Million	23	4.1%	\$11,746	42.7%							
		Total	567	100.0%	\$27,532	100.0%							
Small Farm	Revenue	\$1 Million or Less	14	100.0%	\$2,539	100.0%	Total Farms	14	100.0%	52.3%	\$2,539	100.0%	68.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
		Total Rev. available	14	100.0%	\$2,539	100.0%	100.0%	14	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	14	100.0%	\$2,539	100.0%	100.0%	14	100.0%				
	Loan Size	\$100,000 or Less	4	28.6%	\$115	4.5%		4	28.6%	86.2%	\$115	4.5%	26.8%
		\$100,001 - \$250,000	6	42.9%	\$1,044	41.1%		6	42.9%	9.3%	\$1,044	41.1%	34.8%
		\$250,001 - \$500,000	4	28.6%	\$1,380	54.4%		4	28.6%	4.5%	\$1,380	54.4%	38.4%
		Total	14	100.0%	\$2,539	100.0%		14	100.0%	100.0%	\$2,539	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	4	28.6%	\$115	4.5%							
		\$100,001 - \$250,000	6	42.9%	\$1,044	41.1%							
		\$250,001 - \$500,000	4	28.6%	\$1,380	54.4%							
		Total	14	100.0%	\$2,539	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	2.7%	\$919	1.5%	4.2%	5	2.7%	1.7%	\$919	1.5%	1.3%
	Moderate	17	9.1%	\$3,715	6.2%	20.7%	17	9.1%	10.9%	\$3,715	6.2%	7.5%
	Middle	47	25.3%	\$11,591	19.2%	29.6%	47	25.3%	30.0%	\$11,591	19.2%	24.2%
	Upper	117	62.9%	\$44,141	73.1%	45.6%	117	62.9%	57.4%	\$44,141	73.1%	67.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	186	100.0%	\$60,366	100.0%	100.0%	186	100.0%	100.0%	\$60,366	100.0%	100.0%
REFINANCE	Low	3	2.0%	\$176	0.6%	4.2%	3	2.0%	1.4%	\$176	0.6%	1.0%
	Moderate	15	9.8%	\$1,626	6.0%	20.7%	15	9.8%	9.9%	\$1,626	6.0%	6.1%
	Middle	40	26.1%	\$5,428	20.0%	29.6%	40	26.1%	27.0%	\$5,428	20.0%	20.6%
	Upper	95	62.1%	\$19,861	73.3%	45.6%	95	62.1%	61.7%	\$19,861	73.3%	72.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	153	100.0%	\$27,091	100.0%	100.0%	153	100.0%	100.0%	\$27,091	100.0%	100.0%
HOME IMPROVEMENT	Low	5	4.3%	\$34	0.5%	4.2%	5	4.3%	2.9%	\$34	0.5%	1.2%
	Moderate	15	12.9%	\$869	13.2%	20.7%	15	12.9%	11.9%	\$869	13.2%	6.6%
	Middle	37	31.9%	\$1,390	21.1%	29.6%	37	31.9%	25.9%	\$1,390	21.1%	19.2%
	Upper	59	50.9%	\$4,304	65.2%	45.6%	59	50.9%	59.3%	\$4,304	65.2%	73.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	116	100.0%	\$6,597	100.0%	100.0%	116	100.0%	100.0%	\$6,597	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	19.9%	\$0	0.0%	13.6%
	Moderate	1	14.3%	\$21,130	14.0%	30.8%	1	14.3%	31.3%	\$21,130	14.0%	21.7%
	Middle	4	57.1%	\$80,551	53.3%	21.3%	4	57.1%	26.5%	\$80,551	53.3%	30.0%
	Upper	2	28.6%	\$49,348	32.7%	25.2%	2	28.6%	22.3%	\$49,348	32.7%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$151,029	100.0%	100.0%	7	100.0%	100.0%	\$151,029	100.0%	100.0%
HMDA TOTALS	Low	13	2.8%	\$1,129	0.5%	4.2%	13	2.8%	1.7%	\$1,129	0.5%	2.1%
	Moderate	48	10.4%	\$27,340	11.2%	20.7%	48	10.4%	10.7%	\$27,340	11.2%	8.2%
	Middle	128	27.7%	\$98,960	40.4%	29.6%	128	27.7%	28.9%	\$98,960	40.4%	23.6%
	Upper	273	59.1%	\$117,654	48.0%	45.6%	273	59.1%	58.8%	\$117,654	48.0%	66.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	462	100.0%	\$245,083	100.0%	100.0%	462	100.0%	100.0%	\$245,083	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	0.5%	\$151	0.3%	23.7%	1	0.5%	2.1%	\$151	0.3%	0.9%
	Moderate	25	13.4%	\$3,281	5.4%	16.5%	25	13.4%	11.8%	\$3,281	5.4%	7.2%
	Middle	20	10.8%	\$3,477	5.8%	17.5%	20	10.8%	19.0%	\$3,477	5.8%	14.8%
	Upper	136	73.1%	\$51,911	86.0%	42.4%	136	73.1%	50.4%	\$51,911	86.0%	62.8%
	Unknown	4	2.2%	\$1,546	2.6%	0.0%	4	2.2%	16.7%	\$1,546	2.6%	14.3%
	Total	186	100.0%	\$60,366	100.0%	100.0%	186	100.0%	100.0%	\$60,366	100.0%	100.0%
REFINANCE	Low	6	3.9%	\$357	1.3%	23.7%	6	3.9%	2.8%	\$357	1.3%	1.4%
	Moderate	21	13.7%	\$1,830	6.8%	16.5%	21	13.7%	8.1%	\$1,830	6.8%	4.3%
	Middle	31	20.3%	\$2,756	10.2%	17.5%	31	20.3%	14.4%	\$2,756	10.2%	9.6%
	Upper	92	60.1%	\$21,540	79.5%	42.4%	92	60.1%	50.4%	\$21,540	79.5%	62.2%
	Unknown	3	2.0%	\$608	2.2%	0.0%	3	2.0%	24.3%	\$608	2.2%	22.5%
	Total	153	100.0%	\$27,091	100.0%	100.0%	153	100.0%	100.0%	\$27,091	100.0%	100.0%
HOME IMPROVEMENT	Low	7	6.0%	\$134	2.0%	23.7%	7	6.0%	3.9%	\$134	2.0%	1.4%
	Moderate	20	17.2%	\$439	6.7%	16.5%	20	17.2%	10.2%	\$439	6.7%	5.1%
	Middle	30	25.9%	\$1,129	17.1%	17.5%	30	25.9%	16.8%	\$1,129	17.1%	10.9%
	Upper	59	50.9%	\$4,895	74.2%	42.4%	59	50.9%	65.4%	\$4,895	74.2%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	4.3%
	Total	116	100.0%	\$6,597	100.0%	100.0%	116	100.0%	100.0%	\$6,597	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	7	100.0%	\$151,029	100.0%	0.0%	7	100.0%	100.0%	\$151,029	100.0%	100.0%
	Total	7	100.0%	\$151,029	100.0%	100.0%	7	100.0%	100.0%	\$151,029	100.0%	100.0%
HMDA TOTALS	Low	14	3.0%	\$642	0.3%	23.7%	14	3.0%	2.4%	\$642	0.3%	1.0%
	Moderate	66	14.3%	\$5,550	2.3%	16.5%	66	14.3%	10.6%	\$5,550	2.3%	5.8%
	Middle	81	17.5%	\$7,362	3.0%	17.5%	81	17.5%	17.4%	\$7,362	3.0%	12.2%
	Upper	287	62.1%	\$78,346	32.0%	42.4%	287	62.1%	50.8%	\$78,346	32.0%	57.9%
	Unknown	14	3.0%	\$153,183	62.5%	0.0%	14	3.0%	18.8%	\$153,183	62.5%	23.1%
	Total	462	100.0%	\$245,083	100.0%	100.0%	462	100.0%	100.0%	\$245,083	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data and 2010 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	27	7.2%	\$2,799	10.1%	7.5%	27	7.2%	7.5%	\$2,799	10.1%	9.3%
	Moderate	64	17.1%	\$5,542	20.1%	18.7%	64	17.1%	17.7%	\$5,542	20.1%	18.2%
	Middle	96	25.6%	\$3,665	13.3%	25.2%	96	25.6%	24.2%	\$3,665	13.3%	24.8%
	Upper	188	50.1%	\$15,585	56.5%	48.6%	188	50.1%	49.2%	\$15,585	56.5%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	1.0%
	Total	375	100.0%	\$27,591	100.0%	100.0%	375	100.0%	100.0%	\$27,591	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.1%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	10.4%	\$0	0.0%	9.5%
	Middle	1	25.0%	\$10	12.5%	33.3%	1	25.0%	45.8%	\$10	12.5%	61.0%
	Upper	3	75.0%	\$70	87.5%	53.6%	3	75.0%	39.3%	\$70	87.5%	26.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	2.2%
	Total	4	100.0%	\$80	100.0%	100.0%	4	100.0%	100.0%	\$80	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Houston

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2016					2016					
			Bank				Total Businesses	Count			Dollar		
Count		Dollar		#	%	\$ 000s		\$ %	#	%	Agg %	\$ 000s	\$ %
#	%	\$ (000s)	\$ %										
Small Business	Revenue	\$1 Million or Less	264	70.4%	\$9,739	35.3%	90.6%	264	70.4%	40.6%	\$9,739	35.3%	31.6%
		Over \$1 Million	101	26.9%	\$17,357	62.9%	8.5%	101	26.9%				
		Total Rev. available	365	97.3%	\$27,096	98.2%	99.1%	365	97.3%				
		Rev. Not Known	10	2.7%	\$495	1.8%	0.9%	10	2.7%				
		Total	375	100.0%	\$27,591	100.0%	100.0%	375	100.0%				
	Loan Size	\$100,000 or Less	327	87.2%	\$9,799	35.5%		327	87.2%	94.1%	\$9,799	35.5%	38.9%
		\$100,001 - \$250,000	27	7.2%	\$4,641	16.8%		27	7.2%	2.8%	\$4,641	16.8%	13.7%
		\$250,001 - \$1 Million	21	5.6%	\$13,151	47.7%		21	5.6%	3.1%	\$13,151	47.7%	47.4%
		Total	375	100.0%	\$27,591	100.0%		375	100.0%	100.0%	\$27,591	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	251	95.1%	\$6,441	66.1%							
		\$100,001 - \$250,000	10	3.8%	\$1,651	17.0%							
		\$250,001 - \$1 Million	3	1.1%	\$1,647	16.9%							
		Total	264	100.0%	\$9,739	100.0%							

Small Farm	Revenue	\$1 Million or Less	3	75.0%	\$55	68.8%	98.0%	3	75.0%	51.7%	\$55	68.8%	69.8%
		Over \$1 Million	1	25.0%	\$25	31.3%	1.9%	1	25.0%				
		Total Rev. available	4	100.0%	\$80	100.1%	99.9%	4	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	4	100.0%	\$80	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	4	100.0%	\$80	100.0%		4	100.0%	87.0%	\$80	100.0%	40.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	25.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	33.4%
		Total	4	100.0%	\$80	100.0%		4	100.0%	100.0%	\$80	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	3	100.0%	\$55	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	3	100.0%	\$55	100.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX F (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	13	6.5%	\$3,720	5.6%	5.4%	13	6.5%	2.4%	\$3,720	5.6%	1.8%
	Moderate	23	11.5%	\$4,359	6.6%	21.0%	23	11.5%	13.0%	\$4,359	6.6%	9.0%
	Middle	33	16.5%	\$9,608	14.5%	28.6%	33	16.5%	27.8%	\$9,608	14.5%	21.7%
	Upper	131	65.5%	\$48,692	73.4%	44.9%	131	65.5%	56.7%	\$48,692	73.4%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	200	100.0%	\$66,379	100.0%	100.0%	200	100.0%	100.0%	\$66,379	100.0%	100.0%
REFINANCE	Low	3	2.6%	\$320	1.9%	5.4%	3	2.6%	2.4%	\$320	1.9%	1.6%
	Moderate	15	13.2%	\$1,612	9.3%	21.0%	15	13.2%	14.2%	\$1,612	9.3%	9.1%
	Middle	31	27.2%	\$3,154	18.3%	28.6%	31	27.2%	30.2%	\$3,154	18.3%	22.9%
	Upper	65	57.0%	\$12,170	70.5%	44.9%	65	57.0%	53.1%	\$12,170	70.5%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	114	100.0%	\$17,256	100.0%	100.0%	114	100.0%	100.0%	\$17,256	100.0%	100.0%
HOME IMPROVEMENT	Low	5	3.9%	\$128	1.9%	5.4%	5	3.9%	3.7%	\$128	1.9%	2.9%
	Moderate	17	13.2%	\$369	5.4%	21.0%	17	13.2%	16.1%	\$369	5.4%	10.1%
	Middle	45	34.9%	\$1,383	20.2%	28.6%	45	34.9%	26.9%	\$1,383	20.2%	20.5%
	Upper	62	48.1%	\$4,966	72.5%	44.9%	62	48.1%	53.2%	\$4,966	72.5%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	129	100.0%	\$6,846	100.0%	100.0%	129	100.0%	100.0%	\$6,846	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	25.3%	0	0.0%	28.2%	\$0	0.0%	21.2%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	32.2%	\$0	0.0%	17.1%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	16.8%	\$0	0.0%	18.4%
	Upper	1	100.0%	\$35,554	100.0%	25.2%	1	100.0%	22.5%	\$35,554	100.0%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	1	100.0%	\$35,554	100.0%	100.0%	1	100.0%	100.0%	\$35,554	100.0%	100.0%
HMDA TOTALS	Low	21	4.7%	\$4,168	3.3%	5.4%	21	4.7%	2.5%	\$4,168	3.3%	3.5%
	Moderate	55	12.4%	\$6,340	5.0%	21.0%	55	12.4%	13.5%	\$6,340	5.0%	9.7%
	Middle	109	24.5%	\$14,145	11.2%	28.6%	109	24.5%	28.3%	\$14,145	11.2%	21.6%
	Upper	259	58.3%	\$101,382	80.4%	44.9%	259	58.3%	55.6%	\$101,382	80.4%	65.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	444	100.0%	\$126,035	100.0%	100.0%	444	100.0%	100.0%	\$126,035	100.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Borrower Distribution of HMDA Loans

Assessment Area: TX Houston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	2.0%	\$406	0.6%	24.4%	4	2.0%	2.8%	\$406	0.6%	1.3%
	Moderate	25	12.5%	\$3,678	5.5%	16.0%	25	12.5%	12.6%	\$3,678	5.5%	8.0%
	Middle	24	12.0%	\$4,677	7.0%	17.0%	24	12.0%	19.6%	\$4,677	7.0%	15.8%
	Upper	141	70.5%	\$56,548	85.2%	42.6%	141	70.5%	47.3%	\$56,548	85.2%	60.2%
	Unknown	6	3.0%	\$1,070	1.6%	0.0%	6	3.0%	17.7%	\$1,070	1.6%	14.7%
	Total	200	100.0%	\$66,379	100.0%	100.0%	200	100.0%	100.0%	\$66,379	100.0%	100.0%
REFINANCE	Low	6	5.3%	\$446	2.6%	24.4%	6	5.3%	5.1%	\$446	2.6%	2.5%
	Moderate	18	15.8%	\$1,478	8.6%	16.0%	18	15.8%	10.8%	\$1,478	8.6%	6.4%
	Middle	34	29.8%	\$4,224	24.5%	17.0%	34	29.8%	17.8%	\$4,224	24.5%	13.0%
	Upper	50	43.9%	\$10,349	60.0%	42.6%	50	43.9%	44.0%	\$10,349	60.0%	57.3%
	Unknown	6	5.3%	\$759	4.4%	0.0%	6	5.3%	22.2%	\$759	4.4%	20.7%
	Total	114	100.0%	\$17,256	100.0%	100.0%	114	100.0%	100.0%	\$17,256	100.0%	100.0%
HOME IMPROVEMENT	Low	14	10.9%	\$200	2.9%	24.4%	14	10.9%	5.9%	\$200	2.9%	2.7%
	Moderate	21	16.3%	\$657	9.6%	16.0%	21	16.3%	11.0%	\$657	9.6%	6.5%
	Middle	26	20.2%	\$916	13.4%	17.0%	26	20.2%	16.6%	\$916	13.4%	13.3%
	Upper	66	51.2%	\$4,967	72.6%	42.6%	66	51.2%	59.3%	\$4,967	72.6%	72.3%
	Unknown	2	1.6%	\$106	1.5%	0.0%	2	1.6%	7.2%	\$106	1.5%	5.3%
	Total	129	100.0%	\$6,846	100.0%	100.0%	129	100.0%	100.0%	\$6,846	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$35,554	100.0%	0.0%	1	100.0%	100.0%	\$35,554	100.0%	100.0%
	Total	1	100.0%	\$35,554	100.0%	100.0%	1	100.0%	100.0%	\$35,554	100.0%	100.0%
HMDA TOTALS	Low	24	5.4%	\$1,052	0.8%	24.4%	24	5.4%	3.5%	\$1,052	0.8%	1.4%
	Moderate	64	14.4%	\$5,813	4.6%	16.0%	64	14.4%	12.1%	\$5,813	4.6%	7.0%
	Middle	84	18.9%	\$9,817	7.8%	17.0%	84	18.9%	19.0%	\$9,817	7.8%	13.9%
	Upper	257	57.9%	\$71,864	57.0%	42.6%	257	57.9%	46.9%	\$71,864	57.0%	54.5%
	Unknown	15	3.4%	\$37,489	29.7%	0.0%	15	3.4%	18.5%	\$37,489	29.7%	23.2%
	Total	444	100.0%	\$126,035	100.0%	100.0%	444	100.0%	100.0%	\$126,035	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data and 2015 ACS Data

APPENDIX F (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TX Houston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
		Count	Dollar	Dollar	%		Bank	%		Bank	%	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	50	11.0%	\$3,378	13.7%	9.7%	50	11.0%	10.0%	\$3,378	13.7%	11.8%
	Moderate	65	14.3%	\$3,375	13.7%	19.3%	65	14.3%	18.5%	\$3,375	13.7%	20.1%
	Middle	117	25.8%	\$6,149	25.0%	23.7%	117	25.8%	22.9%	\$6,149	25.0%	22.3%
	Upper	221	48.8%	\$11,702	47.6%	47.2%	221	48.8%	47.0%	\$11,702	47.6%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.9%
	Total	453	100.0%	\$24,604	100.0%	100.0%	453	100.0%	100.0%	\$24,604	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	3.5%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	9.9%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	32.4%	0	0.0%	37.3%	\$0	0.0%	51.5%
	Upper	0	0.0%	\$0	0.0%	52.2%	0	0.0%	46.1%	\$0	0.0%	31.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	2.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX F (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TX Houston

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
			2017					2017					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%			\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	305	67.3%	\$10,649	43.3%	89.2%	305	67.3%	45.7%	\$10,649	43.3%	34.2%
		Over \$1 Million	122	26.9%	\$12,588	51.2%	9.9%	122	26.9%				
		Total Rev. available	427	94.2%	\$23,237	94.5%	99.1%	427	94.2%				
		Rev. Not Known	26	5.7%	\$1,367	5.6%	0.9%	26	5.7%				
		Total	453	100.0%	\$24,604	100.0%	100.0%	453	100.0%				
	Loan Size	\$100,000 or Less	416	91.8%	\$13,989	56.9%		416	91.8%	93.7%	\$13,989	56.9%	38.2%
		\$100,001 - \$250,000	22	4.9%	\$4,182	17.0%		22	4.9%	3.1%	\$4,182	17.0%	14.6%
		\$250,001 - \$1 Million	15	3.3%	\$6,433	26.1%		15	3.3%	3.2%	\$6,433	26.1%	47.2%
		Total	453	100.0%	\$24,604	100.0%		453	100.0%	100.0%	\$24,604	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	292	95.7%	\$7,978	74.9%							
		\$100,001 - \$250,000	11	3.6%	\$1,929	18.1%							
		\$250,001 - \$1 Million	2	0.7%	\$742	7.0%							
		Total	305	100.0%	\$10,649	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	57.1%	\$0	0.0%	72.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.4%	\$0	0.0%	39.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	28.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	31.4%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Agg data is unavailable for loans to businesses/farms with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX G

APPENDIX G – LIMITED-SCOPE ASSESSMENT AREA LENDING TABLES

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Anniston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	\$0	0.0%	0.3%
	Moderate	11	18.6%	\$927	12.2%	15.2%	11	18.6%	\$927	12.2%	7.7%
	Middle	39	66.1%	\$5,215	68.7%	69.3%	39	66.1%	\$5,215	68.7%	77.5%
	Upper	9	15.3%	\$1,449	19.1%	11.8%	9	15.3%	\$1,449	19.1%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	1.1%
	Total	59	100.0%	\$7,591	100.0%	100.0%	59	100.0%	\$7,591	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	\$0	0.0%	0.4%
	Moderate	8	9.6%	\$630	8.8%	15.2%	8	9.6%	\$630	8.8%	13.1%
	Middle	58	69.9%	\$4,461	62.0%	69.3%	58	69.9%	\$4,461	62.0%	73.5%
	Upper	15	18.1%	\$2,027	28.2%	11.8%	15	18.1%	\$2,027	28.2%	12.6%
	Unknown	2	2.4%	\$79	1.1%	0.5%	2	2.4%	\$79	1.1%	0.3%
	Total	83	100.0%	\$7,197	100.0%	100.0%	83	100.0%	\$7,197	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.9%	\$3	0.3%	3.2%	1	1.9%	\$3	0.3%	0.5%
	Moderate	10	18.5%	\$184	18.7%	15.2%	10	18.5%	\$184	18.7%	12.2%
	Middle	37	68.5%	\$689	70.1%	69.3%	37	68.5%	\$689	70.1%	67.9%
	Upper	6	11.1%	\$107	10.9%	11.8%	6	11.1%	\$107	10.9%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	1.4%
	Total	54	100.0%	\$983	100.0%	100.0%	54	100.0%	\$983	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	21.5%
	Middle	0	0.0%	\$0	0.0%	36.9%	0	0.0%	\$0	0.0%	55.7%
	Upper	0	0.0%	\$0	0.0%	8.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	19.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.5%	\$3	0.0%	3.2%	1	0.5%	\$3	0.0%	0.4%
	Moderate	29	14.8%	\$1,741	11.0%	15.2%	29	14.8%	\$1,741	11.0%	9.7%
	Middle	134	68.4%	\$10,365	65.7%	69.3%	134	68.4%	\$10,365	65.7%	75.8%
	Upper	30	15.3%	\$3,583	22.7%	11.8%	30	15.3%	\$3,583	22.7%	13.0%
	Unknown	2	1.0%	\$79	0.5%	0.5%	2	1.0%	\$79	0.5%	1.0%
	Total	196	100.0%	\$15,771	100.0%	100.0%	196	100.0%	\$15,771	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	3	4.5%	\$500	8.9%	5.1%	3	4.5%	\$500	8.9%	4.0%
	Moderate	16	24.2%	\$1,993	35.5%	29.8%	16	24.2%	\$1,993	35.5%	33.7%
	Middle	37	56.1%	\$1,880	33.5%	54.2%	37	56.1%	\$1,880	33.5%	50.0%
	Upper	8	12.1%	\$1,128	20.1%	8.7%	8	12.1%	\$1,128	20.1%	9.0%
	Unknown	2	3.0%	\$115	2.0%	2.2%	2	3.0%	\$115	2.0%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.3%
	Total	66	100.0%	\$5,616	100.0%	100.0%	66	100.0%	\$5,616	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	\$0	0.0%	3.9%
	Middle	1	100.0%	\$50	100.0%	77.3%	1	100.0%	\$50	100.0%	76.5%
	Upper	0	0.0%	\$0	0.0%	7.6%	0	0.0%	\$0	0.0%	19.6%
	Unknown	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	\$50	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Anniston**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank			Families by Family Income		Count		Dollar			
		Count	%	Dollar			Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	7	11.9%	\$529	7.0%	22.9%	7	11.9%	\$529	7.0%	\$	4.7%
	Moderate	11	18.6%	\$1,092	14.4%	16.2%	11	18.6%	\$1,092	14.4%	\$	15.9%
	Middle	20	33.9%	\$1,853	24.4%	20.9%	20	33.9%	\$1,853	24.4%	\$	24.7%
	Upper	20	33.9%	\$3,913	51.5%	40.0%	20	33.9%	\$3,913	51.5%	\$	33.4%
	Unknown	1	1.7%	\$204	2.7%	0.0%	1	1.7%	\$204	2.7%	\$	21.3%
	Total	59	100.0%	\$7,591	100.0%	100.0%	59	100.0%	\$7,591	100.0%	\$	100.0%
REFINANCE	Low	4	4.8%	\$144	2.0%	22.9%	4	4.8%	\$144	2.0%	\$	3.0%
	Moderate	21	25.3%	\$1,089	15.1%	16.2%	21	25.3%	\$1,089	15.1%	\$	11.4%
	Middle	24	28.9%	\$1,986	27.6%	20.9%	24	28.9%	\$1,986	27.6%	\$	18.3%
	Upper	33	39.8%	\$3,918	54.4%	40.0%	33	39.8%	\$3,918	54.4%	\$	36.5%
	Unknown	1	1.2%	\$60	0.8%	0.0%	1	1.2%	\$60	0.8%	\$	30.9%
	Total	83	100.0%	\$7,197	100.0%	100.0%	83	100.0%	\$7,197	100.0%	\$	100.0%
HOME IMPROVEMENT	Low	5	9.3%	\$87	8.9%	22.9%	5	9.3%	\$87	8.9%	\$	8.8%
	Moderate	12	22.2%	\$146	14.9%	16.2%	12	22.2%	\$146	14.9%	\$	8.2%
	Middle	14	25.9%	\$186	18.9%	20.9%	14	25.9%	\$186	18.9%	\$	34.5%
	Upper	20	37.0%	\$515	52.4%	40.0%	20	37.0%	\$515	52.4%	\$	39.5%
	Unknown	3	5.6%	\$49	5.0%	0.0%	3	5.6%	\$49	5.0%	\$	9.0%
	Total	54	100.0%	\$983	100.0%	100.0%	54	100.0%	\$983	100.0%	\$	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	\$	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	\$	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	\$	0.0%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	\$0	0.0%	\$	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	\$	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	\$	100.0%
HMDA TOTALS	Low	16	8.2%	\$760	4.8%	22.9%	16	8.2%	\$760	4.8%	\$	4.1%
	Moderate	44	22.4%	\$2,327	14.8%	16.2%	44	22.4%	\$2,327	14.8%	\$	14.1%
	Middle	58	29.6%	\$4,025	25.5%	20.9%	58	29.6%	\$4,025	25.5%	\$	22.5%
	Upper	73	37.2%	\$8,346	52.9%	40.0%	73	37.2%	\$8,346	52.9%	\$	34.1%
	Unknown	5	2.6%	\$313	2.0%	0.0%	5	2.6%	\$313	2.0%	\$	25.2%
	Total	196	100.0%	\$15,771	100.0%	100.0%	196	100.0%	\$15,771	100.0%	\$	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	48	72.7%	\$3,001	53.4%	89.1%	48	72.7%	\$3,001	53.4%	\$	40.5%
	Over \$1 Million	18	27.3%	\$2,615	46.6%	9.7%	18	27.3%	\$2,615	46.6%	\$	
	Total Rev. available	66	100.0%	\$5,616	100.0%	98.8%	66	100.0%	\$5,616	100.0%	\$	
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	\$	
	Total	66	100.0%	\$5,616	100.0%	100.0%	66	100.0%	\$5,616	100.0%	\$	
	\$100,000 or Less	56	84.8%	\$2,083	37.1%		56	84.8%	\$2,083	37.1%	\$	47.7%
	\$100,001 - \$250,000	7	10.6%	\$1,183	21.1%		7	10.6%	\$1,183	21.1%	\$	15.7%
	\$250,001 - \$1 Million	3	4.5%	\$2,350	41.8%		3	4.5%	\$2,350	41.8%	\$	36.5%
	Total	66	100.0%	\$5,616	100.0%		66	100.0%	\$5,616	100.0%	\$	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	1	100.0%	\$50	100.0%	100.0%	1	100.0%	\$50	100.0%	\$	68.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	\$	
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	\$	
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	\$50	100.0%	\$	
	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	\$50	100.0%	\$	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	\$	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	\$	0.0%
	Total	1	100.0%	\$50	100.0%		1	100.0%	\$50	100.0%	\$	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	1.9%	\$0	0.0%	1.8%
	Moderate	18	36.0%	\$3,753	39.1%	15.7%	18	36.0%	21.1%	\$3,753	39.1%	19.2%
	Middle	22	44.0%	\$3,638	37.9%	57.2%	22	44.0%	55.7%	\$3,638	37.9%	54.3%
	Upper	10	20.0%	\$2,202	23.0%	22.7%	10	20.0%	21.3%	\$2,202	23.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$9,593	100.0%	100.0%	50	100.0%	100.0%	\$9,593	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Moderate	5	10.4%	\$391	6.0%	15.7%	5	10.4%	12.4%	\$391	6.0%	11.5%
	Middle	26	54.2%	\$3,654	56.5%	57.2%	26	54.2%	55.6%	\$3,654	56.5%	53.6%
	Upper	17	35.4%	\$2,425	37.5%	22.7%	17	35.4%	30.3%	\$2,425	37.5%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$6,470	100.0%	100.0%	48	100.0%	100.0%	\$6,470	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	1.3%	\$0	0.0%	1.5%
	Moderate	1	5.9%	\$3	1.1%	15.7%	1	5.9%	13.5%	\$3	1.1%	8.8%
	Middle	9	52.9%	\$90	33.8%	57.2%	9	52.9%	54.5%	\$90	33.8%	47.5%
	Upper	7	41.2%	\$173	65.0%	22.7%	7	41.2%	30.8%	\$173	65.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$266	100.0%	100.0%	17	100.0%	100.0%	\$266	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	21.4%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	21.4%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	47.0%	0	0.0%	35.7%	\$0	0.0%	31.5%
	Upper	0	0.0%	\$0	0.0%	13.2%	0	0.0%	21.4%	\$0	0.0%	58.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	1.9%	\$0	0.0%	1.6%
	Moderate	24	20.9%	\$4,147	25.4%	15.7%	24	20.9%	17.8%	\$4,147	25.4%	15.7%
	Middle	57	49.6%	\$7,382	45.2%	57.2%	57	49.6%	55.6%	\$7,382	45.2%	52.6%
	Upper	34	29.6%	\$4,800	29.4%	22.7%	34	29.6%	24.7%	\$4,800	29.4%	30.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$16,329	100.0%	100.0%	115	100.0%	100.0%	\$16,329	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	3.3%	\$10	0.2%	3.7%	1	3.3%	2.7%	\$10	0.2%	1.7%
	Moderate	3	10.0%	\$1,223	29.8%	16.4%	3	10.0%	14.7%	\$1,223	29.8%	22.0%
	Middle	20	66.7%	\$2,703	65.8%	59.4%	20	66.7%	58.5%	\$2,703	65.8%	54.7%
	Upper	6	20.0%	\$171	4.2%	20.4%	6	20.0%	22.6%	\$171	4.2%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.6%
	Total	30	100.0%	\$4,107	100.0%	100.0%	30	100.0%	100.0%	\$4,107	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	28.6%	\$0	0.0%	50.0%
	Middle	0	0.0%	\$0	0.0%	59.7%	0	0.0%	67.9%	\$0	0.0%	49.8%
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	3.6%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Auburn**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%				%	\$ (000s)		\$ %
HOME PURCHASE	Low	4	8.0%	\$390	4.1%	23.1%	4	8.0%	4.3%	\$390	4.1%	2.1%	
	Moderate	9	18.0%	\$1,282	13.4%	16.3%	9	18.0%	15.2%	\$1,282	13.4%	10.4%	
	Middle	9	18.0%	\$1,615	16.8%	20.8%	9	18.0%	20.5%	\$1,615	16.8%	19.2%	
	Upper	27	54.0%	\$6,243	65.1%	39.7%	27	54.0%	42.9%	\$6,243	65.1%	52.6%	
	Unknown	1	2.0%	\$63	0.7%	0.0%	1	2.0%	17.1%	\$63	0.7%	15.8%	
	Total	50	100.0%	\$9,593	100.0%	100.0%	50	100.0%	100.0%	\$9,593	100.0%	100.0%	
REFINANCE	Low	3	6.3%	\$223	3.4%	23.1%	3	6.3%	4.3%	\$223	3.4%	2.3%	
	Moderate	9	18.8%	\$907	14.0%	16.3%	9	18.8%	8.5%	\$907	14.0%	5.3%	
	Middle	14	29.2%	\$1,564	24.2%	20.8%	14	29.2%	15.9%	\$1,564	24.2%	12.6%	
	Upper	20	41.7%	\$3,325	51.4%	39.7%	20	41.7%	40.8%	\$3,325	51.4%	49.8%	
	Unknown	2	4.2%	\$451	7.0%	0.0%	2	4.2%	30.5%	\$451	7.0%	30.0%	
	Total	48	100.0%	\$6,470	100.0%	100.0%	48	100.0%	100.0%	\$6,470	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	11.8%	\$9	3.4%	23.1%	2	11.8%	5.1%	\$9	3.4%	1.0%	
	Moderate	4	23.5%	\$92	34.6%	16.3%	4	23.5%	11.5%	\$92	34.6%	7.2%	
	Middle	4	23.5%	\$31	11.7%	20.8%	4	23.5%	22.4%	\$31	11.7%	14.6%	
	Upper	7	41.2%	\$134	50.4%	39.7%	7	41.2%	52.6%	\$134	50.4%	68.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	8.9%	
	Total	17	100.0%	\$266	100.0%	100.0%	17	100.0%	100.0%	\$266	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	7.8%	\$622	3.8%	23.1%	9	7.8%	4.3%	\$622	3.8%	2.0%	
	Moderate	22	19.1%	\$2,281	14.0%	16.3%	22	19.1%	12.7%	\$2,281	14.0%	8.0%	
	Middle	27	23.5%	\$3,210	19.7%	20.8%	27	23.5%	18.9%	\$3,210	19.7%	15.7%	
	Upper	54	47.0%	\$9,702	59.4%	39.7%	54	47.0%	42.3%	\$9,702	59.4%	48.6%	
	Unknown	3	2.6%	\$514	3.1%	0.0%	3	2.6%	21.8%	\$514	3.1%	25.7%	
	Total	115	100.0%	\$16,329	100.0%	100.0%	115	100.0%	100.0%	\$16,329	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	20	66.7%	\$2,038	49.6%	90.8%	20	66.7%	48.9%	\$2,038	49.6%	50.5%
		Over \$1 Million	9	30.0%	\$2,020	49.2%	8.3%	9	30.0%				
		Total Rev. available	29	96.7%	\$4,058	98.8%	99.1%	29	96.7%				
		Rev. Not Known	1	3.3%	\$49	1.2%	0.9%	1	3.3%				
	Total	30	100.0%	\$4,107	100.0%	100.0%	30	100.0%					
	Loan Size	\$100,000 or Less	22	73.3%	\$828	20.2%		22	73.3%	93.8%	\$828	20.2%	41.3%
		\$100,001 - \$250,000	2	6.7%	\$280	6.8%		2	6.7%	3.2%	\$280	6.8%	15.4%
		\$250,001 - \$1 Million	6	20.0%	\$2,999	73.0%		6	20.0%	3.0%	\$2,999	73.0%	43.3%
		Total	30	100.0%	\$4,107	100.0%		30	100.0%	100.0%	\$4,107	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	39.3%	\$0	0.0%	42.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	40.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.7%	\$0	0.0%	33.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	25.3%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Auburn

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	20	14.4%	\$2,460	7.8%	12.5%	20	14.4%	16.1%	\$2,460	7.8%	12.4%
	Middle	87	62.6%	\$20,634	65.3%	70.9%	87	62.6%	68.4%	\$20,634	65.3%	69.4%
	Upper	31	22.3%	\$8,385	26.5%	14.3%	31	22.3%	13.9%	\$8,385	26.5%	16.8%
	Unknown	1	0.7%	\$105	0.3%	0.5%	1	0.7%	1.2%	\$105	0.3%	1.3%
	Total	139	100.0%	\$31,584	100.0%	100.0%	139	100.0%	100.0%	\$31,584	100.0%	100.0%
REFINANCE	Low	1	2.3%	\$64	0.6%	1.8%	1	2.3%	1.5%	\$64	0.6%	0.6%
	Moderate	5	11.6%	\$323	3.3%	12.5%	5	11.6%	11.3%	\$323	3.3%	9.0%
	Middle	33	76.7%	\$8,360	84.8%	70.9%	33	76.7%	71.1%	\$8,360	84.8%	71.5%
	Upper	4	9.3%	\$1,109	11.3%	14.3%	4	9.3%	15.9%	\$1,109	11.3%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	43	100.0%	\$9,856	100.0%	100.0%	43	100.0%	100.0%	\$9,856	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	2.5%	\$0	0.0%	0.4%
	Moderate	4	20.0%	\$234	33.9%	12.5%	4	20.0%	9.9%	\$234	33.9%	11.4%
	Middle	12	60.0%	\$326	47.2%	70.9%	12	60.0%	72.7%	\$326	47.2%	66.2%
	Upper	4	20.0%	\$130	18.8%	14.3%	4	20.0%	13.2%	\$130	18.8%	17.1%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	5.0%
	Total	20	100.0%	\$690	100.0%	100.0%	20	100.0%	100.0%	\$690	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	38.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	28.6%	\$0	0.0%	25.3%
	Upper	0	0.0%	\$0	0.0%	7.4%	0	0.0%	42.9%	\$0	0.0%	21.5%
	Unknown	0	0.0%	\$0	0.0%	19.7%	0	0.0%	28.6%	\$0	0.0%	53.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.5%	\$64	0.2%	1.8%	1	0.5%	0.7%	\$64	0.2%	0.3%
	Moderate	29	14.4%	\$3,017	7.2%	12.5%	29	14.4%	14.5%	\$3,017	7.2%	10.5%
	Middle	132	65.3%	\$29,320	69.6%	70.9%	132	65.3%	69.2%	\$29,320	69.6%	66.1%
	Upper	39	19.3%	\$9,624	22.8%	14.3%	39	19.3%	14.5%	\$9,624	22.8%	17.7%
	Unknown	1	0.5%	\$105	0.2%	0.5%	1	0.5%	1.0%	\$105	0.2%	5.5%
	Total	202	100.0%	\$42,130	100.0%	100.0%	202	100.0%	100.0%	\$42,130	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	8	30.8%	\$2,370	53.5%	30.8%	8	30.8%	25.8%	\$2,370	53.5%	29.0%
	Middle	15	57.7%	\$1,351	30.5%	54.4%	15	57.7%	56.8%	\$1,351	30.5%	59.4%
	Upper	3	11.5%	\$708	16.0%	12.1%	3	11.5%	13.9%	\$708	16.0%	9.4%
	Unknown	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.3%	\$0	0.0%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.6%
	Total	26	100.0%	\$4,429	100.0%	100.0%	26	100.0%	100.0%	\$4,429	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	11.1%	\$0	0.0%	11.1%
	Middle	1	100.0%	\$12	100.0%	62.5%	1	100.0%	70.4%	\$12	100.0%	61.9%
	Upper	0	0.0%	\$0	0.0%	18.8%	0	0.0%	14.8%	\$0	0.0%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	1.1%
	Total	1	100.0%	\$12	100.0%	100.0%	1	100.0%	100.0%	\$12	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Auburn**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	5	3.6%	\$718	2.3%	24.8%	5	3.6%	\$718	2.3%	1.4%	
	Moderate	12	8.6%	\$1,846	5.8%	15.2%	12	8.6%	\$1,846	5.8%	9.9%	
	Middle	35	25.2%	\$6,350	20.1%	18.6%	35	25.2%	\$6,350	20.1%	18.1%	
	Upper	86	61.9%	\$22,432	71.0%	41.4%	86	61.9%	\$22,432	71.0%	54.9%	
	Unknown	1	0.7%	\$238	0.8%	0.0%	1	0.7%	\$238	0.8%	15.7%	
	Total	139	100.0%	\$31,584	100.0%	100.0%	139	100.0%	\$31,584	100.0%	100.0%	
REFINANCE	Low	3	7.0%	\$297	3.0%	24.8%	3	7.0%	\$297	3.0%	1.9%	
	Moderate	3	7.0%	\$235	2.4%	15.2%	3	7.0%	\$235	2.4%	7.9%	
	Middle	8	18.6%	\$898	9.1%	18.6%	8	18.6%	\$898	9.1%	13.5%	
	Upper	28	65.1%	\$8,257	83.8%	41.4%	28	65.1%	\$8,257	83.8%	49.7%	
	Unknown	1	2.3%	\$169	1.7%	0.0%	1	2.3%	\$169	1.7%	27.0%	
	Total	43	100.0%	\$9,856	100.0%	100.0%	43	100.0%	\$9,856	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	15.0%	\$35	5.1%	24.8%	3	15.0%	\$35	5.1%	0.2%	
	Moderate	5	25.0%	\$194	28.1%	15.2%	5	25.0%	\$194	28.1%	4.7%	
	Middle	4	20.0%	\$195	28.3%	18.6%	4	20.0%	\$195	28.3%	16.4%	
	Upper	8	40.0%	\$266	38.6%	41.4%	8	40.0%	\$266	38.6%	75.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.6%	
	Total	20	100.0%	\$690	100.0%	100.0%	20	100.0%	\$690	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	5.4%	\$1,050	2.5%	24.8%	11	5.4%	\$1,050	2.5%	1.4%	
	Moderate	20	9.9%	\$2,275	5.4%	15.2%	20	9.9%	\$2,275	5.4%	8.5%	
	Middle	47	23.3%	\$7,443	17.7%	18.6%	47	23.3%	\$7,443	17.7%	15.4%	
	Upper	122	60.4%	\$30,955	73.5%	41.4%	122	60.4%	\$30,955	73.5%	49.2%	
	Unknown	2	1.0%	\$407	1.0%	0.0%	2	1.0%	\$407	1.0%	25.5%	
	Total	202	100.0%	\$42,130	100.0%	100.0%	202	100.0%	\$42,130	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue	\$1 Million or Less	13	50.0%	\$1,213	27.4%	89.8%	13	50.0%	\$1,213	27.4%	41.3%
		Over \$1 Million	13	50.0%	\$3,216	72.6%	9.3%	13	50.0%			
		Total Rev. available	26	100.0%	\$4,429	100.0%	99.1%	26	100.0%			
		Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%			
		Total	26	100.0%	\$4,429	100.0%	100.0%	26	100.0%			
	Loan Size	\$100,000 or Less	17	65.4%	\$747	16.9%		17	65.4%	\$747	16.9%	36.0%
		\$100,001 - \$250,000	4	15.4%	\$685	15.5%		4	15.4%	\$685	15.5%	16.3%
		\$250,001 - \$1 Million	5	19.2%	\$2,997	67.7%		5	19.2%	\$2,997	67.7%	47.7%
		Total	26	100.0%	\$4,429	100.0%		26	100.0%	\$4,429	100.0%	100.0%
Small Farm	Total Farms											
	Revenue	\$1 Million or Less	1	100.0%	\$12	100.0%	97.0%	1	100.0%	\$12	100.0%	59.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.0%	0	0.0%			
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
		Total	1	100.0%	\$12	100.0%	100.0%	1	100.0%			
	Loan Size	\$100,000 or Less	1	100.0%	\$12	100.0%		1	100.0%	\$12	100.0%	72.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	27.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$12	100.0%		1	100.0%	\$12	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	3.7%	\$205	5.5%	2.0%	1	3.7%	0.5%	\$205	5.5%	0.2%
	Moderate	1	3.7%	\$123	3.3%	14.8%	1	3.7%	9.0%	\$123	3.3%	7.5%
	Middle	11	40.7%	\$1,245	33.3%	48.8%	11	40.7%	35.8%	\$1,245	33.3%	32.3%
	Upper	14	51.9%	\$2,170	58.0%	34.3%	14	51.9%	54.7%	\$2,170	58.0%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$3,743	100.0%	100.0%	27	100.0%	100.0%	\$3,743	100.0%	100.0%
REFINANCE	Low	3	4.2%	\$222	3.2%	2.0%	3	4.2%	1.4%	\$222	3.2%	0.8%
	Moderate	4	5.6%	\$357	5.1%	14.8%	4	5.6%	7.6%	\$357	5.1%	5.7%
	Middle	30	42.3%	\$2,487	35.3%	48.8%	30	42.3%	38.0%	\$2,487	35.3%	34.3%
	Upper	34	47.9%	\$3,981	56.5%	34.3%	34	47.9%	53.1%	\$3,981	56.5%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$7,047	100.0%	100.0%	71	100.0%	100.0%	\$7,047	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.6%	\$0	0.0%	0.5%
	Moderate	2	5.6%	\$59	5.4%	14.8%	2	5.6%	10.1%	\$59	5.4%	4.6%
	Middle	20	55.6%	\$443	40.9%	48.8%	20	55.6%	50.2%	\$443	40.9%	39.1%
	Upper	14	38.9%	\$581	53.6%	34.3%	14	38.9%	38.1%	\$581	53.6%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$1,083	100.0%	100.0%	36	100.0%	100.0%	\$1,083	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.8%	0	0.0%	60.0%	\$0	0.0%	8.2%
	Upper	0	0.0%	\$0	0.0%	46.9%	0	0.0%	40.0%	\$0	0.0%	91.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	3.0%	\$427	3.6%	2.0%	4	3.0%	1.0%	\$427	3.6%	0.5%
	Moderate	7	5.2%	\$539	4.5%	14.8%	7	5.2%	8.5%	\$539	4.5%	6.4%
	Middle	61	45.5%	\$4,175	35.2%	48.8%	61	45.5%	38.0%	\$4,175	35.2%	32.9%
	Upper	62	46.3%	\$6,732	56.7%	34.3%	62	46.3%	52.5%	\$6,732	56.7%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	134	100.0%	\$11,873	100.0%	100.0%	134	100.0%	100.0%	\$11,873	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	2	7.1%	\$50	4.2%	6.7%	2	7.1%	6.0%	\$50	4.2%	6.5%
	Moderate	2	7.1%	\$73	6.2%	16.9%	2	7.1%	17.0%	\$73	6.2%	15.4%
	Middle	15	53.6%	\$344	29.2%	42.5%	15	53.6%	42.0%	\$344	29.2%	47.8%
	Upper	9	32.1%	\$710	60.3%	33.8%	9	32.1%	31.5%	\$710	60.3%	28.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	1.9%
	Total	28	100.0%	\$1,177	100.0%	100.0%	28	100.0%	100.0%	\$1,177	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.7%	\$0	0.0%	4.3%
	Moderate	1	16.7%	\$250	15.7%	10.2%	1	16.7%	12.9%	\$250	15.7%	16.7%
	Middle	2	33.3%	\$106	6.6%	51.8%	2	33.3%	62.6%	\$106	6.6%	45.5%
	Upper	3	50.0%	\$1,241	77.7%	36.3%	3	50.0%	23.7%	\$1,241	77.7%	33.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,597	100.0%	100.0%	6	100.0%	100.0%	\$1,597	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%					%	\$ (000s)	\$ %
HOME PURCHASE	Low	1	3.7%	\$43	1.1%	22.8%	1	3.7%	2.8%	\$43	1.1%	1.0%	
	Moderate	6	22.2%	\$634	16.9%	16.1%	6	22.2%	12.7%	\$634	16.9%	7.1%	
	Middle	4	14.8%	\$507	13.5%	16.4%	4	14.8%	18.9%	\$507	13.5%	14.8%	
	Upper	16	59.3%	\$2,559	68.4%	44.8%	16	59.3%	48.6%	\$2,559	68.4%	60.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.0%	\$0	0.0%	16.6%	
		27	100.0%	\$3,743	100.0%	100.0%	27	100.0%	100.0%	\$3,743	100.0%	100.0%	
	Total												
REFINANCE	Low	4	5.6%	\$150	2.1%	22.8%	4	5.6%	3.7%	\$150	2.1%	1.6%	
	Moderate	4	5.6%	\$256	3.6%	16.1%	4	5.6%	5.5%	\$256	3.6%	2.9%	
	Middle	20	28.2%	\$1,562	22.2%	16.4%	20	28.2%	10.7%	\$1,562	22.2%	7.3%	
	Upper	43	60.6%	\$5,079	72.1%	44.8%	43	60.6%	42.1%	\$5,079	72.1%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	38.1%	\$0	0.0%	43.3%	
		71	100.0%	\$7,047	100.0%	100.0%	71	100.0%	100.0%	\$7,047	100.0%	100.0%	
	Total												
HOME IMPROVEMENT	Low	3	8.3%	\$88	8.1%	22.8%	3	8.3%	7.0%	\$88	8.1%	3.9%	
	Moderate	9	25.0%	\$112	10.3%	16.1%	9	25.0%	17.5%	\$112	10.3%	7.1%	
	Middle	4	11.1%	\$67	6.2%	16.4%	4	11.1%	17.5%	\$67	6.2%	11.9%	
	Upper	20	55.6%	\$816	75.3%	44.8%	20	55.6%	51.8%	\$816	75.3%	66.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	11.0%	
		36	100.0%	\$1,083	100.0%	100.0%	36	100.0%	100.0%	\$1,083	100.0%	100.0%	
	Total												
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total												
HMDA TOTALS	Low	8	6.0%	\$281	2.4%	22.8%	8	6.0%	3.5%	\$281	2.4%	1.4%	
	Moderate	19	14.2%	\$1,002	8.4%	16.1%	19	14.2%	10.0%	\$1,002	8.4%	5.0%	
	Middle	28	20.9%	\$2,136	18.0%	16.4%	28	20.9%	15.2%	\$2,136	18.0%	10.9%	
	Upper	79	59.0%	\$8,454	71.2%	44.8%	79	59.0%	46.0%	\$8,454	71.2%	52.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.3%	\$0	0.0%	30.8%	
		134	100.0%	\$11,873	100.0%	100.0%	134	100.0%	100.0%	\$11,873	100.0%	100.0%	
	Total												
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	23	82.1%	\$520	44.2%	90.0%	23	82.1%	49.7%	\$520	44.2%	43.3%
		Over \$1 Million	4	14.3%	\$632	53.7%	8.0%	4	14.3%				
		Total Rev. available	27	96.4%	\$1,152	97.9%	98.0%	27	96.4%				
		Rev. Not Known	1	3.6%	\$25	2.1%	2.0%	1	3.6%				
	Total	28	100.0%	\$1,177	100.0%	100.0%	28	100.0%					
	Loan Size	\$100,000 or Less	26	92.9%	\$671	57.0%		26	92.9%	90.7%	\$671	57.0%	34.9%
		\$100,001 - \$250,000	1	3.6%	\$156	13.3%		1	3.6%	5.5%	\$156	13.3%	21.4%
		\$250,001 - \$1 Million	1	3.6%	\$350	29.7%		1	3.6%	3.8%	\$350	29.7%	43.7%
		Total	28	100.0%	\$1,177	100.0%		28	100.0%	100.0%	\$1,177	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	4	66.7%	\$767	48.0%	97.7%	4	66.7%	50.4%	\$767	48.0%	69.4%
		Over \$1 Million	2	33.3%	\$830	52.0%	2.3%	2	33.3%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	6	100.0%	\$1,597	100.0%	100.0%	6	100.0%				
	Loan Size	\$100,000 or Less	2	33.3%	\$106	6.6%		2	33.3%	79.1%	\$106	6.6%	24.4%
		\$100,001 - \$250,000	1	16.7%	\$250	15.7%		1	16.7%	12.9%	\$250	15.7%	30.3%
		\$250,001 - \$500,000	3	50.0%	\$1,241	77.7%		3	50.0%	7.9%	\$1,241	77.7%	45.3%
		Total	6	100.0%	\$1,597	100.0%		6	100.0%	100.0%	\$1,597	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Coffee-Covington-Escambia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	3.4%	\$153	3.8%	11.8%	1	3.4%	\$153	3.8%	5.5%	
	Middle	17	58.6%	\$2,290	57.3%	52.0%	17	58.6%	\$2,290	57.3%	27.9%	
	Upper	11	37.9%	\$1,555	38.9%	36.2%	11	37.9%	\$1,555	38.9%	66.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$3,998	100.0%	100.0%	29	100.0%	\$3,998	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	9	14.8%	\$1,109	15.8%	11.8%	9	14.8%	\$1,109	15.8%	8.3%	
	Middle	27	44.3%	\$2,699	38.5%	52.0%	27	44.3%	\$2,699	38.5%	37.5%	
	Upper	25	41.0%	\$3,203	45.7%	36.2%	25	41.0%	\$3,203	45.7%	54.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	61	100.0%	\$7,011	100.0%	100.0%	61	100.0%	\$7,011	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	6.9%	\$33	7.8%	11.8%	2	6.9%	\$33	7.8%	6.3%	
	Middle	14	48.3%	\$155	36.6%	52.0%	14	48.3%	\$155	36.6%	49.3%	
	Upper	13	44.8%	\$235	55.6%	36.2%	13	44.8%	\$235	55.6%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$423	100.0%	100.0%	29	100.0%	\$423	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	\$0	0.0%	23.7%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	76.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	12	10.1%	\$1,295	11.3%	11.8%	12	10.1%	\$1,295	11.3%	6.4%	
	Middle	58	48.7%	\$5,144	45.0%	52.0%	58	48.7%	\$5,144	45.0%	31.5%	
	Upper	49	41.2%	\$4,993	43.7%	36.2%	49	41.2%	\$4,993	43.7%	62.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	119	100.0%	\$11,432	100.0%	100.0%	119	100.0%	\$11,432	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	17.9%	\$350	22.1%	21.8%	5	17.9%	\$350	22.1%	22.5%	
	Middle	14	50.0%	\$522	33.0%	45.0%	14	50.0%	\$522	33.0%	49.2%	
	Upper	9	32.1%	\$712	44.9%	33.2%	9	32.1%	\$712	44.9%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.7%	
	Total	28	100.0%	\$1,584	100.0%	100.0%	28	100.0%	\$1,584	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	16.7%	\$500	42.9%	7.8%	1	16.7%	\$500	42.9%	14.2%	
	Middle	2	33.3%	\$102	8.8%	63.5%	2	33.3%	\$102	8.8%	55.9%	
	Upper	3	50.0%	\$563	48.3%	28.6%	3	50.0%	\$563	48.3%	29.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$1,165	100.0%	100.0%	6	100.0%	\$1,165	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Coffee-Covington-Escambia**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	1	3.4%	\$55	1.4%	20.1%	1	3.4%	\$55	1.4%	1.1%	
	Moderate	4	13.8%	\$367	9.2%	16.8%	4	13.8%	\$367	9.2%	6.3%	
	Middle	11	37.9%	\$1,070	26.8%	17.6%	11	37.9%	\$1,070	26.8%	14.8%	
	Upper	13	44.8%	\$2,506	62.7%	45.5%	13	44.8%	\$2,506	62.7%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.2%	
	Total	29	100.0%	\$3,998	100.0%	100.0%	29	100.0%	\$3,998	100.0%	100.0%	
REFINANCE	Low	1	1.6%	\$57	0.8%	20.1%	1	1.6%	\$57	0.8%	1.2%	
	Moderate	8	13.1%	\$521	7.4%	16.8%	8	13.1%	\$521	7.4%	3.6%	
	Middle	8	13.1%	\$751	10.7%	17.6%	8	13.1%	\$751	10.7%	12.1%	
	Upper	41	67.2%	\$5,168	73.7%	45.5%	41	67.2%	\$5,168	73.7%	50.6%	
	Unknown	3	4.9%	\$514	7.3%	0.0%	3	4.9%	\$514	7.3%	32.4%	
	Total	61	100.0%	\$7,011	100.0%	100.0%	61	100.0%	\$7,011	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	6.9%	\$15	3.5%	20.1%	2	6.9%	\$15	3.5%	3.0%	
	Moderate	3	10.3%	\$25	5.9%	16.8%	3	10.3%	\$25	5.9%	10.6%	
	Middle	11	37.9%	\$189	44.7%	17.6%	11	37.9%	\$189	44.7%	19.0%	
	Upper	13	44.8%	\$194	45.9%	45.5%	13	44.8%	\$194	45.9%	61.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.9%	
	Total	29	100.0%	\$423	100.0%	100.0%	29	100.0%	\$423	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	3.4%	\$127	1.1%	20.1%	4	3.4%	\$127	1.1%	1.1%	
	Moderate	15	12.6%	\$913	8.0%	16.8%	15	12.6%	\$913	8.0%	5.5%	
	Middle	30	25.2%	\$2,010	17.6%	17.6%	30	25.2%	\$2,010	17.6%	13.9%	
	Upper	67	56.3%	\$7,868	68.8%	45.5%	67	56.3%	\$7,868	68.8%	54.7%	
	Unknown	3	2.5%	\$514	4.5%	0.0%	3	2.5%	\$514	4.5%	24.8%	
	Total	119	100.0%	\$11,432	100.0%	100.0%	119	100.0%	\$11,432	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	23	82.1%	\$1,304	82.3%	88.4%	23	82.1%	\$1,304	82.3%	39.8%	
	Over \$1 Million	2	7.1%	\$140	8.8%	9.3%	2	7.1%				
	Total Rev. available	25	89.2%	\$1,444	91.1%	97.7%	25	89.2%				
	Rev. Not Known	3	10.7%	\$140	8.8%	2.3%	3	10.7%				
	Total	28	100.0%	\$1,584	100.0%	100.0%	28	100.0%				
	\$100,000 or Less	23	82.1%	\$608	38.4%		23	82.1%	\$608	38.4%	32.3%	
	\$100,001 - \$250,000	4	14.3%	\$644	40.7%		4	14.3%	\$644	40.7%	23.0%	
	\$250,001 - \$1 Million	1	3.6%	\$332	21.0%		1	3.6%	\$332	21.0%	44.7%	
	Total	28	100.0%	\$1,584	100.0%		28	100.0%	\$1,584	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	4	66.7%	\$565	48.5%	97.7%	4	66.7%	\$565	48.5%	70.5%	
	Over \$1 Million	2	33.3%	\$600	51.5%	2.3%	2	33.3%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	6	100.0%	\$1,165	100.0%	100.0%	6	100.0%				
	\$100,000 or Less	4	66.7%	\$165	14.2%		4	66.7%	\$165	14.2%	33.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.8%	
	\$250,001 - \$500,000	2	33.3%	\$1,000	85.8%		2	33.3%	\$1,000	85.8%	49.7%	
	Total	6	100.0%	\$1,165	100.0%		6	100.0%	\$1,165	100.0%	100.0%	
	Originations & Purchases											

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	24	10.1%	\$4,206	8.3%	15.1%	24	10.1%	\$4,206	8.3%	4.9%	
	Middle	138	58.0%	\$28,366	56.0%	60.1%	138	58.0%	\$28,366	56.0%	56.1%	
	Upper	76	31.9%	\$18,060	35.7%	24.8%	76	31.9%	\$18,060	35.7%	39.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	238	100.0%	\$50,632	100.0%	100.0%	238	100.0%	\$50,632	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	16	7.7%	\$1,673	4.7%	15.1%	16	7.7%	\$1,673	4.7%	7.3%	
	Middle	121	58.5%	\$18,217	51.5%	60.1%	121	58.5%	\$18,217	51.5%	54.6%	
	Upper	70	33.8%	\$15,467	43.7%	24.8%	70	33.8%	\$15,467	43.7%	38.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	207	100.0%	\$35,357	100.0%	100.0%	207	100.0%	\$35,357	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	5.8%	\$50	2.2%	15.1%	5	5.8%	\$50	2.2%	7.2%	
	Middle	57	66.3%	\$1,694	75.1%	60.1%	57	66.3%	\$1,694	75.1%	61.6%	
	Upper	24	27.9%	\$512	22.7%	24.8%	24	27.9%	\$512	22.7%	31.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	86	100.0%	\$2,256	100.0%	100.0%	86	100.0%	\$2,256	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	8.4%	
	Middle	0	0.0%	\$0	0.0%	67.1%	0	0.0%	\$0	0.0%	74.0%	
	Upper	0	0.0%	\$0	0.0%	31.9%	0	0.0%	\$0	0.0%	17.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	45	8.5%	\$5,929	6.7%	15.1%	45	8.5%	\$5,929	6.7%	5.8%	
	Middle	316	59.5%	\$48,277	54.7%	60.1%	316	59.5%	\$48,277	54.7%	56.2%	
	Upper	170	32.0%	\$34,039	38.6%	24.8%	170	32.0%	\$34,039	38.6%	38.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	531	100.0%	\$88,245	100.0%	100.0%	531	100.0%	\$88,245	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	22	12.9%	\$1,303	9.4%	10.0%	22	12.9%	\$1,303	9.4%	8.4%	
	Middle	113	66.5%	\$9,981	72.3%	69.6%	113	66.5%	\$9,981	72.3%	64.1%	
	Upper	35	20.6%	\$2,512	18.2%	20.3%	35	20.6%	\$2,512	18.2%	26.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.1%	
	Total	170	100.0%	\$13,796	100.0%	100.0%	170	100.0%	\$13,796	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	20.0%	\$75	12.3%	27.3%	1	20.0%	\$75	12.3%	8.1%	
	Middle	4	80.0%	\$536	87.7%	60.4%	4	80.0%	\$536	87.7%	69.0%	
	Upper	0	0.0%	\$0	0.0%	12.3%	0	0.0%	\$0	0.0%	22.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	5	100.0%	\$611	100.0%	100.0%	5	100.0%	\$611	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %	#	%	\$ (000s)			\$ %				
HOME PURCHASE	Low	13	5.5%	\$1,384	2.7%	19.4%	13	5.5%	3.4%	\$1,384	2.7%	1.6%	
	Moderate	40	16.8%	\$5,126	10.1%	18.6%	40	16.8%	13.4%	\$5,126	10.1%	8.5%	
	Middle	61	25.6%	\$9,548	18.9%	21.5%	61	25.6%	19.1%	\$9,548	18.9%	15.1%	
	Upper	115	48.3%	\$32,490	64.2%	40.4%	115	48.3%	44.6%	\$32,490	64.2%	53.9%	
	Unknown	9	3.8%	\$2,084	4.1%	0.0%	9	3.8%	19.5%	\$2,084	4.1%	20.9%	
	Total	238	100.0%	\$50,632	100.0%	100.0%	238	100.0%	100.0%	\$50,632	100.0%	100.0%	
REFINANCE	Low	15	7.2%	\$1,111	3.1%	19.4%	15	7.2%	4.1%	\$1,111	3.1%	2.0%	
	Moderate	29	14.0%	\$2,970	8.4%	18.6%	29	14.0%	11.0%	\$2,970	8.4%	6.4%	
	Middle	40	19.3%	\$5,343	15.1%	21.5%	40	19.3%	15.6%	\$5,343	15.1%	11.8%	
	Upper	114	55.1%	\$23,988	67.8%	40.4%	114	55.1%	41.8%	\$23,988	67.8%	49.7%	
	Unknown	9	4.3%	\$1,945	5.5%	0.0%	9	4.3%	27.5%	\$1,945	5.5%	30.1%	
	Total	207	100.0%	\$35,357	100.0%	100.0%	207	100.0%	100.0%	\$35,357	100.0%	100.0%	
HOME IMPROVEMENT	Low	16	18.6%	\$67	3.0%	19.4%	16	18.6%	11.8%	\$67	3.0%	3.9%	
	Moderate	14	16.3%	\$269	11.9%	18.6%	14	16.3%	17.1%	\$269	11.9%	13.5%	
	Middle	21	24.4%	\$288	12.8%	21.5%	21	24.4%	20.9%	\$288	12.8%	15.3%	
	Upper	35	40.7%	\$1,632	72.3%	40.4%	35	40.7%	44.4%	\$1,632	72.3%	56.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	11.0%	
	Total	86	100.0%	\$2,256	100.0%	100.0%	86	100.0%	100.0%	\$2,256	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	44	8.3%	\$2,562	2.9%	19.4%	44	8.3%	4.0%	\$2,562	2.9%	1.7%	
	Moderate	83	15.6%	\$8,365	9.5%	18.6%	83	15.6%	12.7%	\$8,365	9.5%	7.6%	
	Middle	122	23.0%	\$15,179	17.2%	21.5%	122	23.0%	18.0%	\$15,179	17.2%	13.6%	
	Upper	264	49.7%	\$58,110	65.9%	40.4%	264	49.7%	43.6%	\$58,110	65.9%	51.0%	
	Unknown	18	3.4%	\$4,029	4.6%	0.0%	18	3.4%	21.8%	\$4,029	4.6%	26.0%	
	Total	531	100.0%	\$88,245	100.0%	100.0%	531	100.0%	100.0%	\$88,245	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	117	68.8%	\$5,272	38.2%	91.7%	117	68.8%	48.3%	\$5,272	38.2%	40.2%
		Over \$1 Million	42	24.7%	\$7,872	57.1%	7.4%	42	24.7%				
		Total Rev. available	159	93.5%	\$13,144	95.3%	99.1%	159	93.5%				
		Rev. Not Known	11	6.5%	\$652	4.7%	0.9%	11	6.5%				
	Total	170	100.0%	\$13,796	100.0%	100.0%	170	100.0%					
	Loan Size	\$100,000 or Less	147	86.5%	\$4,093	29.7%		147	86.5%	90.7%	\$4,093	29.7%	33.8%
		\$100,001 - \$250,000	8	4.7%	\$1,302	9.4%		8	4.7%	4.8%	\$1,302	9.4%	17.9%
		\$250,001 - \$1 Million	15	8.8%	\$8,401	60.9%		15	8.8%	4.5%	\$8,401	60.9%	48.2%
		Total	170	100.0%	\$13,796	100.0%		170	100.0%	100.0%	\$13,796	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	4	80.0%	\$491	80.4%	94.0%	4	80.0%	19.0%	\$491	80.4%	26.9%
		Over \$1 Million	1	20.0%	\$120	19.6%	6.0%	1	20.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	5	100.0%	\$611	100.0%	100.0%	5	100.0%					
	Loan Size	\$100,000 or Less	3	60.0%	\$130	21.3%		3	60.0%	89.7%	\$130	21.3%	31.6%
		\$100,001 - \$250,000	1	20.0%	\$120	19.6%		1	20.0%	5.2%	\$120	19.6%	16.9%
		\$250,001 - \$500,000	1	20.0%	\$361	59.1%		1	20.0%	5.2%	\$361	59.1%	51.5%
		Total	5	100.0%	\$611	100.0%		5	100.0%	100.0%	\$611	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	33	11.6%	\$6,198	9.2%	14.9%	33	11.6%	16.0%	\$6,198	9.2%	14.8%
	Middle	174	61.1%	\$35,489	52.7%	65.0%	174	61.1%	59.2%	\$35,489	52.7%	55.2%
	Upper	78	27.4%	\$25,622	38.1%	20.1%	78	27.4%	24.8%	\$25,622	38.1%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	285	100.0%	\$67,309	100.0%	100.0%	285	100.0%	100.0%	\$67,309	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	17	11.3%	\$2,202	10.1%	14.9%	17	11.3%	14.7%	\$2,202	10.1%	12.8%
	Middle	86	57.0%	\$11,481	52.9%	65.0%	86	57.0%	61.3%	\$11,481	52.9%	57.0%
	Upper	48	31.8%	\$8,023	37.0%	20.1%	48	31.8%	24.0%	\$8,023	37.0%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	151	100.0%	\$21,706	100.0%	100.0%	151	100.0%	100.0%	\$21,706	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	10.7%	\$369	15.5%	14.9%	9	10.7%	14.0%	\$369	15.5%	10.3%
	Middle	54	64.3%	\$1,383	58.3%	65.0%	54	64.3%	63.1%	\$1,383	58.3%	55.7%
	Upper	21	25.0%	\$621	26.2%	20.1%	21	25.0%	23.0%	\$621	26.2%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	84	100.0%	\$2,373	100.0%	100.0%	84	100.0%	100.0%	\$2,373	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.4%	0	0.0%	23.1%	\$0	0.0%	2.6%
	Middle	0	0.0%	\$0	0.0%	42.8%	0	0.0%	61.5%	\$0	0.0%	30.8%
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	15.4%	\$0	0.0%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	59	11.3%	\$8,769	9.6%	14.9%	59	11.3%	15.6%	\$8,769	9.6%	14.0%
	Middle	314	60.4%	\$48,353	52.9%	65.0%	314	60.4%	59.8%	\$48,353	52.9%	55.0%
	Upper	147	28.3%	\$34,266	37.5%	20.1%	147	28.3%	24.5%	\$34,266	37.5%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	520	100.0%	\$91,388	100.0%	100.0%	520	100.0%	100.0%	\$91,388	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	31	21.4%	\$4,393	33.9%	19.1%	31	21.4%	17.3%	\$4,393	33.9%	18.2%
	Middle	77	53.1%	\$5,061	39.1%	61.7%	77	53.1%	56.7%	\$5,061	39.1%	54.3%
	Upper	37	25.5%	\$3,495	27.0%	19.2%	37	25.5%	23.4%	\$3,495	27.0%	26.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.1%
	Total	145	100.0%	\$12,949	100.0%	100.0%	145	100.0%	100.0%	\$12,949	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	42.9%	\$196	82.4%	24.6%	3	42.9%	32.9%	\$196	82.4%	34.9%
	Middle	2	28.6%	\$22	9.2%	57.3%	2	28.6%	47.4%	\$22	9.2%	40.4%
	Upper	2	28.6%	\$20	8.4%	18.1%	2	28.6%	15.8%	\$20	8.4%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	1.6%
	Total	7	100.0%	\$238	100.0%	100.0%	7	100.0%	100.0%	\$238	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Daphne-Fairhope-Foley

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	14	4.9%	\$1,271	1.9%	20.6%	14	4.9%	\$1,271	1.9%	2.3%	
	Moderate	68	23.9%	\$9,599	14.3%	17.7%	68	23.9%	\$9,599	14.3%	9.3%	
	Middle	52	18.2%	\$9,210	13.7%	20.9%	52	18.2%	\$9,210	13.7%	16.4%	
	Upper	148	51.9%	\$46,211	68.7%	40.9%	148	51.9%	\$46,211	68.7%	55.4%	
	Unknown	3	1.1%	\$1,018	1.5%	0.0%	3	1.1%	\$1,018	1.5%	16.6%	
	Total	285	100.0%	\$67,309	100.0%	100.0%	285	100.0%	\$67,309	100.0%	100.0%	
REFINANCE	Low	7	4.6%	\$418	1.9%	20.6%	7	4.6%	\$418	1.9%	2.6%	
	Moderate	23	15.2%	\$2,418	11.1%	17.7%	23	15.2%	\$2,418	11.1%	7.6%	
	Middle	32	21.2%	\$3,865	17.8%	20.9%	32	21.2%	\$3,865	17.8%	13.4%	
	Upper	82	54.3%	\$13,720	63.2%	40.9%	82	54.3%	\$13,720	63.2%	51.8%	
	Unknown	7	4.6%	\$1,285	5.9%	0.0%	7	4.6%	\$1,285	5.9%	24.5%	
	Total	151	100.0%	\$21,706	100.0%	100.0%	151	100.0%	\$21,706	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	3.6%	\$40	1.7%	20.6%	3	3.6%	\$40	1.7%	3.2%	
	Moderate	21	25.0%	\$344	14.5%	17.7%	21	25.0%	\$344	14.5%	8.8%	
	Middle	23	27.4%	\$389	16.4%	20.9%	23	27.4%	\$389	16.4%	19.3%	
	Upper	37	44.0%	\$1,600	67.4%	40.9%	37	44.0%	\$1,600	67.4%	63.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.7%	
	Total	84	100.0%	\$2,373	100.0%	100.0%	84	100.0%	\$2,373	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	24	4.6%	\$1,729	1.9%	20.6%	24	4.6%	\$1,729	1.9%	2.3%	
	Moderate	112	21.5%	\$12,361	13.5%	17.7%	112	21.5%	\$12,361	13.5%	8.7%	
	Middle	107	20.6%	\$13,464	14.7%	20.9%	107	20.6%	\$13,464	14.7%	15.4%	
	Upper	267	51.3%	\$61,531	67.3%	40.9%	267	51.3%	\$61,531	67.3%	53.3%	
	Unknown	10	1.9%	\$2,303	2.5%	0.0%	10	1.9%	\$2,303	2.5%	20.3%	
	Total	520	100.0%	\$91,388	100.0%	100.0%	520	100.0%	\$91,388	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	111	76.6%	\$6,276	48.5%	90.7%	111	76.6%	\$6,276	48.5%	44.1%	
	Over \$1 Million	27	18.6%	\$6,247	48.2%	8.3%	27	18.6%				
	Total Rev. available	138	95.2%	\$12,523	96.7%	99.0%	138	95.2%				
	Rev. Not Known	7	4.8%	\$426	3.3%	1.0%	7	4.8%				
	Total	145	100.0%	\$12,949	100.0%	100.0%	145	100.0%				
	\$100,000 or Less	115	79.3%	\$3,041	23.5%		115	79.3%	\$3,041	23.5%	31.0%	
	\$100,001 - \$250,000	14	9.7%	\$2,429	18.8%		14	9.7%	\$2,429	18.8%	18.1%	
	\$250,001 - \$1 Million	16	11.0%	\$7,479	57.8%		16	11.0%	\$7,479	57.8%	50.9%	
	Total	145	100.0%	\$12,949	100.0%		145	100.0%	\$12,949	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	7	100.0%	\$238	100.0%	94.0%	7	100.0%	\$238	100.0%	51.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	6.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	7	100.0%	\$238	100.0%	100.0%	7	100.0%				
	\$100,000 or Less	6	85.7%	\$136	57.1%		6	85.7%	\$136	57.1%	57.5%	
	\$100,001 - \$250,000	1	14.3%	\$102	42.9%		1	14.3%	\$102	42.9%	42.5%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$238	100.0%		7	100.0%	\$238	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.4%	\$140	1.4%	1.3%	1	1.4%	0.2%	\$140	1.4%	0.1%
	Moderate	9	12.5%	\$817	8.3%	13.0%	9	12.5%	13.5%	\$817	8.3%	8.6%
	Middle	32	44.4%	\$4,380	44.5%	59.5%	32	44.4%	53.5%	\$4,380	44.5%	51.2%
	Upper	30	41.7%	\$4,509	45.8%	26.2%	30	41.7%	32.8%	\$4,509	45.8%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	72	100.0%	\$9,846	100.0%	100.0%	72	100.0%	100.0%	\$9,846	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	9	8.3%	\$559	5.6%	13.0%	9	8.3%	9.7%	\$559	5.6%	6.5%
	Middle	59	54.6%	\$4,987	49.6%	59.5%	59	54.6%	56.6%	\$4,987	49.6%	55.7%
	Upper	40	37.0%	\$4,512	44.9%	26.2%	40	37.0%	33.4%	\$4,512	44.9%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	108	100.0%	\$10,058	100.0%	100.0%	108	100.0%	100.0%	\$10,058	100.0%	100.0%
HOME IMPROVEMENT	Low	2	4.3%	\$15	1.6%	1.3%	2	4.3%	0.8%	\$15	1.6%	0.4%
	Moderate	7	15.2%	\$67	7.1%	13.0%	7	15.2%	12.4%	\$67	7.1%	5.6%
	Middle	23	50.0%	\$555	58.4%	59.5%	23	50.0%	59.9%	\$555	58.4%	56.8%
	Upper	14	30.4%	\$313	32.9%	26.2%	14	30.4%	26.9%	\$313	32.9%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$950	100.0%	100.0%	46	100.0%	100.0%	\$950	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	43.0%	0	0.0%	18.2%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	44.4%	0	0.0%	72.7%	\$0	0.0%	67.2%
	Upper	0	0.0%	\$0	0.0%	10.7%	0	0.0%	9.1%	\$0	0.0%	10.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	1.3%	\$155	0.7%	1.3%	3	1.3%	0.3%	\$155	0.7%	0.1%
	Moderate	25	11.1%	\$1,443	6.9%	13.0%	25	11.1%	12.0%	\$1,443	6.9%	7.8%
	Middle	114	50.4%	\$9,922	47.6%	59.5%	114	50.4%	55.4%	\$9,922	47.6%	53.2%
	Upper	84	37.2%	\$9,334	44.8%	26.2%	84	37.2%	32.3%	\$9,334	44.8%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	226	100.0%	\$20,854	100.0%	100.0%	226	100.0%	100.0%	\$20,854	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.0%	\$0	0.0%	2.3%
	Moderate	14	19.7%	\$2,556	20.5%	19.4%	14	19.7%	19.6%	\$2,556	20.5%	21.4%
	Middle	39	54.9%	\$5,521	44.2%	57.5%	39	54.9%	50.1%	\$5,521	44.2%	51.5%
	Upper	18	25.4%	\$4,410	35.3%	22.1%	18	25.4%	26.6%	\$4,410	35.3%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	0.8%
	Total	71	100.0%	\$12,487	100.0%	100.0%	71	100.0%	100.0%	\$12,487	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$224	26.7%	5.7%	2	50.0%	15.3%	\$224	26.7%	33.3%
	Middle	2	50.0%	\$615	73.3%	76.4%	2	50.0%	82.7%	\$615	73.3%	66.3%
	Upper	0	0.0%	\$0	0.0%	17.5%	0	0.0%	2.0%	\$0	0.0%	0.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$839	100.0%	100.0%	4	100.0%	100.0%	\$839	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Decatur**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			#	%	Agg %	Bank		Agg \$ %	
#	%	\$ (000s)	\$ %	\$ (000s)	\$ %								
HOME PURCHASE	Low	3	4.2%	\$234	2.4%	21.0%	3	4.2%	7.8%	\$234	2.4%	4.4%	
	Moderate	18	25.0%	\$1,791	18.2%	18.3%	18	25.0%	21.6%	\$1,791	18.2%	15.9%	
	Middle	25	34.7%	\$3,081	31.3%	20.4%	25	34.7%	20.4%	\$3,081	31.3%	20.0%	
	Upper	22	30.6%	\$4,050	41.1%	40.3%	22	30.6%	31.1%	\$4,050	41.1%	42.3%	
	Unknown	4	5.6%	\$690	7.0%	0.0%	4	5.6%	19.1%	\$690	7.0%	17.4%	
	Total	72	100.0%	\$9,846	100.0%	100.0%	72	100.0%	100.0%	\$9,846	100.0%	100.0%	
REFINANCE	Low	17	15.7%	\$981	9.8%	21.0%	17	15.7%	6.1%	\$981	9.8%	2.8%	
	Moderate	22	20.4%	\$1,472	14.6%	18.3%	22	20.4%	14.0%	\$1,472	14.6%	9.3%	
	Middle	30	27.8%	\$2,511	25.0%	20.4%	30	27.8%	19.4%	\$2,511	25.0%	17.5%	
	Upper	38	35.2%	\$4,974	49.5%	40.3%	38	35.2%	36.2%	\$4,974	49.5%	44.3%	
	Unknown	1	0.9%	\$120	1.2%	0.0%	1	0.9%	24.3%	\$120	1.2%	26.2%	
	Total	108	100.0%	\$10,058	100.0%	100.0%	108	100.0%	100.0%	\$10,058	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	10.9%	\$52	5.5%	21.0%	5	10.9%	11.8%	\$52	5.5%	4.3%	
	Moderate	9	19.6%	\$119	12.5%	18.3%	9	19.6%	23.6%	\$119	12.5%	13.8%	
	Middle	16	34.8%	\$396	41.7%	20.4%	16	34.8%	27.3%	\$396	41.7%	22.6%	
	Upper	16	34.8%	\$383	40.3%	40.3%	16	34.8%	33.4%	\$383	40.3%	49.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	9.8%	
	Total	46	100.0%	\$950	100.0%	100.0%	46	100.0%	100.0%	\$950	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	25	11.1%	\$1,267	6.1%	21.0%	25	11.1%	7.7%	\$1,267	6.1%	3.7%	
	Moderate	49	21.7%	\$3,382	16.2%	18.3%	49	21.7%	19.1%	\$3,382	16.2%	13.1%	
	Middle	71	31.4%	\$5,988	28.7%	20.4%	71	31.4%	20.8%	\$5,988	28.7%	18.9%	
	Upper	76	33.6%	\$9,407	45.1%	40.3%	76	33.6%	33.1%	\$9,407	45.1%	42.8%	
	Unknown	5	2.2%	\$810	3.9%	0.0%	5	2.2%	19.4%	\$810	3.9%	21.4%	
	Total	226	100.0%	\$20,854	100.0%	100.0%	226	100.0%	100.0%	\$20,854	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	47	66.2%	\$3,711	29.7%	90.1%	47	66.2%	49.5%	\$3,711	29.7%	42.3%
		Over \$1 Million	24	33.8%	\$8,776	70.3%	8.8%	24	33.8%				
		Total Rev. available	71	100.0%	\$12,487	100.0%	98.9%	71	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
	Total	71	100.0%	\$12,487	100.0%	100.0%	71	100.0%					
	Loan Size	\$100,000 or Less	47	66.2%	\$1,429	11.4%		47	66.2%	88.0%	\$1,429	11.4%	29.0%
		\$100,001 - \$250,000	9	12.7%	\$1,875	15.0%		9	12.7%	7.0%	\$1,875	15.0%	22.3%
		\$250,001 - \$1 Million	15	21.1%	\$9,183	73.5%		15	21.1%	5.0%	\$9,183	73.5%	48.6%
		Total	71	100.0%	\$12,487	100.0%		71	100.0%	100.0%	\$12,487	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	4	100.0%	\$839	100.0%	96.4%	4	100.0%	53.1%	\$839	100.0%	78.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	4	100.0%	\$839	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	1	25.0%	\$24	2.9%		1	25.0%	83.7%	\$24	2.9%	27.6%
		\$100,001 - \$250,000	2	50.0%	\$365	43.5%		2	50.0%	10.2%	\$365	43.5%	31.6%
		\$250,001 - \$500,000	1	25.0%	\$450	53.6%		1	25.0%	6.1%	\$450	53.6%	40.9%
		Total	4	100.0%	\$839	100.0%		4	100.0%	100.0%	\$839	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Decatur

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	6.0%	\$257	2.9%	3.3%	4	6.0%	2.9%	\$257	2.9%	1.5%
	Moderate	6	9.0%	\$645	7.2%	7.0%	6	9.0%	7.1%	\$645	7.2%	4.7%
	Middle	38	56.7%	\$5,454	60.7%	62.4%	38	56.7%	53.7%	\$5,454	60.7%	50.3%
	Upper	19	28.4%	\$2,634	29.3%	27.3%	19	28.4%	36.3%	\$2,634	29.3%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$8,990	100.0%	100.0%	67	100.0%	100.0%	\$8,990	100.0%	100.0%
REFINANCE	Low	6	4.5%	\$272	2.4%	3.3%	6	4.5%	2.2%	\$272	2.4%	1.2%
	Moderate	9	6.8%	\$491	4.3%	7.0%	9	6.8%	6.5%	\$491	4.3%	3.4%
	Middle	74	56.1%	\$6,704	58.9%	62.4%	74	56.1%	60.0%	\$6,704	58.9%	59.4%
	Upper	43	32.6%	\$3,914	34.4%	27.3%	43	32.6%	31.2%	\$3,914	34.4%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	132	100.0%	\$11,381	100.0%	100.0%	132	100.0%	100.0%	\$11,381	100.0%	100.0%
HOME IMPROVEMENT	Low	2	6.5%	\$44	6.1%	3.3%	2	6.5%	4.1%	\$44	6.1%	2.6%
	Moderate	4	12.9%	\$41	5.6%	7.0%	4	12.9%	6.3%	\$41	5.6%	2.8%
	Middle	17	54.8%	\$487	67.1%	62.4%	17	54.8%	63.9%	\$487	67.1%	65.0%
	Upper	8	25.8%	\$154	21.2%	27.3%	8	25.8%	25.7%	\$154	21.2%	29.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$726	100.0%	100.0%	31	100.0%	100.0%	\$726	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	1	100.0%	\$64	100.0%	16.4%	1	100.0%	8.3%	\$64	100.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	25.9%	0	0.0%	8.3%	\$0	0.0%	10.3%
	Middle	0	0.0%	\$0	0.0%	49.2%	0	0.0%	75.0%	\$0	0.0%	82.6%
	Upper	0	0.0%	\$0	0.0%	8.5%	0	0.0%	8.3%	\$0	0.0%	6.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$64	100.0%	100.0%	1	100.0%	100.0%	\$64	100.0%	100.0%
HMDA TOTALS	Low	13	5.6%	\$637	3.0%	3.3%	13	5.6%	2.9%	\$637	3.0%	1.4%
	Moderate	19	8.2%	\$1,177	5.6%	7.0%	19	8.2%	6.8%	\$1,177	5.6%	4.3%
	Middle	129	55.8%	\$12,645	59.8%	62.4%	129	55.8%	57.0%	\$12,645	59.8%	54.2%
	Upper	70	30.3%	\$6,702	31.7%	27.3%	70	30.3%	33.3%	\$6,702	31.7%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	231	100.0%	\$21,161	100.0%	100.0%	231	100.0%	100.0%	\$21,161	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	2	3.8%	\$146	1.4%	5.0%	2	3.8%	5.1%	\$146	1.4%	7.4%
	Moderate	10	18.9%	\$2,912	27.7%	10.3%	10	18.9%	10.6%	\$2,912	27.7%	12.5%
	Middle	23	43.4%	\$4,042	38.4%	62.7%	23	43.4%	56.3%	\$4,042	38.4%	55.5%
	Upper	18	34.0%	\$3,423	32.5%	22.1%	18	34.0%	26.2%	\$3,423	32.5%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.5%
	Total	53	100.0%	\$10,523	100.0%	100.0%	53	100.0%	100.0%	\$10,523	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	2.0%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$1,248	100.0%	82.6%	8	100.0%	91.9%	\$1,248	100.0%	93.7%
	Upper	0	0.0%	\$0	0.0%	16.3%	0	0.0%	6.1%	\$0	0.0%	5.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,248	100.0%	100.0%	8	100.0%	100.0%	\$1,248	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Decatur**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	10	14.9%	\$829	9.2%	21.7%	10	14.9%	\$829	9.2%	4.5%	
	Moderate	18	26.9%	\$1,846	20.5%	17.5%	18	26.9%	\$1,846	20.5%	15.6%	
	Middle	14	20.9%	\$1,669	18.6%	19.7%	14	20.9%	\$1,669	18.6%	21.5%	
	Upper	23	34.3%	\$4,260	47.4%	41.0%	23	34.3%	\$4,260	47.4%	35.2%	
	Unknown	2	3.0%	\$386	4.3%	0.0%	2	3.0%	\$386	4.3%	23.2%	
	Total	67	100.0%	\$8,990	100.0%	100.0%	67	100.0%	\$8,990	100.0%	100.0%	
REFINANCE	Low	13	9.8%	\$541	4.8%	21.7%	13	9.8%	\$541	4.8%	3.7%	
	Moderate	25	18.9%	\$1,561	13.7%	17.5%	25	18.9%	\$1,561	13.7%	13.5%	
	Middle	47	35.6%	\$4,110	36.1%	19.7%	47	35.6%	\$4,110	36.1%	14.7%	
	Upper	44	33.3%	\$4,728	41.5%	41.0%	44	33.3%	\$4,728	41.5%	40.8%	
	Unknown	3	2.3%	\$441	3.9%	0.0%	3	2.3%	\$441	3.9%	27.2%	
	Total	132	100.0%	\$11,381	100.0%	100.0%	132	100.0%	\$11,381	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	9.7%	\$52	7.2%	21.7%	3	9.7%	\$52	7.2%	5.2%	
	Moderate	4	12.9%	\$102	14.0%	17.5%	4	12.9%	\$102	14.0%	13.6%	
	Middle	9	29.0%	\$181	24.9%	19.7%	9	29.0%	\$181	24.9%	18.1%	
	Upper	14	45.2%	\$385	53.0%	41.0%	14	45.2%	\$385	53.0%	57.1%	
	Unknown	1	3.2%	\$6	0.8%	0.0%	1	3.2%	\$6	0.8%	6.0%	
	Total	31	100.0%	\$726	100.0%	100.0%	31	100.0%	\$726	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$64	100.0%	0.0%	1	100.0%	\$64	100.0%	100.0%	
	Total	1	100.0%	\$64	100.0%	100.0%	1	100.0%	\$64	100.0%	100.0%	
HMDA TOTALS	Low	26	11.3%	\$1,422	6.7%	21.7%	26	11.3%	\$1,422	6.7%	4.2%	
	Moderate	47	20.3%	\$3,509	16.6%	17.5%	47	20.3%	\$3,509	16.6%	14.7%	
	Middle	70	30.3%	\$5,960	28.2%	19.7%	70	30.3%	\$5,960	28.2%	18.8%	
	Upper	81	35.1%	\$9,373	44.3%	41.0%	81	35.1%	\$9,373	44.3%	37.4%	
	Unknown	7	3.0%	\$897	4.2%	0.0%	7	3.0%	\$897	4.2%	24.9%	
	Total	231	100.0%	\$21,161	100.0%	100.0%	231	100.0%	\$21,161	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	26	49.1%	\$1,163	11.1%	88.5%	26	49.1%	\$1,163	11.1%	46.3%	
	Over \$1 Million	26	49.1%	\$8,360	79.4%	10.3%	26	49.1%				
	Total Rev. available	52	98.2%	\$9,523	90.5%	98.8%	52	98.2%				
	Rev. Not Known	1	1.9%	\$1,000	9.5%	1.3%	1	1.9%				
	Total	53	100.0%	\$10,523	100.0%	100.0%	53	100.0%				
	\$100,000 or Less	33	62.3%	\$1,200	11.4%		33	62.3%	\$1,200	11.4%	28.6%	
	\$100,001 - \$250,000	6	11.3%	\$1,151	10.9%		6	11.3%	\$1,151	10.9%	20.9%	
	\$250,001 - \$1 Million	14	26.4%	\$8,172	77.7%		14	26.4%	\$8,172	77.7%	50.5%	
	Total	53	100.0%	\$10,523	100.0%		53	100.0%	\$10,523	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	6	75.0%	\$1,136	91.0%	96.0%	6	75.0%	\$1,136	91.0%	76.9%	
	Over \$1 Million	2	25.0%	\$112	9.0%	4.0%	2	25.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	8	100.0%	\$1,248	100.0%	100.0%	8	100.0%				
	\$100,000 or Less	4	50.0%	\$233	18.7%		4	50.0%	\$233	18.7%	31.7%	
	\$100,001 - \$250,000	3	37.5%	\$565	45.3%		3	37.5%	\$565	45.3%	41.4%	
	\$250,001 - \$500,000	1	12.5%	\$450	36.1%		1	12.5%	\$450	36.1%	26.9%	
	Total	8	100.0%	\$1,248	100.0%		8	100.0%	\$1,248	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	2	3.0%	\$180	1.9%	13.3%	2	3.0%	7.9%	\$180	1.9%	4.5%
	Middle	37	55.2%	\$5,018	52.7%	50.5%	37	55.2%	48.1%	\$5,018	52.7%	42.4%
	Upper	28	41.8%	\$4,325	45.4%	35.5%	28	41.8%	43.9%	\$4,325	45.4%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$9,523	100.0%	100.0%	67	100.0%	100.0%	\$9,523	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.4%
	Moderate	5	7.1%	\$398	4.9%	13.3%	5	7.1%	7.7%	\$398	4.9%	5.0%
	Middle	33	47.1%	\$3,421	41.9%	50.5%	33	47.1%	46.8%	\$3,421	41.9%	39.2%
	Upper	32	45.7%	\$4,348	53.2%	35.5%	32	45.7%	45.3%	\$4,348	53.2%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	70	100.0%	\$8,167	100.0%	100.0%	70	100.0%	100.0%	\$8,167	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	27.8%	\$196	34.3%	13.3%	10	27.8%	16.6%	\$196	34.3%	10.2%
	Middle	16	44.4%	\$234	41.0%	50.5%	16	44.4%	45.6%	\$234	41.0%	40.2%
	Upper	10	27.8%	\$141	24.7%	35.5%	10	27.8%	37.9%	\$141	24.7%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$571	100.0%	100.0%	36	100.0%	100.0%	\$571	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	47.9%	0	0.0%	66.7%	\$0	0.0%	66.7%
	Upper	0	0.0%	\$0	0.0%	30.2%	0	0.0%	33.3%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	17	9.8%	\$774	4.2%	13.3%	17	9.8%	8.3%	\$774	4.2%	4.6%
	Middle	86	49.7%	\$8,673	47.5%	50.5%	86	49.7%	47.5%	\$8,673	47.5%	42.0%
	Upper	70	40.5%	\$8,814	48.3%	35.5%	70	40.5%	44.1%	\$8,814	48.3%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	173	100.0%	\$18,261	100.0%	100.0%	173	100.0%	100.0%	\$18,261	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	7	11.3%	\$257	2.7%	7.3%	7	11.3%	7.7%	\$257	2.7%	10.4%
	Moderate	12	19.4%	\$1,263	13.5%	16.3%	12	19.4%	16.8%	\$1,263	13.5%	19.0%
	Middle	23	37.1%	\$3,570	38.1%	39.5%	23	37.1%	35.9%	\$3,570	38.1%	30.6%
	Upper	20	32.3%	\$4,270	45.6%	36.9%	20	32.3%	38.4%	\$4,270	45.6%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.3%
	Total	62	100.0%	\$9,360	100.0%	100.0%	62	100.0%	100.0%	\$9,360	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.6%	0	0.0%	5.1%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	64.5%	0	0.0%	68.4%	\$0	0.0%	81.0%
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	26.5%	\$0	0.0%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Dothan**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %	%	#	%			%	\$ (000s)		\$ %	\$ %
HOME PURCHASE	Low	2	3.0%	\$130	1.4%	21.0%	2	3.0%	6.0%	\$130	1.4%	2.8%	
	Moderate	15	22.4%	\$1,657	17.4%	16.1%	15	22.4%	18.0%	\$1,657	17.4%	12.6%	
	Middle	19	28.4%	\$2,603	27.3%	18.3%	19	28.4%	20.4%	\$2,603	27.3%	18.6%	
	Upper	28	41.8%	\$4,662	49.0%	44.6%	28	41.8%	36.9%	\$4,662	49.0%	47.8%	
	Unknown	3	4.5%	\$471	4.9%	0.0%	3	4.5%	18.8%	\$471	4.9%	18.1%	
	Total	67	100.0%	\$9,523	100.0%	100.0%	67	100.0%	100.0%	\$9,523	100.0%	100.0%	
REFINANCE	Low	5	7.1%	\$275	3.4%	21.0%	5	7.1%	5.1%	\$275	3.4%	2.4%	
	Moderate	4	5.7%	\$349	4.3%	16.1%	4	5.7%	9.7%	\$349	4.3%	5.7%	
	Middle	16	22.9%	\$1,191	14.6%	18.3%	16	22.9%	14.4%	\$1,191	14.6%	11.2%	
	Upper	45	64.3%	\$6,352	77.8%	44.6%	45	64.3%	39.2%	\$6,352	77.8%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.5%	\$0	0.0%	33.7%	
	Total	70	100.0%	\$8,167	100.0%	100.0%	70	100.0%	100.0%	\$8,167	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	22.2%	\$60	10.5%	21.0%	8	22.2%	10.1%	\$60	10.5%	3.9%	
	Moderate	8	22.2%	\$162	28.4%	16.1%	8	22.2%	17.8%	\$162	28.4%	9.1%	
	Middle	12	33.3%	\$182	31.9%	18.3%	12	33.3%	17.8%	\$182	31.9%	18.7%	
	Upper	8	22.2%	\$167	29.2%	44.6%	8	22.2%	49.7%	\$167	29.2%	60.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	8.2%	
	Total	36	100.0%	\$571	100.0%	100.0%	36	100.0%	100.0%	\$571	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	8.7%	\$465	2.5%	21.0%	15	8.7%	5.8%	\$465	2.5%	2.6%	
	Moderate	27	15.6%	\$2,168	11.9%	16.1%	27	15.6%	14.7%	\$2,168	11.9%	9.3%	
	Middle	47	27.2%	\$3,976	21.8%	18.3%	47	27.2%	17.8%	\$3,976	21.8%	15.0%	
	Upper	81	46.8%	\$11,181	61.2%	44.6%	81	46.8%	38.4%	\$11,181	61.2%	45.9%	
	Unknown	3	1.7%	\$471	2.6%	0.0%	3	1.7%	23.2%	\$471	2.6%	27.3%	
	Total	173	100.0%	\$18,261	100.0%	100.0%	173	100.0%	100.0%	\$18,261	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	38	61.3%	\$3,117	33.3%	88.0%	38	61.3%	52.5%	\$3,117	33.3%	44.5%
		Over \$1 Million	22	35.5%	\$6,140	65.6%	10.9%	22	35.5%				
		Total Rev. available	60	96.8%	\$9,257	98.9%	98.9%	60	96.8%				
		Rev. Not Known	2	3.2%	\$103	1.1%	1.0%	2	3.2%				
	Loan Size	Total	62	100.0%	\$9,360	100.0%	100.0%	62	100.0%				
		\$100,000 or Less	42	67.7%	\$1,417	15.1%		42	67.7%	90.3%	\$1,417	15.1%	30.6%
		\$100,001 - \$250,000	7	11.3%	\$1,320	14.1%		7	11.3%	5.1%	\$1,320	14.1%	18.1%
		\$250,001 - \$1 Million	13	21.0%	\$6,623	70.8%		13	21.0%	4.6%	\$6,623	70.8%	51.2%
Total	62	100.0%	\$9,360	100.0%		62	100.0%	100.0%	\$9,360	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.3%	0	0.0%	69.2%	\$0	0.0%	85.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.6%	\$0	0.0%	25.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.2%	\$0	0.0%	29.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	44.9%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Dothan

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	4	7.8%	\$251	3.0%	15.9%	4	7.8%	10.6%	\$251	3.0%	7.1%
	Middle	27	52.9%	\$3,951	46.7%	54.9%	27	52.9%	55.7%	\$3,951	46.7%	51.3%
	Upper	20	39.2%	\$4,262	50.4%	27.3%	20	39.2%	32.9%	\$4,262	50.4%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	51	100.0%	\$8,464	100.0%	100.0%	51	100.0%	100.0%	\$8,464	100.0%	100.0%
REFINANCE	Low	3	3.4%	\$113	1.4%	1.9%	3	3.4%	2.0%	\$113	1.4%	1.7%
	Moderate	12	13.5%	\$549	6.7%	15.9%	12	13.5%	10.3%	\$549	6.7%	6.5%
	Middle	54	60.7%	\$4,733	58.0%	54.9%	54	60.7%	52.5%	\$4,733	58.0%	46.4%
	Upper	20	22.5%	\$2,772	33.9%	27.3%	20	22.5%	35.1%	\$2,772	33.9%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	89	100.0%	\$8,167	100.0%	100.0%	89	100.0%	100.0%	\$8,167	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.4%	\$0	0.0%	1.6%
	Moderate	9	27.3%	\$104	11.6%	15.9%	9	27.3%	9.9%	\$104	11.6%	2.9%
	Middle	16	48.5%	\$578	64.3%	54.9%	16	48.5%	49.3%	\$578	64.3%	31.1%
	Upper	8	24.2%	\$217	24.1%	27.3%	8	24.2%	39.4%	\$217	24.1%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$899	100.0%	100.0%	33	100.0%	100.0%	\$899	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	50.0%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	50.0%	\$0	0.0%	92.9%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	1.7%	\$113	0.6%	1.9%	3	1.7%	1.2%	\$113	0.6%	0.8%
	Moderate	25	14.5%	\$904	5.2%	15.9%	25	14.5%	10.6%	\$904	5.2%	6.8%
	Middle	97	56.1%	\$9,262	52.8%	54.9%	97	56.1%	54.4%	\$9,262	52.8%	51.3%
	Upper	48	27.7%	\$7,251	41.4%	27.3%	48	27.7%	33.8%	\$7,251	41.4%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	173	100.0%	\$17,530	100.0%	100.0%	173	100.0%	100.0%	\$17,530	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	6	10.5%	\$646	7.7%	10.4%	6	10.5%	10.0%	\$646	7.7%	10.1%
	Moderate	4	7.0%	\$915	11.0%	16.5%	4	7.0%	18.4%	\$915	11.0%	19.3%
	Middle	26	45.6%	\$2,116	25.3%	40.1%	26	45.6%	37.3%	\$2,116	25.3%	29.4%
	Upper	21	36.8%	\$4,674	56.0%	33.1%	21	36.8%	33.1%	\$4,674	56.0%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%
	Total	57	100.0%	\$8,351	100.0%	100.0%	57	100.0%	100.0%	\$8,351	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	9.6%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	64.1%	0	0.0%	73.6%	\$0	0.0%	74.8%
	Upper	0	0.0%	\$0	0.0%	24.4%	0	0.0%	16.8%	\$0	0.0%	20.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Dothan**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		
HOME PURCHASE	Low	3	5.9%	\$257	3.0%	21.6%	3	5.9%	\$257	3.0%	1.4%	
	Moderate	10	19.6%	\$1,240	14.7%	16.8%	10	19.6%	\$1,240	14.7%	9.2%	
	Middle	15	29.4%	\$1,937	22.9%	18.9%	15	29.4%	\$1,937	22.9%	16.5%	
	Upper	22	43.1%	\$4,707	55.6%	42.7%	22	43.1%	\$4,707	55.6%	47.3%	
	Unknown	1	2.0%	\$323	3.8%	0.0%	1	2.0%	\$323	3.8%	25.7%	
	Total	51	100.0%	\$8,464	100.0%	100.0%	51	100.0%	\$8,464	100.0%	100.0%	
REFINANCE	Low	8	9.0%	\$258	3.2%	21.6%	8	9.0%	\$258	3.2%	1.7%	
	Moderate	22	24.7%	\$1,278	15.6%	16.8%	22	24.7%	\$1,278	15.6%	4.4%	
	Middle	19	21.3%	\$1,616	19.8%	18.9%	19	21.3%	\$1,616	19.8%	9.6%	
	Upper	40	44.9%	\$5,015	61.4%	42.7%	40	44.9%	\$5,015	61.4%	52.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	32.3%	
	Total	89	100.0%	\$8,167	100.0%	100.0%	89	100.0%	\$8,167	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	6.1%	\$22	2.4%	21.6%	2	6.1%	\$22	2.4%	2.0%	
	Moderate	6	18.2%	\$43	4.8%	16.8%	6	18.2%	\$43	4.8%	5.7%	
	Middle	8	24.2%	\$295	32.8%	18.9%	8	24.2%	\$295	32.8%	6.2%	
	Upper	17	51.5%	\$539	60.0%	42.7%	17	51.5%	\$539	60.0%	80.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.1%	
	Total	33	100.0%	\$899	100.0%	100.0%	33	100.0%	\$899	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	7.5%	\$537	3.1%	21.6%	13	7.5%	\$537	3.1%	1.5%	
	Moderate	38	22.0%	\$2,561	14.6%	16.8%	38	22.0%	\$2,561	14.6%	7.1%	
	Middle	42	24.3%	\$3,848	22.0%	18.9%	42	24.3%	\$3,848	22.0%	13.2%	
	Upper	79	45.7%	\$10,261	58.5%	42.7%	79	45.7%	\$10,261	58.5%	47.3%	
	Unknown	1	0.6%	\$323	1.8%	0.0%	1	0.6%	\$323	1.8%	31.0%	
	Total	173	100.0%	\$17,530	100.0%	100.0%	173	100.0%	\$17,530	100.0%	100.0%	
Small Business Revenue	Total Businesses											
	\$1 Million or Less	39	68.4%	\$4,109	49.2%	86.1%	39	68.4%	\$4,109	49.2%	46.5%	
	Over \$1 Million	16	28.1%	\$4,185	50.1%	12.7%	16	28.1%				
	Total Rev. available	55	96.5%	\$8,294	99.3%	98.8%	55	96.5%				
	Rev. Not Known	2	3.5%	\$57	0.7%	1.2%	2	3.5%				
	Total	57	100.0%	\$8,351	100.0%	100.0%	57	100.0%				
	\$100,000 or Less	41	71.9%	\$1,504	18.0%		41	71.9%	\$1,504	18.0%	38.1%	
	\$100,001 - \$250,000	6	10.5%	\$1,292	15.5%		6	10.5%	\$1,292	15.5%	18.1%	
	\$250,001 - \$1 Million	10	17.5%	\$5,555	66.5%		10	17.5%	\$5,555	66.5%	43.9%	
	Total	57	100.0%	\$8,351	100.0%		57	100.0%	\$8,351	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	\$0	0.0%	72.6%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	24.4%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.5%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	49.1%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$213	100.0%	100.0%	2	100.0%	97.5%	\$213	100.0%	97.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	2.3%
	Total	2	100.0%	\$213	100.0%	100.0%	2	100.0%	100.0%	\$213	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	13	100.0%	\$831	100.0%	100.0%	13	100.0%	100.0%	\$831	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$831	100.0%	100.0%	13	100.0%	100.0%	\$831	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	9	100.0%	\$63	100.0%	100.0%	9	100.0%	100.0%	\$63	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$63	100.0%	100.0%	9	100.0%	100.0%	\$63	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	24	100.0%	\$1,107	100.0%	100.0%	24	100.0%	98.8%	\$1,107	100.0%	98.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	1.1%
	Total	24	100.0%	\$1,107	100.0%	100.0%	24	100.0%	100.0%	\$1,107	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	100.0%	\$785	100.0%	100.0%	6	100.0%	97.8%	\$785	100.0%	99.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	0.4%
	Total	6	100.0%	\$785	100.0%	100.0%	6	100.0%	100.0%	\$785	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Fayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%				%	\$ (000s)		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.1%	\$0	0.0%	2.1%	
	Moderate	1	50.0%	\$41	19.2%	17.7%	1	50.0%	20.7%	\$41	19.2%	14.5%	
	Middle	1	50.0%	\$172	80.8%	26.6%	1	50.0%	24.8%	\$172	80.8%	21.1%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	33.9%	\$0	0.0%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	18.1%	
	Total	2	100.0%	\$213	100.0%	100.0%	2	100.0%	100.0%	\$213	100.0%	100.0%	
REFINANCE	Low	1	7.7%	\$37	4.5%	20.8%	1	7.7%	4.0%	\$37	4.5%	1.2%	
	Moderate	1	7.7%	\$32	3.9%	17.7%	1	7.7%	10.0%	\$32	3.9%	7.3%	
	Middle	3	23.1%	\$186	22.4%	26.6%	3	23.1%	20.0%	\$186	22.4%	15.8%	
	Upper	8	61.5%	\$576	69.3%	34.9%	8	61.5%	46.0%	\$576	69.3%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	21.9%	
	Total	13	100.0%	\$831	100.0%	100.0%	13	100.0%	100.0%	\$831	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	4.3%	\$0	0.0%	1.1%	
	Moderate	3	33.3%	\$24	38.1%	17.7%	3	33.3%	26.1%	\$24	38.1%	13.4%	
	Middle	4	44.4%	\$24	38.1%	26.6%	4	44.4%	17.4%	\$24	38.1%	2.6%	
	Upper	2	22.2%	\$15	23.8%	34.9%	2	22.2%	52.2%	\$15	23.8%	82.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$63	100.0%	100.0%	9	100.0%	100.0%	\$63	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	26.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	4.2%	\$37	3.3%	20.8%	1	4.2%	4.1%	\$37	3.3%	1.6%	
	Moderate	5	20.8%	\$97	8.8%	17.7%	5	20.8%	16.7%	\$97	8.8%	10.6%	
	Middle	8	33.3%	\$382	34.5%	26.6%	8	33.3%	22.0%	\$382	34.5%	17.2%	
	Upper	10	41.7%	\$591	53.4%	34.9%	10	41.7%	40.4%	\$591	53.4%	48.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	22.6%	
	Total	24	100.0%	\$1,107	100.0%	100.0%	24	100.0%	100.0%	\$1,107	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	4	66.7%	\$35	4.5%	89.1%	4	66.7%	65.8%	\$35	4.5%	55.5%
		Over \$1 Million	2	33.3%	\$750	95.5%	6.6%	2	33.3%				
		Total Rev. available	6	100.0%	\$785	100.0%	95.7%	6	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.3%	0	0.0%				
	Total	6	100.0%	\$785	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	5	83.3%	\$85	10.8%		5	83.3%	95.2%	\$85	10.8%	46.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	18.7%
		\$250,001 - \$1 Million	1	16.7%	\$700	89.2%		1	16.7%	1.8%	\$700	89.2%	34.3%
		Total	6	100.0%	\$785	100.0%		6	100.0%	100.0%	\$785	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	1	100.0%	\$5	100.0%	96.2%	1	100.0%	53.8%	\$5	100.0%	89.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.8%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$5	100.0%		1	100.0%	92.3%	\$5	100.0%	53.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	46.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total		1	100.0%	\$5	100.0%		1	100.0%	100.0%	\$5	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			Agg
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	14.0%	14.0%
	Middle	3	100.0%	\$208	100.0%	82.4%	3	100.0%	\$208	100.0%	86.0%	86.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	3	100.0%	\$208	100.0%	100.0%	3	100.0%	\$208	100.0%	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	15.9%	15.9%
	Middle	12	100.0%	\$835	100.0%	82.4%	12	100.0%	\$835	100.0%	84.1%	84.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	12	100.0%	\$835	100.0%	100.0%	12	100.0%	\$835	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	55.9%	55.9%
	Middle	4	100.0%	\$107	100.0%	82.4%	4	100.0%	\$107	100.0%	44.1%	44.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	4	100.0%	\$107	100.0%	100.0%	4	100.0%	\$107	100.0%	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	78.2%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	16.1%	16.1%
	Middle	19	100.0%	\$1,150	100.0%	82.4%	19	100.0%	\$1,150	100.0%	83.9%	83.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	19	100.0%	\$1,150	100.0%	100.0%	19	100.0%	\$1,150	100.0%	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	4	44.4%	\$160	56.9%	37.9%	4	44.4%	\$160	56.9%	16.8%	16.8%
	Middle	5	55.6%	\$121	43.1%	62.1%	5	55.6%	\$121	43.1%	82.7%	82.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.5%	0.5%
	Total	9	100.0%	\$281	100.0%	100.0%	9	100.0%	\$281	100.0%	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	\$0	0.0%	2.8%	2.8%
	Middle	0	0.0%	\$0	0.0%	85.4%	0	0.0%	\$0	0.0%	97.2%	97.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Fayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	Agg	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	2.9%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	22.0%	0	0.0%	10.8%	\$0	0.0%	5.3%
	Middle	2	66.7%	\$110	52.9%	19.6%	2	66.7%	23.5%	\$110	52.9%	22.4%
	Upper	1	33.3%	\$98	47.1%	39.7%	1	33.3%	41.2%	\$98	47.1%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.6%	\$0	0.0%	25.2%
	Total	3	100.0%	\$208	100.0%	100.0%	3	100.0%	100.0%	\$208	100.0%	100.0%
REFINANCE	Low	1	8.3%	\$41	4.9%	18.7%	1	8.3%	1.4%	\$41	4.9%	1.1%
	Moderate	2	16.7%	\$162	19.4%	22.0%	2	16.7%	12.9%	\$162	19.4%	8.4%
	Middle	1	8.3%	\$28	3.4%	19.6%	1	8.3%	14.3%	\$28	3.4%	14.4%
	Upper	8	66.7%	\$604	72.3%	39.7%	8	66.7%	57.1%	\$604	72.3%	61.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	14.9%
	Total	12	100.0%	\$835	100.0%	100.0%	12	100.0%	100.0%	\$835	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$9	8.4%	22.0%	2	50.0%	0.0%	\$9	8.4%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	12.5%	\$0	0.0%	7.3%
	Upper	2	50.0%	\$98	91.6%	39.7%	2	50.0%	87.5%	\$98	91.6%	92.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$107	100.0%	100.0%	4	100.0%	100.0%	\$107	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	1	5.3%	\$41	3.6%	18.7%	1	5.3%	2.2%	\$41	3.6%	1.7%
	Moderate	4	21.1%	\$171	14.9%	22.0%	4	21.1%	11.1%	\$171	14.9%	6.4%
	Middle	3	15.8%	\$138	12.0%	19.6%	3	15.8%	19.4%	\$138	12.0%	18.7%
	Upper	11	57.9%	\$800	69.6%	39.7%	11	57.9%	49.4%	\$800	69.6%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	20.3%
	Total	19	100.0%	\$1,150	100.0%	100.0%	19	100.0%	100.0%	\$1,150	100.0%	100.0%
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	9	100.0%	\$281	100.0%	88.2%	9	100.0%	69.9%	\$281	100.0%	62.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.1%	0	0.0%				
	Total Rev. available	9	100.0%	\$281	100.0%	95.3%	9	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	4.6%	0	0.0%				
	Total	9	100.0%	\$281	100.0%	100.0%	9	100.0%				
	\$100,000 or Less	9	100.0%	\$281	100.0%		9	100.0%	92.7%	\$281	100.0%	49.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	28.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	22.5%
	Total	9	100.0%	\$281	100.0%		9	100.0%	100.0%	\$281	100.0%	100.0%
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.2%	0	0.0%	70.0%	\$0	0.0%	87.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.8%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.0%	\$0	0.0%	72.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	27.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Moderate	8	7.5%	\$705	4.7%	8.8%	8	7.5%	9.1%	\$705	4.7%	5.8%
	Middle	75	70.8%	\$9,090	60.4%	68.9%	75	70.8%	67.8%	\$9,090	60.4%	65.7%
	Upper	23	21.7%	\$5,265	35.0%	19.2%	23	21.7%	22.0%	\$5,265	35.0%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$15,060	100.0%	100.0%	106	100.0%	100.0%	\$15,060	100.0%	100.0%
REFINANCE	Low	3	2.0%	\$301	2.1%	3.1%	3	2.0%	2.0%	\$301	2.1%	0.9%
	Moderate	13	8.5%	\$689	4.8%	8.8%	13	8.5%	8.1%	\$689	4.8%	4.7%
	Middle	101	66.0%	\$9,853	69.0%	68.9%	101	66.0%	69.2%	\$9,853	69.0%	70.7%
	Upper	36	23.5%	\$3,445	24.1%	19.2%	36	23.5%	20.7%	\$3,445	24.1%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	153	100.0%	\$14,288	100.0%	100.0%	153	100.0%	100.0%	\$14,288	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.5%	\$0	0.0%	1.0%
	Moderate	3	12.0%	\$38	5.6%	8.8%	3	12.0%	8.4%	\$38	5.6%	7.6%
	Middle	18	72.0%	\$571	83.8%	68.9%	18	72.0%	70.6%	\$571	83.8%	66.2%
	Upper	4	16.0%	\$72	10.6%	19.2%	4	16.0%	19.5%	\$72	10.6%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$681	100.0%	100.0%	25	100.0%	100.0%	\$681	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.2%	0	0.0%	30.8%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	53.8%	\$0	0.0%	23.0%
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	15.4%	\$0	0.0%	67.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	1.1%	\$301	1.0%	3.1%	3	1.1%	1.5%	\$301	1.0%	0.7%
	Moderate	24	8.5%	\$1,432	4.8%	8.8%	24	8.5%	8.7%	\$1,432	4.8%	5.4%
	Middle	194	68.3%	\$19,514	65.0%	68.9%	194	68.3%	68.6%	\$19,514	65.0%	67.1%
	Upper	63	22.2%	\$8,782	29.2%	19.2%	63	22.2%	21.2%	\$8,782	29.2%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	284	100.0%	\$30,029	100.0%	100.0%	284	100.0%	100.0%	\$30,029	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	8	12.7%	\$1,658	11.1%	11.9%	8	12.7%	10.9%	\$1,658	11.1%	14.5%
	Moderate	4	6.3%	\$459	3.1%	10.8%	4	6.3%	9.6%	\$459	3.1%	5.6%
	Middle	20	31.7%	\$1,182	7.9%	53.3%	20	31.7%	50.0%	\$1,182	7.9%	37.1%
	Upper	31	49.2%	\$11,693	78.0%	24.0%	31	49.2%	28.4%	\$11,693	78.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.7%
	Total	63	100.0%	\$14,992	100.0%	100.0%	63	100.0%	100.0%	\$14,992	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.6%
	Middle	2	100.0%	\$142	100.0%	89.9%	2	100.0%	88.5%	\$142	100.0%	97.8%
	Upper	0	0.0%	\$0	0.0%	9.6%	0	0.0%	7.7%	\$0	0.0%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$142	100.0%	100.0%	2	100.0%	100.0%	\$142	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Florence**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			#	%	Agg %	Bank		Agg \$ %	
#	%	\$ (000s)	\$ %	\$ (000s)	\$ %								
HOME PURCHASE	Low	11	10.4%	\$699	4.6%	21.7%	11	10.4%	7.2%	\$699	4.6%	3.7%	
	Moderate	35	33.0%	\$3,817	25.3%	17.9%	35	33.0%	19.0%	\$3,817	25.3%	13.4%	
	Middle	22	20.8%	\$2,660	17.7%	18.4%	22	20.8%	22.0%	\$2,660	17.7%	19.8%	
	Upper	37	34.9%	\$7,584	50.4%	42.0%	37	34.9%	32.4%	\$7,584	50.4%	44.6%	
	Unknown	1	0.9%	\$300	2.0%	0.0%	1	0.9%	19.4%	\$300	2.0%	18.5%	
	Total	106	100.0%	\$15,060	100.0%	100.0%	106	100.0%	100.0%	\$15,060	100.0%	100.0%	
	REFINANCE	Low	14	9.2%	\$779	5.5%	21.7%	14	9.2%	7.4%	\$779	5.5%	3.1%
Moderate		28	18.3%	\$2,028	14.2%	17.9%	28	18.3%	12.9%	\$2,028	14.2%	7.9%	
Middle		27	17.6%	\$2,013	14.1%	18.4%	27	17.6%	18.4%	\$2,013	14.1%	14.5%	
Upper		80	52.3%	\$8,981	62.9%	42.0%	80	52.3%	42.2%	\$8,981	62.9%	54.1%	
Unknown		4	2.6%	\$487	3.4%	0.0%	4	2.6%	19.1%	\$487	3.4%	20.3%	
Total		153	100.0%	\$14,288	100.0%	100.0%	153	100.0%	100.0%	\$14,288	100.0%	100.0%	
HOME IMPROVEMENT		Low	3	12.0%	\$31	4.6%	21.7%	3	12.0%	10.1%	\$31	4.6%	4.6%
	Moderate	3	12.0%	\$16	2.3%	17.9%	3	12.0%	12.3%	\$16	2.3%	6.5%	
	Middle	6	24.0%	\$163	23.9%	18.4%	6	24.0%	13.8%	\$163	23.9%	16.6%	
	Upper	13	52.0%	\$471	69.2%	42.0%	13	52.0%	30.6%	\$471	69.2%	55.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	33.1%	\$0	0.0%	16.8%	
	Total	25	100.0%	\$681	100.0%	100.0%	25	100.0%	100.0%	\$681	100.0%	100.0%	
	MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate		0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Middle		0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Upper		0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Unknown		0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS		Low	28	9.9%	\$1,509	5.0%	21.7%	28	9.9%	7.5%	\$1,509	5.0%	3.4%
	Moderate	66	23.2%	\$5,861	19.5%	17.9%	66	23.2%	15.8%	\$5,861	19.5%	10.6%	
	Middle	55	19.4%	\$4,836	16.1%	18.4%	55	19.4%	19.7%	\$4,836	16.1%	17.0%	
	Upper	130	45.8%	\$17,036	56.7%	42.0%	130	45.8%	36.3%	\$17,036	56.7%	48.2%	
	Unknown	5	1.8%	\$787	2.6%	0.0%	5	1.8%	20.7%	\$787	2.6%	20.8%	
	Total	284	100.0%	\$30,029	100.0%	100.0%	284	100.0%	100.0%	\$30,029	100.0%	100.0%	
	Small Business	Revenue	Total Businesses					33	52.4%	47.4%	\$2,804	18.7%	38.5%
\$1 Million or Less			33	52.4%	\$2,804	18.7%	89.5%						
Over \$1 Million			30	47.6%	\$12,188	81.3%	9.3%						
Total Rev. available			63	100.0%	\$14,992	100.0%	98.8%						
Rev. Not Known			0	0.0%	\$0	0.0%	1.2%						
Loan Size		Total	63	100.0%	\$14,992	100.0%	100.0%	63	100.0%				
		\$100,000 or Less	35	55.6%	\$1,289	8.6%		35	55.6%	89.1%	\$1,289	8.6%	29.7%
		\$100,001 - \$250,000	11	17.5%	\$1,788	11.9%		11	17.5%	6.0%	\$1,788	11.9%	19.1%
		\$250,001 - \$1 Million	17	27.0%	\$11,915	79.5%		17	27.0%	5.0%	\$11,915	79.5%	51.2%
		Total	63	100.0%	\$14,992	100.0%		63	100.0%	100.0%	\$14,992	100.0%	100.0%
Small Farm	Revenue	Total Farms					2	100.0%	71.8%	\$142	100.0%	82.6%	
		\$1 Million or Less	2	100.0%	\$142	100.0%							97.3%
		Over \$1 Million	0	0.0%	\$0	0.0%							2.7%
		Not Known	0	0.0%	\$0	0.0%							0.0%
		Total	2	100.0%	\$142	100.0%							100.0%
	Loan Size	\$100,000 or Less	1	50.0%	\$17	12.0%		1	50.0%	83.3%	\$17	12.0%	34.6%
		\$100,001 - \$250,000	1	50.0%	\$125	88.0%		1	50.0%	9.0%	\$125	88.0%	21.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	43.5%
		Total	2	100.0%	\$142	100.0%		2	100.0%	100.0%	\$142	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	10	10.5%	\$1,053	7.1%	11.7%	10	10.5%	12.6%	\$1,053	7.1%	7.6%
	Middle	61	64.2%	\$8,900	60.3%	66.6%	61	64.2%	64.2%	\$8,900	60.3%	61.5%
	Upper	24	25.3%	\$4,813	32.6%	20.2%	24	25.3%	22.3%	\$4,813	32.6%	30.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	95	100.0%	\$14,766	100.0%	100.0%	95	100.0%	100.0%	\$14,766	100.0%	100.0%
REFINANCE	Low	1	0.9%	\$36	0.3%	1.5%	1	0.9%	1.0%	\$36	0.3%	0.4%
	Moderate	13	11.6%	\$926	8.7%	11.7%	13	11.6%	13.4%	\$926	8.7%	8.5%
	Middle	67	59.8%	\$6,258	58.6%	66.6%	67	59.8%	64.2%	\$6,258	58.6%	62.0%
	Upper	31	27.7%	\$3,452	32.3%	20.2%	31	27.7%	21.4%	\$3,452	32.3%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	112	100.0%	\$10,672	100.0%	100.0%	112	100.0%	100.0%	\$10,672	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	4	11.8%	\$176	15.4%	11.7%	4	11.8%	12.6%	\$176	15.4%	9.2%
	Middle	22	64.7%	\$754	66.1%	66.6%	22	64.7%	68.2%	\$754	66.1%	61.0%
	Upper	8	23.5%	\$210	18.4%	20.2%	8	23.5%	16.4%	\$210	18.4%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$1,140	100.0%	100.0%	34	100.0%	100.0%	\$1,140	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.2%	0	0.0%	12.5%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	54.6%	0	0.0%	75.0%	\$0	0.0%	69.9%
	Upper	0	0.0%	\$0	0.0%	12.6%	0	0.0%	12.5%	\$0	0.0%	25.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.4%	\$36	0.1%	1.5%	1	0.4%	1.1%	\$36	0.1%	0.6%
	Moderate	27	11.2%	\$2,155	8.1%	11.7%	27	11.2%	12.9%	\$2,155	8.1%	7.9%
	Middle	150	62.2%	\$15,912	59.9%	66.6%	150	62.2%	64.6%	\$15,912	59.9%	61.8%
	Upper	63	26.1%	\$8,475	31.9%	20.2%	63	26.1%	21.4%	\$8,475	31.9%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	241	100.0%	\$26,578	100.0%	100.0%	241	100.0%	100.0%	\$26,578	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	5	10.6%	\$806	8.0%	9.8%	5	10.6%	8.7%	\$806	8.0%	8.3%
	Moderate	6	12.8%	\$536	5.3%	15.8%	6	12.8%	13.1%	\$536	5.3%	13.1%
	Middle	18	38.3%	\$2,256	22.3%	55.5%	18	38.3%	49.0%	\$2,256	22.3%	40.6%
	Upper	18	38.3%	\$6,500	64.4%	19.0%	18	38.3%	27.4%	\$6,500	64.4%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Total	47	100.0%	\$10,098	100.0%	100.0%	47	100.0%	100.0%	\$10,098	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	40.0%	\$414	69.5%	3.4%	2	40.0%	9.4%	\$414	69.5%	21.1%
	Middle	3	60.0%	\$182	30.5%	82.3%	3	60.0%	76.5%	\$182	30.5%	69.3%
	Upper	0	0.0%	\$0	0.0%	13.6%	0	0.0%	14.1%	\$0	0.0%	9.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$596	100.0%	100.0%	5	100.0%	100.0%	\$596	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Florence**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	4	4.2%	\$335	2.3%	21.4%	4	4.2%	\$335	2.3%	2.7%	
	Moderate	23	24.2%	\$2,516	17.0%	17.4%	23	24.2%	\$2,516	17.0%	12.2%	
	Middle	24	25.3%	\$2,824	19.1%	20.8%	24	25.3%	\$2,824	19.1%	18.6%	
	Upper	43	45.3%	\$8,959	60.7%	40.4%	43	45.3%	\$8,959	60.7%	45.6%	
	Unknown	1	1.1%	\$132	0.9%	0.0%	1	1.1%	\$132	0.9%	20.9%	
	Total	95	100.0%	\$14,766	100.0%	100.0%	95	100.0%	\$14,766	100.0%	100.0%	
REFINANCE	Low	8	7.1%	\$622	5.8%	21.4%	8	7.1%	\$622	5.8%	3.5%	
	Moderate	19	17.0%	\$1,384	13.0%	17.4%	19	17.0%	\$1,384	13.0%	8.6%	
	Middle	29	25.9%	\$2,401	22.5%	20.8%	29	25.9%	\$2,401	22.5%	14.1%	
	Upper	56	50.0%	\$6,265	58.7%	40.4%	56	50.0%	\$6,265	58.7%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.6%	
	Total	112	100.0%	\$10,672	100.0%	100.0%	112	100.0%	\$10,672	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	8.8%	\$114	10.0%	21.4%	3	8.8%	\$114	10.0%	4.7%	
	Moderate	1	2.9%	\$50	4.4%	17.4%	1	2.9%	\$50	4.4%	9.3%	
	Middle	6	17.6%	\$134	11.8%	20.8%	6	17.6%	\$134	11.8%	17.9%	
	Upper	23	67.6%	\$837	73.4%	40.4%	23	67.6%	\$837	73.4%	47.5%	
	Unknown	1	2.9%	\$5	0.4%	0.0%	1	2.9%	\$5	0.4%	20.7%	
	Total	34	100.0%	\$1,140	100.0%	100.0%	34	100.0%	\$1,140	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	6.2%	\$1,071	4.0%	21.4%	15	6.2%	\$1,071	4.0%	3.0%	
	Moderate	43	17.8%	\$3,950	14.9%	17.4%	43	17.8%	\$3,950	14.9%	10.6%	
	Middle	59	24.5%	\$5,359	20.2%	20.8%	59	24.5%	\$5,359	20.2%	16.6%	
	Upper	122	50.6%	\$16,061	60.4%	40.4%	122	50.6%	\$16,061	60.4%	47.9%	
	Unknown	2	0.8%	\$137	0.5%	0.0%	2	0.8%	\$137	0.5%	21.9%	
	Total	241	100.0%	\$26,578	100.0%	100.0%	241	100.0%	\$26,578	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	22	46.8%	\$1,777	17.6%	88.0%	22	46.8%	\$1,777	17.6%	42.7%	
	Over \$1 Million	17	36.2%	\$6,319	62.6%	10.7%	17	36.2%				
	Total Rev. available	39	83.0%	\$8,096	80.2%	98.7%	39	83.0%				
	Rev. Not Known	8	17.0%	\$2,002	19.8%	1.3%	8	17.0%				
	Total	47	100.0%	\$10,098	100.0%	100.0%	47	100.0%				
	\$100,000 or Less	22	46.8%	\$917	9.1%		22	46.8%	\$917	9.1%	27.6%	
	\$100,001 - \$250,000	12	25.5%	\$1,866	18.5%		12	25.5%	\$1,866	18.5%	20.1%	
	\$250,001 - \$1 Million	13	27.7%	\$7,315	72.4%		13	27.7%	\$7,315	72.4%	52.3%	
	Total	47	100.0%	\$10,098	100.0%		47	100.0%	\$10,098	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	3	60.0%	\$182	30.5%	96.7%	3	60.0%	\$182	30.5%	59.5%	
	Over \$1 Million	2	40.0%	\$414	69.5%	3.3%	2	40.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	5	100.0%	\$596	100.0%	100.0%	5	100.0%				
	\$100,000 or Less	3	60.0%	\$151	25.3%		3	60.0%	\$151	25.3%	32.4%	
	\$100,001 - \$250,000	1	20.0%	\$125	21.0%		1	20.0%	\$125	21.0%	25.8%	
	\$250,001 - \$500,000	1	20.0%	\$320	53.7%		1	20.0%	\$320	53.7%	41.8%	
	Total	5	100.0%	\$596	100.0%		5	100.0%	\$596	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	3	11.1%	\$254	4.6%	21.1%	3	11.1%	\$254	4.6%	9.7%	
	Middle	6	22.2%	\$833	14.9%	40.9%	6	22.2%	\$833	14.9%	24.8%	
	Upper	18	66.7%	\$4,492	80.5%	36.6%	18	66.7%	\$4,492	80.5%	65.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$5,579	100.0%	100.0%	27	100.0%	\$5,579	100.0%	100.0%	
REFINANCE	Low	2	3.4%	\$157	2.9%	1.4%	2	3.4%	\$157	2.9%	0.2%	
	Moderate	3	5.1%	\$99	1.8%	21.1%	3	5.1%	\$99	1.8%	6.9%	
	Middle	23	39.0%	\$1,276	23.3%	40.9%	23	39.0%	\$1,276	23.3%	30.9%	
	Upper	31	52.5%	\$3,936	72.0%	36.6%	31	52.5%	\$3,936	72.0%	62.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	59	100.0%	\$5,468	100.0%	100.0%	59	100.0%	\$5,468	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.2%	\$20	1.7%	1.4%	1	2.2%	\$20	1.7%	1.3%	
	Moderate	8	17.4%	\$95	8.2%	21.1%	8	17.4%	\$95	8.2%	8.5%	
	Middle	12	26.1%	\$380	33.0%	40.9%	12	26.1%	\$380	33.0%	29.9%	
	Upper	25	54.3%	\$658	57.1%	36.6%	25	54.3%	\$658	57.1%	60.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	46	100.0%	\$1,153	100.0%	100.0%	46	100.0%	\$1,153	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	60.9%	0	0.0%	\$0	0.0%	100.0%	
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	11.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	2.3%	\$177	1.5%	1.4%	3	2.3%	\$177	1.5%	0.2%	
	Moderate	14	10.6%	\$448	3.7%	21.1%	14	10.6%	\$448	3.7%	10.4%	
	Middle	41	31.1%	\$2,489	20.4%	40.9%	41	31.1%	\$2,489	20.4%	26.9%	
	Upper	74	56.1%	\$9,086	74.5%	36.6%	74	56.1%	\$9,086	74.5%	62.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	132	100.0%	\$12,200	100.0%	100.0%	132	100.0%	\$12,200	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	1.6%	\$19	0.3%	1.1%	1	1.6%	\$19	0.3%	0.1%	
	Moderate	16	25.0%	\$1,098	17.8%	27.5%	16	25.0%	\$1,098	17.8%	26.4%	
	Middle	25	39.1%	\$1,985	32.2%	39.0%	25	39.1%	\$1,985	32.2%	37.8%	
	Upper	22	34.4%	\$3,059	49.7%	32.4%	22	34.4%	\$3,059	49.7%	35.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	64	100.0%	\$6,161	100.0%	100.0%	64	100.0%	\$6,161	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	3.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	4	100.0%	\$558	100.0%	69.6%	4	100.0%	\$558	100.0%	90.9%	
	Upper	0	0.0%	\$0	0.0%	26.6%	0	0.0%	\$0	0.0%	8.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%	
	Total	4	100.0%	\$558	100.0%	100.0%	4	100.0%	\$558	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Gadsden**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	11.1%	\$207	3.7%	19.9%	3	11.1%	6.6%	\$207	3.7%	3.0%	
	Moderate	7	25.9%	\$740	13.3%	18.3%	7	25.9%	18.2%	\$740	13.3%	12.4%	
	Middle	6	22.2%	\$745	13.4%	19.7%	6	22.2%	19.9%	\$745	13.4%	17.6%	
	Upper	11	40.7%	\$3,887	69.7%	42.1%	11	40.7%	32.4%	\$3,887	69.7%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.8%	\$0	0.0%	22.6%	
	Total	27	100.0%	\$5,579	100.0%	100.0%	27	100.0%	100.0%	\$5,579	100.0%	100.0%	
REFINANCE	Low	8	13.6%	\$267	4.9%	19.9%	8	13.6%	5.6%	\$267	4.9%	2.4%	
	Moderate	10	16.9%	\$713	13.0%	18.3%	10	16.9%	14.3%	\$713	13.0%	9.7%	
	Middle	10	16.9%	\$694	12.7%	19.7%	10	16.9%	19.8%	\$694	12.7%	16.7%	
	Upper	29	49.2%	\$3,600	65.8%	42.1%	29	49.2%	37.8%	\$3,600	65.8%	47.4%	
	Unknown	2	3.4%	\$194	3.5%	0.0%	2	3.4%	22.5%	\$194	3.5%	23.8%	
	Total	59	100.0%	\$5,468	100.0%	100.0%	59	100.0%	100.0%	\$5,468	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	8.7%	\$90	7.8%	19.9%	4	8.7%	5.9%	\$90	7.8%	2.1%	
	Moderate	7	15.2%	\$147	12.7%	18.3%	7	15.2%	15.1%	\$147	12.7%	10.5%	
	Middle	12	26.1%	\$234	20.3%	19.7%	12	26.1%	24.7%	\$234	20.3%	25.0%	
	Upper	23	50.0%	\$682	59.2%	42.1%	23	50.0%	50.0%	\$682	59.2%	56.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	5.5%	
	Total	46	100.0%	\$1,153	100.0%	100.0%	46	100.0%	100.0%	\$1,153	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	11.4%	\$564	4.6%	19.9%	15	11.4%	6.2%	\$564	4.6%	2.7%	
	Moderate	24	18.2%	\$1,600	13.1%	18.3%	24	18.2%	16.4%	\$1,600	13.1%	11.0%	
	Middle	28	21.2%	\$1,673	13.7%	19.7%	28	21.2%	20.2%	\$1,673	13.7%	17.1%	
	Upper	63	47.7%	\$8,169	67.0%	42.1%	63	47.7%	35.7%	\$8,169	67.0%	45.0%	
	Unknown	2	1.5%	\$194	1.6%	0.0%	2	1.5%	21.5%	\$194	1.6%	24.2%	
	Total	132	100.0%	\$12,200	100.0%	100.0%	132	100.0%	100.0%	\$12,200	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	50	78.1%	\$2,971	48.2%	89.6%	50	78.1%	41.2%	\$2,971	48.2%	33.3%
		Over \$1 Million	13	20.3%	\$3,130	50.8%	9.1%	13	20.3%				
		Total Rev. available	63	98.4%	\$6,101	99.0%	98.7%	63	98.4%				
		Rev. Not Known	1	1.6%	\$60	1.0%	1.3%	1	1.6%				
	Total	64	100.0%	\$6,161	100.0%	100.0%	64	100.0%					
	Loan Size	\$100,000 or Less	46	71.9%	\$1,327	21.5%		46	71.9%	93.5%	\$1,327	21.5%	39.5%
		\$100,001 - \$250,000	12	18.8%	\$2,069	33.6%		12	18.8%	4.0%	\$2,069	33.6%	21.3%
		\$250,001 - \$1 Million	6	9.4%	\$2,765	44.9%		6	9.4%	2.5%	\$2,765	44.9%	39.2%
		Total	64	100.0%	\$6,161	100.0%		64	100.0%	100.0%	\$6,161	100.0%	100.0%
Small Farm		Revenue	Total Farms										
	\$1 Million or Less		4	100.0%	\$558	100.0%	100.0%	4	100.0%	34.8%	\$558	100.0%	84.2%
	Over \$1 Million		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$558	100.0%	100.0%	4	100.0%					
	Loan Size	\$100,000 or Less	2	50.0%	\$145	26.0%		2	50.0%	91.3%	\$145	26.0%	41.2%
		\$100,001 - \$250,000	1	25.0%	\$113	20.3%		1	25.0%	4.3%	\$113	20.3%	16.1%
		\$250,001 - \$500,000	1	25.0%	\$300	53.8%		1	25.0%	4.3%	\$300	53.8%	42.7%
Total		4	100.0%	\$558	100.0%		4	100.0%	100.0%	\$558	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Gadsden

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	1.8%	\$0	0.0%	1.1%
	Moderate	1	5.9%	\$46	1.8%	19.7%	1	5.9%	9.9%	\$46	1.8%	5.9%
	Middle	11	64.7%	\$1,413	54.6%	43.5%	11	64.7%	34.8%	\$1,413	54.6%	31.2%
	Upper	5	29.4%	\$1,131	43.7%	32.9%	5	29.4%	53.5%	\$1,131	43.7%	61.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,590	100.0%	100.0%	17	100.0%	100.0%	\$2,590	100.0%	100.0%
REFINANCE	Low	3	6.4%	\$81	2.1%	4.0%	3	6.4%	1.8%	\$81	2.1%	0.8%
	Moderate	6	12.8%	\$189	4.9%	19.7%	6	12.8%	11.8%	\$189	4.9%	8.7%
	Middle	16	34.0%	\$1,012	26.4%	43.5%	16	34.0%	40.0%	\$1,012	26.4%	35.9%
	Upper	22	46.8%	\$2,548	66.5%	32.9%	22	46.8%	46.4%	\$2,548	66.5%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$3,830	100.0%	100.0%	47	100.0%	100.0%	\$3,830	100.0%	100.0%
HOME IMPROVEMENT	Low	2	4.4%	\$7	0.8%	4.0%	2	4.4%	0.9%	\$7	0.8%	0.1%
	Moderate	5	11.1%	\$69	7.7%	19.7%	5	11.1%	10.7%	\$69	7.7%	8.0%
	Middle	21	46.7%	\$219	24.5%	43.5%	21	46.7%	48.2%	\$219	24.5%	37.5%
	Upper	17	37.8%	\$600	67.0%	32.9%	17	37.8%	40.2%	\$600	67.0%	54.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$895	100.0%	100.0%	45	100.0%	100.0%	\$895	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	11.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	36.5%	0	0.0%	20.0%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	44.2%	0	0.0%	60.0%	\$0	0.0%	87.9%
	Upper	0	0.0%	\$0	0.0%	8.2%	0	0.0%	20.0%	\$0	0.0%	7.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	4.6%	\$88	1.2%	4.0%	5	4.6%	1.8%	\$88	1.2%	0.9%
	Moderate	12	11.0%	\$304	4.2%	19.7%	12	11.0%	10.6%	\$304	4.2%	6.9%
	Middle	48	44.0%	\$2,644	36.1%	43.5%	48	44.0%	37.4%	\$2,644	36.1%	34.1%
	Upper	44	40.4%	\$4,279	58.5%	32.9%	44	40.4%	50.3%	\$4,279	58.5%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$7,315	100.0%	100.0%	109	100.0%	100.0%	\$7,315	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	6	10.5%	\$814	17.2%	3.5%	6	10.5%	4.2%	\$814	17.2%	7.5%
	Moderate	13	22.8%	\$1,519	32.1%	19.2%	13	22.8%	16.8%	\$1,519	32.1%	18.7%
	Middle	16	28.1%	\$848	17.9%	49.6%	16	28.1%	44.8%	\$848	17.9%	38.9%
	Upper	22	38.6%	\$1,556	32.8%	27.7%	22	38.6%	32.5%	\$1,556	32.8%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.4%
	Total	57	100.0%	\$4,737	100.0%	100.0%	57	100.0%	100.0%	\$4,737	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	22.2%	\$0	0.0%	12.6%
	Middle	2	100.0%	\$400	100.0%	73.4%	2	100.0%	74.1%	\$400	100.0%	87.1%
	Upper	0	0.0%	\$0	0.0%	10.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	0.3%
	Total	2	100.0%	\$400	100.0%	100.0%	2	100.0%	100.0%	\$400	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Gadsden**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	%
HOME PURCHASE	Low	1	5.9%	\$71	2.7%	24.6%	1	5.9%	\$71	2.7%	4.4%	
	Moderate	7	41.2%	\$706	27.3%	16.1%	7	41.2%	\$706	27.3%	14.0%	
	Middle	5	29.4%	\$660	25.5%	19.2%	5	29.4%	\$660	25.5%	21.3%	
	Upper	4	23.5%	\$1,153	44.5%	40.1%	4	23.5%	\$1,153	44.5%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.7%	
	Total	17	100.0%	\$2,590	100.0%	100.0%	17	100.0%	\$2,590	100.0%	100.0%	
REFINANCE	Low	6	12.8%	\$178	4.6%	24.6%	6	12.8%	\$178	4.6%	3.3%	
	Moderate	10	21.3%	\$554	14.5%	16.1%	10	21.3%	\$554	14.5%	9.8%	
	Middle	9	19.1%	\$607	15.8%	19.2%	9	19.1%	\$607	15.8%	22.2%	
	Upper	21	44.7%	\$2,366	61.8%	40.1%	21	44.7%	\$2,366	61.8%	43.0%	
	Unknown	1	2.1%	\$125	3.3%	0.0%	1	2.1%	\$125	3.3%	21.6%	
	Total	47	100.0%	\$3,830	100.0%	100.0%	47	100.0%	\$3,830	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	13.3%	\$17	1.9%	24.6%	6	13.3%	\$17	1.9%	1.0%	
	Moderate	11	24.4%	\$156	17.4%	16.1%	11	24.4%	\$156	17.4%	7.4%	
	Middle	12	26.7%	\$221	24.7%	19.2%	12	26.7%	\$221	24.7%	17.9%	
	Upper	16	35.6%	\$501	56.0%	40.1%	16	35.6%	\$501	56.0%	71.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.6%	
	Total	45	100.0%	\$895	100.0%	100.0%	45	100.0%	\$895	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	11.9%	\$266	3.6%	24.6%	13	11.9%	\$266	3.6%	3.9%	
	Moderate	28	25.7%	\$1,416	19.4%	16.1%	28	25.7%	\$1,416	19.4%	12.1%	
	Middle	26	23.9%	\$1,488	20.3%	19.2%	26	23.9%	\$1,488	20.3%	21.1%	
	Upper	41	37.6%	\$4,020	55.0%	40.1%	41	37.6%	\$4,020	55.0%	41.2%	
	Unknown	1	0.9%	\$125	1.7%	0.0%	1	0.9%	\$125	1.7%	21.7%	
	Total	109	100.0%	\$7,315	100.0%	100.0%	109	100.0%	\$7,315	100.0%	100.0%	
Small Business Revenue	Total Businesses											
	\$1 Million or Less	41	71.9%	\$1,448	30.6%	88.1%	41	71.9%	\$1,448	30.6%	33.5%	
	Over \$1 Million	15	26.3%	\$3,270	69.0%	10.4%	15	26.3%				
	Total Rev. available	56	98.2%	\$4,718	99.6%	98.5%	56	98.2%				
	Rev. Not Known	1	1.8%	\$19	0.4%	1.5%	1	1.8%				
	Total	57	100.0%	\$4,737	100.0%	100.0%	57	100.0%				
	\$100,000 or Less	45	78.9%	\$1,446	30.5%		45	78.9%	\$1,446	30.5%	44.1%	
	\$100,001 - \$250,000	8	14.0%	\$1,501	31.7%		8	14.0%	\$1,501	31.7%	23.3%	
	\$250,001 - \$1 Million	4	7.0%	\$1,790	37.8%		4	7.0%	\$1,790	37.8%	32.6%	
	Total	57	100.0%	\$4,737	100.0%		57	100.0%	\$4,737	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	2	100.0%	\$400	100.0%	98.5%	2	100.0%	\$400	100.0%	88.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$400	100.0%	100.0%	2	100.0%				
	\$100,000 or Less	1	50.0%	\$100	25.0%		1	50.0%	\$100	25.0%	39.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.2%	
	\$250,001 - \$500,000	1	50.0%	\$300	75.0%		1	50.0%	\$300	75.0%	42.6%	
	Total	2	100.0%	\$400	100.0%		2	100.0%	\$400	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	0.9%	\$143	0.4%	4.0%	2	0.9%	0.4%	\$143	0.4%	0.1%
	Moderate	22	9.9%	\$2,572	7.4%	19.6%	22	9.9%	9.5%	\$2,572	7.4%	6.4%
	Middle	92	41.4%	\$13,062	37.4%	40.7%	92	41.4%	39.4%	\$13,062	37.4%	36.6%
	Upper	106	47.7%	\$19,190	54.9%	35.6%	106	47.7%	50.7%	\$19,190	54.9%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	222	100.0%	\$34,967	100.0%	100.0%	222	100.0%	100.0%	\$34,967	100.0%	100.0%
REFINANCE	Low	10	2.8%	\$422	1.1%	4.0%	10	2.8%	1.1%	\$422	1.1%	0.5%
	Moderate	47	12.9%	\$3,060	7.8%	19.6%	47	12.9%	10.4%	\$3,060	7.8%	6.5%
	Middle	165	45.5%	\$16,812	42.9%	40.7%	165	45.5%	41.3%	\$16,812	42.9%	37.7%
	Upper	141	38.8%	\$18,918	48.2%	35.6%	141	38.8%	47.2%	\$18,918	48.2%	55.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	363	100.0%	\$39,212	100.0%	100.0%	363	100.0%	100.0%	\$39,212	100.0%	100.0%
HOME IMPROVEMENT	Low	8	3.4%	\$91	2.0%	4.0%	8	3.4%	3.3%	\$91	2.0%	0.8%
	Moderate	46	19.8%	\$484	10.6%	19.6%	46	19.8%	18.3%	\$484	10.6%	10.9%
	Middle	117	50.4%	\$2,551	56.0%	40.7%	117	50.4%	41.1%	\$2,551	56.0%	30.2%
	Upper	61	26.3%	\$1,430	31.4%	35.6%	61	26.3%	37.3%	\$1,430	31.4%	58.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	232	100.0%	\$4,556	100.0%	100.0%	232	100.0%	100.0%	\$4,556	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.3%	0	0.0%	15.8%	\$0	0.0%	6.0%
	Middle	0	0.0%	\$0	0.0%	35.5%	0	0.0%	52.6%	\$0	0.0%	46.7%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	31.6%	\$0	0.0%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	2.4%	\$656	0.8%	4.0%	20	2.4%	0.8%	\$656	0.8%	0.3%
	Moderate	115	14.1%	\$6,116	7.8%	19.6%	115	14.1%	10.4%	\$6,116	7.8%	6.5%
	Middle	374	45.8%	\$32,425	41.2%	40.7%	374	45.8%	40.2%	\$32,425	41.2%	37.2%
	Upper	308	37.7%	\$39,538	50.2%	35.6%	308	37.7%	48.5%	\$39,538	50.2%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	817	100.0%	\$78,735	100.0%	100.0%	817	100.0%	100.0%	\$78,735	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	19	5.9%	\$4,908	12.3%	5.8%	19	5.9%	6.7%	\$4,908	12.3%	8.5%
	Moderate	64	19.8%	\$11,788	29.5%	19.0%	64	19.8%	19.0%	\$11,788	29.5%	22.2%
	Middle	103	31.8%	\$8,194	20.5%	34.8%	103	31.8%	30.7%	\$8,194	20.5%	27.2%
	Upper	138	42.6%	\$15,081	37.7%	40.3%	138	42.6%	42.2%	\$15,081	37.7%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	324	100.0%	\$39,971	100.0%	100.0%	324	100.0%	100.0%	\$39,971	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.1%	0	0.0%	9.4%	\$0	0.0%	11.0%
	Middle	3	100.0%	\$520	100.0%	50.3%	3	100.0%	50.0%	\$520	100.0%	47.7%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	40.6%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$520	100.0%	100.0%	3	100.0%	100.0%	\$520	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Mobile**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %	#	%	\$ (000s)			\$ %				
HOME PURCHASE	Low	7	3.2%	\$630	1.8%	23.2%	7	3.2%	3.6%	\$630	1.8%	1.8%	
	Moderate	52	23.4%	\$5,186	14.8%	16.7%	52	23.4%	18.0%	\$5,186	14.8%	12.8%	
	Middle	44	19.8%	\$5,818	16.6%	19.5%	44	19.8%	23.3%	\$5,818	16.6%	20.9%	
	Upper	107	48.2%	\$21,321	61.0%	40.6%	107	48.2%	35.8%	\$21,321	61.0%	46.7%	
	Unknown	12	5.4%	\$2,012	5.8%	0.0%	12	5.4%	19.4%	\$2,012	5.8%	17.7%	
	Total	222	100.0%	\$34,967	100.0%	100.0%	222	100.0%	100.0%	\$34,967	100.0%	100.0%	
REFINANCE	Low	31	8.5%	\$1,560	4.0%	23.2%	31	8.5%	4.8%	\$1,560	4.0%	2.4%	
	Moderate	52	14.3%	\$3,213	8.2%	16.7%	52	14.3%	10.2%	\$3,213	8.2%	6.3%	
	Middle	79	21.8%	\$6,698	17.1%	19.5%	79	21.8%	15.9%	\$6,698	17.1%	11.8%	
	Upper	192	52.9%	\$26,400	67.3%	40.6%	192	52.9%	37.3%	\$26,400	67.3%	45.0%	
	Unknown	9	2.5%	\$1,341	3.4%	0.0%	9	2.5%	31.7%	\$1,341	3.4%	34.5%	
	Total	363	100.0%	\$39,212	100.0%	100.0%	363	100.0%	100.0%	\$39,212	100.0%	100.0%	
HOME IMPROVEMENT	Low	22	9.5%	\$119	2.6%	23.2%	22	9.5%	9.8%	\$119	2.6%	4.3%	
	Moderate	46	19.8%	\$853	18.7%	16.7%	46	19.8%	15.9%	\$853	18.7%	9.3%	
	Middle	62	26.7%	\$1,262	27.7%	19.5%	62	26.7%	22.5%	\$1,262	27.7%	18.1%	
	Upper	99	42.7%	\$2,266	49.7%	40.6%	99	42.7%	45.8%	\$2,266	49.7%	57.0%	
	Unknown	3	1.3%	\$56	1.2%	0.0%	3	1.3%	5.9%	\$56	1.2%	11.2%	
	Total	232	100.0%	\$4,556	100.0%	100.0%	232	100.0%	100.0%	\$4,556	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	60	7.3%	\$2,309	2.9%	23.2%	60	7.3%	4.4%	\$2,309	2.9%	2.0%	
	Moderate	150	18.4%	\$9,252	11.8%	16.7%	150	18.4%	14.9%	\$9,252	11.8%	9.9%	
	Middle	185	22.6%	\$13,778	17.5%	19.5%	185	22.6%	20.5%	\$13,778	17.5%	16.8%	
	Upper	398	48.7%	\$49,987	63.5%	40.6%	398	48.7%	36.9%	\$49,987	63.5%	44.7%	
	Unknown	24	2.9%	\$3,409	4.3%	0.0%	24	2.9%	23.3%	\$3,409	4.3%	26.5%	
	Total	817	100.0%	\$78,735	100.0%	100.0%	817	100.0%	100.0%	\$78,735	100.0%	100.0%	
Small Business	Revenue	Total Businesses					231	71.3%	44.2%	\$14,072	35.2%	33.1%	
		\$1 Million or Less	231	71.3%	\$14,072	35.2%							88.4%
		Over \$1 Million	88	27.2%	\$25,724	64.4%							10.9%
		Total Rev. available	319	98.5%	\$39,796	99.6%							99.3%
		Rev. Not Known	5	1.5%	\$175	0.4%							0.7%
	Total	324	100.0%	\$39,971	100.0%	100.0%	324	100.0%					
	Loan Size	\$100,000 or Less	229	70.7%	\$6,461	16.2%		229	70.7%	86.6%	\$6,461	16.2%	26.4%
		\$100,001 - \$250,000	51	15.7%	\$8,556	21.4%		51	15.7%	6.9%	\$8,556	21.4%	19.0%
		\$250,001 - \$1 Million	44	13.6%	\$24,954	62.4%		44	13.6%	6.6%	\$24,954	62.4%	54.6%
		Total	324	100.0%	\$39,971	100.0%		324	100.0%	100.0%	\$39,971	100.0%	100.0%
Small Farm	Revenue	Total Farms					2	66.7%	34.4%	\$70	13.5%	42.3%	
		\$1 Million or Less	2	66.7%	\$70	13.5%							89.9%
		Over \$1 Million	1	33.3%	\$450	86.5%							10.1%
		Not Known	0	0.0%	\$0	0.0%							0.0%
	Total	3	100.0%	\$520	100.0%	100.0%	3	100.0%					
	Loan Size	\$100,000 or Less	2	66.7%	\$70	13.5%		2	66.7%	75.0%	\$70	13.5%	24.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.8%	\$0	0.0%	42.1%
		\$250,001 - \$500,000	1	33.3%	\$450	86.5%		1	33.3%	6.3%	\$450	86.5%	33.4%
Total		3	100.0%	\$520	100.0%		3	100.0%	100.0%	\$520	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Mobile

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	17	7.5%	\$1,933	5.2%	15.0%	17	7.5%	6.5%	\$1,933	5.2%	4.3%
	Middle	77	34.1%	\$10,516	28.5%	38.5%	77	34.1%	35.9%	\$10,516	28.5%	32.3%
	Upper	132	58.4%	\$24,490	66.3%	40.9%	132	58.4%	56.8%	\$24,490	66.3%	63.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	226	100.0%	\$36,939	100.0%	100.0%	226	100.0%	100.0%	\$36,939	100.0%	100.0%
REFINANCE	Low	8	2.5%	\$284	0.9%	5.7%	8	2.5%	1.5%	\$284	0.9%	0.7%
	Moderate	35	10.9%	\$1,914	6.2%	15.0%	35	10.9%	8.9%	\$1,914	6.2%	5.4%
	Middle	125	38.8%	\$10,428	33.8%	38.5%	125	38.8%	37.9%	\$10,428	33.8%	35.0%
	Upper	154	47.8%	\$18,249	59.1%	40.9%	154	47.8%	51.7%	\$18,249	59.1%	58.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	322	100.0%	\$30,875	100.0%	100.0%	322	100.0%	100.0%	\$30,875	100.0%	100.0%
HOME IMPROVEMENT	Low	17	6.6%	\$163	3.6%	5.7%	17	6.6%	3.9%	\$163	3.6%	0.8%
	Moderate	48	18.5%	\$503	11.1%	15.0%	48	18.5%	13.0%	\$503	11.1%	13.3%
	Middle	99	38.2%	\$1,587	34.9%	38.5%	99	38.2%	37.7%	\$1,587	34.9%	25.9%
	Upper	95	36.7%	\$2,298	50.5%	40.9%	95	36.7%	45.4%	\$2,298	50.5%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	259	100.0%	\$4,551	100.0%	100.0%	259	100.0%	100.0%	\$4,551	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	4.0%	\$0	0.0%	14.2%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	32.0%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	31.9%	0	0.0%	36.0%	\$0	0.0%	39.8%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	28.0%	\$0	0.0%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	25	3.1%	\$447	0.6%	5.7%	25	3.1%	1.1%	\$447	0.6%	2.0%
	Moderate	100	12.4%	\$4,350	6.0%	15.0%	100	12.4%	7.5%	\$4,350	6.0%	5.3%
	Middle	301	37.3%	\$22,531	31.1%	38.5%	301	37.3%	36.6%	\$22,531	31.1%	33.7%
	Upper	381	47.2%	\$45,037	62.2%	40.9%	381	47.2%	54.9%	\$45,037	62.2%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	807	100.0%	\$72,365	100.0%	100.0%	807	100.0%	100.0%	\$72,365	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	25	8.0%	\$4,966	14.5%	6.6%	25	8.0%	6.9%	\$4,966	14.5%	10.3%
	Moderate	61	19.6%	\$9,618	28.0%	17.9%	61	19.6%	17.7%	\$9,618	28.0%	20.0%
	Middle	90	28.9%	\$7,174	20.9%	31.6%	90	28.9%	30.9%	\$7,174	20.9%	26.6%
	Upper	135	43.4%	\$12,537	36.6%	43.8%	135	43.4%	43.3%	\$12,537	36.6%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%
	Total	311	100.0%	\$34,295	100.0%	100.0%	311	100.0%	100.0%	\$34,295	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	2.5%	\$0	0.0%	6.2%
	Middle	2	50.0%	\$427	33.1%	46.8%	2	50.0%	42.5%	\$427	33.1%	20.8%
	Upper	2	50.0%	\$864	66.9%	41.1%	2	50.0%	50.0%	\$864	66.9%	72.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	0.4%
	Total	4	100.0%	\$1,291	100.0%	100.0%	4	100.0%	100.0%	\$1,291	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Mobile**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	15	6.6%	\$1,059	2.9%	24.0%	15	6.6%	\$1,059	2.9%	\$	2.3%
	Moderate	46	20.4%	\$4,966	13.4%	15.6%	46	20.4%	\$4,966	13.4%	\$	12.6%
	Middle	46	20.4%	\$6,330	17.1%	19.0%	46	20.4%	\$6,330	17.1%	\$	22.6%
	Upper	109	48.2%	\$23,200	62.8%	41.4%	109	48.2%	\$23,200	62.8%	\$	44.5%
	Unknown	10	4.4%	\$1,384	3.7%	0.0%	10	4.4%	\$1,384	3.7%	\$	18.0%
	Total	226	100.0%	\$36,939	100.0%	100.0%	226	100.0%	\$36,939	100.0%	\$	100.0%
REFINANCE	Low	28	8.7%	\$1,491	4.8%	24.0%	28	8.7%	\$1,491	4.8%	\$	3.0%
	Moderate	57	17.7%	\$4,019	13.0%	15.6%	57	17.7%	\$4,019	13.0%	\$	9.4%
	Middle	80	24.8%	\$6,773	21.9%	19.0%	80	24.8%	\$6,773	21.9%	\$	15.6%
	Upper	154	47.8%	\$18,406	59.6%	41.4%	154	47.8%	\$18,406	59.6%	\$	44.6%
	Unknown	3	0.9%	\$186	0.6%	0.0%	3	0.9%	\$186	0.6%	\$	27.4%
	Total	322	100.0%	\$30,875	100.0%	100.0%	322	100.0%	\$30,875	100.0%	\$	100.0%
HOME IMPROVEMENT	Low	36	13.9%	\$318	7.0%	24.0%	36	13.9%	\$318	7.0%	\$	5.5%
	Moderate	59	22.8%	\$555	12.2%	15.6%	59	22.8%	\$555	12.2%	\$	8.8%
	Middle	72	27.8%	\$1,096	24.1%	19.0%	72	27.8%	\$1,096	24.1%	\$	10.8%
	Upper	90	34.7%	\$2,572	56.5%	41.4%	90	34.7%	\$2,572	56.5%	\$	60.1%
	Unknown	2	0.8%	\$10	0.2%	0.0%	2	0.8%	\$10	0.2%	\$	14.8%
	Total	259	100.0%	\$4,551	100.0%	100.0%	259	100.0%	\$4,551	100.0%	\$	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	\$0	0.0%	\$	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	\$	0.0%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	\$0	0.0%	\$	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	\$0	0.0%	\$	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	\$	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	\$	100.0%
HMDA TOTALS	Low	79	9.8%	\$2,868	4.0%	24.0%	79	9.8%	\$2,868	4.0%	\$	2.2%
	Moderate	162	20.1%	\$9,540	13.2%	15.6%	162	20.1%	\$9,540	13.2%	\$	10.3%
	Middle	198	24.5%	\$14,199	19.6%	19.0%	198	24.5%	\$14,199	19.6%	\$	18.1%
	Upper	353	43.7%	\$44,178	61.0%	41.4%	353	43.7%	\$44,178	61.0%	\$	39.8%
	Unknown	15	1.9%	\$1,580	2.2%	0.0%	15	1.9%	\$1,580	2.2%	\$	29.5%
	Total	807	100.0%	\$72,365	100.0%	100.0%	807	100.0%	\$72,365	100.0%	\$	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	219	70.4%	\$13,181	38.4%	86.9%	219	70.4%	\$13,181	38.4%	\$	34.1%
	Over \$1 Million	89	28.6%	\$20,981	61.2%	12.3%	89	28.6%				
	Total Rev. available	308	99.0%	\$34,162	99.6%	99.2%	308	99.0%				
	Rev. Not Known	3	1.0%	\$133	0.4%	0.7%	3	1.0%				
	Total	311	100.0%	\$34,295	100.0%	100.0%	311	100.0%				
	\$100,000 or Less	239	76.8%	\$8,275	24.1%		239	76.8%	\$8,275	24.1%	\$	27.6%
	\$100,001 - \$250,000	37	11.9%	\$6,456	18.8%		37	11.9%	\$6,456	18.8%	\$	17.0%
	\$250,001 - \$1 Million	35	11.3%	\$19,564	57.0%		35	11.3%	\$19,564	57.0%	\$	55.4%
	Total	311	100.0%	\$34,295	100.0%		311	100.0%	\$34,295	100.0%	\$	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	1	25.0%	\$100	7.7%	88.6%	1	25.0%	\$100	7.7%	\$	22.9%
	Over \$1 Million	3	75.0%	\$1,191	92.3%	11.4%	3	75.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$1,291	100.0%	100.0%	4	100.0%				
	\$100,000 or Less	1	25.0%	\$100	7.7%		1	25.0%	\$100	7.7%	\$	14.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	\$	16.3%
	\$250,001 - \$500,000	3	75.0%	\$1,191	92.3%		3	75.0%	\$1,191	92.3%	\$	69.3%
	Total	4	100.0%	\$1,291	100.0%		4	100.0%	\$1,291	100.0%	\$	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	20	12.8%	\$2,800	10.2%	15.3%	20	12.8%	\$2,800	10.2%	4.2%	
	Middle	51	32.7%	\$9,508	34.5%	41.9%	51	32.7%	\$9,508	34.5%	36.1%	
	Upper	85	54.5%	\$15,223	55.3%	37.0%	85	54.5%	\$15,223	55.3%	59.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	156	100.0%	\$27,531	100.0%	100.0%	156	100.0%	\$27,531	100.0%	100.0%	
REFINANCE	Low	10	3.3%	\$364	1.0%	5.8%	10	3.3%	\$364	1.0%	0.5%	
	Moderate	34	11.3%	\$2,082	5.9%	15.3%	34	11.3%	\$2,082	5.9%	4.3%	
	Middle	140	46.7%	\$16,847	47.5%	41.9%	140	46.7%	\$16,847	47.5%	38.1%	
	Upper	116	38.7%	\$16,170	45.6%	37.0%	116	38.7%	\$16,170	45.6%	57.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	300	100.0%	\$35,463	100.0%	100.0%	300	100.0%	\$35,463	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	11.3%	\$245	6.8%	5.8%	18	11.3%	\$245	6.8%	3.8%	
	Moderate	25	15.7%	\$422	11.7%	15.3%	25	15.7%	\$422	11.7%	8.9%	
	Middle	62	39.0%	\$1,489	41.4%	41.9%	62	39.0%	\$1,489	41.4%	46.7%	
	Upper	54	34.0%	\$1,441	40.1%	37.0%	54	34.0%	\$1,441	40.1%	40.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	159	100.0%	\$3,597	100.0%	100.0%	159	100.0%	\$3,597	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	14.6%	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	\$0	0.0%	30.4%	
	Middle	0	0.0%	\$0	0.0%	28.3%	0	0.0%	\$0	0.0%	27.0%	
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	\$0	0.0%	21.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	4.6%	\$609	0.9%	5.8%	28	4.6%	\$609	0.9%	1.1%	
	Moderate	79	12.8%	\$5,304	8.0%	15.3%	79	12.8%	\$5,304	8.0%	4.9%	
	Middle	253	41.1%	\$27,844	41.8%	41.9%	253	41.1%	\$27,844	41.8%	36.9%	
	Upper	255	41.5%	\$32,834	49.3%	37.0%	255	41.5%	\$32,834	49.3%	57.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	615	100.0%	\$66,591	100.0%	100.0%	615	100.0%	\$66,591	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	46	25.3%	\$6,373	23.5%	13.4%	46	25.3%	\$6,373	23.5%	18.9%	
	Moderate	29	15.9%	\$2,871	10.6%	13.6%	29	15.9%	\$2,871	10.6%	13.9%	
	Middle	62	34.1%	\$9,047	33.4%	33.9%	62	34.1%	\$9,047	33.4%	21.8%	
	Upper	45	24.7%	\$8,836	32.6%	39.1%	45	24.7%	\$8,836	32.6%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.1%	
	Total	182	100.0%	\$27,127	100.0%	100.0%	182	100.0%	\$27,127	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	2	66.7%	\$25	15.5%	6.4%	2	66.7%	\$25	15.5%	13.4%	
	Middle	0	0.0%	\$0	0.0%	66.5%	0	0.0%	\$0	0.0%	47.6%	
	Upper	1	33.3%	\$136	84.5%	24.8%	1	33.3%	\$136	84.5%	39.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$161	100.0%	100.0%	3	100.0%	\$161	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Montgomery**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	14	9.0%	\$1,279	4.6%	23.0%	14	9.0%	7.7%	\$1,279	4.6%	3.8%	
	Moderate	47	30.1%	\$5,709	20.7%	16.3%	47	30.1%	20.0%	\$5,709	20.7%	13.7%	
	Middle	36	23.1%	\$5,156	18.7%	18.6%	36	23.1%	20.8%	\$5,156	18.7%	19.4%	
	Upper	55	35.3%	\$14,650	53.2%	42.0%	55	35.3%	30.9%	\$14,650	53.2%	43.4%	
	Unknown	4	2.6%	\$737	2.7%	0.0%	4	2.6%	20.6%	\$737	2.7%	19.7%	
	Total	156	100.0%	\$27,531	100.0%	100.0%	156	100.0%	100.0%	\$27,531	100.0%	100.0%	
REFINANCE	Low	45	15.0%	\$2,494	7.0%	23.0%	45	15.0%	5.6%	\$2,494	7.0%	3.0%	
	Moderate	53	17.7%	\$4,631	13.1%	16.3%	53	17.7%	10.0%	\$4,631	13.1%	6.4%	
	Middle	76	25.3%	\$7,106	20.0%	18.6%	76	25.3%	16.2%	\$7,106	20.0%	13.1%	
	Upper	120	40.0%	\$20,586	58.0%	42.0%	120	40.0%	32.2%	\$20,586	58.0%	40.3%	
	Unknown	6	2.0%	\$646	1.8%	0.0%	6	2.0%	36.0%	\$646	1.8%	37.2%	
	Total	300	100.0%	\$35,463	100.0%	100.0%	300	100.0%	100.0%	\$35,463	100.0%	100.0%	
HOME IMPROVEMENT	Low	33	20.8%	\$325	9.0%	23.0%	33	20.8%	13.1%	\$325	9.0%	5.5%	
	Moderate	35	22.0%	\$514	14.3%	16.3%	35	22.0%	17.8%	\$514	14.3%	11.0%	
	Middle	37	23.3%	\$797	22.2%	18.6%	37	23.3%	22.6%	\$797	22.2%	13.1%	
	Upper	52	32.7%	\$1,853	51.5%	42.0%	52	32.7%	39.3%	\$1,853	51.5%	57.1%	
	Unknown	2	1.3%	\$108	3.0%	0.0%	2	1.3%	7.3%	\$108	3.0%	13.3%	
	Total	159	100.0%	\$3,597	100.0%	100.0%	159	100.0%	100.0%	\$3,597	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	92	15.0%	\$4,098	6.2%	23.0%	92	15.0%	7.1%	\$4,098	6.2%	3.4%	
	Moderate	135	22.0%	\$10,854	16.3%	16.3%	135	22.0%	15.8%	\$10,854	16.3%	10.4%	
	Middle	149	24.2%	\$13,059	19.6%	18.6%	149	24.2%	19.0%	\$13,059	19.6%	16.3%	
	Upper	227	36.9%	\$37,089	55.7%	42.0%	227	36.9%	31.8%	\$37,089	55.7%	41.3%	
	Unknown	12	2.0%	\$1,491	2.2%	0.0%	12	2.0%	26.3%	\$1,491	2.2%	28.7%	
	Total	615	100.0%	\$66,591	100.0%	100.0%	615	100.0%	100.0%	\$66,591	100.0%	100.0%	
Small Business	Revenue		Total Businesses										
		\$1 Million or Less	124	68.1%	\$12,925	47.6%	88.3%	124	68.1%	46.0%	\$12,925	47.6%	42.6%
		Over \$1 Million	49	26.9%	\$13,857	51.1%	9.9%	49	26.9%				
		Total Rev. available	173	95.0%	\$26,782	98.7%	98.2%	173	95.0%				
		Rev. Not Known	9	4.9%	\$345	1.3%	1.7%	9	4.9%				
	Total	182	100.0%	\$27,127	100.0%	100.0%	182	100.0%					
	Loan Size	\$100,000 or Less	117	64.3%	\$3,814	14.1%		117	64.3%	91.7%	\$3,814	14.1%	36.0%
		\$100,001 - \$250,000	30	16.5%	\$5,669	20.9%		30	16.5%	4.4%	\$5,669	20.9%	17.8%
		\$250,001 - \$1 Million	35	19.2%	\$17,644	65.0%		35	19.2%	3.9%	\$17,644	65.0%	46.2%
		Total	182	100.0%	\$27,127	100.0%		182	100.0%	100.0%	\$27,127	100.0%	100.0%
Small Farm	Revenue		Total Farms										
		\$1 Million or Less	3	100.0%	\$161	100.0%	94.8%	3	100.0%	60.9%	\$161	100.0%	66.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$161	100.0%	100.0%	3	100.0%					
	Loan Size	\$100,000 or Less	2	66.7%	\$25	15.5%		2	66.7%	72.5%	\$25	15.5%	21.2%
		\$100,001 - \$250,000	1	33.3%	\$136	84.5%		1	33.3%	18.8%	\$136	84.5%	42.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.7%	\$0	0.0%	36.3%
Total		3	100.0%	\$161	100.0%		3	100.0%	100.0%	\$161	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Montgomery

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.9%	\$54	0.2%	6.1%	1	0.9%	\$54	0.2%	0.3%	
	Moderate	9	7.9%	\$1,050	4.4%	16.9%	9	7.9%	\$1,050	4.4%	5.6%	
	Middle	39	34.2%	\$6,254	26.2%	38.5%	39	34.2%	\$6,254	26.2%	29.2%	
	Upper	63	55.3%	\$16,338	68.5%	38.5%	63	55.3%	\$16,338	68.5%	64.9%	
	Unknown	2	1.8%	\$147	0.6%	0.0%	2	1.8%	\$147	0.6%	0.1%	
	Total	114	100.0%	\$23,843	100.0%	100.0%	114	100.0%	\$23,843	100.0%	100.0%	
REFINANCE	Low	6	2.8%	\$187	0.8%	6.1%	6	2.8%	\$187	0.8%	0.8%	
	Moderate	33	15.3%	\$2,458	10.0%	16.9%	33	15.3%	\$2,458	10.0%	7.6%	
	Middle	80	37.2%	\$8,342	33.9%	38.5%	80	37.2%	\$8,342	33.9%	32.9%	
	Upper	96	44.7%	\$13,643	55.4%	38.5%	96	44.7%	\$13,643	55.4%	58.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	215	100.0%	\$24,630	100.0%	100.0%	215	100.0%	\$24,630	100.0%	100.0%	
HOME IMPROVEMENT	Low	19	14.2%	\$276	10.4%	6.1%	19	14.2%	\$276	10.4%	1.1%	
	Moderate	22	16.4%	\$293	11.0%	16.9%	22	16.4%	\$293	11.0%	7.0%	
	Middle	41	30.6%	\$787	29.5%	38.5%	41	30.6%	\$787	29.5%	33.2%	
	Upper	52	38.8%	\$1,309	49.1%	38.5%	52	38.8%	\$1,309	49.1%	58.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	134	100.0%	\$2,665	100.0%	100.0%	134	100.0%	\$2,665	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.8%	0	0.0%	\$0	0.0%	4.5%	
	Moderate	0	0.0%	\$0	0.0%	30.9%	0	0.0%	\$0	0.0%	6.8%	
	Middle	0	0.0%	\$0	0.0%	38.1%	0	0.0%	\$0	0.0%	51.2%	
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	\$0	0.0%	37.4%	
	Unknown	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	5.6%	\$517	1.0%	6.1%	26	5.6%	\$517	1.0%	0.8%	
	Moderate	64	13.8%	\$3,801	7.4%	16.9%	64	13.8%	\$3,801	7.4%	6.2%	
	Middle	160	34.6%	\$15,383	30.1%	38.5%	160	34.6%	\$15,383	30.1%	31.9%	
	Upper	211	45.6%	\$31,290	61.2%	38.5%	211	45.6%	\$31,290	61.2%	61.0%	
	Unknown	2	0.4%	\$147	0.3%	0.0%	2	0.4%	\$147	0.3%	0.1%	
	Total	463	100.0%	\$51,138	100.0%	100.0%	463	100.0%	\$51,138	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	32	14.3%	\$5,785	21.5%	6.2%	32	14.3%	\$5,785	21.5%	11.3%	
	Moderate	32	14.3%	\$3,332	12.4%	16.9%	32	14.3%	\$3,332	12.4%	16.1%	
	Middle	62	27.8%	\$4,892	18.2%	38.3%	62	27.8%	\$4,892	18.2%	26.3%	
	Upper	83	37.2%	\$9,807	36.4%	35.6%	83	37.2%	\$9,807	36.4%	38.1%	
	Unknown	14	6.3%	\$3,099	11.5%	3.0%	14	6.3%	\$3,099	11.5%	7.6%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	223	100.0%	\$26,915	100.0%	100.0%	223	100.0%	\$26,915	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	1.5%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	15.2%	
	Middle	0	0.0%	\$0	0.0%	54.4%	0	0.0%	\$0	0.0%	18.1%	
	Upper	1	100.0%	\$10	100.0%	25.4%	1	100.0%	\$10	100.0%	64.4%	
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.9%	
	Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%	\$10	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Montgomery**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	9	7.9%	\$655	2.7%	24.0%	9	7.9%	5.1%	\$655	2.7%	2.5%
	Moderate	25	21.9%	\$3,216	13.5%	16.0%	25	21.9%	18.0%	\$3,216	13.5%	12.1%
	Middle	22	19.3%	\$3,121	13.1%	18.2%	22	19.3%	22.4%	\$3,121	13.1%	20.8%
	Upper	56	49.1%	\$16,438	68.9%	41.7%	56	49.1%	34.2%	\$16,438	68.9%	45.6%
	Unknown	2	1.8%	\$413	1.7%	0.0%	2	1.8%	20.2%	\$413	1.7%	19.1%
	Total	114	100.0%	\$23,843	100.0%	100.0%	114	100.0%	100.0%	\$23,843	100.0%	100.0%
REFINANCE	Low	25	11.6%	\$1,416	5.7%	24.0%	25	11.6%	5.3%	\$1,416	5.7%	2.7%
	Moderate	40	18.6%	\$2,912	11.8%	16.0%	40	18.6%	11.8%	\$2,912	11.8%	8.2%
	Middle	40	18.6%	\$3,806	15.5%	18.2%	40	18.6%	16.7%	\$3,806	15.5%	14.1%
	Upper	106	49.3%	\$16,088	65.3%	41.7%	106	49.3%	35.8%	\$16,088	65.3%	45.6%
	Unknown	4	1.9%	\$408	1.7%	0.0%	4	1.9%	30.3%	\$408	1.7%	29.4%
	Total	215	100.0%	\$24,630	100.0%	100.0%	215	100.0%	100.0%	\$24,630	100.0%	100.0%
HOME IMPROVEMENT	Low	12	9.0%	\$163	6.1%	24.0%	12	9.0%	9.7%	\$163	6.1%	4.2%
	Moderate	37	27.6%	\$388	14.6%	16.0%	37	27.6%	22.1%	\$388	14.6%	11.0%
	Middle	35	26.1%	\$666	25.0%	18.2%	35	26.1%	22.1%	\$666	25.0%	13.5%
	Upper	49	36.6%	\$1,433	53.8%	41.7%	49	36.6%	37.6%	\$1,433	53.8%	64.4%
	Unknown	1	0.7%	\$15	0.6%	0.0%	1	0.7%	8.4%	\$15	0.6%	6.9%
	Total	134	100.0%	\$2,665	100.0%	100.0%	134	100.0%	100.0%	\$2,665	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	46	9.9%	\$2,234	4.4%	24.0%	46	9.9%	5.4%	\$2,234	4.4%	2.4%
	Moderate	102	22.0%	\$6,516	12.7%	16.0%	102	22.0%	16.2%	\$6,516	12.7%	10.0%
	Middle	97	21.0%	\$7,593	14.8%	18.2%	97	21.0%	20.6%	\$7,593	14.8%	17.2%
	Upper	211	45.6%	\$33,959	66.4%	41.7%	211	45.6%	34.7%	\$33,959	66.4%	42.3%
	Unknown	7	1.5%	\$836	1.6%	0.0%	7	1.5%	23.0%	\$836	1.6%	28.0%
	Total	463	100.0%	\$51,138	100.0%	100.0%	463	100.0%	100.0%	\$51,138	100.0%	100.0%
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	156	70.0%	\$10,973	40.8%	86.9%	156	70.0%	47.9%	\$10,973	40.8%	38.3%
	Over \$1 Million	57	25.6%	\$15,517	57.7%	11.2%	57	25.6%				
	Total Rev. available	213	95.6%	\$26,490	98.5%	98.1%	213	95.6%				
	Rev. Not Known	10	4.5%	\$425	1.6%	1.9%	10	4.5%				
	Total	223	100.0%	\$26,915	100.0%	100.0%	223	100.0%				
	\$100,000 or Less	160	71.7%	\$4,660	17.3%		160	71.7%	90.0%	\$4,660	17.3%	31.5%
	\$100,001 - \$250,000	30	13.5%	\$5,635	20.9%		30	13.5%	5.3%	\$5,635	20.9%	19.2%
	\$250,001 - \$1 Million	33	14.8%	\$16,620	61.7%		33	14.8%	4.7%	\$16,620	61.7%	49.3%
	Total	223	100.0%	\$26,915	100.0%		223	100.0%	100.0%	\$26,915	100.0%	100.0%
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	1	100.0%	\$10	100.0%	93.7%	1	100.0%	42.2%	\$10	100.0%	62.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%				
	\$100,000 or Less	1	100.0%	\$10	100.0%		1	100.0%	89.2%	\$10	100.0%	35.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.2%	\$0	0.0%	34.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	30.4%
	Total	1	100.0%	\$10	100.0%		1	100.0%	100.0%	\$10	100.0%	100.0%
	Originations & Purchases											

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.0%	\$282	1.4%	3.9%	3	2.0%	3.7%	\$282	1.4%	3.0%
	Middle	108	70.6%	\$13,752	66.3%	74.7%	108	70.6%	67.9%	\$13,752	66.3%	65.4%
	Upper	42	27.5%	\$6,700	32.3%	21.4%	42	27.5%	28.4%	\$6,700	32.3%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	153	100.0%	\$20,734	100.0%	100.0%	153	100.0%	100.0%	\$20,734	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	4.0%	\$843	3.4%	3.9%	9	4.0%	3.0%	\$843	3.4%	2.9%
	Middle	147	65.9%	\$15,969	63.6%	74.7%	147	65.9%	67.9%	\$15,969	63.6%	65.2%
	Upper	67	30.0%	\$8,303	33.1%	21.4%	67	30.0%	29.1%	\$8,303	33.1%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	223	100.0%	\$25,115	100.0%	100.0%	223	100.0%	100.0%	\$25,115	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	2.6%	\$27	1.3%	3.9%	3	2.6%	3.9%	\$27	1.3%	3.0%
	Middle	82	71.9%	\$1,124	52.1%	74.7%	82	71.9%	75.7%	\$1,124	52.1%	64.9%
	Upper	29	25.4%	\$1,008	46.7%	21.4%	29	25.4%	20.5%	\$1,008	46.7%	32.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	114	100.0%	\$2,159	100.0%	100.0%	114	100.0%	100.0%	\$2,159	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.1%	0	0.0%	14.3%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	80.2%	0	0.0%	85.7%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	3.1%	\$1,152	2.4%	3.9%	15	3.1%	3.5%	\$1,152	2.4%	2.9%
	Middle	337	68.8%	\$30,845	64.2%	74.7%	337	68.8%	68.4%	\$30,845	64.2%	65.6%
	Upper	138	28.2%	\$16,011	33.4%	21.4%	138	28.2%	28.1%	\$16,011	33.4%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	490	100.0%	\$48,008	100.0%	100.0%	490	100.0%	100.0%	\$48,008	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	1.8%	\$90	0.3%	3.3%	3	1.8%	4.1%	\$90	0.3%	1.7%
	Middle	117	70.1%	\$24,077	67.1%	71.6%	117	70.1%	65.2%	\$24,077	67.1%	62.3%
	Upper	47	28.1%	\$11,705	32.6%	25.0%	47	28.1%	27.3%	\$11,705	32.6%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	1.4%
	Total	167	100.0%	\$35,872	100.0%	100.0%	167	100.0%	100.0%	\$35,872	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.2%	\$0	0.0%	1.1%
	Middle	16	80.0%	\$1,911	94.9%	81.7%	16	80.0%	77.0%	\$1,911	94.9%	73.5%
	Upper	4	20.0%	\$102	5.1%	13.1%	4	20.0%	19.8%	\$102	5.1%	25.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$2,013	100.0%	100.0%	20	100.0%	100.0%	\$2,013	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Northern AL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	7	4.6%	\$397	1.9%	20.5%	7	4.6%	3.7%	\$397	1.9%	1.8%	
	Moderate	40	26.1%	\$3,586	17.3%	16.8%	40	26.1%	17.6%	\$3,586	17.3%	10.9%	
	Middle	40	26.1%	\$4,584	22.1%	19.9%	40	26.1%	20.4%	\$4,584	22.1%	16.8%	
	Upper	61	39.9%	\$11,458	55.3%	42.9%	61	39.9%	38.0%	\$11,458	55.3%	50.6%	
	Unknown	5	3.3%	\$709	3.4%	0.0%	5	3.3%	20.4%	\$709	3.4%	19.9%	
	Total	153	100.0%	\$20,734	100.0%	100.0%	153	100.0%	100.0%	\$20,734	100.0%	100.0%	
REFINANCE	Low	7	3.1%	\$338	1.3%	20.5%	7	3.1%	3.9%	\$338	1.3%	1.6%	
	Moderate	35	15.7%	\$2,229	8.9%	16.8%	35	15.7%	10.6%	\$2,229	8.9%	5.8%	
	Middle	64	28.7%	\$5,450	21.7%	19.9%	64	28.7%	17.8%	\$5,450	21.7%	12.8%	
	Upper	115	51.6%	\$17,001	67.7%	42.9%	115	51.6%	46.0%	\$17,001	67.7%	56.5%	
	Unknown	2	0.9%	\$97	0.4%	0.0%	2	0.9%	21.8%	\$97	0.4%	23.2%	
	Total	223	100.0%	\$25,115	100.0%	100.0%	223	100.0%	100.0%	\$25,115	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	6.1%	\$72	3.3%	20.5%	7	6.1%	6.1%	\$72	3.3%	2.9%	
	Moderate	23	20.2%	\$215	10.0%	16.8%	23	20.2%	16.0%	\$215	10.0%	10.0%	
	Middle	26	22.8%	\$349	16.2%	19.9%	26	22.8%	17.2%	\$349	16.2%	18.6%	
	Upper	58	50.9%	\$1,523	70.5%	42.9%	58	50.9%	36.1%	\$1,523	70.5%	55.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.5%	\$0	0.0%	13.5%	
	Total	114	100.0%	\$2,159	100.0%	100.0%	114	100.0%	100.0%	\$2,159	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	4.3%	\$807	1.7%	20.5%	21	4.3%	3.9%	\$807	1.7%	1.7%	
	Moderate	98	20.0%	\$6,030	12.6%	16.8%	98	20.0%	14.6%	\$6,030	12.6%	8.5%	
	Middle	130	26.5%	\$10,383	21.6%	19.9%	130	26.5%	19.1%	\$10,383	21.6%	15.0%	
	Upper	234	47.8%	\$29,982	62.5%	42.9%	234	47.8%	41.0%	\$29,982	62.5%	53.0%	
	Unknown	7	1.4%	\$806	1.7%	0.0%	7	1.4%	21.3%	\$806	1.7%	21.8%	
	Total	490	100.0%	\$48,008	100.0%	100.0%	490	100.0%	100.0%	\$48,008	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	87	52.1%	\$11,070	30.9%	90.5%	87	52.1%	42.4%	\$11,070	30.9%	38.3%
		Over \$1 Million	72	43.1%	\$23,246	64.8%	7.7%	72	43.1%				
		Total Rev. available	159	95.2%	\$34,316	95.7%	98.2%	159	95.2%				
		Rev. Not Known	8	4.8%	\$1,556	4.3%	1.8%	8	4.8%				
	Total	167	100.0%	\$35,872	100.0%	100.0%	167	100.0%					
	Loan Size	\$100,000 or Less	87	52.1%	\$3,533	9.8%		87	52.1%	93.4%	\$3,533	9.8%	36.7%
		\$100,001 - \$250,000	35	21.0%	\$6,000	16.7%		35	21.0%	3.5%	\$6,000	16.7%	16.4%
		\$250,001 - \$1 Million	45	26.9%	\$26,339	73.4%		45	26.9%	3.1%	\$26,339	73.4%	46.9%
		Total	167	100.0%	\$35,872	100.0%		167	100.0%	100.0%	\$35,872	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	16	80.0%	\$1,555	77.2%	97.7%	16	80.0%	43.2%	\$1,555	77.2%	76.6%
		Over \$1 Million	3	15.0%	\$416	20.7%	2.3%	3	15.0%				
		Not Known	1	5.0%	\$42	2.1%	0.0%	1	5.0%				
		Total	20	100.0%	\$2,013	100.0%	100.0%	20	100.0%				
	Loan Size	\$100,000 or Less	14	70.0%	\$578	28.7%		14	70.0%	92.3%	\$578	28.7%	46.5%
		\$100,001 - \$250,000	3	15.0%	\$520	25.8%		3	15.0%	5.4%	\$520	25.8%	28.2%
		\$250,001 - \$500,000	3	15.0%	\$915	45.5%		3	15.0%	2.3%	\$915	45.5%	25.2%
		Total	20	100.0%	\$2,013	100.0%		20	100.0%	100.0%	\$2,013	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Northern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	2	1.8%	\$328	1.7%	3.8%	2	1.8%	\$328	1.7%	3.4%	3.4%
	Middle	74	67.9%	\$11,464	59.2%	71.7%	74	67.9%	\$11,464	59.2%	63.9%	63.9%
	Upper	33	30.3%	\$7,576	39.1%	24.5%	33	30.3%	\$7,576	39.1%	32.7%	32.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	109	100.0%	\$19,368	100.0%	100.0%	109	100.0%	\$19,368	100.0%	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	5	3.3%	\$532	3.0%	3.8%	5	3.3%	\$532	3.0%	2.4%	2.4%
	Middle	102	68.0%	\$10,993	63.0%	71.7%	102	68.0%	\$10,993	63.0%	61.3%	61.3%
	Upper	43	28.7%	\$5,933	34.0%	24.5%	43	28.7%	\$5,933	34.0%	36.4%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	150	100.0%	\$17,458	100.0%	100.0%	150	100.0%	\$17,458	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	5	4.3%	\$83	4.3%	3.8%	5	4.3%	\$83	4.3%	4.5%	4.5%
	Middle	83	70.9%	\$1,287	66.5%	71.7%	83	70.9%	\$1,287	66.5%	64.3%	64.3%
	Upper	29	24.8%	\$566	29.2%	24.5%	29	24.8%	\$566	29.2%	31.2%	31.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	117	100.0%	\$1,936	100.0%	100.0%	117	100.0%	\$1,936	100.0%	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.4%	0	0.0%	\$0	0.0%	24.2%	24.2%
	Upper	0	0.0%	\$0	0.0%	15.1%	0	0.0%	\$0	0.0%	75.8%	75.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	12	3.2%	\$943	2.4%	3.8%	12	3.2%	\$943	2.4%	3.0%	3.0%
	Middle	259	68.9%	\$23,744	61.3%	71.7%	259	68.9%	\$23,744	61.3%	62.6%	62.6%
	Upper	105	27.9%	\$14,075	36.3%	24.5%	105	27.9%	\$14,075	36.3%	34.4%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	376	100.0%	\$38,762	100.0%	100.0%	376	100.0%	\$38,762	100.0%	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	12	6.9%	\$4,335	14.4%	3.6%	12	6.9%	\$4,335	14.4%	7.4%	7.4%
	Middle	116	66.3%	\$18,172	60.3%	67.4%	116	66.3%	\$18,172	60.3%	61.1%	61.1%
	Upper	47	26.9%	\$7,653	25.4%	29.0%	47	26.9%	\$7,653	25.4%	30.5%	30.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%	1.0%
	Total	175	100.0%	\$30,160	100.0%	100.0%	175	100.0%	\$30,160	100.0%	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.4%	0	0.0%	\$0	0.0%	3.7%	3.7%
	Middle	20	87.0%	\$2,967	87.1%	83.9%	20	87.0%	\$2,967	87.1%	81.8%	81.8%
	Upper	3	13.0%	\$438	12.9%	14.7%	3	13.0%	\$438	12.9%	14.4%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	23	100.0%	\$3,405	100.0%	100.0%	23	100.0%	\$3,405	100.0%	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Northern AL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	6	5.5%	\$380	2.0%	19.1%	6	5.5%	\$380	2.0%	1.8%	
	Moderate	17	15.6%	\$1,488	7.7%	18.2%	17	15.6%	\$1,488	7.7%	10.5%	
	Middle	25	22.9%	\$2,908	15.0%	19.8%	25	22.9%	\$2,908	15.0%	17.5%	
	Upper	59	54.1%	\$14,075	72.7%	42.9%	59	54.1%	\$14,075	72.7%	49.8%	
	Unknown	2	1.8%	\$517	2.7%	0.0%	2	1.8%	\$517	2.7%	20.3%	
	Total	109	100.0%	\$19,368	100.0%	100.0%	109	100.0%	\$19,368	100.0%	100.0%	
REFINANCE	Low	8	5.3%	\$473	2.7%	19.1%	8	5.3%	\$473	2.7%	2.2%	
	Moderate	20	13.3%	\$1,550	8.9%	18.2%	20	13.3%	\$1,550	8.9%	6.6%	
	Middle	35	23.3%	\$3,073	17.6%	19.8%	35	23.3%	\$3,073	17.6%	12.3%	
	Upper	83	55.3%	\$11,940	68.4%	42.9%	83	55.3%	\$11,940	68.4%	58.0%	
	Unknown	4	2.7%	\$422	2.4%	0.0%	4	2.7%	\$422	2.4%	20.9%	
	Total	150	100.0%	\$17,458	100.0%	100.0%	150	100.0%	\$17,458	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	6.8%	\$76	3.9%	19.1%	8	6.8%	\$76	3.9%	4.4%	
	Moderate	22	18.8%	\$116	6.0%	18.2%	22	18.8%	\$116	6.0%	7.4%	
	Middle	26	22.2%	\$396	20.5%	19.8%	26	22.2%	\$396	20.5%	11.2%	
	Upper	61	52.1%	\$1,348	69.6%	42.9%	61	52.1%	\$1,348	69.6%	63.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.3%	
	Total	117	100.0%	\$1,936	100.0%	100.0%	117	100.0%	\$1,936	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	5.9%	\$929	2.4%	19.1%	22	5.9%	\$929	2.4%	2.0%	
	Moderate	59	15.7%	\$3,154	8.1%	18.2%	59	15.7%	\$3,154	8.1%	8.9%	
	Middle	86	22.9%	\$6,377	16.5%	19.8%	86	22.9%	\$6,377	16.5%	15.3%	
	Upper	203	54.0%	\$27,363	70.6%	42.9%	203	54.0%	\$27,363	70.6%	52.8%	
	Unknown	6	1.6%	\$939	2.4%	0.0%	6	1.6%	\$939	2.4%	21.0%	
	Total	376	100.0%	\$38,762	100.0%	100.0%	376	100.0%	\$38,762	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	100	57.1%	\$9,828	32.6%	89.1%	100	57.1%	\$9,828	32.6%	33.6%	
	Over \$1 Million	63	36.0%	\$18,663	61.9%	8.9%	63	36.0%				
	Total Rev. available	163	93.1%	\$28,491	94.5%	98.0%	163	93.1%				
	Rev. Not Known	12	6.9%	\$1,669	5.5%	2.1%	12	6.9%				
	Total	175	100.0%	\$30,160	100.0%	100.0%	175	100.0%				
	\$100,000 or Less	108	61.7%	\$4,278	14.2%		108	61.7%	\$4,278	14.2%	33.1%	
	\$100,001 - \$250,000	33	18.9%	\$6,189	20.5%		33	18.9%	\$6,189	20.5%	20.4%	
	\$250,001 - \$1 Million	34	19.4%	\$19,693	65.3%		34	19.4%	\$19,693	65.3%	46.5%	
	Total	175	100.0%	\$30,160	100.0%		175	100.0%	\$30,160	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	18	78.3%	\$1,960	57.6%	97.3%	18	78.3%	\$1,960	57.6%	60.4%	
	Over \$1 Million	4	17.4%	\$965	28.3%	2.7%	4	17.4%				
	Not Known	1	4.3%	\$480	14.1%	0.0%	1	4.3%				
	Total	23	100.0%	\$3,405	100.0%	100.0%	23	100.0%				
	\$100,000 or Less	13	56.5%	\$595	17.5%		13	56.5%	\$595	17.5%	48.7%	
	\$100,001 - \$250,000	7	30.4%	\$1,457	42.8%		7	30.4%	\$1,457	42.8%	31.5%	
	\$250,001 - \$500,000	3	13.0%	\$1,353	39.7%		3	13.0%	\$1,353	39.7%	19.8%	
	Total	23	100.0%	\$3,405	100.0%		23	100.0%	\$3,405	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	5.4%	\$104	2.6%	5.3%	2	5.4%	\$104	2.6%	1.7%	
	Moderate	2	5.4%	\$191	4.7%	24.8%	2	5.4%	\$191	4.7%	12.6%	
	Middle	20	54.1%	\$2,098	52.1%	49.1%	20	54.1%	\$2,098	52.1%	56.6%	
	Upper	13	35.1%	\$1,632	40.5%	20.8%	13	35.1%	\$1,632	40.5%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Total	37	100.0%	\$4,025	100.0%	100.0%	37	100.0%	\$4,025	100.0%	100.0%	
REFINANCE	Low	7	6.3%	\$662	7.0%	5.3%	7	6.3%	\$662	7.0%	2.2%	
	Moderate	26	23.2%	\$2,119	22.4%	24.8%	26	23.2%	\$2,119	22.4%	19.0%	
	Middle	54	48.2%	\$4,572	48.4%	49.1%	54	48.2%	\$4,572	48.4%	50.9%	
	Upper	25	22.3%	\$2,096	22.2%	20.8%	25	22.3%	\$2,096	22.2%	27.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%	
	Total	112	100.0%	\$9,449	100.0%	100.0%	112	100.0%	\$9,449	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	2.8%	\$18	0.9%	5.3%	3	2.8%	\$18	0.9%	0.2%	
	Moderate	13	11.9%	\$444	21.9%	24.8%	13	11.9%	\$444	21.9%	21.2%	
	Middle	68	62.4%	\$1,185	58.4%	49.1%	68	62.4%	\$1,185	58.4%	47.1%	
	Upper	25	22.9%	\$382	18.8%	20.8%	25	22.9%	\$382	18.8%	31.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	109	100.0%	\$2,029	100.0%	100.0%	109	100.0%	\$2,029	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	23.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	\$0	0.0%	100.0%	
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	4.7%	\$784	5.1%	5.3%	12	4.7%	\$784	5.1%	1.8%	
	Moderate	41	15.9%	\$2,754	17.8%	24.8%	41	15.9%	\$2,754	17.8%	15.5%	
	Middle	142	55.0%	\$7,855	50.7%	49.1%	142	55.0%	\$7,855	50.7%	54.7%	
	Upper	63	24.4%	\$4,110	26.5%	20.8%	63	24.4%	\$4,110	26.5%	27.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%	
	Total	258	100.0%	\$15,503	100.0%	100.0%	258	100.0%	\$15,503	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	4	9.5%	\$390	8.1%	5.8%	4	9.5%	\$390	8.1%	1.5%	
	Moderate	13	31.0%	\$1,549	32.3%	23.7%	13	31.0%	\$1,549	32.3%	27.9%	
	Middle	17	40.5%	\$1,683	35.1%	47.8%	17	40.5%	\$1,683	35.1%	44.9%	
	Upper	8	19.0%	\$1,173	24.5%	22.8%	8	19.0%	\$1,173	24.5%	25.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	42	100.0%	\$4,795	100.0%	100.0%	42	100.0%	\$4,795	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	50.0%	\$50	63.3%	31.6%	1	50.0%	\$50	63.3%	24.6%	
	Middle	1	50.0%	\$29	36.7%	45.2%	1	50.0%	\$29	36.7%	22.9%	
	Upper	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	52.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	2	100.0%	\$79	100.0%	100.0%	2	100.0%	\$79	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Southern AL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income		%	Count		Dollar			Agg
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	4	10.8%	\$228	5.7%	28.7%	4	10.8%	\$228	5.7%	2.0%	
	Moderate	5	13.5%	\$465	11.6%	16.1%	5	13.5%	\$465	11.6%	9.9%	
	Middle	13	35.1%	\$1,444	35.9%	16.9%	13	35.1%	\$1,444	35.9%	20.8%	
	Upper	14	37.8%	\$1,750	43.5%	38.3%	14	37.8%	\$1,750	43.5%	51.3%	
	Unknown	1	2.7%	\$138	3.4%	0.0%	1	2.7%	\$138	3.4%	16.0%	
	Total	37	100.0%	\$4,025	100.0%	100.0%	37	100.0%	\$4,025	100.0%	100.0%	
REFINANCE	Low	3	2.7%	\$125	1.3%	28.7%	3	2.7%	\$125	1.3%	2.3%	
	Moderate	12	10.7%	\$655	6.9%	16.1%	12	10.7%	\$655	6.9%	6.6%	
	Middle	25	22.3%	\$1,638	17.3%	16.9%	25	22.3%	\$1,638	17.3%	13.3%	
	Upper	71	63.4%	\$6,941	73.5%	38.3%	71	63.4%	\$6,941	73.5%	57.9%	
	Unknown	1	0.9%	\$90	1.0%	0.0%	1	0.9%	\$90	1.0%	19.9%	
	Total	112	100.0%	\$9,449	100.0%	100.0%	112	100.0%	\$9,449	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	8.3%	\$47	2.3%	28.7%	9	8.3%	\$47	2.3%	3.2%	
	Moderate	16	14.7%	\$272	13.4%	16.1%	16	14.7%	\$272	13.4%	9.2%	
	Middle	27	24.8%	\$343	16.9%	16.9%	27	24.8%	\$343	16.9%	10.7%	
	Upper	57	52.3%	\$1,367	67.4%	38.3%	57	52.3%	\$1,367	67.4%	70.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.4%	
	Total	109	100.0%	\$2,029	100.0%	100.0%	109	100.0%	\$2,029	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	28.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	6.2%	\$400	2.6%	28.7%	16	6.2%	\$400	2.6%	2.1%	
	Moderate	33	12.8%	\$1,392	9.0%	16.1%	33	12.8%	\$1,392	9.0%	8.2%	
	Middle	65	25.2%	\$3,425	22.1%	16.9%	65	25.2%	\$3,425	22.1%	16.5%	
	Upper	142	55.0%	\$10,058	64.9%	38.3%	142	55.0%	\$10,058	64.9%	53.8%	
	Unknown	2	0.8%	\$228	1.5%	0.0%	2	0.8%	\$228	1.5%	19.4%	
	Total	258	100.0%	\$15,503	100.0%	100.0%	258	100.0%	\$15,503	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	25	59.5%	\$1,879	39.2%	88.9%	25	59.5%	\$1,879	39.2%	41.5%	
	Over \$1 Million	13	31.0%	\$2,700	56.3%	8.3%	13	31.0%				
	Total Rev. available	38	90.5%	\$4,579	95.5%	97.2%	38	90.5%				
	Rev. Not Known	4	9.5%	\$216	4.5%	2.8%	4	9.5%				
	Total	42	100.0%	\$4,795	100.0%	100.0%	42	100.0%				
	Loan Size											
	\$100,000 or Less	30	71.4%	\$1,086	22.6%		30	71.4%	\$1,086	22.6%	33.2%	
	\$100,001 - \$250,000	8	19.0%	\$1,290	26.9%		8	19.0%	\$1,290	26.9%	25.8%	
	\$250,001 - \$1 Million	4	9.5%	\$2,419	50.4%		4	9.5%	\$2,419	50.4%	41.1%	
	Total	42	100.0%	\$4,795	100.0%		42	100.0%	\$4,795	100.0%	100.0%	
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	2	100.0%	\$79	100.0%	94.0%	2	100.0%	\$79	100.0%	68.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	6.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$79	100.0%	100.0%	2	100.0%				
	Loan Size											
	\$100,000 or Less	2	100.0%	\$79	100.0%		2	100.0%	\$79	100.0%	38.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.6%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.4%	
	Total	2	100.0%	\$79	100.0%		2	100.0%	\$79	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Southern AL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	7.7%	\$118	4.1%	4.7%	2	7.7%	1.6%	\$118	4.1%	1.2%
	Moderate	6	23.1%	\$455	15.8%	26.4%	6	23.1%	18.9%	\$455	15.8%	17.5%
	Middle	12	46.2%	\$1,568	54.4%	52.3%	12	46.2%	52.1%	\$1,568	54.4%	50.8%
	Upper	6	23.1%	\$742	25.7%	16.6%	6	23.1%	27.2%	\$742	25.7%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	26	100.0%	\$2,883	100.0%	100.0%	26	100.0%	100.0%	\$2,883	100.0%	100.0%
REFINANCE	Low	2	2.6%	\$57	0.9%	4.7%	2	2.6%	0.6%	\$57	0.9%	0.3%
	Moderate	14	17.9%	\$1,115	18.0%	26.4%	14	17.9%	18.5%	\$1,115	18.0%	17.1%
	Middle	52	66.7%	\$3,997	64.7%	52.3%	52	66.7%	58.9%	\$3,997	64.7%	60.3%
	Upper	10	12.8%	\$1,013	16.4%	16.6%	10	12.8%	21.4%	\$1,013	16.4%	22.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Total	78	100.0%	\$6,182	100.0%	100.0%	78	100.0%	100.0%	\$6,182	100.0%	100.0%
HOME IMPROVEMENT	Low	8	7.2%	\$57	3.3%	4.7%	8	7.2%	1.3%	\$57	3.3%	0.3%
	Moderate	25	22.5%	\$285	16.6%	26.4%	25	22.5%	23.2%	\$285	16.6%	20.5%
	Middle	65	58.6%	\$1,195	69.4%	52.3%	65	58.6%	59.7%	\$1,195	69.4%	58.2%
	Upper	13	11.7%	\$184	10.7%	16.6%	13	11.7%	15.9%	\$184	10.7%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	111	100.0%	\$1,721	100.0%	100.0%	111	100.0%	100.0%	\$1,721	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	37.1%	0	0.0%	33.3%	\$0	0.0%	34.3%
	Middle	0	0.0%	\$0	0.0%	48.6%	0	0.0%	66.7%	\$0	0.0%	65.7%
	Upper	0	0.0%	\$0	0.0%	7.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	12	5.6%	\$232	2.2%	4.7%	12	5.6%	1.2%	\$232	2.2%	0.7%
	Moderate	45	20.9%	\$1,855	17.2%	26.4%	45	20.9%	19.2%	\$1,855	17.2%	17.7%
	Middle	129	60.0%	\$6,760	62.7%	52.3%	129	60.0%	55.6%	\$6,760	62.7%	55.3%
	Upper	29	13.5%	\$1,939	18.0%	16.6%	29	13.5%	23.6%	\$1,939	18.0%	26.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	215	100.0%	\$10,786	100.0%	100.0%	215	100.0%	100.0%	\$10,786	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	3	5.1%	\$49	0.9%	5.6%	3	5.1%	2.6%	\$49	0.9%	2.3%
	Moderate	20	33.9%	\$1,914	34.5%	27.0%	20	33.9%	22.7%	\$1,914	34.5%	16.7%
	Middle	28	47.5%	\$2,376	42.8%	49.6%	28	47.5%	52.2%	\$2,376	42.8%	54.8%
	Upper	8	13.6%	\$1,210	21.8%	17.8%	8	13.6%	20.3%	\$1,210	21.8%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.6%
	Total	59	100.0%	\$5,549	100.0%	100.0%	59	100.0%	100.0%	\$5,549	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.0%
	Moderate	3	60.0%	\$117	73.6%	23.4%	3	60.0%	20.7%	\$117	73.6%	24.3%
	Middle	1	20.0%	\$7	4.4%	54.2%	1	20.0%	63.8%	\$7	4.4%	56.1%
	Upper	1	20.0%	\$35	22.0%	22.1%	1	20.0%	15.2%	\$35	22.0%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$159	100.0%	100.0%	5	100.0%	100.0%	\$159	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Southern AL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	2	7.7%	\$125	4.3%	28.3%	2	7.7%	\$125	4.3%	1.6%	
	Moderate	2	7.7%	\$140	4.9%	16.0%	2	7.7%	\$140	4.9%	9.0%	
	Middle	8	30.8%	\$592	20.5%	17.6%	8	30.8%	\$592	20.5%	20.0%	
	Upper	14	53.8%	\$2,026	70.3%	38.1%	14	53.8%	\$2,026	70.3%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.5%	
	Total	26	100.0%	\$2,883	100.0%	100.0%	26	100.0%	\$2,883	100.0%	100.0%	
REFINANCE	Low	3	3.8%	\$134	2.2%	28.3%	3	3.8%	\$134	2.2%	2.1%	
	Moderate	10	12.8%	\$529	8.6%	16.0%	10	12.8%	\$529	8.6%	6.3%	
	Middle	14	17.9%	\$1,040	16.8%	17.6%	14	17.9%	\$1,040	16.8%	14.2%	
	Upper	50	64.1%	\$4,449	72.0%	38.1%	50	64.1%	\$4,449	72.0%	54.0%	
	Unknown	1	1.3%	\$30	0.5%	0.0%	1	1.3%	\$30	0.5%	23.3%	
	Total	78	100.0%	\$6,182	100.0%	100.0%	78	100.0%	\$6,182	100.0%	100.0%	
HOME IMPROVEMENT	Low	10	9.0%	\$29	1.7%	28.3%	10	9.0%	\$29	1.7%	4.5%	
	Moderate	19	17.1%	\$227	13.2%	16.0%	19	17.1%	\$227	13.2%	15.8%	
	Middle	26	23.4%	\$212	12.3%	17.6%	26	23.4%	\$212	12.3%	12.3%	
	Upper	56	50.5%	\$1,253	72.8%	38.1%	56	50.5%	\$1,253	72.8%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.5%	
	Total	111	100.0%	\$1,721	100.0%	100.0%	111	100.0%	\$1,721	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	28.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	7.0%	\$288	2.7%	28.3%	15	7.0%	\$288	2.7%	1.9%	
	Moderate	31	14.4%	\$896	8.3%	16.0%	31	14.4%	\$896	8.3%	7.9%	
	Middle	48	22.3%	\$1,844	17.1%	17.6%	48	22.3%	\$1,844	17.1%	17.0%	
	Upper	120	55.8%	\$7,728	71.6%	38.1%	120	55.8%	\$7,728	71.6%	52.7%	
	Unknown	1	0.5%	\$30	0.3%	0.0%	1	0.5%	\$30	0.3%	20.5%	
	Total	215	100.0%	\$10,786	100.0%	100.0%	215	100.0%	\$10,786	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	42	71.2%	\$3,456	62.3%	87.6%	42	71.2%	\$3,456	62.3%	42.5%	
	Over \$1 Million	13	22.0%	\$1,938	34.9%	9.2%	13	22.0%				
	Total Rev. available	55	93.2%	\$5,394	97.2%	96.8%	55	93.2%				
	Rev. Not Known	4	6.8%	\$155	2.8%	3.2%	4	6.8%				
	Total	59	100.0%	\$5,549	100.0%	100.0%	59	100.0%				
	\$100,000 or Less	49	83.1%	\$1,505	27.1%		49	83.1%	\$1,505	27.1%	33.5%	
	\$100,001 - \$250,000	4	6.8%	\$529	9.5%		4	6.8%	\$529	9.5%	20.6%	
	\$250,001 - \$1 Million	6	10.2%	\$3,515	63.3%		6	10.2%	\$3,515	63.3%	45.9%	
	Total	59	100.0%	\$5,549	100.0%		59	100.0%	\$5,549	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	5	100.0%	\$159	100.0%	93.4%	5	100.0%	\$159	100.0%	62.4%	
	Over \$1 Million	0	0.0%	\$0	0.0%	6.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	5	100.0%	\$159	100.0%	100.0%	5	100.0%				
	\$100,000 or Less	5	100.0%	\$159	100.0%		5	100.0%	\$159	100.0%	39.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	39.8%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.3%	
	Total	5	100.0%	\$159	100.0%		5	100.0%	\$159	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	7.9%	\$0	0.0%	6.4%
	Middle	12	41.4%	\$1,653	27.5%	55.6%	12	41.4%	49.0%	\$1,653	27.5%	40.0%
	Upper	17	58.6%	\$4,365	72.5%	30.5%	17	58.6%	42.9%	\$4,365	72.5%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$6,018	100.0%	100.0%	29	100.0%	100.0%	\$6,018	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	7	12.3%	\$908	11.0%	12.8%	7	12.3%	8.8%	\$908	11.0%	6.2%
	Middle	23	40.4%	\$2,020	24.6%	55.6%	23	40.4%	44.4%	\$2,020	24.6%	39.4%
	Upper	27	47.4%	\$5,299	64.4%	30.5%	27	47.4%	46.5%	\$5,299	64.4%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$8,227	100.0%	100.0%	57	100.0%	100.0%	\$8,227	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.0%	\$52	7.2%	1.2%	2	5.0%	3.2%	\$52	7.2%	0.7%
	Moderate	3	7.5%	\$27	3.8%	12.8%	3	7.5%	10.8%	\$27	3.8%	6.3%
	Middle	25	62.5%	\$255	35.4%	55.6%	25	62.5%	49.5%	\$255	35.4%	35.1%
	Upper	10	25.0%	\$386	53.6%	30.5%	10	25.0%	36.6%	\$386	53.6%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$720	100.0%	100.0%	40	100.0%	100.0%	\$720	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	46.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	1.6%	\$52	0.3%	1.2%	2	1.6%	0.5%	\$52	0.3%	0.1%
	Moderate	10	7.9%	\$935	6.2%	12.8%	10	7.9%	8.5%	\$935	6.2%	6.3%
	Middle	60	47.6%	\$3,928	26.2%	55.6%	60	47.6%	47.1%	\$3,928	26.2%	39.7%
	Upper	54	42.9%	\$10,050	67.2%	30.5%	54	42.9%	44.0%	\$10,050	67.2%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	126	100.0%	\$14,965	100.0%	100.0%	126	100.0%	100.0%	\$14,965	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	3.6%	\$5	0.1%	1.2%	1	3.6%	0.4%	\$5	0.1%	0.0%
	Moderate	6	21.4%	\$957	27.4%	17.9%	6	21.4%	19.4%	\$957	27.4%	23.6%
	Middle	15	53.6%	\$1,596	45.7%	56.7%	15	53.6%	51.4%	\$1,596	45.7%	52.1%
	Upper	6	21.4%	\$931	26.7%	24.2%	6	21.4%	25.3%	\$931	26.7%	22.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.9%
	Total	28	100.0%	\$3,489	100.0%	100.0%	28	100.0%	100.0%	\$3,489	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$100	100.0%	17.9%	1	100.0%	29.4%	\$100	100.0%	43.4%
	Middle	0	0.0%	\$0	0.0%	51.3%	0	0.0%	35.3%	\$0	0.0%	17.8%
	Upper	0	0.0%	\$0	0.0%	30.8%	0	0.0%	35.3%	\$0	0.0%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	3.3%	\$0	0.0%	1.1%	
	Moderate	5	17.2%	\$400	6.6%	16.6%	5	17.2%	14.9%	\$400	6.6%	7.5%	
	Middle	6	20.7%	\$558	9.3%	18.9%	6	20.7%	20.3%	\$558	9.3%	13.5%	
	Upper	17	58.6%	\$4,673	77.7%	43.4%	17	58.6%	46.8%	\$4,673	77.7%	64.6%	
	Unknown	1	3.4%	\$387	6.4%	0.0%	1	3.4%	14.7%	\$387	6.4%	13.3%	
	Total	29	100.0%	\$6,018	100.0%	100.0%	29	100.0%	100.0%	\$6,018	100.0%	100.0%	
REFINANCE	Low	6	10.5%	\$356	4.3%	21.1%	6	10.5%	3.7%	\$356	4.3%	1.2%	
	Moderate	8	14.0%	\$510	6.2%	16.6%	8	14.0%	8.6%	\$510	6.2%	4.5%	
	Middle	13	22.8%	\$1,075	13.1%	18.9%	13	22.8%	17.8%	\$1,075	13.1%	12.3%	
	Upper	28	49.1%	\$6,014	73.1%	43.4%	28	49.1%	48.6%	\$6,014	73.1%	61.1%	
	Unknown	2	3.5%	\$272	3.3%	0.0%	2	3.5%	21.3%	\$272	3.3%	20.9%	
	Total	57	100.0%	\$8,227	100.0%	100.0%	57	100.0%	100.0%	\$8,227	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	10.0%	\$17	2.4%	21.1%	4	10.0%	11.3%	\$17	2.4%	4.1%	
	Moderate	4	10.0%	\$31	4.3%	16.6%	4	10.0%	15.6%	\$31	4.3%	8.9%	
	Middle	10	25.0%	\$143	19.9%	18.9%	10	25.0%	19.9%	\$143	19.9%	13.8%	
	Upper	19	47.5%	\$277	38.5%	43.4%	19	47.5%	47.3%	\$277	38.5%	58.4%	
	Unknown	3	7.5%	\$252	35.0%	0.0%	3	7.5%	5.9%	\$252	35.0%	14.8%	
	Total	40	100.0%	\$720	100.0%	100.0%	40	100.0%	100.0%	\$720	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	7.9%	\$373	2.5%	21.1%	10	7.9%	4.0%	\$373	2.5%	1.2%	
	Moderate	17	13.5%	\$941	6.3%	16.6%	17	13.5%	12.3%	\$941	6.3%	6.1%	
	Middle	29	23.0%	\$1,776	11.9%	18.9%	29	23.0%	19.2%	\$1,776	11.9%	12.9%	
	Upper	64	50.8%	\$10,964	73.3%	43.4%	64	50.8%	47.6%	\$10,964	73.3%	62.7%	
	Unknown	6	4.8%	\$911	6.1%	0.0%	6	4.8%	16.9%	\$911	6.1%	17.1%	
	Total	126	100.0%	\$14,965	100.0%	100.0%	126	100.0%	100.0%	\$14,965	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	18	64.3%	\$774	22.2%	91.6%	18	64.3%	47.9%	\$774	22.2%	34.7%
		Over \$1 Million	10	35.7%	\$2,715	77.8%	6.8%	10	35.7%				
		Total Rev. available	28	100.0%	\$3,489	100.0%	98.4%	28	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.7%	0	0.0%				
	Total	28	100.0%	\$3,489	100.0%	100.0%	28	100.0%					
	Loan Size	\$100,000 or Less	21	75.0%	\$644	18.5%		21	75.0%	93.4%	\$644	18.5%	38.4%
		\$100,001 - \$250,000	3	10.7%	\$545	15.6%		3	10.7%	3.1%	\$545	15.6%	14.6%
		\$250,001 - \$1 Million	4	14.3%	\$2,300	65.9%		4	14.3%	3.5%	\$2,300	65.9%	47.0%
		Total	28	100.0%	\$3,489	100.0%		28	100.0%	100.0%	\$3,489	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$100	100.0%	97.5%	1	100.0%	11.8%	\$100	100.0%	24.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	94.1%	\$100	100.0%	73.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	26.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total		1	100.0%	\$100	100.0%		1	100.0%	100.0%	\$100	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Talladega-Tallapoosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	2	7.4%	\$345	4.5%	10.5%	2	7.4%	\$345	4.5%	5.8%	
	Middle	12	44.4%	\$3,024	39.1%	57.9%	12	44.4%	\$3,024	39.1%	32.6%	
	Upper	13	48.1%	\$4,358	56.4%	30.4%	13	48.1%	\$4,358	56.4%	61.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$7,727	100.0%	100.0%	27	100.0%	\$7,727	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	4	11.8%	\$319	6.6%	10.5%	4	11.8%	\$319	6.6%	5.8%	
	Middle	15	44.1%	\$1,097	22.8%	57.9%	15	44.1%	\$1,097	22.8%	38.5%	
	Upper	15	44.1%	\$3,393	70.6%	30.4%	15	44.1%	\$3,393	70.6%	55.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	34	100.0%	\$4,809	100.0%	100.0%	34	100.0%	\$4,809	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.0%	\$7	1.1%	1.2%	1	2.0%	\$7	1.1%	0.1%	
	Moderate	3	5.9%	\$20	3.2%	10.5%	3	5.9%	\$20	3.2%	6.7%	
	Middle	23	45.1%	\$310	49.8%	57.9%	23	45.1%	\$310	49.8%	41.8%	
	Upper	24	47.1%	\$285	45.8%	30.4%	24	47.1%	\$285	45.8%	51.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	51	100.0%	\$622	100.0%	100.0%	51	100.0%	\$622	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	\$0	0.0%	83.5%	
	Upper	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	16.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.9%	\$7	0.1%	1.2%	1	0.9%	\$7	0.1%	0.1%	
	Moderate	9	8.0%	\$684	5.2%	10.5%	9	8.0%	\$684	5.2%	5.8%	
	Middle	50	44.6%	\$4,431	33.7%	57.9%	50	44.6%	\$4,431	33.7%	35.5%	
	Upper	52	46.4%	\$8,036	61.1%	30.4%	52	46.4%	\$8,036	61.1%	58.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	112	100.0%	\$13,158	100.0%	100.0%	112	100.0%	\$13,158	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	12.5%	\$344	9.7%	16.7%	5	12.5%	\$344	9.7%	21.1%	
	Middle	21	52.5%	\$2,284	64.1%	58.5%	21	52.5%	\$2,284	64.1%	48.5%	
	Upper	14	35.0%	\$936	26.3%	23.7%	14	35.0%	\$936	26.3%	28.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.8%	
	Total	40	100.0%	\$3,564	100.0%	100.0%	40	100.0%	\$3,564	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	4.0%	0	0.0%	\$0	0.0%	1.0%	
	Middle	1	100.0%	\$1	100.0%	66.0%	1	100.0%	\$1	100.0%	70.5%	
	Upper	0	0.0%	\$0	0.0%	30.0%	0	0.0%	\$0	0.0%	28.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%	\$1	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Talladega-Tallapoosa**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison								
		2017					2017								
		Bank				Families by Family Income %	Count		Dollar						
		Count		Dollar			Bank		Agg %		Bank		Agg \$ %		
		#	%	\$ (000s)	\$ %		#	%		%	\$ (000s)	\$ %		%	
HOME PURCHASE	Low	1	3.7%	\$61	0.8%	23.4%	1	3.7%	3.0%		\$61	0.8%	1.2%		
	Moderate	6	22.2%	\$691	8.9%	16.7%	6	22.2%	10.9%		\$691	8.9%	5.4%		
	Middle	4	14.8%	\$663	8.6%	17.4%	4	14.8%	22.2%		\$663	8.6%	15.0%		
	Upper	15	55.6%	\$6,213	80.4%	42.5%	15	55.6%	47.3%		\$6,213	80.4%	62.4%		
	Unknown	1	3.7%	\$99	1.3%	0.0%	1	3.7%	16.5%		\$99	1.3%	16.0%		
	Total	27	100.0%	\$7,727	100.0%	100.0%	27	100.0%	100.0%		\$7,727	100.0%	100.0%		
REFINANCE	Low	1	2.9%	\$58	1.2%	23.4%	1	2.9%	2.9%		\$58	1.2%	1.6%		
	Moderate	5	14.7%	\$321	6.7%	16.7%	5	14.7%	8.7%		\$321	6.7%	4.6%		
	Middle	6	17.6%	\$327	6.8%	17.4%	6	17.6%	16.7%		\$327	6.8%	10.6%		
	Upper	22	64.7%	\$4,103	85.3%	42.5%	22	64.7%	52.2%		\$4,103	85.3%	63.8%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.4%		\$0	0.0%	19.4%		
	Total	34	100.0%	\$4,809	100.0%	100.0%	34	100.0%	100.0%		\$4,809	100.0%	100.0%		
HOME IMPROVEMENT	Low	3	5.9%	\$13	2.1%	23.4%	3	5.9%	7.7%		\$13	2.1%	3.9%		
	Moderate	4	7.8%	\$20	3.2%	16.7%	4	7.8%	12.5%		\$20	3.2%	2.8%		
	Middle	8	15.7%	\$65	10.5%	17.4%	8	15.7%	21.2%		\$65	10.5%	18.9%		
	Upper	35	68.6%	\$484	77.8%	42.5%	35	68.6%	51.9%		\$484	77.8%	69.9%		
	Unknown	1	2.0%	\$40	6.4%	0.0%	1	2.0%	6.7%		\$40	6.4%	4.5%		
	Total	51	100.0%	\$622	100.0%	100.0%	51	100.0%	100.0%		\$622	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	0.0%		\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%		\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%		\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%		\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%		\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%		\$0	0.0%	100.0%		
HMDA TOTALS	Low	5	4.5%	\$132	1.0%	23.4%	5	4.5%	3.2%		\$132	1.0%	1.4%		
	Moderate	15	13.4%	\$1,032	7.8%	16.7%	15	13.4%	10.2%		\$1,032	7.8%	5.0%		
	Middle	18	16.1%	\$1,055	8.0%	17.4%	18	16.1%	20.2%		\$1,055	8.0%	13.3%		
	Upper	72	64.3%	\$10,800	82.1%	42.5%	72	64.3%	49.2%		\$10,800	82.1%	62.3%		
	Unknown	2	1.8%	\$139	1.1%	0.0%	2	1.8%	17.2%		\$139	1.1%	18.0%		
	Total	112	100.0%	\$13,158	100.0%	100.0%	112	100.0%	100.0%		\$13,158	100.0%	100.0%		
Small Business	Revenue	\$1 Million or Less	29	72.5%	\$1,279	35.9%	90.0%	29	72.5%	49.7%		\$1,279	35.9%	35.8%	
		Over \$1 Million	10	25.0%	\$2,218	62.2%	8.1%	10	25.0%						
		Total Rev. available	39	97.5%	\$3,497	98.1%	98.1%	39	97.5%						
		Rev. Not Known	1	2.5%	\$67	1.9%	1.9%	1	2.5%						
	Total	40	100.0%	\$3,564	100.0%	100.0%	40	100.0%							
	Loan Size	\$100,000 or Less	33	82.5%	\$1,079	30.3%		33	82.5%	92.6%		\$1,079	30.3%	39.3%	
		\$100,001 - \$250,000	4	10.0%	\$785	22.0%		4	10.0%	4.4%		\$785	22.0%	20.5%	
		\$250,001 - \$1 Million	3	7.5%	\$1,700	47.7%		3	7.5%	3.1%		\$1,700	47.7%	40.3%	
Total		40	100.0%	\$3,564	100.0%		40	100.0%	100.0%		\$3,564	100.0%	100.0%		
Small Farm	Revenue	Total Farms													
		\$1 Million or Less	1	100.0%	\$1	100.0%	97.1%	1	100.0%	20.0%		\$1	100.0%	27.8%	
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%						
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%						
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%							
	Loan Size	\$100,000 or Less	1	100.0%	\$1	100.0%		1	100.0%	100.0%		\$1	100.0%	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%		\$0	0.0%	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%		\$0	0.0%	0.0%	
Total		1	100.0%	\$1	100.0%		1	100.0%	100.0%		\$1	100.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	\$0	0.0%	1.5%	
	Moderate	5	6.0%	\$832	5.6%	12.9%	5	6.0%	\$832	5.6%	6.3%	
	Middle	33	39.3%	\$5,434	36.8%	41.6%	33	39.3%	\$5,434	36.8%	31.2%	
	Upper	46	54.8%	\$8,503	57.6%	41.4%	46	54.8%	\$8,503	57.6%	60.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	84	100.0%	\$14,769	100.0%	100.0%	84	100.0%	\$14,769	100.0%	100.0%	
REFINANCE	Low	2	2.0%	\$185	1.4%	4.1%	2	2.0%	\$185	1.4%	2.5%	
	Moderate	12	12.1%	\$1,039	7.6%	12.9%	12	12.1%	\$1,039	7.6%	5.6%	
	Middle	30	30.3%	\$3,539	25.9%	41.6%	30	30.3%	\$3,539	25.9%	31.4%	
	Upper	55	55.6%	\$8,883	65.1%	41.4%	55	55.6%	\$8,883	65.1%	60.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	99	100.0%	\$13,646	100.0%	100.0%	99	100.0%	\$13,646	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	\$0	0.0%	3.0%	
	Moderate	7	14.0%	\$137	16.2%	12.9%	7	14.0%	\$137	16.2%	13.8%	
	Middle	21	42.0%	\$373	44.1%	41.6%	21	42.0%	\$373	44.1%	31.7%	
	Upper	22	44.0%	\$335	39.6%	41.4%	22	44.0%	\$335	39.6%	51.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	50	100.0%	\$845	100.0%	100.0%	50	100.0%	\$845	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	4.6%	
	Moderate	0	0.0%	\$0	0.0%	33.4%	0	0.0%	\$0	0.0%	24.7%	
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	\$0	0.0%	70.7%	
	Upper	0	0.0%	\$0	0.0%	12.1%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.9%	\$185	0.6%	4.1%	2	0.9%	\$185	0.6%	2.0%	
	Moderate	24	10.3%	\$2,008	6.9%	12.9%	24	10.3%	\$2,008	6.9%	6.8%	
	Middle	84	36.1%	\$9,346	31.9%	41.6%	84	36.1%	\$9,346	31.9%	32.7%	
	Upper	123	52.8%	\$17,721	60.6%	41.4%	123	52.8%	\$17,721	60.6%	58.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	233	100.0%	\$29,260	100.0%	100.0%	233	100.0%	\$29,260	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	9	9.8%	\$871	12.1%	6.2%	9	9.8%	\$871	12.1%	9.2%	
	Moderate	23	25.0%	\$2,018	27.9%	22.9%	23	25.0%	\$2,018	27.9%	26.8%	
	Middle	32	34.8%	\$2,991	41.4%	35.8%	32	34.8%	\$2,991	41.4%	31.0%	
	Upper	28	30.4%	\$1,344	18.6%	35.1%	28	30.4%	\$1,344	18.6%	32.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%	
	Total	92	100.0%	\$7,224	100.0%	100.0%	92	100.0%	\$7,224	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	\$0	0.0%	39.4%	
	Middle	0	0.0%	\$0	0.0%	49.1%	0	0.0%	\$0	0.0%	12.0%	
	Upper	1	100.0%	\$30	100.0%	38.8%	1	100.0%	\$30	100.0%	48.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$30	100.0%	100.0%	1	100.0%	\$30	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Tuscaloosa**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	3.6%	\$343	2.3%	19.8%	3	3.6%	3.4%	\$343	2.3%	1.8%	
	Moderate	21	25.0%	\$2,714	18.4%	16.2%	21	25.0%	17.3%	\$2,714	18.4%	11.9%	
	Middle	16	19.0%	\$2,720	18.4%	19.8%	16	19.0%	18.8%	\$2,720	18.4%	16.2%	
	Upper	36	42.9%	\$7,560	51.2%	44.2%	36	42.9%	31.8%	\$7,560	51.2%	41.4%	
	Unknown	8	9.5%	\$1,432	9.7%	0.0%	8	9.5%	28.7%	\$1,432	9.7%	28.7%	
	Total	84	100.0%	\$14,769	100.0%	100.0%	84	100.0%	100.0%	\$14,769	100.0%	100.0%	
REFINANCE	Low	5	5.1%	\$265	1.9%	19.8%	5	5.1%	3.6%	\$265	1.9%	1.8%	
	Moderate	13	13.1%	\$1,018	7.5%	16.2%	13	13.1%	9.8%	\$1,018	7.5%	6.3%	
	Middle	27	27.3%	\$2,905	21.3%	19.8%	27	27.3%	15.5%	\$2,905	21.3%	11.9%	
	Upper	52	52.5%	\$8,809	64.6%	44.2%	52	52.5%	38.8%	\$8,809	64.6%	47.1%	
	Unknown	2	2.0%	\$649	4.8%	0.0%	2	2.0%	32.2%	\$649	4.8%	32.8%	
	Total	99	100.0%	\$13,646	100.0%	100.0%	99	100.0%	100.0%	\$13,646	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	6.0%	\$12	1.4%	19.8%	3	6.0%	2.4%	\$12	1.4%	1.0%	
	Moderate	15	30.0%	\$216	25.6%	16.2%	15	30.0%	16.7%	\$216	25.6%	10.2%	
	Middle	15	30.0%	\$285	33.7%	19.8%	15	30.0%	21.0%	\$285	33.7%	13.1%	
	Upper	17	34.0%	\$332	39.3%	44.2%	17	34.0%	44.3%	\$332	39.3%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	31.4%	
	Total	50	100.0%	\$845	100.0%	100.0%	50	100.0%	100.0%	\$845	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	4.7%	\$620	2.1%	19.8%	11	4.7%	3.4%	\$620	2.1%	1.7%	
	Moderate	49	21.0%	\$3,948	13.5%	16.2%	49	21.0%	14.6%	\$3,948	13.5%	9.5%	
	Middle	58	24.9%	\$5,910	20.2%	19.8%	58	24.9%	17.7%	\$5,910	20.2%	14.1%	
	Upper	105	45.1%	\$16,701	57.1%	44.2%	105	45.1%	34.6%	\$16,701	57.1%	41.9%	
	Unknown	10	4.3%	\$2,081	7.1%	0.0%	10	4.3%	29.7%	\$2,081	7.1%	32.8%	
	Total	233	100.0%	\$29,260	100.0%	100.0%	233	100.0%	100.0%	\$29,260	100.0%	100.0%	
Small Business	Revenue					Total Businesses							
		\$1 Million or Less	69	75.0%	\$3,907	54.1%	90.2%	69	75.0%	45.2%	\$3,907	54.1%	37.5%
		Over \$1 Million	22	23.9%	\$3,250	45.0%	9.2%	22	23.9%				
		Total Rev. available	91	98.9%	\$7,157	99.1%	99.4%	91	98.9%				
		Rev. Not Known	1	1.1%	\$67	0.9%	0.6%	1	1.1%				
	Total	92	100.0%	\$7,224	100.0%	100.0%	92	100.0%					
	Loan Size	\$100,000 or Less	73	79.3%	\$2,459	34.0%		73	79.3%	87.0%	\$2,459	34.0%	29.4%
		\$100,001 - \$250,000	12	13.0%	\$2,104	29.1%		12	13.0%	6.8%	\$2,104	29.1%	20.0%
		\$250,001 - \$1 Million	7	7.6%	\$2,661	36.8%		7	7.6%	6.2%	\$2,661	36.8%	50.5%
		Total	92	100.0%	\$7,224	100.0%		92	100.0%	100.0%	\$7,224	100.0%	100.0%
Small Farm	Revenue					Total Farms							
		\$1 Million or Less	1	100.0%	\$30	100.0%	94.3%	1	100.0%	47.8%	\$30	100.0%	53.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
		Total	1	100.0%	\$30	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$30	100.0%		1	100.0%	82.6%	\$30	100.0%	27.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.7%	\$0	0.0%	25.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.7%	\$0	0.0%	47.0%
		Total	1	100.0%	\$30	100.0%		1	100.0%	100.0%	\$30	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AL Tuscaloosa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	2.2%	\$41	0.4%	1.2%	1	2.2%	\$41	0.4%	0.1%	
	Moderate	4	8.9%	\$495	5.2%	12.8%	4	8.9%	\$495	5.2%	6.4%	
	Middle	18	40.0%	\$3,340	35.4%	46.9%	18	40.0%	\$3,340	35.4%	38.2%	
	Upper	21	46.7%	\$5,139	54.5%	38.5%	21	46.7%	\$5,139	54.5%	52.9%	
	Unknown	1	2.2%	\$420	4.5%	0.5%	1	2.2%	\$420	4.5%	2.4%	
	Total	45	100.0%	\$9,435	100.0%	100.0%	45	100.0%	\$9,435	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	9	14.5%	\$659	8.8%	12.8%	9	14.5%	\$659	8.8%	6.9%	
	Middle	32	51.6%	\$3,169	42.2%	46.9%	32	51.6%	\$3,169	42.2%	40.5%	
	Upper	21	33.9%	\$3,678	49.0%	38.5%	21	33.9%	\$3,678	49.0%	49.8%	
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	2.4%	
	Total	62	100.0%	\$7,506	100.0%	100.0%	62	100.0%	\$7,506	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	4	12.9%	\$25	2.9%	12.8%	4	12.9%	\$25	2.9%	18.2%	
	Middle	13	41.9%	\$337	39.3%	46.9%	13	41.9%	\$337	39.3%	36.9%	
	Upper	14	45.2%	\$495	57.8%	38.5%	14	45.2%	\$495	57.8%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$857	100.0%	100.0%	31	100.0%	\$857	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	35.1%	0	0.0%	\$0	0.0%	15.5%	
	Middle	0	0.0%	\$0	0.0%	51.8%	0	0.0%	\$0	0.0%	70.3%	
	Upper	0	0.0%	\$0	0.0%	5.3%	0	0.0%	\$0	0.0%	14.0%	
	Unknown	0	0.0%	\$0	0.0%	7.2%	0	0.0%	\$0	0.0%	0.2%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.7%	\$41	0.2%	1.2%	1	0.7%	\$41	0.2%	0.1%	
	Moderate	17	12.3%	\$1,179	6.6%	12.8%	17	12.3%	\$1,179	6.6%	8.4%	
	Middle	63	45.7%	\$6,846	38.5%	46.9%	63	45.7%	\$6,846	38.5%	44.9%	
	Upper	56	40.6%	\$9,312	52.3%	38.5%	56	40.6%	\$9,312	52.3%	44.6%	
	Unknown	1	0.7%	\$420	2.4%	0.5%	1	0.7%	\$420	2.4%	1.9%	
	Total	138	100.0%	\$17,798	100.0%	100.0%	138	100.0%	\$17,798	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	0.9%	\$500	4.5%	1.2%	1	0.9%	\$500	4.5%	2.2%	
	Moderate	23	21.3%	\$2,627	23.4%	26.1%	23	21.3%	\$2,627	23.4%	31.0%	
	Middle	47	43.5%	\$2,301	20.5%	42.3%	47	43.5%	\$2,301	20.5%	41.0%	
	Upper	37	34.3%	\$5,775	51.5%	28.5%	37	34.3%	\$5,775	51.5%	23.9%	
	Unknown	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	1.5%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	108	100.0%	\$11,203	100.0%	100.0%	108	100.0%	\$11,203	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	\$0	0.0%	19.7%	
	Middle	0	0.0%	\$0	0.0%	56.1%	0	0.0%	\$0	0.0%	60.5%	
	Upper	0	0.0%	\$0	0.0%	31.8%	0	0.0%	\$0	0.0%	19.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AL Tuscaloosa**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	2	4.4%	\$219	2.3%	22.3%	2	4.4%	\$219	2.3%	2.4%	
	Moderate	4	8.9%	\$569	6.0%	15.4%	4	8.9%	\$569	6.0%	12.4%	
	Middle	11	24.4%	\$1,876	19.9%	17.6%	11	24.4%	\$1,876	19.9%	16.6%	
	Upper	23	51.1%	\$5,857	62.1%	44.7%	23	51.1%	\$5,857	62.1%	43.1%	
	Unknown	5	11.1%	\$914	9.7%	0.0%	5	11.1%	\$914	9.7%	25.5%	
	Total	45	100.0%	\$9,435	100.0%	100.0%	45	100.0%	\$9,435	100.0%	100.0%	
REFINANCE	Low	5	8.1%	\$238	3.2%	22.3%	5	8.1%	\$238	3.2%	3.1%	
	Moderate	10	16.1%	\$966	12.9%	15.4%	10	16.1%	\$966	12.9%	8.1%	
	Middle	14	22.6%	\$1,303	17.4%	17.6%	14	22.6%	\$1,303	17.4%	15.5%	
	Upper	31	50.0%	\$4,610	61.4%	44.7%	31	50.0%	\$4,610	61.4%	44.9%	
	Unknown	2	3.2%	\$389	5.2%	0.0%	2	3.2%	\$389	5.2%	28.4%	
	Total	62	100.0%	\$7,506	100.0%	100.0%	62	100.0%	\$7,506	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	9.7%	\$11	1.3%	22.3%	3	9.7%	\$11	1.3%	0.9%	
	Moderate	5	16.1%	\$38	4.4%	15.4%	5	16.1%	\$38	4.4%	8.5%	
	Middle	11	35.5%	\$357	41.7%	17.6%	11	35.5%	\$357	41.7%	12.9%	
	Upper	11	35.5%	\$446	52.0%	44.7%	11	35.5%	\$446	52.0%	58.8%	
	Unknown	1	3.2%	\$5	0.6%	0.0%	1	3.2%	\$5	0.6%	19.0%	
	Total	31	100.0%	\$857	100.0%	100.0%	31	100.0%	\$857	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	7.2%	\$468	2.6%	22.3%	10	7.2%	\$468	2.6%	2.1%	
	Moderate	19	13.8%	\$1,573	8.8%	15.4%	19	13.8%	\$1,573	8.8%	9.0%	
	Middle	36	26.1%	\$3,536	19.9%	17.6%	36	26.1%	\$3,536	19.9%	13.1%	
	Upper	65	47.1%	\$10,913	61.3%	44.7%	65	47.1%	\$10,913	61.3%	35.3%	
	Unknown	8	5.8%	\$1,308	7.3%	0.0%	8	5.8%	\$1,308	7.3%	40.4%	
	Total	138	100.0%	\$17,798	100.0%	100.0%	138	100.0%	\$17,798	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	82	75.9%	\$4,773	42.6%	88.5%	82	75.9%	\$4,773	42.6%	37.4%	
	Over \$1 Million	23	21.3%	\$6,238	55.7%	10.8%	23	21.3%				
	Total Rev. available	105	97.2%	\$11,011	98.3%	99.3%	105	97.2%				
	Rev. Not Known	3	2.8%	\$192	1.7%	0.7%	3	2.8%				
	Total	108	100.0%	\$11,203	100.0%	100.0%	108	100.0%				
	\$100,000 or Less	85	78.7%	\$2,274	20.3%		85	78.7%	\$2,274	20.3%	25.2%	
	\$100,001 - \$250,000	11	10.2%	\$1,905	17.0%		11	10.2%	\$1,905	17.0%	19.6%	
	\$250,001 - \$1 Million	12	11.1%	\$7,024	62.7%		12	11.1%	\$7,024	62.7%	55.2%	
	Total	108	100.0%	\$11,203	100.0%		108	100.0%	\$11,203	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.7%	0	0.0%	\$0	0.0%	59.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	43.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	4.4%	\$708	3.3%	1.7%	5	4.4%	1.2%	\$708	3.3%	0.9%
	Moderate	12	10.5%	\$1,413	6.6%	8.7%	12	10.5%	7.5%	\$1,413	6.6%	5.6%
	Middle	57	50.0%	\$10,770	50.1%	57.2%	57	50.0%	52.1%	\$10,770	50.1%	48.0%
	Upper	40	35.1%	\$8,619	40.1%	32.4%	40	35.1%	39.2%	\$8,619	40.1%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	114	100.0%	\$21,510	100.0%	100.0%	114	100.0%	100.0%	\$21,510	100.0%	100.0%
REFINANCE	Low	2	3.5%	\$381	5.3%	1.7%	2	3.5%	1.4%	\$381	5.3%	1.2%
	Moderate	3	5.3%	\$175	2.4%	8.7%	3	5.3%	7.2%	\$175	2.4%	5.2%
	Middle	30	52.6%	\$3,468	48.0%	57.2%	30	52.6%	50.0%	\$3,468	48.0%	44.5%
	Upper	22	38.6%	\$3,198	44.3%	32.4%	22	38.6%	41.3%	\$3,198	44.3%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$7,222	100.0%	100.0%	57	100.0%	100.0%	\$7,222	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.7%	\$0	0.0%	0.7%
	Moderate	2	12.5%	\$9	3.1%	8.7%	2	12.5%	8.7%	\$9	3.1%	8.5%
	Middle	9	56.3%	\$239	81.0%	57.2%	9	56.3%	55.3%	\$239	81.0%	48.6%
	Upper	5	31.3%	\$47	15.9%	32.4%	5	31.3%	35.4%	\$47	15.9%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$295	100.0%	100.0%	16	100.0%	100.0%	\$295	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	15.8%	0	0.0%	12.3%	\$0	0.0%	15.2%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	27.4%	\$0	0.0%	18.9%
	Middle	0	0.0%	\$0	0.0%	45.6%	0	0.0%	50.7%	\$0	0.0%	59.1%
	Upper	0	0.0%	\$0	0.0%	19.1%	0	0.0%	9.6%	\$0	0.0%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	3.7%	\$1,089	3.8%	1.7%	7	3.7%	1.3%	\$1,089	3.8%	1.4%
	Moderate	17	9.1%	\$1,597	5.5%	8.7%	17	9.1%	7.6%	\$1,597	5.5%	5.9%
	Middle	96	51.3%	\$14,477	49.9%	57.2%	96	51.3%	51.7%	\$14,477	49.9%	47.4%
	Upper	67	35.8%	\$11,864	40.9%	32.4%	67	35.8%	39.5%	\$11,864	40.9%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	187	100.0%	\$29,027	100.0%	100.0%	187	100.0%	100.0%	\$29,027	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	5	9.8%	\$1,500	21.6%	3.7%	5	9.8%	3.4%	\$1,500	21.6%	4.8%
	Moderate	6	11.8%	\$353	5.1%	17.9%	6	11.8%	15.8%	\$353	5.1%	16.8%
	Middle	24	47.1%	\$4,279	61.6%	48.6%	24	47.1%	48.3%	\$4,279	61.6%	47.3%
	Upper	16	31.4%	\$816	11.7%	29.9%	16	31.4%	31.5%	\$816	11.7%	30.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Total	51	100.0%	\$6,948	100.0%	100.0%	51	100.0%	100.0%	\$6,948	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.7%	0	0.0%	2.4%	\$0	0.0%	3.5%
	Middle	0	0.0%	\$0	0.0%	72.3%	0	0.0%	81.8%	\$0	0.0%	77.5%
	Upper	1	100.0%	\$5	100.0%	22.3%	1	100.0%	15.8%	\$5	100.0%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Fayetteville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income %	Count		Dollar			Agg %
		#	%	\$ (000s)	\$ %		Bank #	%	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	16	14.0%	\$1,626	7.6%	19.6%	16	14.0%	\$1,626	7.6%	3.2%	
	Moderate	24	21.1%	\$2,938	13.7%	18.0%	24	21.1%	\$2,938	13.7%	10.8%	
	Middle	17	14.9%	\$2,643	12.3%	20.5%	17	14.9%	\$2,643	12.3%	15.3%	
	Upper	52	45.6%	\$12,853	59.8%	41.9%	52	45.6%	\$12,853	59.8%	52.3%	
	Unknown	5	4.4%	\$1,450	6.7%	0.0%	5	4.4%	\$1,450	6.7%	18.4%	
	Total	114	100.0%	\$21,510	100.0%	100.0%	114	100.0%	\$21,510	100.0%	100.0%	
REFINANCE	Low	8	14.0%	\$405	5.6%	19.6%	8	14.0%	\$405	5.6%	2.3%	
	Moderate	12	21.1%	\$968	13.4%	18.0%	12	21.1%	\$968	13.4%	6.7%	
	Middle	8	14.0%	\$971	13.4%	20.5%	8	14.0%	\$971	13.4%	10.3%	
	Upper	26	45.6%	\$4,437	61.4%	41.9%	26	45.6%	\$4,437	61.4%	55.7%	
	Unknown	3	5.3%	\$441	6.1%	0.0%	3	5.3%	\$441	6.1%	25.0%	
	Total	57	100.0%	\$7,222	100.0%	100.0%	57	100.0%	\$7,222	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	12.5%	\$11	3.7%	19.6%	2	12.5%	\$11	3.7%	3.7%	
	Moderate	4	25.0%	\$96	32.5%	18.0%	4	25.0%	\$96	32.5%	10.4%	
	Middle	2	12.5%	\$8	2.7%	20.5%	2	12.5%	\$8	2.7%	11.5%	
	Upper	8	50.0%	\$180	61.0%	41.9%	8	50.0%	\$180	61.0%	58.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.2%	
	Total	16	100.0%	\$295	100.0%	100.0%	16	100.0%	\$295	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	13.9%	\$2,042	7.0%	19.6%	26	13.9%	\$2,042	7.0%	2.9%	
	Moderate	40	21.4%	\$4,002	13.8%	18.0%	40	21.4%	\$4,002	13.8%	9.4%	
	Middle	27	14.4%	\$3,622	12.5%	20.5%	27	14.4%	\$3,622	12.5%	13.4%	
	Upper	86	46.0%	\$17,470	60.2%	41.9%	86	46.0%	\$17,470	60.2%	51.9%	
	Unknown	8	4.3%	\$1,891	6.5%	0.0%	8	4.3%	\$1,891	6.5%	22.5%	
	Total	187	100.0%	\$29,027	100.0%	100.0%	187	100.0%	\$29,027	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	26	51.0%	\$2,470	35.5%	90.4%	26	51.0%	\$2,470	35.5%	56.7%	
	Over \$1 Million	17	33.3%	\$4,172	60.0%	8.6%	17	33.3%				
	Total Rev. available	43	84.3%	\$6,642	95.5%	99.0%	43	84.3%				
	Rev. Not Known	8	15.7%	\$306	4.4%	1.0%	8	15.7%				
Small Farm	Loan Size											
	\$100,000 or Less	36	70.6%	\$1,066	15.3%		36	70.6%	\$1,066	15.3%	27.8%	
	\$100,001 - \$250,000	5	9.8%	\$725	10.4%		5	9.8%	\$725	10.4%	19.9%	
	\$250,001 - \$1 Million	10	19.6%	\$5,157	74.2%		10	19.6%	\$5,157	74.2%	52.3%	
	Total	51	100.0%	\$6,948	100.0%		51	100.0%	\$6,948	100.0%	100.0%	
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.0%	0	0.0%	\$0	0.0%	88.9%	
	Over \$1 Million	1	100.0%	\$5	100.0%	3.0%	1	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	1	100.0%	\$5	100.0%		1	100.0%	\$5	100.0%	45.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.7%	
	Total	1	100.0%	\$5	100.0%		1	100.0%	\$5	100.0%	100.0%	
	Total Farms											
	Loan Size											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Fayetteville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	0.6%	\$70	0.2%	0.4%	1	0.6%	\$70	0.2%	0.2%	
	Moderate	19	11.7%	\$3,778	10.9%	13.0%	19	11.7%	\$3,778	10.9%	8.6%	
	Middle	66	40.7%	\$12,825	36.9%	47.2%	66	40.7%	\$12,825	36.9%	36.8%	
	Upper	76	46.9%	\$18,108	52.1%	39.4%	76	46.9%	\$18,108	52.1%	54.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	162	100.0%	\$34,781	100.0%	100.0%	162	100.0%	\$34,781	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	5	12.8%	\$497	8.7%	13.0%	5	12.8%	\$497	8.7%	9.5%	
	Middle	17	43.6%	\$2,487	43.4%	47.2%	17	43.6%	\$2,487	43.4%	38.1%	
	Upper	17	43.6%	\$2,744	47.9%	39.4%	17	43.6%	\$2,744	47.9%	52.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	39	100.0%	\$5,728	100.0%	100.0%	39	100.0%	\$5,728	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	6.7%	\$10	2.4%	13.0%	1	6.7%	\$10	2.4%	6.7%	
	Middle	6	40.0%	\$172	41.1%	47.2%	6	40.0%	\$172	41.1%	48.4%	
	Upper	8	53.3%	\$236	56.5%	39.4%	8	53.3%	\$236	56.5%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	15	100.0%	\$418	100.0%	100.0%	15	100.0%	\$418	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	5.8%	
	Moderate	0	0.0%	\$0	0.0%	37.1%	0	0.0%	\$0	0.0%	21.0%	
	Middle	0	0.0%	\$0	0.0%	31.0%	0	0.0%	\$0	0.0%	46.7%	
	Upper	0	0.0%	\$0	0.0%	30.0%	0	0.0%	\$0	0.0%	26.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.5%	\$70	0.2%	0.4%	1	0.5%	\$70	0.2%	0.4%	
	Moderate	25	11.6%	\$4,285	10.5%	13.0%	25	11.6%	\$4,285	10.5%	9.4%	
	Middle	89	41.2%	\$15,484	37.8%	47.2%	89	41.2%	\$15,484	37.8%	37.8%	
	Upper	101	46.8%	\$21,088	51.5%	39.4%	101	46.8%	\$21,088	51.5%	52.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	216	100.0%	\$40,927	100.0%	100.0%	216	100.0%	\$40,927	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	3	6.7%	\$1,139	16.2%	1.2%	3	6.7%	\$1,139	16.2%	1.4%	
	Moderate	8	17.8%	\$1,990	28.3%	15.4%	8	17.8%	\$1,990	28.3%	14.6%	
	Middle	19	42.2%	\$2,521	35.8%	49.3%	19	42.2%	\$2,521	35.8%	48.3%	
	Upper	15	33.3%	\$1,393	19.8%	34.2%	15	33.3%	\$1,393	19.8%	35.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Total	45	100.0%	\$7,043	100.0%	100.0%	45	100.0%	\$7,043	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	5.6%	0	0.0%	\$0	0.0%	3.6%	
	Middle	0	0.0%	\$0	0.0%	70.3%	0	0.0%	\$0	0.0%	79.7%	
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	\$0	0.0%	16.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Fayetteville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%					%	\$ (000s)	\$ %
HOME PURCHASE	Low	7	4.3%	\$712	2.0%	19.5%	7	4.3%	7.1%	\$712	2.0%	4.0%	
	Moderate	30	18.5%	\$3,836	11.0%	18.2%	30	18.5%	16.4%	\$3,836	11.0%	11.4%	
	Middle	28	17.3%	\$5,015	14.4%	20.2%	28	17.3%	19.1%	\$5,015	14.4%	16.6%	
	Upper	93	57.4%	\$24,485	70.4%	42.0%	93	57.4%	38.8%	\$24,485	70.4%	48.6%	
	Unknown	4	2.5%	\$733	2.1%	0.0%	4	2.5%	18.7%	\$733	2.1%	19.3%	
	Total	162	100.0%	\$34,781	100.0%	100.0%	162	100.0%	100.0%	\$34,781	100.0%	100.0%	
REFINANCE	Low	7	17.9%	\$442	7.7%	19.5%	7	17.9%	8.1%	\$442	7.7%	4.0%	
	Moderate	3	7.7%	\$330	5.8%	18.2%	3	7.7%	15.2%	\$330	5.8%	9.8%	
	Middle	13	33.3%	\$1,346	23.5%	20.2%	13	33.3%	16.8%	\$1,346	23.5%	13.3%	
	Upper	15	38.5%	\$3,438	60.0%	42.0%	15	38.5%	40.2%	\$3,438	60.0%	50.2%	
	Unknown	1	2.6%	\$172	3.0%	0.0%	1	2.6%	19.7%	\$172	3.0%	22.8%	
	Total	39	100.0%	\$5,728	100.0%	100.0%	39	100.0%	100.0%	\$5,728	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	6.7%	\$46	11.0%	19.5%	1	6.7%	7.9%	\$46	11.0%	4.0%	
	Moderate	3	20.0%	\$21	5.0%	18.2%	3	20.0%	17.5%	\$21	5.0%	10.1%	
	Middle	1	6.7%	\$5	1.2%	20.2%	1	6.7%	20.2%	\$5	1.2%	13.7%	
	Upper	10	66.7%	\$346	82.8%	42.0%	10	66.7%	41.7%	\$346	82.8%	51.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	20.5%	
	Total	15	100.0%	\$418	100.0%	100.0%	15	100.0%	100.0%	\$418	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	6.9%	\$1,200	2.9%	19.5%	15	6.9%	7.3%	\$1,200	2.9%	3.8%	
	Moderate	36	16.7%	\$4,187	10.2%	18.2%	36	16.7%	16.1%	\$4,187	10.2%	10.5%	
	Middle	42	19.4%	\$6,366	15.6%	20.2%	42	19.4%	18.6%	\$6,366	15.6%	15.1%	
	Upper	118	54.6%	\$28,269	69.1%	42.0%	118	54.6%	39.1%	\$28,269	69.1%	46.7%	
	Unknown	5	2.3%	\$905	2.2%	0.0%	5	2.3%	18.9%	\$905	2.2%	23.9%	
	Total	216	100.0%	\$40,927	100.0%	100.0%	216	100.0%	100.0%	\$40,927	100.0%	100.0%	
Small Business	Revenue	Total Businesses					18	40.0%	51.1%	\$2,407	34.2%	51.4%	
		\$1 Million or Less	18	40.0%	\$2,407	34.2%							89.0%
		Over \$1 Million	12	26.7%	\$3,954	56.1%							10.0%
		Total Rev. available	30	66.7%	\$6,361	90.3%							99.0%
		Rev. Not Known	15	33.3%	\$682	9.7%							1.0%
	Total	45	100.0%	\$7,043	100.0%	100.0%	45	100.0%					
	Loan Size	\$100,000 or Less	31	68.9%	\$1,091	15.5%		31	68.9%	88.0%	\$1,091	15.5%	29.2%
		\$100,001 - \$250,000	5	11.1%	\$839	11.9%		5	11.1%	6.2%	\$839	11.9%	19.3%
		\$250,001 - \$1 Million	9	20.0%	\$5,113	72.6%		9	20.0%	5.7%	\$5,113	72.6%	51.5%
		Total	45	100.0%	\$7,043	100.0%		45	100.0%	100.0%	\$7,043	100.0%	100.0%
Small Farm	Revenue	Total Farms					0	0.0%	89.0%	\$0	0.0%	92.4%	
		\$1 Million or Less	0	0.0%	\$0	0.0%							96.6%
		Over \$1 Million	0	0.0%	\$0	0.0%							3.4%
		Not Known	0	0.0%	\$0	0.0%							0.0%
		Total	0	0.0%	\$0	0.0%							100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.6%	\$0	0.0%	44.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.6%	\$0	0.0%	31.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	24.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Agg	Dollar		Agg
		Count		Dollar			Bank	%		Bank		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	21	29.6%	\$1,737	19.4%	19.7%	21	29.6%	15.0%	\$1,737	19.4%	9.6%
	Middle	12	16.9%	\$1,594	17.8%	36.5%	12	16.9%	31.4%	\$1,594	17.8%	28.9%
	Upper	38	53.5%	\$5,609	62.7%	43.8%	38	53.5%	53.7%	\$5,609	62.7%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$8,940	100.0%	100.0%	71	100.0%	100.0%	\$8,940	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	20.0%	\$397	11.3%	19.7%	7	20.0%	14.0%	\$397	11.3%	9.4%
	Middle	11	31.4%	\$1,162	33.2%	36.5%	11	31.4%	33.5%	\$1,162	33.2%	30.2%
	Upper	17	48.6%	\$1,945	55.5%	43.8%	17	48.6%	52.4%	\$1,945	55.5%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$3,504	100.0%	100.0%	35	100.0%	100.0%	\$3,504	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	42.1%	\$241	28.8%	19.7%	8	42.1%	20.1%	\$241	28.8%	12.5%
	Middle	3	15.8%	\$32	3.8%	36.5%	3	15.8%	34.4%	\$32	3.8%	32.4%
	Upper	8	42.1%	\$563	67.3%	43.8%	8	42.1%	45.5%	\$563	67.3%	55.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$836	100.0%	100.0%	19	100.0%	100.0%	\$836	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	37.7%	0	0.0%	37.5%	\$0	0.0%	24.1%
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	33.3%	\$0	0.0%	38.1%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	29.2%	\$0	0.0%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	36	28.8%	\$2,375	17.9%	19.7%	36	28.8%	15.3%	\$2,375	17.9%	10.2%
	Middle	26	20.8%	\$2,788	21.0%	36.5%	26	20.8%	32.3%	\$2,788	21.0%	29.8%
	Upper	63	50.4%	\$8,117	61.1%	43.8%	63	50.4%	52.4%	\$8,117	61.1%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	125	100.0%	\$13,280	100.0%	100.0%	125	100.0%	100.0%	\$13,280	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	31.4%	\$1,296	29.9%	30.2%	11	31.4%	28.3%	\$1,296	29.9%	28.5%
	Middle	9	25.7%	\$1,556	35.9%	33.2%	9	25.7%	33.2%	\$1,556	35.9%	34.6%
	Upper	15	42.9%	\$1,485	34.2%	36.7%	15	42.9%	36.8%	\$1,485	34.2%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.6%
	Total	35	100.0%	\$4,337	100.0%	100.0%	35	100.0%	100.0%	\$4,337	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	33.3%	\$0	0.0%	39.0%
	Upper	0	0.0%	\$0	0.0%	55.8%	0	0.0%	66.7%	\$0	0.0%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Ft. Smith**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	11	15.5%	\$796	8.9%	20.0%	11	15.5%	5.7%	\$796	8.9%	2.8%
	Moderate	18	25.4%	\$1,792	20.0%	17.3%	18	25.4%	14.6%	\$1,792	20.0%	9.2%
	Middle	14	19.7%	\$1,589	17.8%	19.0%	14	19.7%	17.0%	\$1,589	17.8%	13.3%
	Upper	26	36.6%	\$4,552	50.9%	43.7%	26	36.6%	42.9%	\$4,552	50.9%	54.3%
	Unknown	2	2.8%	\$211	2.4%	0.0%	2	2.8%	19.8%	\$211	2.4%	20.5%
	Total	71	100.0%	\$8,940	100.0%	100.0%	71	100.0%	100.0%	\$8,940	100.0%	100.0%
REFINANCE	Low	4	11.4%	\$138	3.9%	20.0%	4	11.4%	5.4%	\$138	3.9%	2.3%
	Moderate	3	8.6%	\$175	5.0%	17.3%	3	8.6%	10.5%	\$175	5.0%	5.7%
	Middle	10	28.6%	\$606	17.3%	19.0%	10	28.6%	18.5%	\$606	17.3%	13.2%
	Upper	18	51.4%	\$2,585	73.8%	43.7%	18	51.4%	43.0%	\$2,585	73.8%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.6%	\$0	0.0%	25.9%
	Total	35	100.0%	\$3,504	100.0%	100.0%	35	100.0%	100.0%	\$3,504	100.0%	100.0%
HOME IMPROVEMENT	Low	2	10.5%	\$29	3.5%	20.0%	2	10.5%	6.8%	\$29	3.5%	2.2%
	Moderate	3	15.8%	\$52	6.2%	17.3%	3	15.8%	13.3%	\$52	6.2%	5.0%
	Middle	2	10.5%	\$12	1.4%	19.0%	2	10.5%	20.1%	\$12	1.4%	11.0%
	Upper	12	63.2%	\$743	88.9%	43.7%	12	63.2%	49.2%	\$743	88.9%	71.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	10.1%
	Total	19	100.0%	\$836	100.0%	100.0%	19	100.0%	100.0%	\$836	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	17	13.6%	\$963	7.3%	20.0%	17	13.6%	5.7%	\$963	7.3%	2.5%
	Moderate	24	19.2%	\$2,019	15.2%	17.3%	24	19.2%	13.1%	\$2,019	15.2%	7.6%
	Middle	26	20.8%	\$2,207	16.6%	19.0%	26	20.8%	17.6%	\$2,207	16.6%	12.6%
	Upper	56	44.8%	\$7,880	59.3%	43.7%	56	44.8%	43.3%	\$7,880	59.3%	52.1%
	Unknown	2	1.6%	\$211	1.6%	0.0%	2	1.6%	20.3%	\$211	1.6%	25.2%
	Total	125	100.0%	\$13,280	100.0%	100.0%	125	100.0%	100.0%	\$13,280	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	24	68.6%	\$2,272	52.4%	86.5%	24	68.6%	45.9%	\$2,272	52.4%	43.6%
	Over \$1 Million	8	22.9%	\$1,977	45.6%	12.5%	8	22.9%				
	Total Rev. available	32	91.5%	\$4,249	98.0%	99.0%	32	91.5%				
	Rev. Not Known	3	8.6%	\$88	2.0%	1.0%	3	8.6%				
Small Farm	Loan Size											
	\$100,000 or Less	24	68.6%	\$906	20.9%		24	68.6%	86.9%	\$906	20.9%	27.8%
	\$100,001 - \$250,000	7	20.0%	\$1,408	32.5%		7	20.0%	7.3%	\$1,408	32.5%	21.8%
	\$250,001 - \$1 Million	4	11.4%	\$2,023	46.6%		4	11.4%	5.8%	\$2,023	46.6%	50.3%
	Total	35	100.0%	\$4,337	100.0%		35	100.0%	100.0%	\$4,337	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	82.2%	\$0	0.0%	96.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	31.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	31.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	36.8%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Ft. Smith

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	14	25.0%	\$1,276	19.0%	21.7%	14	25.0%	\$1,276	19.0%	10.3%
	Middle	26	46.4%	\$3,135	46.7%	29.8%	26	46.4%	\$3,135	46.7%	37.9%
	Upper	16	28.6%	\$2,305	34.3%	48.5%	16	28.6%	\$2,305	34.3%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$6,716	100.0%	100.0%	56	100.0%	\$6,716	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	24.0%	\$442	17.1%	21.7%	6	24.0%	\$442	17.1%	11.4%
	Middle	5	20.0%	\$591	22.9%	29.8%	5	20.0%	\$591	22.9%	28.2%
	Upper	14	56.0%	\$1,546	59.9%	48.5%	14	56.0%	\$1,546	59.9%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$2,579	100.0%	100.0%	25	100.0%	\$2,579	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$30	6.7%	21.7%	2	13.3%	\$30	6.7%	22.5%
	Middle	3	20.0%	\$78	17.3%	29.8%	3	20.0%	\$78	17.3%	24.1%
	Upper	10	66.7%	\$342	76.0%	48.5%	10	66.7%	\$342	76.0%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$450	100.0%	100.0%	15	100.0%	\$450	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	37.5%
	Middle	0	0.0%	\$0	0.0%	25.3%	0	0.0%	\$0	0.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	35.2%	0	0.0%	\$0	0.0%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	22	22.9%	\$1,748	17.9%	21.7%	22	22.9%	\$1,748	17.9%	12.7%
	Middle	34	35.4%	\$3,804	39.0%	29.8%	34	35.4%	\$3,804	39.0%	34.9%
	Upper	40	41.7%	\$4,193	43.0%	48.5%	40	41.7%	\$4,193	43.0%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$9,745	100.0%	100.0%	96	100.0%	\$9,745	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	11	28.2%	\$987	25.6%	31.6%	11	28.2%	\$987	25.6%	40.6%
	Middle	16	41.0%	\$2,018	52.3%	25.7%	16	41.0%	\$2,018	52.3%	30.5%
	Upper	12	30.8%	\$850	22.0%	42.7%	12	30.8%	\$850	22.0%	28.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%
	Total	39	100.0%	\$3,855	100.0%	100.0%	39	100.0%	\$3,855	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	7.6%
	Upper	1	100.0%	\$15	100.0%	65.2%	1	100.0%	\$15	100.0%	92.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	\$15	100.0%	100.0%

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Ft. Smith**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%				%	\$ (000s)		\$ %
HOME PURCHASE	Low	4	7.1%	\$259	3.9%	22.1%	4	7.1%	4.9%	\$259	3.9%	2.3%	
	Moderate	24	42.9%	\$2,462	36.7%	17.2%	24	42.9%	12.4%	\$2,462	36.7%	7.6%	
	Middle	14	25.0%	\$1,562	23.3%	16.8%	14	25.0%	20.0%	\$1,562	23.3%	15.3%	
	Upper	12	21.4%	\$2,165	32.2%	43.9%	12	21.4%	44.7%	\$2,165	32.2%	55.2%	
	Unknown	2	3.6%	\$268	4.0%	0.0%	2	3.6%	18.0%	\$268	4.0%	19.6%	
	Total	56	100.0%	\$6,716	100.0%	100.0%	56	100.0%	100.0%	\$6,716	100.0%	100.0%	
REFINANCE	Low	2	8.0%	\$99	3.8%	22.1%	2	8.0%	5.7%	\$99	3.8%	2.4%	
	Moderate	3	12.0%	\$187	7.3%	17.2%	3	12.0%	13.3%	\$187	7.3%	7.7%	
	Middle	5	20.0%	\$286	11.1%	16.8%	5	20.0%	16.9%	\$286	11.1%	12.4%	
	Upper	15	60.0%	\$2,007	77.8%	43.9%	15	60.0%	43.6%	\$2,007	77.8%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	23.8%	
	Total	25	100.0%	\$2,579	100.0%	100.0%	25	100.0%	100.0%	\$2,579	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	5.9%	\$0	0.0%	4.7%	
	Moderate	3	20.0%	\$51	11.3%	17.2%	3	20.0%	11.8%	\$51	11.3%	6.3%	
	Middle	2	13.3%	\$22	4.9%	16.8%	2	13.3%	26.0%	\$22	4.9%	18.2%	
	Upper	10	66.7%	\$377	83.8%	43.9%	10	66.7%	47.1%	\$377	83.8%	54.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	16.5%	
	Total	15	100.0%	\$450	100.0%	100.0%	15	100.0%	100.0%	\$450	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	6.3%	\$358	3.7%	22.1%	6	6.3%	5.1%	\$358	3.7%	2.2%	
	Moderate	30	31.3%	\$2,700	27.7%	17.2%	30	31.3%	12.4%	\$2,700	27.7%	7.1%	
	Middle	21	21.9%	\$1,870	19.2%	16.8%	21	21.9%	19.6%	\$1,870	19.2%	13.7%	
	Upper	37	38.5%	\$4,549	46.7%	43.9%	37	38.5%	44.2%	\$4,549	46.7%	51.1%	
	Unknown	2	2.1%	\$268	2.8%	0.0%	2	2.1%	18.6%	\$268	2.8%	25.9%	
	Total	96	100.0%	\$9,745	100.0%	100.0%	96	100.0%	100.0%	\$9,745	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	27	69.2%	\$1,392	36.1%	84.7%	27	69.2%	44.0%	\$1,392	36.1%	56.8%
		Over \$1 Million	11	28.2%	\$2,423	62.9%	14.3%	11	28.2%				
		Total Rev. available	38	97.4%	\$3,815	99.0%	99.0%	38	97.4%				
	Rev. Not Known	1	2.6%	\$40	1.0%	1.0%	1	2.6%					
	Total	39	100.0%	\$3,855	100.0%	100.0%	39	100.0%					
	Loan Size	\$100,000 or Less	29	74.4%	\$885	23.0%		29	74.4%	83.6%	\$885	23.0%	21.2%
		\$100,001 - \$250,000	6	15.4%	\$1,008	26.1%		6	15.4%	7.8%	\$1,008	26.1%	17.8%
\$250,001 - \$1 Million		4	10.3%	\$1,962	50.9%		4	10.3%	8.6%	\$1,962	50.9%	61.0%	
Total		39	100.0%	\$3,855	100.0%		39	100.0%	100.0%	\$3,855	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$15	100.0%	95.8%	1	100.0%	66.7%	\$15	100.0%	96.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$15	100.0%		1	100.0%	81.0%	\$15	100.0%	25.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.9%	\$0	0.0%	27.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	47.5%
Total		1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.8%	\$42	0.5%	1.2%	1	1.8%	\$42	0.5%	0.5%	
	Moderate	2	3.5%	\$185	2.1%	11.6%	2	3.5%	\$185	2.1%	3.8%	
	Middle	28	49.1%	\$4,037	46.4%	55.4%	28	49.1%	\$4,037	46.4%	48.0%	
	Upper	26	45.6%	\$4,443	51.0%	31.7%	26	45.6%	\$4,443	51.0%	47.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	57	100.0%	\$8,707	100.0%	100.0%	57	100.0%	\$8,707	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.5%	
	Moderate	3	5.3%	\$106	2.0%	11.6%	3	5.3%	\$106	2.0%	5.8%	
	Middle	32	56.1%	\$2,952	56.7%	55.4%	32	56.1%	\$2,952	56.7%	49.6%	
	Upper	22	38.6%	\$2,144	41.2%	31.7%	22	38.6%	\$2,144	41.2%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	57	100.0%	\$5,202	100.0%	100.0%	57	100.0%	\$5,202	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	1.3%	
	Moderate	7	21.9%	\$42	6.5%	11.6%	7	21.9%	\$42	6.5%	3.9%	
	Middle	19	59.4%	\$384	59.3%	55.4%	19	59.4%	\$384	59.3%	59.6%	
	Upper	6	18.8%	\$222	34.3%	31.7%	6	18.8%	\$222	34.3%	35.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	32	100.0%	\$648	100.0%	100.0%	32	100.0%	\$648	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	\$0	0.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	23.0%	0	0.0%	\$0	0.0%	13.7%	
	Middle	0	0.0%	\$0	0.0%	39.8%	0	0.0%	\$0	0.0%	73.5%	
	Upper	0	0.0%	\$0	0.0%	32.6%	0	0.0%	\$0	0.0%	9.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.7%	\$42	0.3%	1.2%	1	0.7%	\$42	0.3%	0.6%	
	Moderate	12	8.2%	\$333	2.3%	11.6%	12	8.2%	\$333	2.3%	4.7%	
	Middle	79	54.1%	\$7,373	50.6%	55.4%	79	54.1%	\$7,373	50.6%	49.3%	
	Upper	54	37.0%	\$6,809	46.8%	31.7%	54	37.0%	\$6,809	46.8%	45.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	146	100.0%	\$14,557	100.0%	100.0%	146	100.0%	\$14,557	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	4	6.1%	\$109	1.8%	1.7%	4	6.1%	\$109	1.8%	0.5%	
	Moderate	11	16.7%	\$544	8.8%	18.1%	11	16.7%	\$544	8.8%	24.7%	
	Middle	26	39.4%	\$2,064	33.5%	48.3%	26	39.4%	\$2,064	33.5%	45.3%	
	Upper	25	37.9%	\$3,450	55.9%	31.9%	25	37.9%	\$3,450	55.9%	29.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%	
	Total	66	100.0%	\$6,167	100.0%	100.0%	66	100.0%	\$6,167	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	\$0	0.0%	12.1%	
	Middle	1	100.0%	\$43	100.0%	48.0%	1	100.0%	\$43	100.0%	50.2%	
	Upper	0	0.0%	\$0	0.0%	38.0%	0	0.0%	\$0	0.0%	37.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$43	100.0%	100.0%	1	100.0%	\$43	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Hot Springs**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	\$ %	Agg	\$ %
HOME PURCHASE	Low	7	12.3%	\$543	6.2%	20.8%	7	12.3%	\$543	6.2%	2.6%	
	Moderate	8	14.0%	\$731	8.4%	17.3%	8	14.0%	\$731	8.4%	8.8%	
	Middle	16	28.1%	\$1,934	22.2%	21.1%	16	28.1%	\$1,934	22.2%	17.3%	
	Upper	23	40.4%	\$4,943	56.8%	40.9%	23	40.4%	\$4,943	56.8%	53.8%	
	Unknown	3	5.3%	\$556	6.4%	0.0%	3	5.3%	\$556	6.4%	17.6%	
	Total	57	100.0%	\$8,707	100.0%	100.0%	57	100.0%	\$8,707	100.0%	100.0%	
REFINANCE	Low	4	7.0%	\$161	3.1%	20.8%	4	7.0%	\$161	3.1%	2.7%	
	Moderate	18	31.6%	\$1,461	28.1%	17.3%	18	31.6%	\$1,461	28.1%	7.1%	
	Middle	16	28.1%	\$1,126	21.6%	21.1%	16	28.1%	\$1,126	21.6%	11.0%	
	Upper	19	33.3%	\$2,454	47.2%	40.9%	19	33.3%	\$2,454	47.2%	54.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.2%	
	Total	57	100.0%	\$5,202	100.0%	100.0%	57	100.0%	\$5,202	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	9.4%	\$8	1.2%	20.8%	3	9.4%	\$8	1.2%	1.2%	
	Moderate	8	25.0%	\$67	10.3%	17.3%	8	25.0%	\$67	10.3%	9.0%	
	Middle	8	25.0%	\$122	18.8%	21.1%	8	25.0%	\$122	18.8%	21.5%	
	Upper	13	40.6%	\$451	69.6%	40.9%	13	40.6%	\$451	69.6%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.8%	
	Total	32	100.0%	\$648	100.0%	100.0%	32	100.0%	\$648	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	9.6%	\$712	4.9%	20.8%	14	9.6%	\$712	4.9%	2.6%	
	Moderate	34	23.3%	\$2,259	15.5%	17.3%	34	23.3%	\$2,259	15.5%	8.0%	
	Middle	40	27.4%	\$3,182	21.9%	21.1%	40	27.4%	\$3,182	21.9%	14.8%	
	Upper	55	37.7%	\$7,848	53.9%	40.9%	55	37.7%	\$7,848	53.9%	52.9%	
	Unknown	3	2.1%	\$556	3.8%	0.0%	3	2.1%	\$556	3.8%	21.7%	
	Total	146	100.0%	\$14,557	100.0%	100.0%	146	100.0%	\$14,557	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	54	81.8%	\$3,270	53.0%	92.2%	54	81.8%	\$3,270	53.0%	46.2%	
	Over \$1 Million	12	18.2%	\$2,897	47.0%	7.2%	12	18.2%				
	Total Rev. available	66	100.0%	\$6,167	100.0%	99.4%	66	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
Small Farm	Loan Size											
	\$100,000 or Less	53	80.3%	\$1,562	25.3%		53	80.3%	\$1,562	25.3%	33.9%	
	\$100,001 - \$250,000	7	10.6%	\$1,177	19.1%		7	10.6%	\$1,177	19.1%	15.5%	
	\$250,001 - \$1 Million	6	9.1%	\$3,428	55.6%		6	9.1%	\$3,428	55.6%	50.5%	
	Total	66	100.0%	\$6,167	100.0%		66	100.0%	\$6,167	100.0%	100.0%	
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	1	100.0%	\$43	100.0%	98.0%	1	100.0%	\$43	100.0%	96.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$43	100.0%	100.0%	1	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	1	100.0%	\$43	100.0%		1	100.0%	\$43	100.0%	78.7%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$43	100.0%		1	100.0%	\$43	100.0%	100.0%	
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Hot Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	5.0%	\$136	2.4%	3.4%	2	5.0%	\$136	2.4%	1.0%
	Moderate	2	5.0%	\$353	6.3%	11.8%	2	5.0%	\$353	6.3%	5.5%
	Middle	21	52.5%	\$2,718	48.3%	49.1%	21	52.5%	\$2,718	48.3%	40.8%
	Upper	15	37.5%	\$2,423	43.0%	35.6%	15	37.5%	\$2,423	43.0%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$5,630	100.0%	100.0%	40	100.0%	\$5,630	100.0%	100.0%
REFINANCE	Low	1	1.9%	\$22	0.4%	3.4%	1	1.9%	\$22	0.4%	1.1%
	Moderate	5	9.3%	\$276	5.0%	11.8%	5	9.3%	\$276	5.0%	5.8%
	Middle	30	55.6%	\$2,662	48.1%	49.1%	30	55.6%	\$2,662	48.1%	40.5%
	Upper	18	33.3%	\$2,576	46.5%	35.6%	18	33.3%	\$2,576	46.5%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$5,536	100.0%	100.0%	54	100.0%	\$5,536	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	\$0	0.0%	0.7%
	Moderate	4	11.8%	\$23	3.9%	11.8%	4	11.8%	\$23	3.9%	11.4%
	Middle	21	61.8%	\$482	80.7%	49.1%	21	61.8%	\$482	80.7%	48.6%
	Upper	9	26.5%	\$92	15.4%	35.6%	9	26.5%	\$92	15.4%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$597	100.0%	100.0%	34	100.0%	\$597	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	25.4%	0	0.0%	\$0	0.0%	74.8%
	Middle	0	0.0%	\$0	0.0%	49.1%	0	0.0%	\$0	0.0%	19.8%
	Upper	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	2.3%	\$158	1.3%	3.4%	3	2.3%	\$158	1.3%	1.0%
	Moderate	11	8.6%	\$652	5.5%	11.8%	11	8.6%	\$652	5.5%	12.8%
	Middle	72	56.3%	\$5,862	49.8%	49.1%	72	56.3%	\$5,862	49.8%	38.7%
	Upper	42	32.8%	\$5,091	43.3%	35.6%	42	32.8%	\$5,091	43.3%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	128	100.0%	\$11,763	100.0%	100.0%	128	100.0%	\$11,763	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	4	6.5%	\$50	0.8%	6.9%	4	6.5%	\$50	0.8%	4.5%
	Moderate	14	22.6%	\$1,157	18.6%	18.6%	14	22.6%	\$1,157	18.6%	19.1%
	Middle	21	33.9%	\$2,742	44.1%	46.2%	21	33.9%	\$2,742	44.1%	43.2%
	Upper	23	37.1%	\$2,273	36.5%	28.4%	23	37.1%	\$2,273	36.5%	32.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%
	Total	62	100.0%	\$6,222	100.0%	100.0%	62	100.0%	\$6,222	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	7.4%
	Middle	0	0.0%	\$0	0.0%	34.1%	0	0.0%	\$0	0.0%	14.6%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	\$0	0.0%	78.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Hot Springs**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	4	10.0%	\$269	4.8%	23.2%	4	10.0%	7.1%	\$269	4.8%	3.7%	
	Moderate	6	15.0%	\$621	11.0%	16.7%	6	15.0%	17.0%	\$621	11.0%	12.1%	
	Middle	11	27.5%	\$1,404	24.9%	19.6%	11	27.5%	19.6%	\$1,404	24.9%	17.1%	
	Upper	18	45.0%	\$3,265	58.0%	40.4%	18	45.0%	38.7%	\$3,265	58.0%	52.2%	
	Unknown	1	2.5%	\$71	1.3%	0.0%	1	2.5%	17.5%	\$71	1.3%	14.8%	
	Total	40	100.0%	\$5,630	100.0%	100.0%	40	100.0%	100.0%	\$5,630	100.0%	100.0%	
REFINANCE	Low	8	14.8%	\$378	6.8%	23.2%	8	14.8%	8.4%	\$378	6.8%	3.5%	
	Moderate	11	20.4%	\$702	12.7%	16.7%	11	20.4%	12.0%	\$702	12.7%	7.6%	
	Middle	19	35.2%	\$1,717	31.0%	19.6%	19	35.2%	18.0%	\$1,717	31.0%	15.5%	
	Upper	15	27.8%	\$2,620	47.3%	40.4%	15	27.8%	41.2%	\$2,620	47.3%	52.9%	
	Unknown	1	1.9%	\$119	2.1%	0.0%	1	1.9%	20.4%	\$119	2.1%	20.5%	
	Total	54	100.0%	\$5,536	100.0%	100.0%	54	100.0%	100.0%	\$5,536	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.9%	\$2	0.3%	23.2%	1	2.9%	9.0%	\$2	0.3%	8.7%	
	Moderate	5	14.7%	\$96	16.1%	16.7%	5	14.7%	13.3%	\$96	16.1%	8.9%	
	Middle	12	35.3%	\$194	32.5%	19.6%	12	35.3%	21.1%	\$194	32.5%	15.8%	
	Upper	14	41.2%	\$297	49.7%	40.4%	14	41.2%	42.2%	\$297	49.7%	56.1%	
	Unknown	2	5.9%	\$8	1.3%	0.0%	2	5.9%	14.5%	\$8	1.3%	10.5%	
	Total	34	100.0%	\$597	100.0%	100.0%	34	100.0%	100.0%	\$597	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	10.2%	\$649	5.5%	23.2%	13	10.2%	7.6%	\$649	5.5%	3.3%	
	Moderate	22	17.2%	\$1,419	12.1%	16.7%	22	17.2%	15.4%	\$1,419	12.1%	9.6%	
	Middle	42	32.8%	\$3,315	28.2%	19.6%	42	32.8%	19.2%	\$3,315	28.2%	14.9%	
	Upper	47	36.7%	\$6,182	52.6%	40.4%	47	36.7%	39.3%	\$6,182	52.6%	47.1%	
	Unknown	4	3.1%	\$198	1.7%	0.0%	4	3.1%	18.6%	\$198	1.7%	25.0%	
	Total	128	100.0%	\$11,763	100.0%	100.0%	128	100.0%	100.0%	\$11,763	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	48	77.4%	\$2,543	40.9%	91.0%	48	77.4%	42.1%	\$2,543	40.9%	49.8%
		Over \$1 Million	14	22.6%	\$3,679	59.1%	8.3%	14	22.6%				
		Total Rev. available	62	100.0%	\$6,222	100.0%	99.3%	62	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	62	100.0%	\$6,222	100.0%	100.0%	62	100.0%					
	Loan Size	\$100,000 or Less	46	74.2%	\$1,081	17.4%		46	74.2%	90.3%	\$1,081	17.4%	30.7%
		\$100,001 - \$250,000	9	14.5%	\$1,589	25.5%		9	14.5%	5.9%	\$1,589	25.5%	23.3%
		\$250,001 - \$1 Million	7	11.3%	\$3,552	57.1%		7	11.3%	3.8%	\$3,552	57.1%	46.0%
		Total	62	100.0%	\$6,222	100.0%		62	100.0%	100.0%	\$6,222	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%	0	0.0%	75.0%	\$0	0.0%	83.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	78.1%	\$0	0.0%	36.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.8%	\$0	0.0%	45.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	18.1%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Agg	Dollar		Agg
		Count		Dollar			Bank			Bank		
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	3.2%	\$260	2.1%	2.7%	3	3.2%	1.7%	\$260	2.1%	1.2%
	Moderate	19	20.4%	\$2,172	17.9%	25.5%	19	20.4%	19.3%	\$2,172	17.9%	15.5%
	Middle	34	36.6%	\$3,575	29.5%	43.1%	34	36.6%	36.7%	\$3,575	29.5%	32.8%
	Upper	37	39.8%	\$6,112	50.4%	28.7%	37	39.8%	42.3%	\$6,112	50.4%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	93	100.0%	\$12,119	100.0%	100.0%	93	100.0%	100.0%	\$12,119	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	2.1%	\$0	0.0%	1.0%
	Moderate	6	13.6%	\$566	11.5%	25.5%	6	13.6%	19.5%	\$566	11.5%	18.4%
	Middle	18	40.9%	\$1,370	27.9%	43.1%	18	40.9%	38.5%	\$1,370	27.9%	32.4%
	Upper	20	45.5%	\$2,973	60.6%	28.7%	20	45.5%	39.9%	\$2,973	60.6%	48.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$4,909	100.0%	100.0%	44	100.0%	100.0%	\$4,909	100.0%	100.0%
HOME IMPROVEMENT	Low	1	3.8%	\$6	1.4%	2.7%	1	3.8%	2.1%	\$6	1.4%	1.2%
	Moderate	8	30.8%	\$127	29.5%	25.5%	8	30.8%	27.6%	\$127	29.5%	17.7%
	Middle	13	50.0%	\$229	53.1%	43.1%	13	50.0%	41.0%	\$229	53.1%	37.1%
	Upper	4	15.4%	\$69	16.0%	28.7%	4	15.4%	29.3%	\$69	16.0%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$431	100.0%	100.0%	26	100.0%	100.0%	\$431	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	20.0%	\$0	0.0%	37.0%
	Moderate	0	0.0%	\$0	0.0%	44.8%	0	0.0%	44.0%	\$0	0.0%	26.8%
	Middle	0	0.0%	\$0	0.0%	9.6%	0	0.0%	12.0%	\$0	0.0%	2.4%
	Upper	0	0.0%	\$0	0.0%	21.4%	0	0.0%	24.0%	\$0	0.0%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	2.5%	\$266	1.5%	2.7%	4	2.5%	2.0%	\$266	1.5%	3.8%
	Moderate	33	20.2%	\$2,865	16.4%	25.5%	33	20.2%	20.1%	\$2,865	16.4%	17.4%
	Middle	65	39.9%	\$5,174	29.6%	43.1%	65	39.9%	37.4%	\$5,174	29.6%	30.6%
	Upper	61	37.4%	\$9,154	52.4%	28.7%	61	37.4%	40.5%	\$9,154	52.4%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	163	100.0%	\$17,459	100.0%	100.0%	163	100.0%	100.0%	\$17,459	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	2.5%	\$28	0.6%	3.1%	1	2.5%	1.9%	\$28	0.6%	3.8%
	Moderate	19	47.5%	\$2,798	59.1%	36.9%	19	47.5%	29.2%	\$2,798	59.1%	31.3%
	Middle	9	22.5%	\$228	4.8%	27.5%	9	22.5%	34.8%	\$228	4.8%	27.7%
	Upper	11	27.5%	\$1,682	35.5%	32.5%	11	27.5%	33.3%	\$1,682	35.5%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Total	40	100.0%	\$4,736	100.0%	100.0%	40	100.0%	100.0%	\$4,736	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	2	4.8%	\$320	3.8%	26.4%	2	4.8%	14.9%	\$320	3.8%	9.4%
	Middle	24	57.1%	\$5,064	60.2%	49.3%	24	57.1%	61.2%	\$5,064	60.2%	69.3%
	Upper	16	38.1%	\$3,021	35.9%	22.9%	16	38.1%	22.5%	\$3,021	35.9%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.1%
	Total	42	100.0%	\$8,405	100.0%	100.0%	42	100.0%	100.0%	\$8,405	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Jonesboro**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income %	Count			Dollar		
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	3	3.2%	\$201	1.7%	24.2%	3	3.2%	3.1%	\$201	1.7%	1.5%
	Moderate	31	33.3%	\$3,103	25.6%	17.0%	31	33.3%	12.8%	\$3,103	25.6%	8.8%
	Middle	21	22.6%	\$2,581	21.3%	18.9%	21	22.6%	21.3%	\$2,581	21.3%	18.8%
	Upper	37	39.8%	\$5,983	49.4%	39.9%	37	39.8%	41.5%	\$5,983	49.4%	51.3%
	Unknown	1	1.1%	\$251	2.1%	0.0%	1	1.1%	21.3%	\$251	2.1%	19.5%
	Total	93	100.0%	\$12,119	100.0%	100.0%	93	100.0%	100.0%	\$12,119	100.0%	100.0%
REFINANCE	Low	4	9.1%	\$177	3.6%	24.2%	4	9.1%	4.1%	\$177	3.6%	1.6%
	Moderate	5	11.4%	\$364	7.4%	17.0%	5	11.4%	9.2%	\$364	7.4%	5.1%
	Middle	10	22.7%	\$886	18.0%	18.9%	10	22.7%	14.7%	\$886	18.0%	9.6%
	Upper	24	54.5%	\$3,367	68.6%	39.9%	24	54.5%	48.6%	\$3,367	68.6%	57.1%
	Unknown	1	2.3%	\$115	2.3%	0.0%	1	2.3%	23.4%	\$115	2.3%	26.6%
	Total	44	100.0%	\$4,909	100.0%	100.0%	44	100.0%	100.0%	\$4,909	100.0%	100.0%
HOME IMPROVEMENT	Low	5	19.2%	\$67	15.5%	24.2%	5	19.2%	5.9%	\$67	15.5%	1.4%
	Moderate	5	19.2%	\$56	13.0%	17.0%	5	19.2%	12.8%	\$56	13.0%	6.8%
	Middle	4	15.4%	\$22	5.1%	18.9%	4	15.4%	18.3%	\$22	5.1%	11.5%
	Upper	12	46.2%	\$286	66.4%	39.9%	12	46.2%	53.4%	\$286	66.4%	68.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	11.4%
	Total	26	100.0%	\$431	100.0%	100.0%	26	100.0%	100.0%	\$431	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	12	7.4%	\$445	2.5%	24.2%	12	7.4%	3.6%	\$445	2.5%	1.4%
	Moderate	41	25.2%	\$3,523	20.2%	17.0%	41	25.2%	11.5%	\$3,523	20.2%	6.9%
	Middle	35	21.5%	\$3,489	20.0%	18.9%	35	21.5%	18.8%	\$3,489	20.0%	14.2%
	Upper	73	44.8%	\$9,636	55.2%	39.9%	73	44.8%	44.4%	\$9,636	55.2%	49.9%
	Unknown	2	1.2%	\$366	2.1%	0.0%	2	1.2%	21.7%	\$366	2.1%	27.6%
	Total	163	100.0%	\$17,459	100.0%	100.0%	163	100.0%	100.0%	\$17,459	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	26	65.0%	\$1,584	33.4%	88.4%	26	65.0%	46.9%	\$1,584	33.4%	47.6%
	Over \$1 Million	14	35.0%	\$3,152	66.6%	10.1%	14	35.0%				
	Total Rev. available	40	100.0%	\$4,736	100.0%	98.5%	40	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	32	76.2%	\$6,266	74.6%	97.5%	32	76.2%	52.3%	\$6,266	74.6%	54.7%
	Over \$1 Million	10	23.8%	\$2,139	25.4%	2.5%	10	23.8%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	42	100.0%	\$8,405	100.0%	100.0%	42	100.0%				
Small Farm	Total Farms											
	Loan Size											
	\$100,000 or Less	14	33.3%	\$771	9.2%		14	33.3%	64.0%	\$771	9.2%	17.6%
	\$100,001 - \$250,000	16	38.1%	\$2,844	33.8%		16	38.1%	21.1%	\$2,844	33.8%	32.2%
	\$250,001 - \$500,000	12	28.6%	\$4,790	57.0%		12	28.6%	14.9%	\$4,790	57.0%	50.2%
	Total	42	100.0%	\$8,405	100.0%		42	100.0%	100.0%	\$8,405	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Jonesboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	2.4%
	Moderate	11	14.7%	\$1,297	11.5%	18.5%	11	14.7%	\$1,297	11.5%	9.1%
	Middle	36	48.0%	\$4,226	37.5%	56.3%	36	48.0%	\$4,226	37.5%	51.8%
	Upper	28	37.3%	\$5,740	51.0%	22.9%	28	37.3%	\$5,740	51.0%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$11,263	100.0%	100.0%	75	100.0%	\$11,263	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	3.1%
	Moderate	4	13.3%	\$387	12.0%	18.5%	4	13.3%	\$387	12.0%	10.5%
	Middle	16	53.3%	\$1,704	52.9%	56.3%	16	53.3%	\$1,704	52.9%	45.7%
	Upper	10	33.3%	\$1,133	35.1%	22.9%	10	33.3%	\$1,133	35.1%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$3,224	100.0%	100.0%	30	100.0%	\$3,224	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	4.9%
	Moderate	6	18.2%	\$62	14.5%	18.5%	6	18.2%	\$62	14.5%	24.2%
	Middle	22	66.7%	\$298	69.8%	56.3%	22	66.7%	\$298	69.8%	47.3%
	Upper	5	15.2%	\$67	15.7%	22.9%	5	15.2%	\$67	15.7%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$427	100.0%	100.0%	33	100.0%	\$427	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	27.1%	0	0.0%	\$0	0.0%	25.5%
	Moderate	0	0.0%	\$0	0.0%	40.2%	0	0.0%	\$0	0.0%	41.7%
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	32.9%
	Upper	0	0.0%	\$0	0.0%	7.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	3.8%
	Moderate	21	15.2%	\$1,746	11.7%	18.5%	21	15.2%	\$1,746	11.7%	11.5%
	Middle	74	53.6%	\$6,228	41.8%	56.3%	74	53.6%	\$6,228	41.8%	49.2%
	Upper	43	31.2%	\$6,940	46.5%	22.9%	43	31.2%	\$6,940	46.5%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	138	100.0%	\$14,914	100.0%	100.0%	138	100.0%	\$14,914	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	4	8.0%	\$331	5.7%	9.6%	4	8.0%	\$331	5.7%	8.2%
	Moderate	20	40.0%	\$2,897	49.7%	23.1%	20	40.0%	\$2,897	49.7%	19.6%
	Middle	22	44.0%	\$2,510	43.0%	50.1%	22	44.0%	\$2,510	43.0%	51.9%
	Upper	4	8.0%	\$93	1.6%	17.1%	4	8.0%	\$93	1.6%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%
	Total	50	100.0%	\$5,831	100.0%	100.0%	50	100.0%	\$5,831	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	14.1%
	Middle	31	68.9%	\$5,537	66.1%	59.1%	31	68.9%	\$5,537	66.1%	66.9%
	Upper	14	31.1%	\$2,845	33.9%	16.2%	14	31.1%	\$2,845	33.9%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$8,382	100.0%	100.0%	45	100.0%	\$8,382	100.0%	100.0%

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Jonesboro**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %	%	#	%			\$ (000s)	\$ %			
HOME PURCHASE	Low	1	1.3%	\$73	0.6%	21.9%	1	1.3%	3.1%	\$73	0.6%	1.4%	
	Moderate	26	34.7%	\$2,625	23.3%	17.2%	26	34.7%	12.5%	\$2,625	23.3%	7.7%	
	Middle	19	25.3%	\$2,424	21.5%	20.0%	19	25.3%	19.8%	\$2,424	21.5%	16.2%	
	Upper	28	37.3%	\$6,023	53.5%	40.9%	28	37.3%	39.9%	\$6,023	53.5%	47.9%	
	Unknown	1	1.3%	\$118	1.0%	0.0%	1	1.3%	24.7%	\$118	1.0%	26.8%	
	Total	75	100.0%	\$11,263	100.0%	100.0%	75	100.0%	100.0%	\$11,263	100.0%	100.0%	
REFINANCE	Low	1	3.3%	\$127	3.9%	21.9%	1	3.3%	3.5%	\$127	3.9%	1.2%	
	Moderate	6	20.0%	\$433	13.4%	17.2%	6	20.0%	8.9%	\$433	13.4%	4.6%	
	Middle	13	43.3%	\$1,343	41.7%	20.0%	13	43.3%	15.9%	\$1,343	41.7%	11.0%	
	Upper	10	33.3%	\$1,321	41.0%	40.9%	10	33.3%	48.8%	\$1,321	41.0%	56.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.0%	\$0	0.0%	27.0%	
	Total	30	100.0%	\$3,224	100.0%	100.0%	30	100.0%	100.0%	\$3,224	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	3.0%	\$5	1.2%	21.9%	1	3.0%	4.8%	\$5	1.2%	1.6%	
	Moderate	8	24.2%	\$37	8.7%	17.2%	8	24.2%	12.1%	\$37	8.7%	7.2%	
	Middle	11	33.3%	\$132	30.9%	20.0%	11	33.3%	17.7%	\$132	30.9%	11.0%	
	Upper	13	39.4%	\$253	59.3%	40.9%	13	39.4%	45.9%	\$253	59.3%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.5%	\$0	0.0%	35.4%	
	Total	33	100.0%	\$427	100.0%	100.0%	33	100.0%	100.0%	\$427	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	2.2%	\$205	1.4%	21.9%	3	2.2%	3.3%	\$205	1.4%	1.3%	
	Moderate	40	29.0%	\$3,095	20.8%	17.2%	40	29.0%	11.4%	\$3,095	20.8%	6.5%	
	Middle	43	31.2%	\$3,899	26.1%	20.0%	43	31.2%	18.5%	\$3,899	26.1%	13.9%	
	Upper	51	37.0%	\$7,597	50.9%	40.9%	51	37.0%	42.3%	\$7,597	50.9%	47.6%	
	Unknown	1	0.7%	\$118	0.8%	0.0%	1	0.7%	24.6%	\$118	0.8%	30.6%	
	Total	138	100.0%	\$14,914	100.0%	100.0%	138	100.0%	100.0%	\$14,914	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	31	62.0%	\$2,965	50.8%	87.1%	31	62.0%	47.2%	\$2,965	50.8%	48.6%
		Over \$1 Million	15	30.0%	\$2,683	46.0%	11.4%	15	30.0%				
		Total Rev. available	46	92.0%	\$5,648	96.8%	98.5%	46	92.0%				
	Rev. Not Known	4	8.0%	\$183	3.1%	1.5%	4	8.0%					
	Total	50	100.0%	\$5,831	100.0%	100.0%	50	100.0%					
	Loan Size	\$100,000 or Less	37	74.0%	\$1,004	17.2%		37	74.0%	89.3%	\$1,004	17.2%	31.8%
		\$100,001 - \$250,000	6	12.0%	\$1,051	18.0%		6	12.0%	5.5%	\$1,051	18.0%	18.1%
\$250,001 - \$1 Million		7	14.0%	\$3,776	64.8%		7	14.0%	5.2%	\$3,776	64.8%	50.1%	
Total		50	100.0%	\$5,831	100.0%		50	100.0%	100.0%	\$5,831	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	36	80.0%	\$6,730	80.3%	97.3%	36	80.0%	63.7%	\$6,730	80.3%	78.0%
		Over \$1 Million	8	17.8%	\$1,625	19.4%	2.7%	8	17.8%				
		Not Known	1	2.2%	\$27	0.3%	0.0%	1	2.2%				
	Total	45	100.0%	\$8,382	100.0%	100.0%	45	100.0%					
	Loan Size	\$100,000 or Less	18	40.0%	\$1,161	13.9%		18	40.0%	67.3%	\$1,161	13.9%	19.0%
		\$100,001 - \$250,000	16	35.6%	\$3,113	37.1%		16	35.6%	17.2%	\$3,113	37.1%	27.7%
		\$250,001 - \$500,000	11	24.4%	\$4,108	49.0%		11	24.4%	15.6%	\$4,108	49.0%	53.3%
Total		45	100.0%	\$8,382	100.0%		45	100.0%	100.0%	\$8,382	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Agg	Dollar		Agg
		Count		Dollar			Bank			Bank		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	15	8.6%	\$1,138	5.8%	11.7%	15	8.6%	6.4%	\$1,138	5.8%	4.1%
	Middle	98	56.0%	\$10,416	53.3%	66.1%	98	56.0%	63.4%	\$10,416	53.3%	59.3%
	Upper	62	35.4%	\$8,004	40.9%	22.1%	62	35.4%	30.2%	\$8,004	40.9%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	175	100.0%	\$19,558	100.0%	100.0%	175	100.0%	100.0%	\$19,558	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	11.4%	\$1,064	8.9%	11.7%	14	11.4%	6.2%	\$1,064	8.9%	4.1%
	Middle	80	65.0%	\$6,835	56.9%	66.1%	80	65.0%	62.6%	\$6,835	56.9%	60.6%
	Upper	29	23.6%	\$4,110	34.2%	22.1%	29	23.6%	31.1%	\$4,110	34.2%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	123	100.0%	\$12,009	100.0%	100.0%	123	100.0%	100.0%	\$12,009	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	15.3%	\$303	15.6%	11.7%	18	15.3%	12.6%	\$303	15.6%	9.5%
	Middle	78	66.1%	\$1,411	72.5%	66.1%	78	66.1%	63.7%	\$1,411	72.5%	61.7%
	Upper	22	18.6%	\$232	11.9%	22.1%	22	18.6%	23.7%	\$232	11.9%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	118	100.0%	\$1,946	100.0%	100.0%	118	100.0%	100.0%	\$1,946	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	10.0%	\$0	0.0%	4.2%
	Middle	0	0.0%	\$0	0.0%	69.7%	0	0.0%	70.0%	\$0	0.0%	75.8%
	Upper	0	0.0%	\$0	0.0%	17.5%	0	0.0%	20.0%	\$0	0.0%	19.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	47	11.3%	\$2,505	7.5%	11.7%	47	11.3%	7.0%	\$2,505	7.5%	4.3%
	Middle	256	61.5%	\$18,662	55.7%	66.1%	256	61.5%	63.2%	\$18,662	55.7%	60.3%
	Upper	113	27.2%	\$12,346	36.8%	22.1%	113	27.2%	29.7%	\$12,346	36.8%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	416	100.0%	\$33,513	100.0%	100.0%	416	100.0%	100.0%	\$33,513	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	17.6%	\$1,645	23.9%	15.3%	16	17.6%	12.7%	\$1,645	23.9%	12.3%
	Middle	65	71.4%	\$4,565	66.4%	65.1%	65	71.4%	63.6%	\$4,565	66.4%	63.5%
	Upper	10	11.0%	\$663	9.6%	19.6%	10	11.0%	21.9%	\$663	9.6%	23.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.8%
	Total	91	100.0%	\$6,873	100.0%	100.0%	91	100.0%	100.0%	\$6,873	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.2%	\$535	6.1%	10.1%	2	3.2%	11.0%	\$535	6.1%	14.0%
	Middle	58	92.1%	\$7,527	86.5%	77.1%	58	92.1%	71.6%	\$7,527	86.5%	71.8%
	Upper	3	4.8%	\$640	7.4%	12.8%	3	4.8%	17.0%	\$640	7.4%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Total	63	100.0%	\$8,702	100.0%	100.0%	63	100.0%	100.0%	\$8,702	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Northeast AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank		Agg %	Bank		Agg \$ %	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	20	11.4%	\$1,287	6.6%	21.1%	20	11.4%	3.7%	\$1,287	6.6%	1.9%	
	Moderate	39	22.3%	\$3,639	18.6%	17.3%	39	22.3%	12.8%	\$3,639	18.6%	8.8%	
	Middle	42	24.0%	\$4,414	22.6%	20.3%	42	24.0%	21.1%	\$4,414	22.6%	18.7%	
	Upper	70	40.0%	\$9,895	50.6%	41.2%	70	40.0%	39.5%	\$9,895	50.6%	49.3%	
	Unknown	4	2.3%	\$323	1.7%	0.0%	4	2.3%	22.9%	\$323	1.7%	21.3%	
	Total	175	100.0%	\$19,558	100.0%	100.0%	175	100.0%	100.0%	\$19,558	100.0%	100.0%	
REFINANCE	Low	12	9.8%	\$362	3.0%	21.1%	12	9.8%	4.3%	\$362	3.0%	1.7%	
	Moderate	20	16.3%	\$1,376	11.5%	17.3%	20	16.3%	8.6%	\$1,376	11.5%	5.0%	
	Middle	30	24.4%	\$2,287	19.0%	20.3%	30	24.4%	16.8%	\$2,287	19.0%	11.7%	
	Upper	60	48.8%	\$7,964	66.3%	41.2%	60	48.8%	49.2%	\$7,964	66.3%	59.1%	
	Unknown	1	0.8%	\$20	0.2%	0.0%	1	0.8%	21.0%	\$20	0.2%	22.6%	
	Total	123	100.0%	\$12,009	100.0%	100.0%	123	100.0%	100.0%	\$12,009	100.0%	100.0%	
HOME IMPROVEMENT	Low	13	11.0%	\$114	5.9%	21.1%	13	11.0%	10.7%	\$114	5.9%	3.5%	
	Moderate	19	16.1%	\$207	10.6%	17.3%	19	16.1%	13.8%	\$207	10.6%	6.5%	
	Middle	34	28.8%	\$405	20.8%	20.3%	34	28.8%	19.8%	\$405	20.8%	14.3%	
	Upper	51	43.2%	\$1,212	62.3%	41.2%	51	43.2%	48.2%	\$1,212	62.3%	55.2%	
	Unknown	1	0.8%	\$8	0.4%	0.0%	1	0.8%	7.5%	\$8	0.4%	20.5%	
	Total	118	100.0%	\$1,946	100.0%	100.0%	118	100.0%	100.0%	\$1,946	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	45	10.8%	\$1,763	5.3%	21.1%	45	10.8%	4.7%	\$1,763	5.3%	1.8%	
	Moderate	78	18.8%	\$5,222	15.6%	17.3%	78	18.8%	11.6%	\$5,222	15.6%	7.2%	
	Middle	106	25.5%	\$7,106	21.2%	20.3%	106	25.5%	19.6%	\$7,106	21.2%	15.7%	
	Upper	181	43.5%	\$19,071	56.9%	41.2%	181	43.5%	43.2%	\$19,071	56.9%	51.6%	
	Unknown	6	1.4%	\$351	1.0%	0.0%	6	1.4%	20.9%	\$351	1.0%	23.6%	
	Total	416	100.0%	\$33,513	100.0%	100.0%	416	100.0%	100.0%	\$33,513	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	75	82.4%	\$4,031	58.6%	89.4%	75	82.4%	41.1%	\$4,031	58.6%	43.3%
		Over \$1 Million	13	14.3%	\$2,721	39.6%	8.4%	13	14.3%				
		Total Rev. available	88	96.7%	\$6,752	98.2%	97.8%	88	96.7%				
		Rev. Not Known	3	3.3%	\$121	1.8%	2.2%	3	3.3%				
	Total	91	100.0%	\$6,873	100.0%	100.0%	91	100.0%					
	Loan Size	\$100,000 or Less	75	82.4%	\$2,155	31.4%		75	82.4%	94.2%	\$2,155	31.4%	45.1%
		\$100,001 - \$250,000	8	8.8%	\$1,306	19.0%		8	8.8%	3.6%	\$1,306	19.0%	19.7%
		\$250,001 - \$1 Million	8	8.8%	\$3,412	49.6%		8	8.8%	2.2%	\$3,412	49.6%	35.2%
		Total	91	100.0%	\$6,873	100.0%		91	100.0%	100.0%	\$6,873	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	51	81.0%	\$7,164	82.3%	96.4%	51	81.0%	53.5%	\$7,164	82.3%	73.2%
		Over \$1 Million	12	19.0%	\$1,538	17.7%	3.6%	12	19.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	63	100.0%	\$8,702	100.0%	100.0%	63	100.0%				
	Loan Size	\$100,000 or Less	35	55.6%	\$1,578	18.1%		35	55.6%	84.5%	\$1,578	18.1%	36.8%
		\$100,001 - \$250,000	19	30.2%	\$3,326	38.2%		19	30.2%	10.4%	\$3,326	38.2%	30.9%
		\$250,001 - \$500,000	9	14.3%	\$3,798	43.6%		9	14.3%	5.1%	\$3,798	43.6%	32.4%
		Total	63	100.0%	\$8,702	100.0%		63	100.0%	100.0%	\$8,702	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Northeast AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	5.0%	\$771	4.2%	11.6%	7	5.0%	\$771	4.2%	5.6%
	Middle	61	43.6%	\$6,382	34.6%	56.4%	61	43.6%	\$6,382	34.6%	41.7%
	Upper	72	51.4%	\$11,310	61.3%	32.0%	72	51.4%	\$11,310	61.3%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	140	100.0%	\$18,463	100.0%	100.0%	140	100.0%	\$18,463	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	7.3%	\$207	2.8%	11.6%	6	7.3%	\$207	2.8%	6.3%
	Middle	51	62.2%	\$4,272	58.2%	56.4%	51	62.2%	\$4,272	58.2%	48.1%
	Upper	25	30.5%	\$2,864	39.0%	32.0%	25	30.5%	\$2,864	39.0%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	82	100.0%	\$7,343	100.0%	100.0%	82	100.0%	\$7,343	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	16.0%	\$190	12.5%	11.6%	12	16.0%	\$190	12.5%	6.2%
	Middle	45	60.0%	\$767	50.6%	56.4%	45	60.0%	\$767	50.6%	54.7%
	Upper	18	24.0%	\$558	36.8%	32.0%	18	24.0%	\$558	36.8%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$1,515	100.0%	100.0%	75	100.0%	\$1,515	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	3.5%
	Middle	0	0.0%	\$0	0.0%	60.5%	0	0.0%	\$0	0.0%	19.1%
	Upper	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	77.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	25	8.4%	\$1,168	4.3%	11.6%	25	8.4%	\$1,168	4.3%	5.7%
	Middle	157	52.9%	\$11,421	41.8%	56.4%	157	52.9%	\$11,421	41.8%	42.8%
	Upper	115	38.7%	\$14,732	53.9%	32.0%	115	38.7%	\$14,732	53.9%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	297	100.0%	\$27,321	100.0%	100.0%	297	100.0%	\$27,321	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	14	14.9%	\$1,551	23.9%	13.7%	14	14.9%	\$1,551	23.9%	6.7%
	Middle	56	59.6%	\$3,679	56.8%	56.1%	56	59.6%	\$3,679	56.8%	55.7%
	Upper	24	25.5%	\$1,246	19.2%	30.2%	24	25.5%	\$1,246	19.2%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.8%
	Total	94	100.0%	\$6,476	100.0%	100.0%	94	100.0%	\$6,476	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	11.4%	\$805	10.8%	13.8%	5	11.4%	\$805	10.8%	10.3%
	Middle	35	79.5%	\$5,651	76.0%	65.4%	35	79.5%	\$5,651	76.0%	55.9%
	Upper	4	9.1%	\$983	13.2%	20.8%	4	9.1%	\$983	13.2%	33.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%
	Total	44	100.0%	\$7,439	100.0%	100.0%	44	100.0%	\$7,439	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Northeast AR**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		%	Count		Dollar			Agg
		Count		Dollar	\$ %		Bank	Agg	Bank	\$ %	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	11	7.9%	\$654	3.5%	21.3%	11	7.9%	\$654	3.5%	1.9%	
	Moderate	37	26.4%	\$3,593	19.5%	16.6%	37	26.4%	\$3,593	19.5%	9.5%	
	Middle	32	22.9%	\$3,783	20.5%	18.7%	32	22.9%	\$3,783	20.5%	16.9%	
	Upper	58	41.4%	\$10,232	55.4%	43.4%	58	41.4%	\$10,232	55.4%	43.8%	
	Unknown	2	1.4%	\$201	1.1%	0.0%	2	1.4%	\$201	1.1%	27.9%	
	Total	140	100.0%	\$18,463	100.0%	100.0%	140	100.0%	\$18,463	100.0%	100.0%	
REFINANCE	Low	7	8.5%	\$168	2.3%	21.3%	7	8.5%	\$168	2.3%	1.9%	
	Moderate	9	11.0%	\$430	5.9%	16.6%	9	11.0%	\$430	5.9%	6.3%	
	Middle	15	18.3%	\$991	13.5%	18.7%	15	18.3%	\$991	13.5%	12.9%	
	Upper	51	62.2%	\$5,754	78.4%	43.4%	51	62.2%	\$5,754	78.4%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.4%	
	Total	82	100.0%	\$7,343	100.0%	100.0%	82	100.0%	\$7,343	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	6.7%	\$67	4.4%	21.3%	5	6.7%	\$67	4.4%	4.0%	
	Moderate	15	20.0%	\$147	9.7%	16.6%	15	20.0%	\$147	9.7%	9.1%	
	Middle	15	20.0%	\$218	14.4%	18.7%	15	20.0%	\$218	14.4%	13.6%	
	Upper	40	53.3%	\$1,083	71.5%	43.4%	40	53.3%	\$1,083	71.5%	64.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.4%	
	Total	75	100.0%	\$1,515	100.0%	100.0%	75	100.0%	\$1,515	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	23	7.7%	\$889	3.3%	21.3%	23	7.7%	\$889	3.3%	1.9%	
	Moderate	61	20.5%	\$4,170	15.3%	16.6%	61	20.5%	\$4,170	15.3%	8.2%	
	Middle	62	20.9%	\$4,992	18.3%	18.7%	62	20.9%	\$4,992	18.3%	14.9%	
	Upper	149	50.2%	\$17,069	62.5%	43.4%	149	50.2%	\$17,069	62.5%	44.2%	
	Unknown	2	0.7%	\$201	0.7%	0.0%	2	0.7%	\$201	0.7%	30.8%	
	Total	297	100.0%	\$27,321	100.0%	100.0%	297	100.0%	\$27,321	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue	\$1 Million or Less	71	75.5%	\$3,346	51.7%	88.1%	71	75.5%	\$3,346	51.7%	44.4%
		Over \$1 Million	17	18.1%	\$2,891	44.6%	9.3%	17	18.1%			
		Total Rev. available	88	93.6%	\$6,237	96.3%	97.4%	88	93.6%			
		Rev. Not Known	6	6.4%	\$239	3.7%	2.6%	6	6.4%			
		Total	94	100.0%	\$6,476	100.0%	100.0%	94	100.0%			
	Loan Size	\$100,000 or Less	77	81.9%	\$2,266	35.0%		77	81.9%	\$2,266	35.0%	40.5%
		\$100,001 - \$250,000	11	11.7%	\$1,992	30.8%		11	11.7%	\$1,992	30.8%	21.5%
		\$250,001 - \$1 Million	6	6.4%	\$2,218	34.2%		6	6.4%	\$2,218	34.2%	38.0%
		Total	94	100.0%	\$6,476	100.0%		94	100.0%	\$6,476	100.0%	100.0%
Small Farm	Total Farms											
	Revenue	\$1 Million or Less	31	70.5%	\$4,904	65.9%	95.7%	31	70.5%	\$4,904	65.9%	55.9%
		Over \$1 Million	13	29.5%	\$2,535	34.1%	4.3%	13	29.5%			
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
		Total	44	100.0%	\$7,439	100.0%	100.0%	44	100.0%			
	Loan Size	\$100,000 or Less	17	38.6%	\$899	12.1%		17	38.6%	\$899	12.1%	33.7%
		\$100,001 - \$250,000	19	43.2%	\$3,378	45.4%		19	43.2%	\$3,378	45.4%	28.6%
		\$250,001 - \$500,000	8	18.2%	\$3,162	42.5%		8	18.2%	\$3,162	42.5%	37.7%
		Total	44	100.0%	\$7,439	100.0%		44	100.0%	\$7,439	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.0%	\$43	0.4%	2.9%	1	1.0%	2.2%	\$43	0.4%	2.2%
	Middle	71	74.0%	\$7,846	69.8%	71.3%	71	74.0%	71.5%	\$7,846	69.8%	68.0%
	Upper	24	25.0%	\$3,345	29.8%	25.8%	24	25.0%	26.2%	\$3,345	29.8%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$11,234	100.0%	100.0%	96	100.0%	100.0%	\$11,234	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	1.6%	\$214	2.1%	2.9%	2	1.6%	2.1%	\$214	2.1%	1.8%
	Middle	93	76.2%	\$6,961	67.8%	71.3%	93	76.2%	70.2%	\$6,961	67.8%	69.0%
	Upper	27	22.1%	\$3,096	30.1%	25.8%	27	22.1%	27.7%	\$3,096	30.1%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$10,271	100.0%	100.0%	122	100.0%	100.0%	\$10,271	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	5.7%	\$115	7.0%	2.9%	3	5.7%	3.0%	\$115	7.0%	2.2%
	Middle	39	73.6%	\$1,285	77.9%	71.3%	39	73.6%	71.1%	\$1,285	77.9%	70.8%
	Upper	11	20.8%	\$249	15.1%	25.8%	11	20.8%	25.9%	\$249	15.1%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$1,649	100.0%	100.0%	53	100.0%	100.0%	\$1,649	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	20.0%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	78.5%	0	0.0%	66.7%	\$0	0.0%	89.9%
	Upper	0	0.0%	\$0	0.0%	14.9%	0	0.0%	13.3%	\$0	0.0%	7.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	2.2%	\$372	1.6%	2.9%	6	2.2%	2.3%	\$372	1.6%	2.1%
	Middle	203	74.9%	\$16,092	69.5%	71.3%	203	74.9%	71.0%	\$16,092	69.5%	69.3%
	Upper	62	22.9%	\$6,690	28.9%	25.8%	62	22.9%	26.6%	\$6,690	28.9%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	271	100.0%	\$23,154	100.0%	100.0%	271	100.0%	100.0%	\$23,154	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	6.3%	\$1,104	12.7%	5.4%	5	6.3%	5.3%	\$1,104	12.7%	5.9%
	Middle	52	65.8%	\$5,323	61.4%	74.1%	52	65.8%	72.4%	\$5,323	61.4%	75.5%
	Upper	22	27.8%	\$2,241	25.9%	20.5%	22	27.8%	20.8%	\$2,241	25.9%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.6%
	Total	79	100.0%	\$8,668	100.0%	100.0%	79	100.0%	100.0%	\$8,668	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.9%	0	0.0%	3.9%	\$0	0.0%	5.9%
	Middle	3	50.0%	\$70	34.3%	66.9%	3	50.0%	76.3%	\$70	34.3%	74.9%
	Upper	3	50.0%	\$134	65.7%	28.2%	3	50.0%	19.8%	\$134	65.7%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$204	100.0%	100.0%	6	100.0%	100.0%	\$204	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Northwest AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	4.7%	\$321	3.5%	4.7%	4	4.7%	\$321	3.5%	4.0%
	Middle	63	74.1%	\$6,500	71.7%	71.8%	63	74.1%	\$6,500	71.7%	67.9%
	Upper	18	21.2%	\$2,240	24.7%	23.5%	18	21.2%	\$2,240	24.7%	28.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	85	100.0%	\$9,061	100.0%	100.0%	85	100.0%	\$9,061	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	9.7%	\$696	10.8%	4.7%	7	9.7%	\$696	10.8%	3.1%
	Middle	47	65.3%	\$3,876	60.4%	71.8%	47	65.3%	\$3,876	60.4%	66.6%
	Upper	18	25.0%	\$1,845	28.8%	23.5%	18	25.0%	\$1,845	28.8%	30.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	72	100.0%	\$6,417	100.0%	100.0%	72	100.0%	\$6,417	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.7%	\$108	10.5%	4.7%	2	3.7%	\$108	10.5%	3.0%
	Middle	40	74.1%	\$586	56.9%	71.8%	40	74.1%	\$586	56.9%	60.9%
	Upper	12	22.2%	\$336	32.6%	23.5%	12	22.2%	\$336	32.6%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$1,030	100.0%	100.0%	54	100.0%	\$1,030	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	\$0	0.0%	39.5%
	Middle	0	0.0%	\$0	0.0%	84.0%	0	0.0%	\$0	0.0%	57.1%
	Upper	0	0.0%	\$0	0.0%	2.9%	0	0.0%	\$0	0.0%	3.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	13	6.2%	\$1,125	6.8%	4.7%	13	6.2%	\$1,125	6.8%	3.8%
	Middle	150	71.1%	\$10,962	66.4%	71.8%	150	71.1%	\$10,962	66.4%	67.2%
	Upper	48	22.7%	\$4,421	26.8%	23.5%	48	22.7%	\$4,421	26.8%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	211	100.0%	\$16,508	100.0%	100.0%	211	100.0%	\$16,508	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	8	12.9%	\$1,315	17.0%	11.1%	8	12.9%	\$1,315	17.0%	9.7%
	Middle	43	69.4%	\$5,092	65.7%	71.4%	43	69.4%	\$5,092	65.7%	72.5%
	Upper	11	17.7%	\$1,349	17.4%	17.5%	11	17.7%	\$1,349	17.4%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%
	Total	62	100.0%	\$7,756	100.0%	100.0%	62	100.0%	\$7,756	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	6.5%
	Middle	2	100.0%	\$441	100.0%	72.9%	2	100.0%	\$441	100.0%	75.4%
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$441	100.0%	100.0%	2	100.0%	\$441	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Northwest AR**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	8	9.4%	\$535	5.9%	19.3%	8	9.4%	5.0%	\$535	5.9%	2.6%	
	Moderate	23	27.1%	\$1,873	20.7%	17.7%	23	27.1%	16.6%	\$1,873	20.7%	12.0%	
	Middle	18	21.2%	\$1,749	19.3%	20.1%	18	21.2%	18.3%	\$1,749	19.3%	17.2%	
	Upper	35	41.2%	\$4,743	52.3%	42.9%	35	41.2%	38.9%	\$4,743	52.3%	48.1%	
	Unknown	1	1.2%	\$161	1.8%	0.0%	1	1.2%	21.2%	\$161	1.8%	20.2%	
	Total	85	100.0%	\$9,061	100.0%	100.0%	85	100.0%	100.0%	\$9,061	100.0%	100.0%	
REFINANCE	Low	4	5.6%	\$130	2.0%	19.3%	4	5.6%	6.9%	\$130	2.0%	3.3%	
	Moderate	13	18.1%	\$903	14.1%	17.7%	13	18.1%	11.5%	\$903	14.1%	7.4%	
	Middle	18	25.0%	\$1,460	22.8%	20.1%	18	25.0%	16.6%	\$1,460	22.8%	14.4%	
	Upper	36	50.0%	\$3,853	60.0%	42.9%	36	50.0%	44.2%	\$3,853	60.0%	54.2%	
	Unknown	1	1.4%	\$71	1.1%	0.0%	1	1.4%	20.9%	\$71	1.1%	20.7%	
	Total	72	100.0%	\$6,417	100.0%	100.0%	72	100.0%	100.0%	\$6,417	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	9.3%	\$32	3.1%	19.3%	5	9.3%	5.9%	\$32	3.1%	4.2%	
	Moderate	10	18.5%	\$127	12.3%	17.7%	10	18.5%	13.2%	\$127	12.3%	10.1%	
	Middle	19	35.2%	\$240	23.3%	20.1%	19	35.2%	23.9%	\$240	23.3%	23.9%	
	Upper	18	33.3%	\$576	55.9%	42.9%	18	33.3%	46.5%	\$576	55.9%	53.3%	
	Unknown	2	3.7%	\$55	5.3%	0.0%	2	3.7%	10.4%	\$55	5.3%	8.5%	
	Total	54	100.0%	\$1,030	100.0%	100.0%	54	100.0%	100.0%	\$1,030	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	17	8.1%	\$697	4.2%	19.3%	17	8.1%	5.6%	\$697	4.2%	2.9%	
	Moderate	46	21.8%	\$2,903	17.6%	17.7%	46	21.8%	14.7%	\$2,903	17.6%	10.4%	
	Middle	55	26.1%	\$3,449	20.9%	20.1%	55	26.1%	18.3%	\$3,449	20.9%	16.4%	
	Upper	89	42.2%	\$9,172	55.6%	42.9%	89	42.2%	41.1%	\$9,172	55.6%	49.9%	
	Unknown	4	1.9%	\$287	1.7%	0.0%	4	1.9%	20.3%	\$287	1.7%	20.4%	
	Total	211	100.0%	\$16,508	100.0%	100.0%	211	100.0%	100.0%	\$16,508	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	41	66.1%	\$2,257	29.1%	89.6%	41	66.1%	52.7%	\$2,257	29.1%	52.4%
		Over \$1 Million	19	30.6%	\$5,399	69.6%	8.3%	19	30.6%				
		Total Rev. available	60	96.7%	\$7,656	98.7%	97.9%	60	96.7%				
		Rev. Not Known	2	3.2%	\$100	1.3%	2.1%	2	3.2%				
	Total	62	100.0%	\$7,756	100.0%	100.0%	62	100.0%					
	Loan Size	\$100,000 or Less	46	74.2%	\$1,597	20.6%		46	74.2%	88.3%	\$1,597	20.6%	31.2%
		\$100,001 - \$250,000	8	12.9%	\$1,436	18.5%		8	12.9%	6.9%	\$1,436	18.5%	22.1%
		\$250,001 - \$1 Million	8	12.9%	\$4,723	60.9%		8	12.9%	4.8%	\$4,723	60.9%	46.6%
Total		62	100.0%	\$7,756	100.0%		62	100.0%	100.0%	\$7,756	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	50.0%	\$207	46.9%	99.0%	1	50.0%	83.3%	\$207	46.9%	94.1%
		Over \$1 Million	1	50.0%	\$234	53.1%	1.0%	1	50.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$441	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.1%	\$0	0.0%	44.2%
		\$100,001 - \$250,000	2	100.0%	\$441	100.0%		2	100.0%	10.2%	\$441	100.0%	32.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	23.6%
		Total	2	100.0%	\$441	100.0%		2	100.0%	100.0%	\$441	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.3%	0	0.0%	9.7%	\$0	0.0%	7.8%
	Middle	4	44.4%	\$334	39.5%	78.3%	4	44.4%	72.5%	\$334	39.5%	71.2%
	Upper	5	55.6%	\$512	60.5%	13.4%	5	55.6%	17.8%	\$512	60.5%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$846	100.0%	100.0%	9	100.0%	100.0%	\$846	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.3%	0	0.0%	4.3%	\$0	0.0%	2.9%
	Middle	11	100.0%	\$1,242	100.0%	78.3%	11	100.0%	72.2%	\$1,242	100.0%	76.7%
	Upper	0	0.0%	\$0	0.0%	13.4%	0	0.0%	23.4%	\$0	0.0%	20.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,242	100.0%	100.0%	11	100.0%	100.0%	\$1,242	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	41.7%	\$32	34.0%	8.3%	5	41.7%	14.0%	\$32	34.0%	7.6%
	Middle	6	50.0%	\$55	58.5%	78.3%	6	50.0%	74.8%	\$55	58.5%	82.5%
	Upper	1	8.3%	\$7	7.4%	13.4%	1	8.3%	11.2%	\$7	7.4%	9.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$94	100.0%	100.0%	12	100.0%	100.0%	\$94	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	34.9%	0	0.0%	25.0%	\$0	0.0%	24.6%
	Upper	0	0.0%	\$0	0.0%	54.0%	0	0.0%	75.0%	\$0	0.0%	75.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	15.6%	\$32	1.5%	8.3%	5	15.6%	8.2%	\$32	1.5%	5.2%
	Middle	21	65.6%	\$1,631	74.7%	78.3%	21	65.6%	72.5%	\$1,631	74.7%	73.9%
	Upper	6	18.8%	\$519	23.8%	13.4%	6	18.8%	19.3%	\$519	23.8%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$2,182	100.0%	100.0%	32	100.0%	100.0%	\$2,182	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	22.2%	\$137	24.6%	11.6%	4	22.2%	11.2%	\$137	24.6%	5.4%
	Middle	11	61.1%	\$340	61.0%	66.7%	11	61.1%	65.0%	\$340	61.0%	70.4%
	Upper	3	16.7%	\$80	14.4%	21.7%	3	16.7%	22.3%	\$80	14.4%	23.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.8%
	Total	18	100.0%	\$557	100.0%	100.0%	18	100.0%	100.0%	\$557	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$543	100.0%	90.3%	8	100.0%	90.0%	\$543	100.0%	91.6%
	Upper	0	0.0%	\$0	0.0%	4.4%	0	0.0%	10.0%	\$0	0.0%	8.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$543	100.0%	100.0%	8	100.0%	100.0%	\$543	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Southern AR**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	2.1%	
	Moderate	2	22.2%	\$102	12.1%	18.6%	2	22.2%	\$102	12.1%	7.9%	
	Middle	2	22.2%	\$172	20.3%	17.9%	2	22.2%	\$172	20.3%	18.7%	
	Upper	5	55.6%	\$572	67.6%	42.3%	5	55.6%	\$572	67.6%	56.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.7%	
	Total	9	100.0%	\$846	100.0%	100.0%	9	100.0%	\$846	100.0%	100.0%	
REFINANCE	Low	1	9.1%	\$66	5.3%	21.1%	1	9.1%	\$66	5.3%	0.8%	
	Moderate	1	9.1%	\$63	5.1%	18.6%	1	9.1%	\$63	5.1%	2.6%	
	Middle	3	27.3%	\$364	29.3%	17.9%	3	27.3%	\$364	29.3%	8.1%	
	Upper	5	45.5%	\$629	50.6%	42.3%	5	45.5%	\$629	50.6%	67.1%	
	Unknown	1	9.1%	\$120	9.7%	0.0%	1	9.1%	\$120	9.7%	21.5%	
	Total	11	100.0%	\$1,242	100.0%	100.0%	11	100.0%	\$1,242	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	8.3%	\$4	4.3%	21.1%	1	8.3%	\$4	4.3%	2.5%	
	Moderate	2	16.7%	\$3	3.2%	18.6%	2	16.7%	\$3	3.2%	4.7%	
	Middle	7	58.3%	\$66	70.2%	17.9%	7	58.3%	\$66	70.2%	15.8%	
	Upper	2	16.7%	\$21	22.3%	42.3%	2	16.7%	\$21	22.3%	67.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.4%	
	Total	12	100.0%	\$94	100.0%	100.0%	12	100.0%	\$94	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	6.3%	\$70	3.2%	21.1%	2	6.3%	\$70	3.2%	1.4%	
	Moderate	5	15.6%	\$168	7.7%	18.6%	5	15.6%	\$168	7.7%	4.9%	
	Middle	12	37.5%	\$602	27.6%	17.9%	12	37.5%	\$602	27.6%	12.9%	
	Upper	12	37.5%	\$1,222	56.0%	42.3%	12	37.5%	\$1,222	56.0%	61.6%	
	Unknown	1	3.1%	\$120	5.5%	0.0%	1	3.1%	\$120	5.5%	19.1%	
	Total	32	100.0%	\$2,182	100.0%	100.0%	32	100.0%	\$2,182	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	11	61.1%	\$205	36.8%	88.8%	11	61.1%	\$205	36.8%	32.2%	
	Over \$1 Million	7	38.9%	\$352	63.2%	8.5%	7	38.9%				
	Total Rev. available	18	100.0%	\$557	100.0%	97.3%	18	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	7	87.5%	\$478	88.0%	94.2%	7	87.5%	\$478	88.0%	91.5%	
	Over \$1 Million	1	12.5%	\$65	12.0%	5.8%	1	12.5%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	8	100.0%	\$543	100.0%	100.0%	8	100.0%				
Small Farm	Loan Size											
	\$100,000 or Less	6	75.0%	\$234	43.1%		6	75.0%	\$234	43.1%	66.0%	
	\$100,001 - \$250,000	2	25.0%	\$309	56.9%		2	25.0%	\$309	56.9%	34.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$543	100.0%		8	100.0%	\$543	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Southern AR

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	63.6%	\$552	60.4%	88.0%	7	63.6%	88.5%	\$552	60.4%	86.7%
	Upper	4	36.4%	\$362	39.6%	12.0%	4	36.4%	11.5%	\$362	39.6%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$914	100.0%	100.0%	11	100.0%	100.0%	\$914	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$398	100.0%	88.0%	4	100.0%	91.7%	\$398	100.0%	94.3%
	Upper	0	0.0%	\$0	0.0%	12.0%	0	0.0%	8.3%	\$0	0.0%	5.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$398	100.0%	100.0%	4	100.0%	100.0%	\$398	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$151	100.0%	88.0%	8	100.0%	92.9%	\$151	100.0%	94.0%
	Upper	0	0.0%	\$0	0.0%	12.0%	0	0.0%	7.1%	\$0	0.0%	6.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$151	100.0%	100.0%	8	100.0%	100.0%	\$151	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.5%	0	0.0%	33.3%	\$0	0.0%	61.3%
	Upper	0	0.0%	\$0	0.0%	15.5%	0	0.0%	66.7%	\$0	0.0%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	19	82.6%	\$1,101	75.3%	88.0%	19	82.6%	89.5%	\$1,101	75.3%	87.1%
	Upper	4	17.4%	\$362	24.7%	12.0%	4	17.4%	10.5%	\$362	24.7%	12.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$1,463	100.0%	100.0%	23	100.0%	100.0%	\$1,463	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	14	87.5%	\$1,992	88.5%	87.7%	14	87.5%	85.2%	\$1,992	88.5%	89.8%
	Upper	2	12.5%	\$260	11.5%	12.3%	2	12.5%	12.8%	\$260	11.5%	9.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.8%
	Total	16	100.0%	\$2,252	100.0%	100.0%	16	100.0%	100.0%	\$2,252	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$418	100.0%	93.8%	4	100.0%	93.5%	\$418	100.0%	94.9%
	Upper	0	0.0%	\$0	0.0%	6.2%	0	0.0%	5.6%	\$0	0.0%	4.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Total	4	100.0%	\$418	100.0%	100.0%	4	100.0%	100.0%	\$418	100.0%	100.0%

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: AR Southern AR

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			\$ (000s)	\$ %		\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	3.1%	\$0	0.0%	1.9%	
	Moderate	5	45.5%	\$365	39.9%	18.0%	5	45.5%	11.5%	\$365	39.9%	8.2%	
	Middle	2	18.2%	\$192	21.0%	18.5%	2	18.2%	22.0%	\$192	21.0%	17.3%	
	Upper	4	36.4%	\$357	39.1%	43.3%	4	36.4%	35.3%	\$357	39.1%	44.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.0%	\$0	0.0%	28.0%	
	Total	11	100.0%	\$914	100.0%	100.0%	11	100.0%	100.0%	\$914	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	7.3%	\$0	0.0%	2.3%	
	Moderate	1	25.0%	\$75	18.8%	18.0%	1	25.0%	10.4%	\$75	18.8%	3.9%	
	Middle	1	25.0%	\$55	13.8%	18.5%	1	25.0%	18.1%	\$55	13.8%	11.7%	
	Upper	2	50.0%	\$268	67.3%	43.3%	2	50.0%	48.7%	\$268	67.3%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	24.3%	
	Total	4	100.0%	\$398	100.0%	100.0%	4	100.0%	100.0%	\$398	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	2.9%	\$0	0.0%	0.4%	
	Moderate	3	37.5%	\$10	6.6%	18.0%	3	37.5%	15.7%	\$10	6.6%	7.9%	
	Middle	2	25.0%	\$12	7.9%	18.5%	2	25.0%	14.3%	\$12	7.9%	8.9%	
	Upper	3	37.5%	\$129	85.4%	43.3%	3	37.5%	58.6%	\$129	85.4%	80.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.6%	\$0	0.0%	2.0%	
	Total	8	100.0%	\$151	100.0%	100.0%	8	100.0%	100.0%	\$151	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	4.5%	\$0	0.0%	1.8%	
	Moderate	9	39.1%	\$450	30.8%	18.0%	9	39.1%	11.5%	\$450	30.8%	5.4%	
	Middle	5	21.7%	\$259	17.7%	18.5%	5	21.7%	19.5%	\$259	17.7%	12.5%	
	Upper	9	39.1%	\$754	51.5%	43.3%	9	39.1%	42.5%	\$754	51.5%	46.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.0%	\$0	0.0%	34.0%	
	Total	23	100.0%	\$1,463	100.0%	100.0%	23	100.0%	100.0%	\$1,463	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	9	56.3%	\$567	25.2%	87.6%	9	56.3%	31.3%	\$567	25.2%	34.6%
		Over \$1 Million	7	43.8%	\$1,685	74.8%	9.4%	7	43.8%				
		Total Rev. available	16	100.1%	\$2,252	100.0%	97.0%	16	100.1%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.0%	0	0.0%				
	Total	16	100.0%	\$2,252	100.0%	100.0%	16	100.0%					
	Loan Size	\$100,000 or Less	9	56.3%	\$269	11.9%		9	56.3%	93.1%	\$269	11.9%	37.0%
		\$100,001 - \$250,000	5	31.3%	\$993	44.1%		5	31.3%	4.2%	\$993	44.1%	20.9%
		\$250,001 - \$1 Million	2	12.5%	\$990	44.0%		2	12.5%	2.6%	\$990	44.0%	42.1%
		Total	16	100.0%	\$2,252	100.0%		16	100.0%	100.0%	\$2,252	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	4	100.0%	\$418	100.0%	93.3%	4	100.0%	74.2%	\$418	100.0%	83.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$418	100.0%	100.0%	4	100.0%					
	Loan Size	\$100,000 or Less	2	50.0%	\$104	24.9%		2	50.0%	87.1%	\$104	24.9%	48.8%
		\$100,001 - \$250,000	2	50.0%	\$314	75.1%		2	50.0%	12.1%	\$314	75.1%	43.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	7.3%
Total		4	100.0%	\$418	100.0%		4	100.0%	100.0%	\$418	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Agg	Dollar		Agg
		Count		Dollar			Bank			Bank		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	3.5%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	7.6%	0	0.0%	2.9%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	22.5%	\$0	0.0%	18.3%
	Upper	4	100.0%	\$784	100.0%	68.1%	4	100.0%	71.1%	\$784	100.0%	77.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$784	100.0%	100.0%	4	100.0%	100.0%	\$784	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Moderate	1	9.1%	\$50	6.9%	7.6%	1	9.1%	2.6%	\$50	6.9%	2.1%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	18.3%	\$0	0.0%	14.2%
	Upper	10	90.9%	\$675	93.1%	68.1%	10	90.9%	78.0%	\$675	93.1%	83.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$725	100.0%	100.0%	11	100.0%	100.0%	\$725	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.3%	\$0	0.0%	0.4%
	Moderate	1	16.7%	\$3	5.3%	7.6%	1	16.7%	16.6%	\$3	5.3%	3.9%
	Middle	3	50.0%	\$42	73.7%	19.9%	3	50.0%	22.7%	\$42	73.7%	20.1%
	Upper	2	33.3%	\$12	21.1%	68.1%	2	33.3%	56.4%	\$12	21.1%	75.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$57	100.0%	100.0%	6	100.0%	100.0%	\$57	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	33.3%	\$0	0.0%	12.9%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	36.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	29.7%	0	0.0%	66.7%	\$0	0.0%	87.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	3.0%	\$0	0.0%	1.9%
	Moderate	2	9.5%	\$53	3.4%	7.6%	2	9.5%	5.2%	\$53	3.4%	1.7%
	Middle	3	14.3%	\$42	2.7%	19.9%	3	14.3%	21.3%	\$42	2.7%	16.8%
	Upper	16	76.2%	\$1,471	93.9%	68.1%	16	76.2%	70.5%	\$1,471	93.9%	79.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$1,566	100.0%	100.0%	21	100.0%	100.0%	\$1,566	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	6.4%	\$0	0.0%	6.9%
	Moderate	1	12.5%	\$5	0.9%	6.2%	1	12.5%	7.2%	\$5	0.9%	7.7%
	Middle	2	25.0%	\$51	9.6%	16.4%	2	25.0%	12.0%	\$51	9.6%	8.3%
	Upper	5	62.5%	\$476	89.5%	70.3%	5	62.5%	72.5%	\$476	89.5%	76.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.4%
	Total	8	100.0%	\$532	100.0%	100.0%	8	100.0%	100.0%	\$532	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.6%	0	0.0%	7.7%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	10.3%	0	0.0%	7.7%	\$0	0.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	82.1%	0	0.0%	84.6%	\$0	0.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Union**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	6.2%	
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	13.5%	
	Upper	3	75.0%	\$652	83.2%	46.0%	3	75.0%	\$652	83.2%	66.2%	
	Unknown	1	25.0%	\$132	16.8%	0.0%	1	25.0%	\$132	16.8%	12.8%	
	Total	4	100.0%	\$784	100.0%	100.0%	4	100.0%	\$784	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	2	18.2%	\$72	9.9%	14.7%	2	18.2%	\$72	9.9%	4.5%	
	Middle	3	27.3%	\$143	19.7%	17.0%	3	27.3%	\$143	19.7%	10.7%	
	Upper	6	54.5%	\$510	70.3%	46.0%	6	54.5%	\$510	70.3%	63.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.0%	
	Total	11	100.0%	\$725	100.0%	100.0%	11	100.0%	\$725	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	16.7%	\$3	5.3%	22.2%	1	16.7%	\$3	5.3%	2.5%	
	Moderate	1	16.7%	\$30	52.6%	14.7%	1	16.7%	\$30	52.6%	8.8%	
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	10.9%	
	Upper	4	66.7%	\$24	42.1%	46.0%	4	66.7%	\$24	42.1%	62.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.0%	
	Total	6	100.0%	\$57	100.0%	100.0%	6	100.0%	\$57	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	46.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	4.8%	\$3	0.2%	22.2%	1	4.8%	\$3	0.2%	1.3%	
	Moderate	3	14.3%	\$102	6.5%	14.7%	3	14.3%	\$102	6.5%	5.7%	
	Middle	3	14.3%	\$143	9.1%	17.0%	3	14.3%	\$143	9.1%	12.3%	
	Upper	13	61.9%	\$1,186	75.7%	46.0%	13	61.9%	\$1,186	75.7%	64.3%	
	Unknown	1	4.8%	\$132	8.4%	0.0%	1	4.8%	\$132	8.4%	16.4%	
	Total	21	100.0%	\$1,566	100.0%	100.0%	21	100.0%	\$1,566	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	8	100.0%	\$532	100.0%	87.3%	8	100.0%	\$532	100.0%	39.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	11.0%	0	0.0%				
	Total Rev. available	8	100.0%	\$532	100.0%	98.3%	8	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.7%	0	0.0%				
Small Farm	Loan Size											
	\$100,000 or Less	7	87.5%	\$249	46.8%		7	87.5%	\$249	46.8%	32.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	19.8%	
	\$250,001 - \$1 Million	1	12.5%	\$283	53.2%		1	12.5%	\$283	53.2%	47.7%	
	Total	8	100.0%	\$532	100.0%		8	100.0%	\$532	100.0%	100.0%	
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	92.9%	0	0.0%	\$0	0.0%	65.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	7.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	44.8%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	33.2%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	
	Total Farms											
	Loan Size											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: AR Union

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$371	33.1%	15.8%	1	16.7%	\$371	33.1%	9.5%
	Middle	1	16.7%	\$73	6.5%	58.7%	1	16.7%	\$73	6.5%	55.0%
	Upper	4	66.7%	\$677	60.4%	25.5%	4	66.7%	\$677	60.4%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,121	100.0%	100.0%	6	100.0%	\$1,121	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$61	11.7%	15.8%	2	28.6%	\$61	11.7%	16.4%
	Middle	2	28.6%	\$85	16.3%	58.7%	2	28.6%	\$85	16.3%	45.6%
	Upper	3	42.9%	\$375	72.0%	25.5%	3	42.9%	\$375	72.0%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$521	100.0%	100.0%	7	100.0%	\$521	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	60.0%	\$138	80.2%	15.8%	3	60.0%	\$138	80.2%	14.9%
	Middle	2	40.0%	\$34	19.8%	58.7%	2	40.0%	\$34	19.8%	51.4%
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	\$0	0.0%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$172	100.0%	100.0%	5	100.0%	\$172	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	37.6%	0	0.0%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	42.6%	0	0.0%	\$0	0.0%	95.1%
	Upper	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	33.3%	\$570	31.4%	15.8%	6	33.3%	\$570	31.4%	11.3%
	Middle	5	27.8%	\$192	10.6%	58.7%	5	27.8%	\$192	10.6%	54.1%
	Upper	7	38.9%	\$1,052	58.0%	25.5%	7	38.9%	\$1,052	58.0%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$1,814	100.0%	100.0%	18	100.0%	\$1,814	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$35	17.8%	12.4%	2	28.6%	\$35	17.8%	16.0%
	Middle	2	28.6%	\$25	12.7%	48.5%	2	28.6%	\$25	12.7%	44.2%
	Upper	3	42.9%	\$137	69.5%	39.1%	3	42.9%	\$137	69.5%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%
	Total	7	100.0%	\$197	100.0%	100.0%	7	100.0%	\$197	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	\$0	0.0%	0.5%
	Middle	1	100.0%	\$18	100.0%	54.3%	1	100.0%	\$18	100.0%	89.6%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	\$0	0.0%	10.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$18	100.0%	100.0%	1	100.0%	\$18	100.0%	100.0%

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: AR Union**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			#	%	Agg %	Bank		Agg \$ %	
#	%	\$ (000s)	\$ %	%	\$ (000s)	\$ %							
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	1.9%	\$0	0.0%	0.7%	
	Moderate	1	16.7%	\$72	6.4%	14.9%	1	16.7%	9.3%	\$72	6.4%	4.9%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	23.7%	\$0	0.0%	16.9%	
	Upper	5	83.3%	\$1,049	93.6%	45.5%	5	83.3%	50.7%	\$1,049	93.6%	62.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	15.2%	
	Total	6	100.0%	\$1,121	100.0%	100.0%	6	100.0%	100.0%	\$1,121	100.0%	100.0%	
REFINANCE	Low	2	28.6%	\$61	11.7%	22.0%	2	28.6%	3.6%	\$61	11.7%	0.7%	
	Moderate	1	14.3%	\$41	7.9%	14.9%	1	14.3%	5.8%	\$41	7.9%	2.9%	
	Middle	1	14.3%	\$44	8.4%	17.6%	1	14.3%	12.3%	\$44	8.4%	7.7%	
	Upper	3	42.9%	\$375	72.0%	45.5%	3	42.9%	61.6%	\$375	72.0%	74.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	14.0%	
	Total	7	100.0%	\$521	100.0%	100.0%	7	100.0%	100.0%	\$521	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	10.0%	\$0	0.0%	2.8%	
	Moderate	1	20.0%	\$7	4.1%	14.9%	1	20.0%	14.0%	\$7	4.1%	10.4%	
	Middle	1	20.0%	\$5	2.9%	17.6%	1	20.0%	19.0%	\$5	2.9%	22.1%	
	Upper	3	60.0%	\$160	93.0%	45.5%	3	60.0%	49.0%	\$160	93.0%	60.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	4.5%	
	Total	5	100.0%	\$172	100.0%	100.0%	5	100.0%	100.0%	\$172	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	11.1%	\$61	3.4%	22.0%	2	11.1%	3.6%	\$61	3.4%	0.7%	
	Moderate	3	16.7%	\$120	6.6%	14.9%	3	16.7%	9.2%	\$120	6.6%	4.3%	
	Middle	2	11.1%	\$49	2.7%	17.6%	2	11.1%	20.3%	\$49	2.7%	13.8%	
	Upper	11	61.1%	\$1,584	87.3%	45.5%	11	61.1%	52.5%	\$1,584	87.3%	62.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	18.3%	
	Total	18	100.0%	\$1,814	100.0%	100.0%	18	100.0%	100.0%	\$1,814	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	7	100.0%	\$197	100.0%	85.5%	7	100.0%	41.1%	\$197	100.0%	45.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	12.7%	0	0.0%				
		Total Rev. available	7	100.0%	\$197	100.0%	98.2%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.8%	0	0.0%				
	Total	7	100.0%	\$197	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	7	100.0%	\$197	100.0%		7	100.0%	91.1%	\$197	100.0%	34.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	19.6%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	45.5%
		Total	7	100.0%	\$197	100.0%		7	100.0%	100.0%	\$197	100.0%	100.0%
Small Farm		Revenue	Total Farms										
	\$1 Million or Less		1	100.0%	\$18	100.0%	92.1%	1	100.0%	68.8%	\$18	100.0%	94.8%
	Over \$1 Million		0	0.0%	\$0	0.0%	7.9%	0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total		1	100.0%	\$18	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$18	100.0%		1	100.0%	93.8%	\$18	100.0%	54.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	45.4%
		Total	1	100.0%	\$18	100.0%		1	100.0%	100.0%	\$18	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.7%	\$60	0.2%	1.3%	1	0.7%	\$60	0.2%	0.2%	
	Moderate	9	6.0%	\$1,739	4.9%	14.9%	9	6.0%	\$1,739	4.9%	8.6%	
	Middle	63	41.7%	\$13,684	38.7%	54.7%	63	41.7%	\$13,684	38.7%	47.1%	
	Upper	78	51.7%	\$19,890	56.2%	29.1%	78	51.7%	\$19,890	56.2%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	151	100.0%	\$35,373	100.0%	100.0%	151	100.0%	\$35,373	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	12	12.2%	\$1,033	7.0%	14.9%	12	12.2%	\$1,033	7.0%	8.4%	
	Middle	59	60.2%	\$7,841	52.8%	54.7%	59	60.2%	\$7,841	52.8%	45.3%	
	Upper	27	27.6%	\$5,977	40.2%	29.1%	27	27.6%	\$5,977	40.2%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	98	100.0%	\$14,851	100.0%	100.0%	98	100.0%	\$14,851	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	9	13.2%	\$422	11.9%	14.9%	9	13.2%	\$422	11.9%	6.7%	
	Middle	41	60.3%	\$2,241	63.4%	54.7%	41	60.3%	\$2,241	63.4%	44.7%	
	Upper	18	26.5%	\$873	24.7%	29.1%	18	26.5%	\$873	24.7%	48.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	68	100.0%	\$3,536	100.0%	100.0%	68	100.0%	\$3,536	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.9%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	0	0.0%	\$0	0.0%	27.2%	0	0.0%	\$0	0.0%	22.9%	
	Middle	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	60.1%	
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	\$0	0.0%	16.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.3%	\$60	0.1%	1.3%	1	0.3%	\$60	0.1%	0.2%	
	Moderate	30	9.5%	\$3,194	5.9%	14.9%	30	9.5%	\$3,194	5.9%	9.6%	
	Middle	163	51.4%	\$23,766	44.2%	54.7%	163	51.4%	\$23,766	44.2%	47.5%	
	Upper	123	38.8%	\$26,740	49.7%	29.1%	123	38.8%	\$26,740	49.7%	42.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	317	100.0%	\$53,760	100.0%	100.0%	317	100.0%	\$53,760	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	5	4.0%	\$822	7.0%	3.1%	5	4.0%	\$822	7.0%	4.4%	
	Moderate	30	24.0%	\$2,428	20.8%	18.6%	30	24.0%	\$2,428	20.8%	24.8%	
	Middle	48	38.4%	\$3,997	34.2%	47.0%	48	38.4%	\$3,997	34.2%	36.9%	
	Upper	42	33.6%	\$4,452	38.1%	31.4%	42	33.6%	\$4,452	38.1%	33.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%	
	Total	125	100.0%	\$11,699	100.0%	100.0%	125	100.0%	\$11,699	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	\$0	0.0%	0.7%	
	Middle	0	0.0%	\$0	0.0%	60.6%	0	0.0%	\$0	0.0%	48.3%	
	Upper	0	0.0%	\$0	0.0%	32.5%	0	0.0%	\$0	0.0%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Daytona**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		#	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	2	1.3%	\$142	0.4%	20.0%	2	1.3%	3.3%	\$142	0.4%	1.6%
	Moderate	11	7.3%	\$1,182	3.3%	18.0%	11	7.3%	16.1%	\$1,182	3.3%	10.9%
	Middle	23	15.2%	\$3,768	10.7%	21.7%	23	15.2%	22.4%	\$3,768	10.7%	19.2%
	Upper	112	74.2%	\$29,742	84.1%	40.3%	112	74.2%	42.2%	\$29,742	84.1%	53.9%
	Unknown	3	2.0%	\$539	1.5%	0.0%	3	2.0%	15.9%	\$539	1.5%	14.3%
	Total	151	100.0%	\$35,373	100.0%	100.0%	151	100.0%	100.0%	\$35,373	100.0%	100.0%
REFINANCE	Low	7	7.1%	\$501	3.4%	20.0%	7	7.1%	5.4%	\$501	3.4%	2.8%
	Moderate	16	16.3%	\$1,090	7.3%	18.0%	16	16.3%	12.1%	\$1,090	7.3%	7.9%
	Middle	22	22.4%	\$2,287	15.4%	21.7%	22	22.4%	18.1%	\$2,287	15.4%	14.7%
	Upper	50	51.0%	\$10,565	71.1%	40.3%	50	51.0%	38.9%	\$10,565	71.1%	47.5%
	Unknown	3	3.1%	\$408	2.7%	0.0%	3	3.1%	25.6%	\$408	2.7%	27.2%
	Total	98	100.0%	\$14,851	100.0%	100.0%	98	100.0%	100.0%	\$14,851	100.0%	100.0%
HOME IMPROVEMENT	Low	6	8.8%	\$141	4.0%	20.0%	6	8.8%	5.2%	\$141	4.0%	2.9%
	Moderate	12	17.6%	\$248	7.0%	18.0%	12	17.6%	18.5%	\$248	7.0%	9.4%
	Middle	15	22.1%	\$818	23.1%	21.7%	15	22.1%	23.7%	\$818	23.1%	21.1%
	Upper	34	50.0%	\$2,327	65.8%	40.3%	34	50.0%	49.8%	\$2,327	65.8%	59.0%
	Unknown	1	1.5%	\$2	0.1%	0.0%	1	1.5%	2.7%	\$2	0.1%	7.6%
	Total	68	100.0%	\$3,536	100.0%	100.0%	68	100.0%	100.0%	\$3,536	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	15	4.7%	\$784	1.5%	20.0%	15	4.7%	4.0%	\$784	1.5%	1.9%
	Moderate	39	12.3%	\$2,520	4.7%	18.0%	39	12.3%	14.9%	\$2,520	4.7%	9.2%
	Middle	60	18.9%	\$6,873	12.8%	21.7%	60	18.9%	21.1%	\$6,873	12.8%	16.6%
	Upper	196	61.8%	\$42,634	79.3%	40.3%	196	61.8%	41.5%	\$42,634	79.3%	48.3%
	Unknown	7	2.2%	\$949	1.8%	0.0%	7	2.2%	18.5%	\$949	1.8%	24.1%
	Total	317	100.0%	\$53,760	100.0%	100.0%	317	100.0%	100.0%	\$53,760	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	83	66.4%	\$6,841	58.5%	94.7%	83	66.4%	52.6%	\$6,841	58.5%	38.4%
	Over \$1 Million	37	29.6%	\$4,674	40.0%	4.8%	37	29.6%				
	Total Rev. available	120	96.0%	\$11,515	98.5%	99.5%	120	96.0%				
	Rev. Not Known	5	4.0%	\$184	1.6%	0.5%	5	4.0%				
Small Farm	Loan Size											
	\$100,000 or Less	100	80.0%	\$3,156	27.0%		100	80.0%	96.3%	\$3,156	27.0%	49.6%
	\$100,001 - \$250,000	12	9.6%	\$2,021	17.3%		12	9.6%	2.1%	\$2,021	17.3%	15.3%
	\$250,001 - \$1 Million	13	10.4%	\$6,522	55.7%		13	10.4%	1.6%	\$6,522	55.7%	35.2%
	Total	125	100.0%	\$11,699	100.0%		125	100.0%	100.0%	\$11,699	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%	0	0.0%	47.2%	\$0	0.0%	20.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.2%	\$0	0.0%	74.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	25.2%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	0.9%	\$73	0.3%	0.9%	1	0.9%	\$73	0.3%	0.1%	
	Moderate	10	8.6%	\$1,713	5.9%	14.2%	10	8.6%	\$1,713	5.9%	8.7%	
	Middle	66	56.9%	\$16,191	56.1%	59.9%	66	56.9%	\$16,191	56.1%	55.4%	
	Upper	39	33.6%	\$10,874	37.7%	25.0%	39	33.6%	\$10,874	37.7%	35.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	116	100.0%	\$28,851	100.0%	100.0%	116	100.0%	\$28,851	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	6	7.1%	\$569	5.8%	14.2%	6	7.1%	\$569	5.8%	9.3%	
	Middle	50	59.5%	\$5,568	57.0%	59.9%	50	59.5%	\$5,568	57.0%	56.8%	
	Upper	28	33.3%	\$3,639	37.2%	25.0%	28	33.3%	\$3,639	37.2%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	84	100.0%	\$9,776	100.0%	100.0%	84	100.0%	\$9,776	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	11.4%	\$178	8.6%	14.2%	5	11.4%	\$178	8.6%	10.6%	
	Middle	29	65.9%	\$1,477	71.6%	59.9%	29	65.9%	\$1,477	71.6%	50.3%	
	Upper	10	22.7%	\$408	19.8%	25.0%	10	22.7%	\$408	19.8%	39.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	44	100.0%	\$2,063	100.0%	100.0%	44	100.0%	\$2,063	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	100.0%	\$295	100.0%	29.7%	1	100.0%	\$295	100.0%	8.7%	
	Middle	0	0.0%	\$0	0.0%	43.3%	0	0.0%	\$0	0.0%	33.0%	
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	58.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$295	100.0%	100.0%	1	100.0%	\$295	100.0%	100.0%	
HMDA TOTALS	Low	1	0.4%	\$73	0.2%	0.9%	1	0.4%	\$73	0.2%	0.1%	
	Moderate	22	9.0%	\$2,755	6.7%	14.2%	22	9.0%	\$2,755	6.7%	8.9%	
	Middle	145	59.2%	\$23,236	56.7%	59.9%	145	59.2%	\$23,236	56.7%	54.8%	
	Upper	77	31.4%	\$14,921	36.4%	25.0%	77	31.4%	\$14,921	36.4%	36.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	245	100.0%	\$40,985	100.0%	100.0%	245	100.0%	\$40,985	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	0.7%	\$412	4.8%	2.4%	1	0.7%	\$412	4.8%	3.2%	
	Moderate	30	21.6%	\$1,363	15.7%	19.6%	30	21.6%	\$1,363	15.7%	24.1%	
	Middle	86	61.9%	\$5,341	61.6%	54.1%	86	61.9%	\$5,341	61.6%	47.3%	
	Upper	22	15.8%	\$1,548	17.9%	23.9%	22	15.8%	\$1,548	17.9%	24.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.8%	
	Total	139	100.0%	\$8,664	100.0%	100.0%	139	100.0%	\$8,664	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	2.0%	
	Middle	1	100.0%	\$2	100.0%	58.3%	1	100.0%	\$2	100.0%	33.2%	
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	\$0	0.0%	51.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.5%	
	Total	1	100.0%	\$2	100.0%	100.0%	1	100.0%	\$2	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Daytona**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	\$0	0.0%	1.9%	
	Moderate	8	6.9%	\$1,042	3.6%	19.2%	8	6.9%	\$1,042	3.6%	12.1%	
	Middle	19	16.4%	\$2,942	10.2%	20.4%	19	16.4%	\$2,942	10.2%	21.0%	
	Upper	88	75.9%	\$24,794	85.9%	40.5%	88	75.9%	\$24,794	85.9%	52.4%	
	Unknown	1	0.9%	\$73	0.3%	0.0%	1	0.9%	\$73	0.3%	12.7%	
	Total	116	100.0%	\$28,851	100.0%	100.0%	116	100.0%	\$28,851	100.0%	100.0%	
REFINANCE	Low	7	8.3%	\$529	5.4%	19.9%	7	8.3%	\$529	5.4%	4.6%	
	Moderate	13	15.5%	\$1,044	10.7%	19.2%	13	15.5%	\$1,044	10.7%	11.3%	
	Middle	23	27.4%	\$2,108	21.6%	20.4%	23	27.4%	\$2,108	21.6%	20.5%	
	Upper	40	47.6%	\$5,939	60.8%	40.5%	40	47.6%	\$5,939	60.8%	44.6%	
	Unknown	1	1.2%	\$156	1.6%	0.0%	1	1.2%	\$156	1.6%	19.1%	
	Total	84	100.0%	\$9,776	100.0%	100.0%	84	100.0%	\$9,776	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	4.5%	\$41	2.0%	19.9%	2	4.5%	\$41	2.0%	4.4%	
	Moderate	9	20.5%	\$236	11.4%	19.2%	9	20.5%	\$236	11.4%	10.5%	
	Middle	8	18.2%	\$163	7.9%	20.4%	8	18.2%	\$163	7.9%	17.4%	
	Upper	25	56.8%	\$1,623	78.7%	40.5%	25	56.8%	\$1,623	78.7%	62.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.9%	
	Total	44	100.0%	\$2,063	100.0%	100.0%	44	100.0%	\$2,063	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$295	100.0%	0.0%	1	100.0%	\$295	100.0%	100.0%	
	Total	1	100.0%	\$295	100.0%	100.0%	1	100.0%	\$295	100.0%	100.0%	
HMDA TOTALS	Low	9	3.7%	\$570	1.4%	19.9%	9	3.7%	\$570	1.4%	2.5%	
	Moderate	30	12.2%	\$2,322	5.7%	19.2%	30	12.2%	\$2,322	5.7%	11.4%	
	Middle	50	20.4%	\$5,213	12.7%	20.4%	50	20.4%	\$5,213	12.7%	20.0%	
	Upper	153	62.4%	\$32,356	78.9%	40.5%	153	62.4%	\$32,356	78.9%	48.7%	
	Unknown	3	1.2%	\$524	1.3%	0.0%	3	1.2%	\$524	1.3%	17.3%	
	Total	245	100.0%	\$40,985	100.0%	100.0%	245	100.0%	\$40,985	100.0%	100.0%	
Small Business Revenue	Total Businesses											
	\$1 Million or Less	103	74.1%	\$3,372	38.9%	93.9%	103	74.1%	\$3,372	38.9%	34.9%	
	Over \$1 Million	32	23.0%	\$5,084	58.7%	5.6%	32	23.0%				
	Total Rev. available	135	97.1%	\$8,456	97.6%	99.5%	135	97.1%				
	Rev. Not Known	4	2.9%	\$208	2.4%	0.5%	4	2.9%				
	Total	139	100.0%	\$8,664	100.0%	100.0%	139	100.0%				
Small Business Loan Size	\$100,000 or Less	124	89.2%	\$3,595	41.5%		124	89.2%	\$3,595	41.5%	50.0%	
	\$100,001 - \$250,000	9	6.5%	\$1,802	20.8%		9	6.5%	\$1,802	20.8%	13.0%	
	\$250,001 - \$1 Million	6	4.3%	\$3,267	37.7%		6	4.3%	\$3,267	37.7%	37.0%	
	Total	139	100.0%	\$8,664	100.0%		139	100.0%	\$8,664	100.0%	100.0%	
Small Farm Revenue	Total Farms											
	\$1 Million or Less	1	100.0%	\$2	100.0%	94.8%	1	100.0%	\$2	100.0%	51.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	5.2%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$2	100.0%	100.0%	1	100.0%				
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$2	100.0%		1	100.0%	\$2	100.0%	79.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$2	100.0%		1	100.0%	\$2	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.5%	\$244	0.4%	1.7%	1	0.5%	\$244	0.4%	0.9%	
	Moderate	33	17.2%	\$5,966	9.6%	27.3%	33	17.2%	\$5,966	9.6%	15.4%	
	Middle	80	41.7%	\$20,071	32.4%	37.1%	80	41.7%	\$20,071	32.4%	33.4%	
	Upper	78	40.6%	\$35,739	57.6%	33.8%	78	40.6%	\$35,739	57.6%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	192	100.0%	\$62,020	100.0%	100.0%	192	100.0%	\$62,020	100.0%	100.0%	
REFINANCE	Low	1	0.8%	\$176	0.6%	1.7%	1	0.8%	\$176	0.6%	0.6%	
	Moderate	20	15.9%	\$1,930	6.5%	27.3%	20	15.9%	\$1,930	6.5%	10.4%	
	Middle	38	30.2%	\$5,683	19.1%	37.1%	38	30.2%	\$5,683	19.1%	30.3%	
	Upper	67	53.2%	\$21,890	73.8%	33.8%	67	53.2%	\$21,890	73.8%	58.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	126	100.0%	\$29,679	100.0%	100.0%	126	100.0%	\$29,679	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	5.0%	\$235	6.4%	1.7%	2	5.0%	\$235	6.4%	0.6%	
	Moderate	8	20.0%	\$312	8.4%	27.3%	8	20.0%	\$312	8.4%	12.3%	
	Middle	14	35.0%	\$798	21.6%	37.1%	14	35.0%	\$798	21.6%	29.0%	
	Upper	16	40.0%	\$2,350	63.6%	33.8%	16	40.0%	\$2,350	63.6%	58.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	40	100.0%	\$3,695	100.0%	100.0%	40	100.0%	\$3,695	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	6.1%	
	Moderate	0	0.0%	\$0	0.0%	36.1%	0	0.0%	\$0	0.0%	18.4%	
	Middle	1	100.0%	\$228	100.0%	41.6%	1	100.0%	\$228	100.0%	47.3%	
	Upper	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	28.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$228	100.0%	100.0%	1	100.0%	\$228	100.0%	100.0%	
HMDA TOTALS	Low	4	1.1%	\$655	0.7%	1.7%	4	1.1%	\$655	0.7%	1.5%	
	Moderate	61	17.0%	\$8,208	8.6%	27.3%	61	17.0%	\$8,208	8.6%	14.3%	
	Middle	133	37.0%	\$26,780	28.0%	37.1%	133	37.0%	\$26,780	28.0%	34.2%	
	Upper	161	44.8%	\$59,979	62.7%	33.8%	161	44.8%	\$59,979	62.7%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	359	100.0%	\$95,622	100.0%	100.0%	359	100.0%	\$95,622	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	25	5.6%	\$1,921	5.1%	3.4%	25	5.6%	\$1,921	5.1%	5.7%	
	Moderate	130	29.3%	\$14,126	37.6%	23.8%	130	29.3%	\$14,126	37.6%	26.9%	
	Middle	132	29.8%	\$11,176	29.8%	33.6%	132	29.8%	\$11,176	29.8%	29.9%	
	Upper	156	35.2%	\$10,310	27.5%	39.2%	156	35.2%	\$10,310	27.5%	37.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.5%	
	Total	443	100.0%	\$37,533	100.0%	100.0%	443	100.0%	\$37,533	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	\$0	0.0%	8.2%	
	Middle	0	0.0%	\$0	0.0%	27.4%	0	0.0%	\$0	0.0%	15.9%	
	Upper	0	0.0%	\$0	0.0%	48.6%	0	0.0%	\$0	0.0%	73.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.8%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income %	Count		Dollar			Agg %
		#	%	\$ (000s)	\$ %		Bank #	%	Bank \$ (000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	6	3.1%	\$496	0.8%	22.0%	6	3.1%	\$496	0.8%	0.6%	
	Moderate	12	6.3%	\$1,708	2.8%	17.4%	12	6.3%	\$1,708	2.8%	6.9%	
	Middle	40	20.8%	\$8,090	13.0%	19.8%	40	20.8%	\$8,090	13.0%	16.7%	
	Upper	129	67.2%	\$50,648	81.7%	40.7%	129	67.2%	\$50,648	81.7%	61.6%	
	Unknown	5	2.6%	\$1,078	1.7%	0.0%	5	2.6%	\$1,078	1.7%	14.2%	
	Total	192	100.0%	\$62,020	100.0%	100.0%	192	100.0%	\$62,020	100.0%	100.0%	
REFINANCE	Low	2	1.6%	\$103	0.3%	22.0%	2	1.6%	\$103	0.3%	1.4%	
	Moderate	10	7.9%	\$779	2.6%	17.4%	10	7.9%	\$779	2.6%	4.5%	
	Middle	25	19.8%	\$3,662	12.3%	19.8%	25	19.8%	\$3,662	12.3%	11.9%	
	Upper	86	68.3%	\$24,438	82.3%	40.7%	86	68.3%	\$24,438	82.3%	61.0%	
	Unknown	3	2.4%	\$697	2.3%	0.0%	3	2.4%	\$697	2.3%	21.3%	
	Total	126	100.0%	\$29,679	100.0%	100.0%	126	100.0%	\$29,679	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	7.5%	\$17	0.5%	22.0%	3	7.5%	\$17	0.5%	1.5%	
	Moderate	4	10.0%	\$257	7.0%	17.4%	4	10.0%	\$257	7.0%	6.5%	
	Middle	8	20.0%	\$363	9.8%	19.8%	8	20.0%	\$363	9.8%	13.5%	
	Upper	25	62.5%	\$3,058	82.8%	40.7%	25	62.5%	\$3,058	82.8%	73.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.1%	
	Total	40	100.0%	\$3,695	100.0%	100.0%	40	100.0%	\$3,695	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$228	100.0%	0.0%	1	100.0%	\$228	100.0%	100.0%	
	Total	1	100.0%	\$228	100.0%	100.0%	1	100.0%	\$228	100.0%	100.0%	
HMDA TOTALS	Low	11	3.1%	\$616	0.6%	22.0%	11	3.1%	\$616	0.6%	0.8%	
	Moderate	26	7.2%	\$2,744	2.9%	17.4%	26	7.2%	\$2,744	2.9%	5.3%	
	Middle	73	20.3%	\$12,115	12.7%	19.8%	73	20.3%	\$12,115	12.7%	13.1%	
	Upper	240	66.9%	\$78,144	81.7%	40.7%	240	66.9%	\$78,144	81.7%	53.7%	
	Unknown	9	2.5%	\$2,003	2.1%	0.0%	9	2.5%	\$2,003	2.1%	27.2%	
	Total	359	100.0%	\$95,622	100.0%	100.0%	359	100.0%	\$95,622	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	302	68.2%	\$13,890	37.0%	93.0%	302	68.2%	\$13,890	37.0%	31.7%	
	Over \$1 Million	128	28.9%	\$23,043	61.4%	6.1%	128	28.9%				
	Total Rev. available	430	97.1%	\$36,933	98.4%	99.1%	430	97.1%				
	Rev. Not Known	13	2.9%	\$600	1.6%	0.9%	13	2.9%				
Small Farm	Loan Size											
	\$100,000 or Less	368	83.1%	\$13,006	34.7%		368	83.1%	\$13,006	34.7%	50.5%	
	\$100,001 - \$250,000	42	9.5%	\$7,294	19.4%		42	9.5%	\$7,294	19.4%	13.4%	
	\$250,001 - \$1 Million	33	7.4%	\$17,233	45.9%		33	7.4%	\$17,233	45.9%	36.2%	
	Total	443	100.0%	\$37,533	100.0%		443	100.0%	\$37,533	100.0%	100.0%	
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.9%	0	0.0%	\$0	0.0%	53.0%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	44.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	33.1%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Lauderdale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	7	4.7%	\$964	2.0%	2.8%	7	4.7%	\$964	2.0%	2.4%	
	Moderate	31	20.8%	\$5,348	11.1%	24.8%	31	20.8%	\$5,348	11.1%	16.8%	
	Middle	35	23.5%	\$9,648	20.0%	34.0%	35	23.5%	\$9,648	20.0%	30.9%	
	Upper	76	51.0%	\$32,399	67.0%	38.4%	76	51.0%	\$32,399	67.0%	49.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	149	100.0%	\$48,359	100.0%	100.0%	149	100.0%	\$48,359	100.0%	100.0%	
REFINANCE	Low	2	2.0%	\$167	0.6%	2.8%	2	2.0%	\$167	0.6%	1.0%	
	Moderate	15	14.7%	\$1,623	5.6%	24.8%	15	14.7%	\$1,623	5.6%	13.3%	
	Middle	26	25.5%	\$3,917	13.4%	34.0%	26	25.5%	\$3,917	13.4%	30.5%	
	Upper	59	57.8%	\$23,450	80.4%	38.4%	59	57.8%	\$23,450	80.4%	55.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	102	100.0%	\$29,157	100.0%	100.0%	102	100.0%	\$29,157	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	8.0%	
	Moderate	5	12.5%	\$45	1.6%	24.8%	5	12.5%	\$45	1.6%	12.7%	
	Middle	21	52.5%	\$1,244	45.2%	34.0%	21	52.5%	\$1,244	45.2%	26.5%	
	Upper	14	35.0%	\$1,461	53.1%	38.4%	14	35.0%	\$1,461	53.1%	52.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	40	100.0%	\$2,750	100.0%	100.0%	40	100.0%	\$2,750	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.7%	0	0.0%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	33.1%	0	0.0%	\$0	0.0%	21.9%	
	Middle	0	0.0%	\$0	0.0%	35.1%	0	0.0%	\$0	0.0%	47.8%	
	Upper	0	0.0%	\$0	0.0%	25.1%	0	0.0%	\$0	0.0%	27.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	3.1%	\$1,131	1.4%	2.8%	9	3.1%	\$1,131	1.4%	2.2%	
	Moderate	51	17.5%	\$7,016	8.7%	24.8%	51	17.5%	\$7,016	8.7%	16.2%	
	Middle	82	28.2%	\$14,809	18.4%	34.0%	82	28.2%	\$14,809	18.4%	31.9%	
	Upper	149	51.2%	\$57,310	71.4%	38.4%	149	51.2%	\$57,310	71.4%	49.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	291	100.0%	\$80,266	100.0%	100.0%	291	100.0%	\$80,266	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	33	6.1%	\$2,187	5.1%	4.8%	33	6.1%	\$2,187	5.1%	8.4%	
	Moderate	137	25.5%	\$15,088	35.2%	23.4%	137	25.5%	\$15,088	35.2%	25.0%	
	Middle	164	30.5%	\$12,667	29.5%	30.7%	164	30.5%	\$12,667	29.5%	28.4%	
	Upper	204	37.9%	\$12,967	30.2%	41.1%	204	37.9%	\$12,967	30.2%	37.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	538	100.0%	\$42,909	100.0%	100.0%	538	100.0%	\$42,909	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	40.1%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	\$0	0.0%	22.7%	
	Upper	1	100.0%	\$35	100.0%	51.1%	1	100.0%	\$35	100.0%	33.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.2%	
	Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%	\$35	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ft. Lauderdale**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	6	4.0%	\$609	1.3%	22.3%	6	4.0%	\$609	1.3%	2.1%	0.8%
	Moderate	13	8.7%	\$1,874	3.9%	17.3%	13	8.7%	\$1,874	3.9%	7.6%	7.6%
	Middle	28	18.8%	\$6,482	13.4%	18.7%	28	18.8%	\$6,482	13.4%	17.2%	17.2%
	Upper	101	67.8%	\$39,212	81.1%	41.7%	101	67.8%	\$39,212	81.1%	58.5%	58.5%
	Unknown	1	0.7%	\$182	0.4%	0.0%	1	0.7%	\$182	0.4%	15.9%	15.9%
	Total	149	100.0%	\$48,359	100.0%	100.0%	149	100.0%	\$48,359	100.0%	100.0%	100.0%
REFINANCE	Low	6	5.9%	\$549	1.9%	22.3%	6	5.9%	\$549	1.9%	2.1%	2.1%
	Moderate	11	10.8%	\$1,207	4.1%	17.3%	11	10.8%	\$1,207	4.1%	7.0%	7.0%
	Middle	13	12.7%	\$1,620	5.6%	18.7%	13	12.7%	\$1,620	5.6%	14.6%	14.6%
	Upper	70	68.6%	\$25,247	86.6%	41.7%	70	68.6%	\$25,247	86.6%	57.2%	57.2%
	Unknown	2	2.0%	\$534	1.8%	0.0%	2	2.0%	\$534	1.8%	19.1%	19.1%
	Total	102	100.0%	\$29,157	100.0%	100.0%	102	100.0%	\$29,157	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.0%	\$56	2.0%	22.3%	2	5.0%	\$56	2.0%	1.6%	1.6%
	Moderate	3	7.5%	\$70	2.5%	17.3%	3	7.5%	\$70	2.5%	6.3%	6.3%
	Middle	16	40.0%	\$981	35.7%	18.7%	16	40.0%	\$981	35.7%	14.2%	14.2%
	Upper	19	47.5%	\$1,643	59.7%	41.7%	19	47.5%	\$1,643	59.7%	67.2%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.7%	10.7%
	Total	40	100.0%	\$2,750	100.0%	100.0%	40	100.0%	\$2,750	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	14	4.8%	\$1,214	1.5%	22.3%	14	4.8%	\$1,214	1.5%	1.1%	1.1%
	Moderate	27	9.3%	\$3,151	3.9%	17.3%	27	9.3%	\$3,151	3.9%	6.9%	6.9%
	Middle	57	19.6%	\$9,083	11.3%	18.7%	57	19.6%	\$9,083	11.3%	15.3%	15.3%
	Upper	190	65.3%	\$66,102	82.4%	41.7%	190	65.3%	\$66,102	82.4%	54.4%	54.4%
	Unknown	3	1.0%	\$716	0.9%	0.0%	3	1.0%	\$716	0.9%	22.3%	22.3%
	Total	291	100.0%	\$80,266	100.0%	100.0%	291	100.0%	\$80,266	100.0%	100.0%	100.0%
Small Business	Total Businesses											
	Revenue	\$1 Million or Less	331	61.5%	\$12,698	29.6%	92.2%	331	61.5%	\$12,698	29.6%	34.9%
		Over \$1 Million	187	34.8%	\$29,162	68.0%	6.9%	187	34.8%	\$29,162	68.0%	6.9%
		Total Rev. available	518	96.3%	\$41,860	97.6%	99.1%	518	96.3%	\$41,860	97.6%	99.1%
		Rev. Not Known	20	3.7%	\$1,049	2.4%	0.9%	20	3.7%	\$1,049	2.4%	0.9%
		Total	538	100.0%	\$42,909	100.0%	100.0%	538	100.0%	\$42,909	100.0%	100.0%
	Loan Size	\$100,000 or Less	471	87.5%	\$18,317	42.7%		471	87.5%	\$18,317	42.7%	50.2%
		\$100,001 - \$250,000	37	6.9%	\$6,902	16.1%		37	6.9%	\$6,902	16.1%	14.0%
		\$250,001 - \$1 Million	30	5.6%	\$17,690	41.2%		30	5.6%	\$17,690	41.2%	35.8%
		Total	538	100.0%	\$42,909	100.0%		538	100.0%	\$42,909	100.0%	100.0%
Small Farm	Total Farms											
	Revenue	\$1 Million or Less	1	100.0%	\$35	100.0%	96.7%	1	100.0%	\$35	100.0%	61.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.3%	0	0.0%	\$0	0.0%	3.3%
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%	\$35	100.0%	100.0%
	Loan Size	\$100,000 or Less	1	100.0%	\$35	100.0%		1	100.0%	\$35	100.0%	60.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	9.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.0%
		Total	1	100.0%	\$35	100.0%		1	100.0%	\$35	100.0%	100.0%
	Originations & Purchases											

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.6%	\$97	0.2%	1.3%	1	0.6%	\$97	0.2%	1.4%	
	Moderate	14	8.3%	\$2,700	6.5%	14.2%	14	8.3%	\$2,700	6.5%	9.8%	
	Middle	94	56.0%	\$19,235	46.4%	55.6%	94	56.0%	\$19,235	46.4%	48.8%	
	Upper	59	35.1%	\$19,420	46.8%	28.9%	59	35.1%	\$19,420	46.8%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	168	100.0%	\$41,452	100.0%	100.0%	168	100.0%	\$41,452	100.0%	100.0%	
REFINANCE	Low	1	1.0%	\$101	0.5%	1.3%	1	1.0%	\$101	0.5%	0.4%	
	Moderate	15	14.6%	\$2,109	11.2%	14.2%	15	14.6%	\$2,109	11.2%	7.5%	
	Middle	47	45.6%	\$6,919	36.6%	55.6%	47	45.6%	\$6,919	36.6%	48.2%	
	Upper	40	38.8%	\$9,760	51.7%	28.9%	40	38.8%	\$9,760	51.7%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	103	100.0%	\$18,889	100.0%	100.0%	103	100.0%	\$18,889	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	6	9.4%	\$225	8.1%	14.2%	6	9.4%	\$225	8.1%	8.0%	
	Middle	38	59.4%	\$1,073	38.7%	55.6%	38	59.4%	\$1,073	38.7%	49.9%	
	Upper	20	31.3%	\$1,475	53.2%	28.9%	20	31.3%	\$1,475	53.2%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%	
	Total	64	100.0%	\$2,773	100.0%	100.0%	64	100.0%	\$2,773	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	\$0	0.0%	37.6%	
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	\$0	0.0%	27.8%	
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	\$0	0.0%	31.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.6%	\$198	0.3%	1.3%	2	0.6%	\$198	0.3%	1.1%	
	Moderate	35	10.4%	\$5,034	8.0%	14.2%	35	10.4%	\$5,034	8.0%	9.8%	
	Middle	179	53.4%	\$27,227	43.1%	55.6%	179	53.4%	\$27,227	43.1%	48.1%	
	Upper	119	35.5%	\$30,655	48.6%	28.9%	119	35.5%	\$30,655	48.6%	40.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	335	100.0%	\$63,114	100.0%	100.0%	335	100.0%	\$63,114	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	1.0%	\$282	1.8%	3.1%	2	1.0%	\$282	1.8%	5.3%	
	Moderate	36	17.2%	\$2,012	12.6%	14.5%	36	17.2%	\$2,012	12.6%	12.5%	
	Middle	91	43.5%	\$5,576	35.0%	52.7%	91	43.5%	\$5,576	35.0%	43.3%	
	Upper	80	38.3%	\$8,074	50.6%	29.7%	80	38.3%	\$8,074	50.6%	38.0%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	209	100.0%	\$15,944	100.0%	100.0%	209	100.0%	\$15,944	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	17.2%	
	Middle	1	100.0%	\$97	100.0%	41.9%	1	100.0%	\$97	100.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$97	100.0%	100.0%	1	100.0%	\$97	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ft. Myers**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank		Agg %	Bank		Agg %	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	5	3.0%	\$387	0.9%	19.0%	5	3.0%	2.8%	\$387	0.9%	1.4%	
	Moderate	18	10.7%	\$2,393	5.8%	19.0%	18	10.7%	14.7%	\$2,393	5.8%	9.5%	
	Middle	28	16.7%	\$4,080	9.8%	21.4%	28	16.7%	19.5%	\$4,080	9.8%	15.4%	
	Upper	113	67.3%	\$33,563	81.0%	40.7%	113	67.3%	49.7%	\$33,563	81.0%	61.7%	
	Unknown	4	2.4%	\$1,029	2.5%	0.0%	4	2.4%	13.3%	\$1,029	2.5%	12.1%	
	Total	168	100.0%	\$41,452	100.0%	100.0%	168	100.0%	100.0%	\$41,452	100.0%	100.0%	
REFINANCE	Low	2	1.9%	\$323	1.7%	19.0%	2	1.9%	4.0%	\$323	1.7%	2.0%	
	Moderate	5	4.9%	\$706	3.7%	19.0%	5	4.9%	11.8%	\$706	3.7%	7.1%	
	Middle	30	29.1%	\$2,875	15.2%	21.4%	30	29.1%	18.0%	\$2,875	15.2%	13.3%	
	Upper	64	62.1%	\$14,728	78.0%	40.7%	64	62.1%	46.8%	\$14,728	78.0%	57.9%	
	Unknown	2	1.9%	\$257	1.4%	0.0%	2	1.9%	19.5%	\$257	1.4%	19.7%	
	Total	103	100.0%	\$18,889	100.0%	100.0%	103	100.0%	100.0%	\$18,889	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	6.3%	\$43	1.6%	19.0%	4	6.3%	5.6%	\$43	1.6%	2.3%	
	Moderate	11	17.2%	\$237	8.5%	19.0%	11	17.2%	13.5%	\$237	8.5%	8.2%	
	Middle	13	20.3%	\$599	21.6%	21.4%	13	20.3%	23.4%	\$599	21.6%	19.9%	
	Upper	36	56.3%	\$1,894	68.3%	40.7%	36	56.3%	54.0%	\$1,894	68.3%	64.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	5.0%	
	Total	64	100.0%	\$2,773	100.0%	100.0%	64	100.0%	100.0%	\$2,773	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	3.3%	\$753	1.2%	19.0%	11	3.3%	3.3%	\$753	1.2%	1.5%	
	Moderate	34	10.1%	\$3,336	5.3%	19.0%	34	10.1%	13.8%	\$3,336	5.3%	8.5%	
	Middle	71	21.2%	\$7,554	12.0%	21.4%	71	21.2%	19.1%	\$7,554	12.0%	14.5%	
	Upper	213	63.6%	\$50,185	79.5%	40.7%	213	63.6%	48.8%	\$50,185	79.5%	59.2%	
	Unknown	6	1.8%	\$1,286	2.0%	0.0%	6	1.8%	15.0%	\$1,286	2.0%	16.2%	
	Total	335	100.0%	\$63,114	100.0%	100.0%	335	100.0%	100.0%	\$63,114	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	140	67.0%	\$6,234	39.1%	94.0%	140	67.0%	44.1%	\$6,234	39.1%	34.2%
		Over \$1 Million	69	33.0%	\$9,710	60.9%	5.3%	69	33.0%				
		Total Rev. available	209	100.0%	\$15,944	100.0%	99.3%	209	100.0%				
	Loan Size	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Total	209	100.0%	\$15,944	100.0%	100.0%	209	100.0%				
		\$100,000 or Less	165	78.9%	\$4,041	25.3%		165	78.9%	96.3%	\$4,041	25.3%	52.2%
		\$100,001 - \$250,000	26	12.4%	\$4,325	27.1%		26	12.4%	2.0%	\$4,325	27.1%	13.3%
Small Farm	Revenue	\$250,001 - \$1 Million	18	8.6%	\$7,578	47.5%		18	8.6%	1.8%	\$7,578	47.5%	34.5%
		Total	209	100.0%	\$15,944	100.0%		209	100.0%	100.0%	\$15,944	100.0%	100.0%
				Total Farms									
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.5%	0	0.0%	53.1%	\$0	0.0%	50.0%
Small Farm	Revenue	Over \$1 Million	1	100.0%	\$97	100.0%	4.1%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
		Total	1	100.0%	\$97	100.0%	100.0%	1	100.0%				
		\$100,000 or Less	1	100.0%	\$97	100.0%		1	100.0%	89.8%	\$97	100.0%	34.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	29.7%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	36.1%	
Total	1	100.0%	\$97	100.0%		1	100.0%	100.0%	\$97	100.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	13	10.3%	\$2,085	6.7%	18.6%	13	10.3%	\$2,085	6.7%	17.4%	
	Middle	61	48.4%	\$12,822	41.5%	44.2%	61	48.4%	\$12,822	41.5%	42.7%	
	Upper	52	41.3%	\$16,006	51.8%	35.1%	52	41.3%	\$16,006	51.8%	38.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Total	126	100.0%	\$30,913	100.0%	100.0%	126	100.0%	\$30,913	100.0%	100.0%	
REFINANCE	Low	1	1.5%	\$21	0.2%	2.1%	1	1.5%	\$21	0.2%	0.6%	
	Moderate	11	16.2%	\$1,142	10.1%	18.6%	11	16.2%	\$1,142	10.1%	12.6%	
	Middle	36	52.9%	\$5,176	45.7%	44.2%	36	52.9%	\$5,176	45.7%	46.8%	
	Upper	20	29.4%	\$4,997	44.1%	35.1%	20	29.4%	\$4,997	44.1%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	68	100.0%	\$11,336	100.0%	100.0%	68	100.0%	\$11,336	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	4.9%	\$175	7.4%	2.1%	2	4.9%	\$175	7.4%	0.8%	
	Moderate	12	29.3%	\$678	28.9%	18.6%	12	29.3%	\$678	28.9%	11.3%	
	Middle	21	51.2%	\$1,171	49.9%	44.2%	21	51.2%	\$1,171	49.9%	47.8%	
	Upper	6	14.6%	\$325	13.8%	35.1%	6	14.6%	\$325	13.8%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	41	100.0%	\$2,349	100.0%	100.0%	41	100.0%	\$2,349	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	4.4%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	27.0%	
	Middle	0	0.0%	\$0	0.0%	30.2%	0	0.0%	\$0	0.0%	32.9%	
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	\$0	0.0%	35.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.3%	\$196	0.4%	2.1%	3	1.3%	\$196	0.4%	1.1%	
	Moderate	36	15.3%	\$3,905	8.8%	18.6%	36	15.3%	\$3,905	8.8%	16.7%	
	Middle	118	50.2%	\$19,169	43.0%	44.2%	118	50.2%	\$19,169	43.0%	43.3%	
	Upper	78	33.2%	\$21,328	47.8%	35.1%	78	33.2%	\$21,328	47.8%	38.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Total	235	100.0%	\$44,598	100.0%	100.0%	235	100.0%	\$44,598	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	7	3.2%	\$816	5.2%	2.6%	7	3.2%	\$816	5.2%	2.3%	
	Moderate	60	27.6%	\$3,781	24.2%	20.8%	60	27.6%	\$3,781	24.2%	25.9%	
	Middle	83	38.2%	\$3,892	24.9%	42.1%	83	38.2%	\$3,892	24.9%	32.8%	
	Upper	67	30.9%	\$7,145	45.7%	34.5%	67	30.9%	\$7,145	45.7%	38.4%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	217	100.0%	\$15,634	100.0%	100.0%	217	100.0%	\$15,634	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	5.7%	
	Middle	1	100.0%	\$15	100.0%	47.8%	1	100.0%	\$15	100.0%	58.2%	
	Upper	0	0.0%	\$0	0.0%	31.8%	0	0.0%	\$0	0.0%	33.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.3%	
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	\$15	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ft. Myers**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank		Agg %	Bank		Agg \$ %	
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	1.6%	\$151	0.5%	20.8%	2	1.6%	2.0%	\$151	0.5%	1.0%	
	Moderate	16	12.7%	\$2,082	6.7%	18.5%	16	12.7%	14.9%	\$2,082	6.7%	10.0%	
	Middle	20	15.9%	\$3,337	10.8%	19.7%	20	15.9%	20.4%	\$3,337	10.8%	16.8%	
	Upper	88	69.8%	\$25,343	82.0%	41.1%	88	69.8%	46.8%	\$25,343	82.0%	57.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	14.6%	
	Total	126	100.0%	\$30,913	100.0%	100.0%	126	100.0%	100.0%	\$30,913	100.0%	100.0%	
REFINANCE	Low	3	4.4%	\$71	0.6%	20.8%	3	4.4%	4.5%	\$71	0.6%	2.3%	
	Moderate	15	22.1%	\$1,342	11.8%	18.5%	15	22.1%	15.2%	\$1,342	11.8%	9.7%	
	Middle	16	23.5%	\$2,400	21.2%	19.7%	16	23.5%	20.6%	\$2,400	21.2%	16.8%	
	Upper	32	47.1%	\$7,215	63.6%	41.1%	32	47.1%	41.9%	\$7,215	63.6%	52.6%	
	Unknown	2	2.9%	\$308	2.7%	0.0%	2	2.9%	17.8%	\$308	2.7%	18.6%	
	Total	68	100.0%	\$11,336	100.0%	100.0%	68	100.0%	100.0%	\$11,336	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	7.3%	\$26	1.1%	20.8%	3	7.3%	4.8%	\$26	1.1%	1.9%	
	Moderate	6	14.6%	\$171	7.3%	18.5%	6	14.6%	15.4%	\$171	7.3%	11.8%	
	Middle	10	24.4%	\$316	13.5%	19.7%	10	24.4%	24.7%	\$316	13.5%	20.8%	
	Upper	22	53.7%	\$1,836	78.2%	41.1%	22	53.7%	50.6%	\$1,836	78.2%	60.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	5.3%	
	Total	41	100.0%	\$2,349	100.0%	100.0%	41	100.0%	100.0%	\$2,349	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	3.4%	\$248	0.6%	20.8%	8	3.4%	2.7%	\$248	0.6%	1.3%	
	Moderate	37	15.7%	\$3,595	8.1%	18.5%	37	15.7%	14.9%	\$3,595	8.1%	9.5%	
	Middle	46	19.6%	\$6,053	13.6%	19.7%	46	19.6%	20.6%	\$6,053	13.6%	16.1%	
	Upper	142	60.4%	\$34,394	77.1%	41.1%	142	60.4%	45.7%	\$34,394	77.1%	53.9%	
	Unknown	2	0.9%	\$308	0.7%	0.0%	2	0.9%	16.1%	\$308	0.7%	19.2%	
	Total	235	100.0%	\$44,598	100.0%	100.0%	235	100.0%	100.0%	\$44,598	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	152	70.0%	\$6,919	44.3%	93.1%	152	70.0%	49.1%	\$6,919	44.3%	35.7%
		Over \$1 Million	65	30.0%	\$8,715	55.7%	6.2%	65	30.0%				
		Total Rev. available	217	100.0%	\$15,634	100.0%	99.3%	217	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	217	100.0%	\$15,634	100.0%	100.0%	217	100.0%					
	Loan Size	\$100,000 or Less	189	87.1%	\$5,408	34.6%		189	87.1%	95.9%	\$5,408	34.6%	48.0%
		\$100,001 - \$250,000	11	5.1%	\$2,088	13.4%		11	5.1%	2.1%	\$2,088	13.4%	13.2%
\$250,001 - \$1 Million		17	7.8%	\$8,138	52.1%		17	7.8%	2.0%	\$8,138	52.1%	38.7%	
Total		217	100.0%	\$15,634	100.0%		217	100.0%	100.0%	\$15,634	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$15	100.0%	95.9%	1	100.0%	60.9%	\$15	100.0%	69.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$15	100.0%		1	100.0%	94.2%	\$15	100.0%	41.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	18.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	40.8%
Total		1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	3.0%	\$1,461	1.2%	16.6%	11	3.0%	7.3%	\$1,461	1.2%	3.9%
	Middle	132	36.4%	\$37,297	31.8%	57.7%	132	36.4%	54.5%	\$37,297	31.8%	44.7%
	Upper	220	60.6%	\$78,425	66.9%	25.7%	220	60.6%	38.2%	\$78,425	66.9%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	363	100.0%	\$117,183	100.0%	100.0%	363	100.0%	100.0%	\$117,183	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	5.5%	\$659	1.4%	16.6%	9	5.5%	8.2%	\$659	1.4%	5.0%
	Middle	81	49.4%	\$18,082	39.1%	57.7%	81	49.4%	57.0%	\$18,082	39.1%	49.6%
	Upper	74	45.1%	\$27,484	59.5%	25.7%	74	45.1%	34.8%	\$27,484	59.5%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	164	100.0%	\$46,225	100.0%	100.0%	164	100.0%	100.0%	\$46,225	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	22.8%	\$105	3.7%	16.6%	13	22.8%	13.8%	\$105	3.7%	4.3%
	Middle	30	52.6%	\$1,071	37.7%	57.7%	30	52.6%	55.7%	\$1,071	37.7%	49.4%
	Upper	14	24.6%	\$1,668	58.6%	25.7%	14	24.6%	30.5%	\$1,668	58.6%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$2,844	100.0%	100.0%	57	100.0%	100.0%	\$2,844	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.2%	0	0.0%	21.4%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	35.3%	0	0.0%	57.1%	\$0	0.0%	32.4%
	Upper	0	0.0%	\$0	0.0%	57.5%	0	0.0%	21.4%	\$0	0.0%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	33	5.7%	\$2,225	1.3%	16.6%	33	5.7%	7.8%	\$2,225	1.3%	4.4%
	Middle	243	41.6%	\$56,450	34.0%	57.7%	243	41.6%	55.3%	\$56,450	34.0%	45.9%
	Upper	308	52.7%	\$107,577	64.7%	25.7%	308	52.7%	36.9%	\$107,577	64.7%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	584	100.0%	\$166,252	100.0%	100.0%	584	100.0%	100.0%	\$166,252	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	10.2%	\$2,060	10.9%	15.4%	24	10.2%	13.4%	\$2,060	10.9%	11.8%
	Middle	126	53.4%	\$9,778	51.8%	55.2%	126	53.4%	50.6%	\$9,778	51.8%	49.4%
	Upper	86	36.4%	\$7,041	37.3%	29.4%	86	36.4%	34.6%	\$7,041	37.3%	38.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.7%
	Total	236	100.0%	\$18,879	100.0%	100.0%	236	100.0%	100.0%	\$18,879	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.9%	0	0.0%	30.4%	\$0	0.0%	45.9%
	Middle	1	100.0%	\$5	100.0%	55.8%	1	100.0%	60.9%	\$5	100.0%	40.9%
	Upper	0	0.0%	\$0	0.0%	14.3%	0	0.0%	8.7%	\$0	0.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ft. Walton**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	8	2.2%	\$649	0.6%	19.6%	8	2.2%	\$649	0.6%	1.0%	
	Moderate	32	8.8%	\$4,376	3.7%	18.0%	32	8.8%	\$4,376	3.7%	6.6%	
	Middle	43	11.8%	\$7,336	6.3%	23.0%	43	11.8%	\$7,336	6.3%	13.5%	
	Upper	275	75.8%	\$103,900	88.7%	39.5%	275	75.8%	\$103,900	88.7%	64.1%	
	Unknown	5	1.4%	\$922	0.8%	0.0%	5	1.4%	\$922	0.8%	14.8%	
	Total	363	100.0%	\$117,183	100.0%	100.0%	363	100.0%	\$117,183	100.0%	100.0%	
REFINANCE	Low	1	0.6%	\$55	0.1%	19.6%	1	0.6%	\$55	0.1%	1.8%	
	Moderate	18	11.0%	\$1,970	4.3%	18.0%	18	11.0%	\$1,970	4.3%	4.5%	
	Middle	21	12.8%	\$2,609	5.6%	23.0%	21	12.8%	\$2,609	5.6%	8.4%	
	Upper	122	74.4%	\$40,939	88.6%	39.5%	122	74.4%	\$40,939	88.6%	50.4%	
	Unknown	2	1.2%	\$652	1.4%	0.0%	2	1.2%	\$652	1.4%	34.9%	
	Total	164	100.0%	\$46,225	100.0%	100.0%	164	100.0%	\$46,225	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	8.8%	\$103	3.6%	19.6%	5	8.8%	\$103	3.6%	1.8%	
	Moderate	10	17.5%	\$134	4.7%	18.0%	10	17.5%	\$134	4.7%	5.7%	
	Middle	12	21.1%	\$258	9.1%	23.0%	12	21.1%	\$258	9.1%	10.5%	
	Upper	30	52.6%	\$2,349	82.6%	39.5%	30	52.6%	\$2,349	82.6%	77.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.0%	
	Total	57	100.0%	\$2,844	100.0%	100.0%	57	100.0%	\$2,844	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	2.4%	\$807	0.5%	19.6%	14	2.4%	\$807	0.5%	1.2%	
	Moderate	60	10.3%	\$6,480	3.9%	18.0%	60	10.3%	\$6,480	3.9%	5.9%	
	Middle	76	13.0%	\$10,203	6.1%	23.0%	76	13.0%	\$10,203	6.1%	11.9%	
	Upper	427	73.1%	\$147,188	88.5%	39.5%	427	73.1%	\$147,188	88.5%	59.5%	
	Unknown	7	1.2%	\$1,574	0.9%	0.0%	7	1.2%	\$1,574	0.9%	21.5%	
	Total	584	100.0%	\$166,252	100.0%	100.0%	584	100.0%	\$166,252	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	180	76.3%	\$8,172	43.3%	93.9%	180	76.3%	\$8,172	43.3%	40.9%	
	Over \$1 Million	55	23.3%	\$10,683	56.6%	5.2%	55	23.3%				
	Total Rev. available	235	99.6%	\$18,855	99.9%	99.1%	235	99.6%				
	Rev. Not Known	1	0.4%	\$24	0.1%	0.9%	1	0.4%				
Small Farm	Loan Size											
	\$100,000 or Less	198	83.9%	\$4,426	23.4%		198	83.9%	\$4,426	23.4%	35.3%	
	\$100,001 - \$250,000	17	7.2%	\$2,764	14.6%		17	7.2%	\$2,764	14.6%	15.3%	
	\$250,001 - \$1 Million	21	8.9%	\$11,689	61.9%		21	8.9%	\$11,689	61.9%	49.3%	
	Total	236	100.0%	\$18,879	100.0%		236	100.0%	\$18,879	100.0%	100.0%	
	Revenue											
Small Farm	\$1 Million or Less	1	100.0%	\$5	100.0%	98.7%	1	100.0%	\$5	100.0%	38.2%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%				
	Loan Size											
	\$100,000 or Less	1	100.0%	\$5	100.0%		1	100.0%	\$5	100.0%	100.0%	
Small Farm	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$5	100.0%		1	100.0%	\$5	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	12	3.4%	\$2,323	2.0%	12.2%	12	3.4%	\$2,323	2.0%	2.4%	
	Middle	99	28.2%	\$33,358	28.4%	62.3%	99	28.2%	\$33,358	28.4%	52.2%	
	Upper	240	68.4%	\$81,746	69.6%	25.5%	240	68.4%	\$81,746	69.6%	45.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	351	100.0%	\$117,427	100.0%	100.0%	351	100.0%	\$117,427	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	9	9.7%	\$656	3.0%	12.2%	9	9.7%	\$656	3.0%	3.0%	
	Middle	38	40.9%	\$8,217	37.5%	62.3%	38	40.9%	\$8,217	37.5%	51.4%	
	Upper	46	49.5%	\$13,062	59.5%	25.5%	46	49.5%	\$13,062	59.5%	45.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	93	100.0%	\$21,935	100.0%	100.0%	93	100.0%	\$21,935	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	14	21.2%	\$141	3.8%	12.2%	14	21.2%	\$141	3.8%	2.5%	
	Middle	35	53.0%	\$2,182	59.2%	62.3%	35	53.0%	\$2,182	59.2%	56.6%	
	Upper	17	25.8%	\$1,361	36.9%	25.5%	17	25.8%	\$1,361	36.9%	40.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	66	100.0%	\$3,684	100.0%	100.0%	66	100.0%	\$3,684	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	7.5%	0	0.0%	\$0	0.0%	1.0%	
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	\$0	0.0%	93.4%	
	Upper	0	0.0%	\$0	0.0%	64.8%	0	0.0%	\$0	0.0%	5.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	35	6.9%	\$3,120	2.2%	12.2%	35	6.9%	\$3,120	2.2%	2.5%	
	Middle	172	33.7%	\$43,757	30.6%	62.3%	172	33.7%	\$43,757	30.6%	52.7%	
	Upper	303	59.4%	\$96,169	67.2%	25.5%	303	59.4%	\$96,169	67.2%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	510	100.0%	\$143,046	100.0%	100.0%	510	100.0%	\$143,046	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	23	8.5%	\$1,946	9.1%	10.7%	23	8.5%	\$1,946	9.1%	9.0%	
	Middle	157	57.9%	\$8,571	40.3%	55.5%	157	57.9%	\$8,571	40.3%	47.0%	
	Upper	91	33.6%	\$10,772	50.6%	33.8%	91	33.6%	\$10,772	50.6%	43.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%	
	Total	271	100.0%	\$21,289	100.0%	100.0%	271	100.0%	\$21,289	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	33.3%	\$250	85.3%	27.5%	1	33.3%	\$250	85.3%	63.3%	
	Middle	0	0.0%	\$0	0.0%	51.1%	0	0.0%	\$0	0.0%	10.3%	
	Upper	2	66.7%	\$43	14.7%	21.4%	2	66.7%	\$43	14.7%	26.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$293	100.0%	100.0%	3	100.0%	\$293	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ft. Walton**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	10	2.8%	\$975	0.8%	20.3%	10	2.8%	\$975	0.8%	1.0%	
	Moderate	29	8.3%	\$4,424	3.8%	17.9%	29	8.3%	\$4,424	3.8%	6.3%	
	Middle	49	14.0%	\$9,316	7.9%	21.5%	49	14.0%	\$9,316	7.9%	12.9%	
	Upper	256	72.9%	\$100,644	85.7%	40.3%	256	72.9%	\$100,644	85.7%	59.1%	
	Unknown	7	2.0%	\$2,068	1.8%	0.0%	7	2.0%	\$2,068	1.8%	20.6%	
	Total	351	100.0%	\$117,427	100.0%	100.0%	351	100.0%	\$117,427	100.0%	100.0%	
REFINANCE	Low	6	6.5%	\$388	1.8%	20.3%	6	6.5%	\$388	1.8%	2.3%	
	Moderate	13	14.0%	\$1,223	5.6%	17.9%	13	14.0%	\$1,223	5.6%	5.9%	
	Middle	14	15.1%	\$2,343	10.7%	21.5%	14	15.1%	\$2,343	10.7%	11.2%	
	Upper	58	62.4%	\$17,588	80.2%	40.3%	58	62.4%	\$17,588	80.2%	51.2%	
	Unknown	2	2.2%	\$393	1.8%	0.0%	2	2.2%	\$393	1.8%	29.5%	
	Total	93	100.0%	\$21,935	100.0%	100.0%	93	100.0%	\$21,935	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	9.1%	\$83	2.3%	20.3%	6	9.1%	\$83	2.3%	3.1%	
	Moderate	13	19.7%	\$209	5.7%	17.9%	13	19.7%	\$209	5.7%	5.9%	
	Middle	10	15.2%	\$542	14.7%	21.5%	10	15.2%	\$542	14.7%	12.2%	
	Upper	36	54.5%	\$2,842	77.1%	40.3%	36	54.5%	\$2,842	77.1%	71.4%	
	Unknown	1	1.5%	\$8	0.2%	0.0%	1	1.5%	\$8	0.2%	7.3%	
	Total	66	100.0%	\$3,684	100.0%	100.0%	66	100.0%	\$3,684	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	4.3%	\$1,446	1.0%	20.3%	22	4.3%	\$1,446	1.0%	1.3%	
	Moderate	55	10.8%	\$5,856	4.1%	17.9%	55	10.8%	\$5,856	4.1%	6.1%	
	Middle	73	14.3%	\$12,201	8.5%	21.5%	73	14.3%	\$12,201	8.5%	12.4%	
	Upper	350	68.6%	\$121,074	84.6%	40.3%	350	68.6%	\$121,074	84.6%	56.9%	
	Unknown	10	2.0%	\$2,469	1.7%	0.0%	10	2.0%	\$2,469	1.7%	23.3%	
	Total	510	100.0%	\$143,046	100.0%	100.0%	510	100.0%	\$143,046	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	209	77.1%	\$9,080	42.7%	93.1%	209	77.1%	\$9,080	42.7%	43.1%	
	Over \$1 Million	54	19.9%	\$11,804	55.4%	5.9%	54	19.9%				
	Total Rev. available	263	97.0%	\$20,884	98.1%	99.0%	263	97.0%				
	Rev. Not Known	8	3.0%	\$405	1.9%	0.9%	8	3.0%				
	Total	271	100.0%	\$21,289	100.0%	100.0%	271	100.0%				
	\$100,000 or Less	231	85.2%	\$6,279	29.5%		231	85.2%	\$6,279	29.5%	38.9%	
	\$100,001 - \$250,000	19	7.0%	\$3,779	17.8%		19	7.0%	\$3,779	17.8%	14.1%	
	\$250,001 - \$1 Million	21	7.7%	\$11,231	52.8%		21	7.7%	\$11,231	52.8%	47.0%	
	Total	271	100.0%	\$21,289	100.0%		271	100.0%	\$21,289	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	2	66.7%	\$43	14.7%	98.5%	2	66.7%	\$43	14.7%	27.8%	
	Over \$1 Million	1	33.3%	\$250	85.3%	1.5%	1	33.3%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$293	100.0%	100.0%	3	100.0%				
	\$100,000 or Less	2	66.7%	\$43	14.7%		2	66.7%	\$43	14.7%	50.7%	
	\$100,001 - \$250,000	1	33.3%	\$250	85.3%		1	33.3%	\$250	85.3%	49.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$293	100.0%		3	100.0%	\$293	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	6.7%	\$74	3.1%	5.1%	1	6.7%	\$74	3.1%	2.3%	
	Moderate	1	6.7%	\$126	5.3%	15.0%	1	6.7%	\$126	5.3%	8.2%	
	Middle	6	40.0%	\$635	26.6%	30.8%	6	40.0%	\$635	26.6%	24.9%	
	Upper	7	46.7%	\$1,549	65.0%	49.1%	7	46.7%	\$1,549	65.0%	64.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	15	100.0%	\$2,384	100.0%	100.0%	15	100.0%	\$2,384	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	\$0	0.0%	7.4%	
	Middle	6	35.3%	\$719	30.9%	30.8%	6	35.3%	\$719	30.9%	22.5%	
	Upper	11	64.7%	\$1,610	69.1%	49.1%	11	64.7%	\$1,610	69.1%	67.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$2,329	100.0%	100.0%	17	100.0%	\$2,329	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	\$0	0.0%	6.4%	
	Middle	1	50.0%	\$15	68.2%	30.8%	1	50.0%	\$15	68.2%	25.3%	
	Upper	1	50.0%	\$7	31.8%	49.1%	1	50.0%	\$7	31.8%	67.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$22	100.0%	100.0%	2	100.0%	\$22	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	38.6%	
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	\$0	0.0%	28.7%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	13.0%	
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	19.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.9%	\$74	1.6%	5.1%	1	2.9%	\$74	1.6%	9.6%	
	Moderate	1	2.9%	\$126	2.7%	15.0%	1	2.9%	\$126	2.7%	12.2%	
	Middle	13	38.2%	\$1,369	28.9%	30.8%	13	38.2%	\$1,369	28.9%	22.0%	
	Upper	19	55.9%	\$3,166	66.9%	49.1%	19	55.9%	\$3,166	66.9%	56.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	34	100.0%	\$4,735	100.0%	100.0%	34	100.0%	\$4,735	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	3	8.8%	\$75	3.3%	9.2%	3	8.8%	\$75	3.3%	8.4%	
	Moderate	9	26.5%	\$1,236	54.0%	16.6%	9	26.5%	\$1,236	54.0%	22.1%	
	Middle	7	20.6%	\$583	25.5%	30.2%	7	20.6%	\$583	25.5%	26.6%	
	Upper	15	44.1%	\$396	17.3%	44.0%	15	44.1%	\$396	17.3%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%	
	Total	34	100.0%	\$2,290	100.0%	100.0%	34	100.0%	\$2,290	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	\$0	0.0%	0.0%	
	Middle	2	100.0%	\$20	100.0%	52.4%	2	100.0%	\$20	100.0%	52.4%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.7%	
	Total	2	100.0%	\$20	100.0%	100.0%	2	100.0%	\$20	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Gainesville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	6.7%	\$126	5.3%	22.8%	1	6.7%	\$126	5.3%	1.6%	
	Moderate	1	6.7%	\$52	2.2%	17.1%	1	6.7%	\$52	2.2%	9.1%	
	Middle	6	40.0%	\$766	32.1%	18.0%	6	40.0%	\$766	32.1%	17.3%	
	Upper	7	46.7%	\$1,440	60.4%	42.0%	7	46.7%	\$1,440	60.4%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.1%	
	Total	15	100.0%	\$2,384	100.0%	100.0%	15	100.0%	\$2,384	100.0%	100.0%	
REFINANCE	Low	2	11.8%	\$180	7.7%	22.8%	2	11.8%	\$180	7.7%	1.9%	
	Moderate	1	5.9%	\$70	3.0%	17.1%	1	5.9%	\$70	3.0%	5.8%	
	Middle	3	17.6%	\$194	8.3%	18.0%	3	17.6%	\$194	8.3%	12.7%	
	Upper	11	64.7%	\$1,885	80.9%	42.0%	11	64.7%	\$1,885	80.9%	55.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.0%	
	Total	17	100.0%	\$2,329	100.0%	100.0%	17	100.0%	\$2,329	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	9.1%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	16.5%	
	Upper	2	100.0%	\$22	100.0%	42.0%	2	100.0%	\$22	100.0%	66.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.3%	
	Total	2	100.0%	\$22	100.0%	100.0%	2	100.0%	\$22	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	8.8%	\$306	6.5%	22.8%	3	8.8%	\$306	6.5%	1.4%	
	Moderate	2	5.9%	\$122	2.6%	17.1%	2	5.9%	\$122	2.6%	6.5%	
	Middle	9	26.5%	\$960	20.3%	18.0%	9	26.5%	\$960	20.3%	12.7%	
	Upper	20	58.8%	\$3,347	70.7%	42.0%	20	58.8%	\$3,347	70.7%	45.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	33.7%	
	Total	34	100.0%	\$4,735	100.0%	100.0%	34	100.0%	\$4,735	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	24	70.6%	\$964	42.1%	92.4%	24	70.6%	\$964	42.1%	40.2%	
	Over \$1 Million	10	29.4%	\$1,326	57.9%	6.7%	10	29.4%				
	Total Rev. available	34	100.0%	\$2,290	100.0%	99.1%	34	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	34	100.0%	\$2,290	100.0%	100.0%	34	100.0%				
Small Farm	Total Farms											
	\$1 Million or Less	2	100.0%	\$20	100.0%	97.5%	2	100.0%	\$20	100.0%	28.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$20	100.0%	100.0%	2	100.0%				
	Total	2	100.0%	\$20	100.0%	100.0%	2	100.0%				
Small Farm	Total Farms											
	\$100,000 or Less	2	100.0%	\$20	100.0%		2	100.0%	\$20	100.0%	34.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	8.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	57.4%	
	Total	2	100.0%	\$20	100.0%		2	100.0%	\$20	100.0%	100.0%	
	Total	2	100.0%	\$20	100.0%		2	100.0%	\$20	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	1	8.3%	\$109	5.2%	15.5%	1	8.3%	\$109	5.2%	7.6%	
	Middle	7	58.3%	\$1,285	60.8%	35.3%	7	58.3%	\$1,285	60.8%	29.9%	
	Upper	3	25.0%	\$624	29.5%	44.6%	3	25.0%	\$624	29.5%	60.6%	
	Unknown	1	8.3%	\$96	4.5%	0.6%	1	8.3%	\$96	4.5%	0.4%	
	Total	12	100.0%	\$2,114	100.0%	100.0%	12	100.0%	\$2,114	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	6.9%	
	Middle	6	60.0%	\$439	29.7%	35.3%	6	60.0%	\$439	29.7%	35.1%	
	Upper	4	40.0%	\$1,041	70.3%	44.6%	4	40.0%	\$1,041	70.3%	56.1%	
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	0.3%	
	Total	10	100.0%	\$1,480	100.0%	100.0%	10	100.0%	\$1,480	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$46	93.9%	3.9%	1	50.0%	\$46	93.9%	0.4%	
	Moderate	1	50.0%	\$3	6.1%	15.5%	1	50.0%	\$3	6.1%	8.1%	
	Middle	0	0.0%	\$0	0.0%	35.3%	0	0.0%	\$0	0.0%	25.3%	
	Upper	0	0.0%	\$0	0.0%	44.6%	0	0.0%	\$0	0.0%	66.3%	
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$49	100.0%	100.0%	2	100.0%	\$49	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	9.0%	
	Moderate	0	0.0%	\$0	0.0%	34.8%	0	0.0%	\$0	0.0%	77.9%	
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	\$0	0.0%	13.2%	
	Upper	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	10.5%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	4.2%	\$46	1.3%	3.9%	1	4.2%	\$46	1.3%	3.5%	
	Moderate	2	8.3%	\$112	3.1%	15.5%	2	8.3%	\$112	3.1%	26.4%	
	Middle	13	54.2%	\$1,724	47.3%	35.3%	13	54.2%	\$1,724	47.3%	26.3%	
	Upper	7	29.2%	\$1,665	45.7%	44.6%	7	29.2%	\$1,665	45.7%	43.5%	
	Unknown	1	4.2%	\$96	2.6%	0.6%	1	4.2%	\$96	2.6%	0.3%	
	Total	24	100.0%	\$3,643	100.0%	100.0%	24	100.0%	\$3,643	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	8	24.2%	\$1,400	47.8%	6.9%	8	24.2%	\$1,400	47.8%	10.6%	
	Moderate	7	21.2%	\$238	8.1%	19.4%	7	21.2%	\$238	8.1%	16.4%	
	Middle	10	30.3%	\$242	8.3%	32.8%	10	30.3%	\$242	8.3%	31.1%	
	Upper	8	24.2%	\$1,049	35.8%	40.3%	8	24.2%	\$1,049	35.8%	40.6%	
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	0.5%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.8%	
	Total	33	100.0%	\$2,929	100.0%	100.0%	33	100.0%	\$2,929	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.1%	0	0.0%	\$0	0.0%	15.7%	
	Middle	1	100.0%	\$191	100.0%	57.8%	1	100.0%	\$191	100.0%	55.4%	
	Upper	0	0.0%	\$0	0.0%	30.2%	0	0.0%	\$0	0.0%	27.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.5%	
	Total	1	100.0%	\$191	100.0%	100.0%	1	100.0%	\$191	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Gainesville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	\$0	0.0%	2.2%	
	Moderate	3	25.0%	\$523	24.7%	15.4%	3	25.0%	\$523	24.7%	12.1%	
	Middle	1	8.3%	\$75	3.5%	18.2%	1	8.3%	\$75	3.5%	16.4%	
	Upper	8	66.7%	\$1,516	71.7%	43.0%	8	66.7%	\$1,516	71.7%	55.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.4%	
	Total	12	100.0%	\$2,114	100.0%	100.0%	12	100.0%	\$2,114	100.0%	100.0%	
REFINANCE	Low	1	10.0%	\$60	4.1%	23.4%	1	10.0%	\$60	4.1%	2.8%	
	Moderate	2	20.0%	\$240	16.2%	15.4%	2	20.0%	\$240	16.2%	9.0%	
	Middle	3	30.0%	\$234	15.8%	18.2%	3	30.0%	\$234	15.8%	13.7%	
	Upper	4	40.0%	\$946	63.9%	43.0%	4	40.0%	\$946	63.9%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.9%	
	Total	10	100.0%	\$1,480	100.0%	100.0%	10	100.0%	\$1,480	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	8.3%	
	Middle	2	100.0%	\$49	100.0%	18.2%	2	100.0%	\$49	100.0%	16.0%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	\$0	0.0%	69.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.4%	
	Total	2	100.0%	\$49	100.0%	100.0%	2	100.0%	\$49	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	4.2%	\$60	1.6%	23.4%	1	4.2%	\$60	1.6%	1.7%	
	Moderate	5	20.8%	\$763	20.9%	15.4%	5	20.8%	\$763	20.9%	8.2%	
	Middle	6	25.0%	\$358	9.8%	18.2%	6	25.0%	\$358	9.8%	11.4%	
	Upper	12	50.0%	\$2,462	67.6%	43.0%	12	50.0%	\$2,462	67.6%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	38.4%	
	Total	24	100.0%	\$3,643	100.0%	100.0%	24	100.0%	\$3,643	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	17	51.5%	\$401	13.7%	91.7%	17	51.5%	\$401	13.7%	39.8%	
	Over \$1 Million	16	48.5%	\$2,528	86.3%	7.4%	16	48.5%				
	Total Rev. available	33	100.0%	\$2,929	100.0%	99.1%	33	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	33	100.0%	\$2,929	100.0%	100.0%	33	100.0%				
	\$100,000 or Less	26	78.8%	\$854	29.2%		26	78.8%	\$854	29.2%	44.8%	
	\$100,001 - \$250,000	4	12.1%	\$778	26.6%		4	12.1%	\$778	26.6%	15.6%	
	\$250,001 - \$1 Million	3	9.1%	\$1,297	44.3%		3	9.1%	\$1,297	44.3%	39.6%	
	Total	33	100.0%	\$2,929	100.0%		33	100.0%	\$2,929	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	1	100.0%	\$191	100.0%	97.4%	1	100.0%	\$191	100.0%	59.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$191	100.0%	100.0%	1	100.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	33.9%	
	\$100,001 - \$250,000	1	100.0%	\$191	100.0%		1	100.0%	\$191	100.0%	11.8%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.2%	
	Total	1	100.0%	\$191	100.0%		1	100.0%	\$191	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	10.3%	\$925	7.4%	8.1%	10	10.3%	7.9%	\$925	7.4%	5.4%
	Middle	75	77.3%	\$9,661	77.3%	75.5%	75	77.3%	70.2%	\$9,661	77.3%	64.8%
	Upper	12	12.4%	\$1,913	15.3%	16.4%	12	12.4%	22.0%	\$1,913	15.3%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$12,499	100.0%	100.0%	97	100.0%	100.0%	\$12,499	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	9.4%	\$288	5.7%	8.1%	5	9.4%	5.9%	\$288	5.7%	4.3%
	Middle	40	75.5%	\$3,559	71.0%	75.5%	40	75.5%	71.6%	\$3,559	71.0%	65.6%
	Upper	8	15.1%	\$1,169	23.3%	16.4%	8	15.1%	22.5%	\$1,169	23.3%	30.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$5,016	100.0%	100.0%	53	100.0%	100.0%	\$5,016	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	9.4%	\$136	16.0%	8.1%	3	9.4%	9.5%	\$136	16.0%	5.1%
	Middle	22	68.8%	\$412	48.5%	75.5%	22	68.8%	69.8%	\$412	48.5%	64.2%
	Upper	7	21.9%	\$301	35.5%	16.4%	7	21.9%	20.7%	\$301	35.5%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$849	100.0%	100.0%	32	100.0%	100.0%	\$849	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	25.0%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	72.1%	0	0.0%	50.0%	\$0	0.0%	27.5%
	Upper	0	0.0%	\$0	0.0%	17.0%	0	0.0%	25.0%	\$0	0.0%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	9.9%	\$1,349	7.3%	8.1%	18	9.9%	7.4%	\$1,349	7.3%	5.1%
	Middle	137	75.3%	\$13,632	74.2%	75.5%	137	75.3%	70.6%	\$13,632	74.2%	62.4%
	Upper	27	14.8%	\$3,383	18.4%	16.4%	27	14.8%	22.1%	\$3,383	18.4%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	182	100.0%	\$18,364	100.0%	100.0%	182	100.0%	100.0%	\$18,364	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	14.0%	\$743	11.3%	9.4%	8	14.0%	9.7%	\$743	11.3%	10.6%
	Middle	41	71.9%	\$5,340	80.9%	74.9%	41	71.9%	71.9%	\$5,340	80.9%	71.6%
	Upper	8	14.0%	\$514	7.8%	15.8%	8	14.0%	17.3%	\$514	7.8%	16.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Total	57	100.0%	\$6,597	100.0%	100.0%	57	100.0%	100.0%	\$6,597	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	12.5%	\$0	0.0%	3.4%
	Middle	1	100.0%	\$100	100.0%	66.7%	1	100.0%	87.5%	\$100	100.0%	96.6%
	Upper	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	9	9.3%	\$779	6.2%	17.5%	9	9.3%	\$779	6.2%	3.7%	
	Moderate	32	33.0%	\$3,190	25.5%	20.5%	32	33.0%	\$3,190	25.5%	13.6%	
	Middle	31	32.0%	\$4,039	32.3%	21.4%	31	32.0%	\$4,039	32.3%	19.8%	
	Upper	24	24.7%	\$4,169	33.4%	40.6%	24	24.7%	\$4,169	33.4%	50.4%	
	Unknown	1	1.0%	\$322	2.6%	0.0%	1	1.0%	\$322	2.6%	12.6%	
	Total	97	100.0%	\$12,499	100.0%	100.0%	97	100.0%	\$12,499	100.0%	100.0%	
REFINANCE	Low	6	11.3%	\$303	6.0%	17.5%	6	11.3%	\$303	6.0%	3.5%	
	Moderate	14	26.4%	\$886	17.7%	20.5%	14	26.4%	\$886	17.7%	10.8%	
	Middle	14	26.4%	\$1,089	21.7%	21.4%	14	26.4%	\$1,089	21.7%	16.8%	
	Upper	19	35.8%	\$2,738	54.6%	40.6%	19	35.8%	\$2,738	54.6%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.1%	
	Total	53	100.0%	\$5,016	100.0%	100.0%	53	100.0%	\$5,016	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	3.1%	\$2	0.2%	17.5%	1	3.1%	\$2	0.2%	3.4%	
	Moderate	4	12.5%	\$114	13.4%	20.5%	4	12.5%	\$114	13.4%	10.7%	
	Middle	13	40.6%	\$239	28.2%	21.4%	13	40.6%	\$239	28.2%	15.2%	
	Upper	14	43.8%	\$494	58.2%	40.6%	14	43.8%	\$494	58.2%	65.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.1%	
	Total	32	100.0%	\$849	100.0%	100.0%	32	100.0%	\$849	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	8.8%	\$1,084	5.9%	17.5%	16	8.8%	\$1,084	5.9%	3.4%	
	Moderate	50	27.5%	\$4,190	22.8%	20.5%	50	27.5%	\$4,190	22.8%	11.8%	
	Middle	58	31.9%	\$5,367	29.2%	21.4%	58	31.9%	\$5,367	29.2%	17.4%	
	Upper	57	31.3%	\$7,401	40.3%	40.6%	57	31.3%	\$7,401	40.3%	44.7%	
	Unknown	1	0.5%	\$322	1.8%	0.0%	1	0.5%	\$322	1.8%	22.7%	
	Total	182	100.0%	\$18,364	100.0%	100.0%	182	100.0%	\$18,364	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	42	73.7%	\$2,475	37.5%	95.6%	42	73.7%	\$2,475	37.5%	39.2%	
	Over \$1 Million	15	26.3%	\$4,122	62.5%	3.9%	15	26.3%				
	Total Rev. available	57	100.0%	\$6,597	100.0%	99.5%	57	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	1	100.0%	\$100	100.0%	100.0%	1	100.0%	\$100	100.0%	92.6%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%				
Small Farm	Loan Size											
	\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	\$100	100.0%	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$100	100.0%		1	100.0%	\$100	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	21.3%	\$1,182	15.0%	20.1%	13	21.3%	19.1%	\$1,182	15.0%	12.7%
	Middle	33	54.1%	\$4,703	59.7%	62.7%	33	54.1%	59.3%	\$4,703	59.7%	66.2%
	Upper	15	24.6%	\$1,990	25.3%	17.3%	15	24.6%	21.6%	\$1,990	25.3%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	61	100.0%	\$7,875	100.0%	100.0%	61	100.0%	100.0%	\$7,875	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	17	29.3%	\$1,348	30.0%	20.1%	17	29.3%	13.9%	\$1,348	30.0%	9.0%
	Middle	30	51.7%	\$2,368	52.8%	62.7%	30	51.7%	64.6%	\$2,368	52.8%	69.7%
	Upper	11	19.0%	\$771	17.2%	17.3%	11	19.0%	21.4%	\$771	17.2%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$4,487	100.0%	100.0%	58	100.0%	100.0%	\$4,487	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	26.1%	\$94	13.3%	20.1%	6	26.1%	23.1%	\$94	13.3%	15.0%
	Middle	13	56.5%	\$526	74.5%	62.7%	13	56.5%	60.6%	\$526	74.5%	68.1%
	Upper	4	17.4%	\$86	12.2%	17.3%	4	17.4%	16.3%	\$86	12.2%	16.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$706	100.0%	100.0%	23	100.0%	100.0%	\$706	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.2%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	36	25.4%	\$2,624	20.1%	20.1%	36	25.4%	18.0%	\$2,624	20.1%	11.7%
	Middle	76	53.5%	\$7,597	58.1%	62.7%	76	53.5%	60.8%	\$7,597	58.1%	67.4%
	Upper	30	21.1%	\$2,847	21.8%	17.3%	30	21.1%	21.2%	\$2,847	21.8%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	142	100.0%	\$13,068	100.0%	100.0%	142	100.0%	100.0%	\$13,068	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	15.1%	\$426	4.3%	16.4%	11	15.1%	14.5%	\$426	4.3%	13.1%
	Middle	50	68.5%	\$7,142	71.7%	63.3%	50	68.5%	64.8%	\$7,142	71.7%	65.5%
	Upper	12	16.4%	\$2,393	24.0%	20.3%	12	16.4%	19.8%	\$2,393	24.0%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Total	73	100.0%	\$9,961	100.0%	100.0%	73	100.0%	100.0%	\$9,961	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.4%	0	0.0%	4.8%	\$0	0.0%	1.9%
	Middle	1	50.0%	\$20	74.1%	85.4%	1	50.0%	76.2%	\$20	74.1%	81.9%
	Upper	1	50.0%	\$7	25.9%	5.2%	1	50.0%	14.3%	\$7	25.9%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	1.5%
	Total	2	100.0%	\$27	100.0%	100.0%	2	100.0%	100.0%	\$27	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Homosassa Springs**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	2	3.3%	\$176	2.2%	18.2%	2	3.3%	\$176	2.2%	2.0%	
	Moderate	7	11.5%	\$579	7.4%	19.4%	7	11.5%	\$579	7.4%	8.0%	
	Middle	20	32.8%	\$2,311	29.3%	22.5%	20	32.8%	\$2,311	29.3%	17.3%	
	Upper	32	52.5%	\$4,809	61.1%	39.9%	32	52.5%	\$4,809	61.1%	57.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.4%	
	Total	61	100.0%	\$7,875	100.0%	100.0%	61	100.0%	\$7,875	100.0%	100.0%	
REFINANCE	Low	7	12.1%	\$358	8.0%	18.2%	7	12.1%	\$358	8.0%	2.0%	
	Moderate	15	25.9%	\$817	18.2%	19.4%	15	25.9%	\$817	18.2%	7.9%	
	Middle	14	24.1%	\$1,144	25.5%	22.5%	14	24.1%	\$1,144	25.5%	17.6%	
	Upper	21	36.2%	\$2,118	47.2%	39.9%	21	36.2%	\$2,118	47.2%	47.5%	
	Unknown	1	1.7%	\$50	1.1%	0.0%	1	1.7%	\$50	1.1%	24.9%	
	Total	58	100.0%	\$4,487	100.0%	100.0%	58	100.0%	\$4,487	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	4.4%	
	Moderate	4	17.4%	\$41	5.8%	19.4%	4	17.4%	\$41	5.8%	15.4%	
	Middle	10	43.5%	\$340	48.2%	22.5%	10	43.5%	\$340	48.2%	18.6%	
	Upper	9	39.1%	\$325	46.0%	39.9%	9	39.1%	\$325	46.0%	53.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	8.2%	
	Total	23	100.0%	\$706	100.0%	100.0%	23	100.0%	\$706	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	6.3%	\$534	4.1%	18.2%	9	6.3%	\$534	4.1%	2.1%	
	Moderate	26	18.3%	\$1,437	11.0%	19.4%	26	18.3%	\$1,437	11.0%	8.0%	
	Middle	44	31.0%	\$3,795	29.0%	22.5%	44	31.0%	\$3,795	29.0%	17.3%	
	Upper	62	43.7%	\$7,252	55.5%	39.9%	62	43.7%	\$7,252	55.5%	54.2%	
	Unknown	1	0.7%	\$50	0.4%	0.0%	1	0.7%	\$50	0.4%	18.4%	
	Total	142	100.0%	\$13,068	100.0%	100.0%	142	100.0%	\$13,068	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	59	80.8%	\$3,313	33.3%	95.1%	59	80.8%	\$3,313	33.3%	44.9%	
	Over \$1 Million	13	17.8%	\$6,581	66.1%	4.4%	13	17.8%				
	Total Rev. available	72	98.6%	\$9,894	99.4%	99.5%	72	98.6%				
	Rev. Not Known	1	1.4%	\$67	0.7%	0.5%	1	1.4%				
	Total	73	100.0%	\$9,961	100.0%	100.0%	73	100.0%				
	\$100,000 or Less	58	79.5%	\$1,530	15.4%		58	79.5%	\$1,530	15.4%	45.4%	
	\$100,001 - \$250,000	6	8.2%	\$1,275	12.8%		6	8.2%	\$1,275	12.8%	14.8%	
	\$250,001 - \$1 Million	9	12.3%	\$7,156	71.8%		9	12.3%	\$7,156	71.8%	39.8%	
	Total	73	100.0%	\$9,961	100.0%		73	100.0%	\$9,961	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	2	100.0%	\$27	100.0%	99.0%	2	100.0%	\$27	100.0%	81.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$27	100.0%	100.0%	2	100.0%				
	\$100,000 or Less	2	100.0%	\$27	100.0%		2	100.0%	\$27	100.0%	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$27	100.0%		2	100.0%	\$27	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	19	5.8%	\$2,985	3.4%	15.5%	19	5.8%	10.5%	\$2,985	3.4%	6.0%
	Middle	137	42.0%	\$29,046	33.4%	47.4%	137	42.0%	48.5%	\$29,046	33.4%	43.2%
	Upper	170	52.1%	\$54,886	63.1%	34.2%	170	52.1%	40.2%	\$54,886	63.1%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	326	100.0%	\$86,917	100.0%	100.0%	326	100.0%	100.0%	\$86,917	100.0%	100.0%
REFINANCE	Low	2	1.2%	\$287	0.7%	2.9%	2	1.2%	0.6%	\$287	0.7%	0.3%
	Moderate	14	8.5%	\$1,457	3.6%	15.5%	14	8.5%	8.3%	\$1,457	3.6%	5.2%
	Middle	50	30.5%	\$7,065	17.3%	47.4%	50	30.5%	46.7%	\$7,065	17.3%	41.4%
	Upper	98	59.8%	\$32,117	78.5%	34.2%	98	59.8%	44.3%	\$32,117	78.5%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	164	100.0%	\$40,926	100.0%	100.0%	164	100.0%	100.0%	\$40,926	100.0%	100.0%
HOME IMPROVEMENT	Low	2	2.4%	\$78	1.5%	2.9%	2	2.4%	1.7%	\$78	1.5%	0.4%
	Moderate	14	16.7%	\$648	12.8%	15.5%	14	16.7%	10.5%	\$648	12.8%	5.4%
	Middle	31	36.9%	\$1,767	35.0%	47.4%	31	36.9%	47.9%	\$1,767	35.0%	38.1%
	Upper	37	44.0%	\$2,552	50.6%	34.2%	37	44.0%	39.9%	\$2,552	50.6%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	84	100.0%	\$5,045	100.0%	100.0%	84	100.0%	100.0%	\$5,045	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	6.3%	\$0	0.0%	5.4%
	Moderate	0	0.0%	\$0	0.0%	30.3%	0	0.0%	27.0%	\$0	0.0%	20.0%
	Middle	0	0.0%	\$0	0.0%	36.9%	0	0.0%	46.0%	\$0	0.0%	47.7%
	Upper	0	0.0%	\$0	0.0%	27.1%	0	0.0%	20.6%	\$0	0.0%	26.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	0.7%	\$365	0.3%	2.9%	4	0.7%	0.8%	\$365	0.3%	0.5%
	Moderate	47	8.2%	\$5,090	3.8%	15.5%	47	8.2%	9.8%	\$5,090	3.8%	6.3%
	Middle	218	38.0%	\$37,878	28.5%	47.4%	218	38.0%	47.9%	\$37,878	28.5%	42.7%
	Upper	305	53.1%	\$89,555	67.4%	34.2%	305	53.1%	41.5%	\$89,555	67.4%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	574	100.0%	\$132,888	100.0%	100.0%	574	100.0%	100.0%	\$132,888	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	18	3.9%	\$1,215	3.2%	3.4%	18	3.9%	3.1%	\$1,215	3.2%	4.0%
	Moderate	84	18.1%	\$8,182	21.8%	18.1%	84	18.1%	17.1%	\$8,182	21.8%	19.4%
	Middle	193	41.7%	\$16,627	44.2%	43.4%	193	41.7%	39.3%	\$16,627	44.2%	39.8%
	Upper	168	36.3%	\$11,582	30.8%	35.1%	168	36.3%	39.3%	\$11,582	30.8%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Total	463	100.0%	\$37,606	100.0%	100.0%	463	100.0%	100.0%	\$37,606	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	1.2%	\$0	0.0%	1.6%
	Moderate	1	25.0%	\$292	90.7%	10.2%	1	25.0%	12.2%	\$292	90.7%	14.4%
	Middle	1	25.0%	\$25	7.8%	53.7%	1	25.0%	42.7%	\$25	7.8%	40.1%
	Upper	2	50.0%	\$5	1.6%	35.7%	2	50.0%	41.5%	\$5	1.6%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	0.8%
	Total	4	100.0%	\$322	100.0%	100.0%	4	100.0%	100.0%	\$322	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Jacksonville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	11	3.7%	\$1,100	1.2%	21.7%	11	3.7%	\$1,100	1.2%	2.1%	
	Moderate	30	10.0%	\$4,510	4.8%	17.4%	30	10.0%	\$4,510	4.8%	10.9%	
	Middle	59	19.6%	\$11,555	12.4%	20.0%	59	19.6%	\$11,555	12.4%	20.9%	
	Upper	196	65.1%	\$74,500	80.1%	41.0%	196	65.1%	\$74,500	80.1%	54.0%	
	Unknown	5	1.7%	\$1,352	1.5%	0.0%	5	1.7%	\$1,352	1.5%	12.1%	
	Total	301	100.0%	\$93,017	100.0%	100.0%	301	100.0%	\$93,017	100.0%	100.0%	
REFINANCE	Low	6	4.5%	\$518	1.8%	21.7%	6	4.5%	\$518	1.8%	3.0%	
	Moderate	17	12.8%	\$1,547	5.4%	17.4%	17	12.8%	\$1,547	5.4%	9.4%	
	Middle	24	18.0%	\$4,103	14.3%	20.0%	24	18.0%	\$4,103	14.3%	16.9%	
	Upper	79	59.4%	\$21,227	73.7%	41.0%	79	59.4%	\$21,227	73.7%	49.1%	
	Unknown	7	5.3%	\$1,388	4.8%	0.0%	7	5.3%	\$1,388	4.8%	21.6%	
	Total	133	100.0%	\$28,783	100.0%	100.0%	133	100.0%	\$28,783	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	4.6%	\$84	2.0%	21.7%	3	4.6%	\$84	2.0%	4.1%	
	Moderate	10	15.4%	\$549	13.3%	17.4%	10	15.4%	\$549	13.3%	8.2%	
	Middle	15	23.1%	\$648	15.7%	20.0%	15	23.1%	\$648	15.7%	17.3%	
	Upper	36	55.4%	\$2,825	68.4%	41.0%	36	55.4%	\$2,825	68.4%	64.6%	
	Unknown	1	1.5%	\$25	0.6%	0.0%	1	1.5%	\$25	0.6%	5.8%	
	Total	65	100.0%	\$4,131	100.0%	100.0%	65	100.0%	\$4,131	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	20	4.0%	\$1,702	1.4%	21.7%	20	4.0%	\$1,702	1.4%	2.2%	
	Moderate	57	11.4%	\$6,606	5.2%	17.4%	57	11.4%	\$6,606	5.2%	9.7%	
	Middle	98	19.6%	\$16,306	12.9%	20.0%	98	19.6%	\$16,306	12.9%	18.4%	
	Upper	311	62.3%	\$98,552	78.3%	41.0%	311	62.3%	\$98,552	78.3%	49.3%	
	Unknown	13	2.6%	\$2,765	2.2%	0.0%	13	2.6%	\$2,765	2.2%	20.4%	
	Total	499	100.0%	\$125,931	100.0%	100.0%	499	100.0%	\$125,931	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	318	66.5%	\$15,806	36.6%	92.0%	318	66.5%	\$15,806	36.6%	34.9%	
	Over \$1 Million	153	32.0%	\$27,085	62.6%	7.4%	153	32.0%				
	Total Rev. available	471	98.5%	\$42,891	99.2%	99.4%	471	98.5%				
	Rev. Not Known	7	1.5%	\$351	0.8%	0.7%	7	1.5%				
	Total	478	100.0%	\$43,242	100.0%	100.0%	478	100.0%				
	\$100,000 or Less	395	82.6%	\$12,620	29.2%		395	82.6%	\$12,620	29.2%	42.4%	
	\$100,001 - \$250,000	41	8.6%	\$7,267	16.8%		41	8.6%	\$7,267	16.8%	14.7%	
	\$250,001 - \$1 Million	42	8.8%	\$23,355	54.0%		42	8.8%	\$23,355	54.0%	43.0%	
	Total	478	100.0%	\$43,242	100.0%		478	100.0%	\$43,242	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	3	100.0%	\$77	100.0%	94.9%	3	100.0%	\$77	100.0%	54.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	5.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$77	100.0%	100.0%	3	100.0%				
	\$100,000 or Less	3	100.0%	\$77	100.0%		3	100.0%	\$77	100.0%	41.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	15.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	43.6%	
	Total	3	100.0%	\$77	100.0%		3	100.0%	\$77	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	12	14.3%	\$1,993	15.1%	19.2%	12	14.3%	\$1,993	15.1%	12.9%	
	Middle	42	50.0%	\$5,708	43.2%	54.7%	42	50.0%	\$5,708	43.2%	56.3%	
	Upper	30	35.7%	\$5,524	41.8%	24.9%	30	35.7%	\$5,524	41.8%	30.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	84	100.0%	\$13,225	100.0%	100.0%	84	100.0%	\$13,225	100.0%	100.0%	
REFINANCE	Low	1	2.3%	\$86	1.2%	1.3%	1	2.3%	\$86	1.2%	0.2%	
	Moderate	5	11.4%	\$667	9.4%	19.2%	5	11.4%	\$667	9.4%	9.5%	
	Middle	18	40.9%	\$2,448	34.4%	54.7%	18	40.9%	\$2,448	34.4%	50.3%	
	Upper	20	45.5%	\$3,925	55.1%	24.9%	20	45.5%	\$3,925	55.1%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	44	100.0%	\$7,126	100.0%	100.0%	44	100.0%	\$7,126	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	6	20.0%	\$133	9.5%	19.2%	6	20.0%	\$133	9.5%	5.2%	
	Middle	11	36.7%	\$641	45.8%	54.7%	11	36.7%	\$641	45.8%	52.3%	
	Upper	13	43.3%	\$626	44.7%	24.9%	13	43.3%	\$626	44.7%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$1,400	100.0%	100.0%	30	100.0%	\$1,400	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	22.5%	0	0.0%	\$0	0.0%	24.9%	
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	\$0	0.0%	36.3%	
	Upper	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.6%	\$86	0.4%	1.3%	1	0.6%	\$86	0.4%	0.2%	
	Moderate	23	14.6%	\$2,793	12.8%	19.2%	23	14.6%	\$2,793	12.8%	12.6%	
	Middle	71	44.9%	\$8,797	40.4%	54.7%	71	44.9%	\$8,797	40.4%	53.7%	
	Upper	63	39.9%	\$10,075	46.3%	24.9%	63	39.9%	\$10,075	46.3%	33.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	158	100.0%	\$21,751	100.0%	100.0%	158	100.0%	\$21,751	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	6	6.6%	\$449	6.0%	4.1%	6	6.6%	\$449	6.0%	6.2%	
	Moderate	22	24.2%	\$1,390	18.5%	19.5%	22	24.2%	\$1,390	18.5%	23.0%	
	Middle	36	39.6%	\$3,589	47.7%	49.5%	36	39.6%	\$3,589	47.7%	48.3%	
	Upper	27	29.7%	\$2,104	27.9%	26.9%	27	29.7%	\$2,104	27.9%	20.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.1%	
	Total	91	100.0%	\$7,532	100.0%	100.0%	91	100.0%	\$7,532	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	22.4%	0	0.0%	\$0	0.0%	25.8%	
	Middle	1	100.0%	\$237	100.0%	49.9%	1	100.0%	\$237	100.0%	42.1%	
	Upper	0	0.0%	\$0	0.0%	24.9%	0	0.0%	\$0	0.0%	20.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.1%	
	Total	1	100.0%	\$237	100.0%	100.0%	1	100.0%	\$237	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.8%	\$95	1.0%	1.3%	1	1.8%	\$95	1.0%	0.2%	
	Moderate	8	14.5%	\$1,000	10.1%	17.3%	8	14.5%	\$1,000	10.1%	10.8%	
	Middle	29	52.7%	\$5,680	57.6%	58.8%	29	52.7%	\$5,680	57.6%	62.8%	
	Upper	17	30.9%	\$3,082	31.3%	22.6%	17	30.9%	\$3,082	31.3%	26.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	55	100.0%	\$9,857	100.0%	100.0%	55	100.0%	\$9,857	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	3	12.5%	\$227	9.9%	17.3%	3	12.5%	\$227	9.9%	8.6%	
	Middle	12	50.0%	\$1,237	54.1%	58.8%	12	50.0%	\$1,237	54.1%	56.0%	
	Upper	9	37.5%	\$822	36.0%	22.6%	9	37.5%	\$822	36.0%	35.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	24	100.0%	\$2,286	100.0%	100.0%	24	100.0%	\$2,286	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	11	30.6%	\$199	18.1%	17.3%	11	30.6%	\$199	18.1%	14.5%	
	Middle	16	44.4%	\$321	29.2%	58.8%	16	44.4%	\$321	29.2%	46.5%	
	Upper	9	25.0%	\$580	52.7%	22.6%	9	25.0%	\$580	52.7%	38.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	36	100.0%	\$1,100	100.0%	100.0%	36	100.0%	\$1,100	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	8.3%	
	Moderate	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	15.5%	
	Middle	0	0.0%	\$0	0.0%	58.0%	0	0.0%	\$0	0.0%	76.1%	
	Upper	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	0.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.9%	\$95	0.7%	1.3%	1	0.9%	\$95	0.7%	0.6%	
	Moderate	22	19.1%	\$1,426	10.8%	17.3%	22	19.1%	\$1,426	10.8%	10.6%	
	Middle	57	49.6%	\$7,238	54.7%	58.8%	57	49.6%	\$7,238	54.7%	61.7%	
	Upper	35	30.4%	\$4,484	33.9%	22.6%	35	30.4%	\$4,484	33.9%	27.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	115	100.0%	\$13,243	100.0%	100.0%	115	100.0%	\$13,243	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	1.1%	\$200	2.4%	3.5%	1	1.1%	\$200	2.4%	4.9%	
	Moderate	19	20.0%	\$968	11.8%	20.5%	19	20.0%	\$968	11.8%	22.1%	
	Middle	54	56.8%	\$4,837	59.0%	50.5%	54	56.8%	\$4,837	59.0%	51.3%	
	Upper	21	22.1%	\$2,190	26.7%	25.4%	21	22.1%	\$2,190	26.7%	19.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.8%	
	Total	95	100.0%	\$8,195	100.0%	100.0%	95	100.0%	\$8,195	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	4.8%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	3.0%	
	Middle	0	0.0%	\$0	0.0%	59.2%	0	0.0%	\$0	0.0%	63.0%	
	Upper	0	0.0%	\$0	0.0%	23.0%	0	0.0%	\$0	0.0%	23.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	5.2%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Lakeland**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	#	%
HOME PURCHASE	Low	5	9.1%	\$441	4.5%	20.4%	5	9.1%	\$441	4.5%	3.1%	1.6%
	Moderate	10	18.2%	\$1,140	11.6%	18.3%	10	18.2%	\$1,140	11.6%	15.3%	11.4%
	Middle	15	27.3%	\$2,202	22.3%	21.4%	15	27.3%	\$2,202	22.3%	27.4%	25.2%
	Upper	24	43.6%	\$5,955	60.4%	39.8%	24	43.6%	\$5,955	60.4%	37.1%	44.5%
	Unknown	1	1.8%	\$119	1.2%	0.0%	1	1.8%	\$119	1.2%	17.1%	17.3%
	Total	55	100.0%	\$9,857	100.0%	100.0%	55	100.0%	\$9,857	100.0%	100.0%	100.0%
REFINANCE	Low	2	8.3%	\$115	5.0%	20.4%	2	8.3%	\$115	5.0%	4.3%	2.4%
	Moderate	4	16.7%	\$332	14.5%	18.3%	4	16.7%	\$332	14.5%	11.5%	8.1%
	Middle	10	41.7%	\$893	39.1%	21.4%	10	41.7%	\$893	39.1%	20.8%	17.6%
	Upper	8	33.3%	\$946	41.4%	39.8%	8	33.3%	\$946	41.4%	40.0%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.4%	25.5%
	Total	24	100.0%	\$2,286	100.0%	100.0%	24	100.0%	\$2,286	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.8%	\$5	0.5%	20.4%	1	2.8%	\$5	0.5%	9.9%	3.2%
	Moderate	8	22.2%	\$93	8.5%	18.3%	8	22.2%	\$93	8.5%	15.3%	8.3%
	Middle	6	16.7%	\$181	16.5%	21.4%	6	16.7%	\$181	16.5%	22.1%	18.1%
	Upper	21	58.3%	\$821	74.6%	39.8%	21	58.3%	\$821	74.6%	48.9%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.8%	7.1%
	Total	36	100.0%	\$1,100	100.0%	100.0%	36	100.0%	\$1,100	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	8	7.0%	\$561	4.2%	20.4%	8	7.0%	\$561	4.2%	3.6%	1.7%
	Moderate	22	19.1%	\$1,565	11.8%	18.3%	22	19.1%	\$1,565	11.8%	14.4%	10.3%
	Middle	31	27.0%	\$3,276	24.7%	21.4%	31	27.0%	\$3,276	24.7%	25.7%	22.6%
	Upper	53	46.1%	\$7,722	58.3%	39.8%	53	46.1%	\$7,722	58.3%	38.2%	43.5%
	Unknown	1	0.9%	\$119	0.9%	0.0%	1	0.9%	\$119	0.9%	18.0%	21.9%
	Total	115	100.0%	\$13,243	100.0%	100.0%	115	100.0%	\$13,243	100.0%	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	51	53.7%	\$2,703	33.0%	92.9%	51	53.7%	\$2,703	33.0%	48.8%	35.5%
	Over \$1 Million	41	43.2%	\$5,360	65.4%	6.4%	41	43.2%	\$5,360	65.4%		
	Total Rev. available	92	96.9%	\$8,063	98.4%	99.3%	92	96.9%	\$8,063	98.4%		
	Rev. Not Known	3	3.2%	\$132	1.6%	0.7%	3	3.2%	\$132	1.6%		
	Total	95	100.0%	\$8,195	100.0%	100.0%	95	100.0%	\$8,195	100.0%		
	Total Businesses											
	\$100,000 or Less	78	82.1%	\$2,947	36.0%		78	82.1%	\$2,947	36.0%	95.8%	45.7%
	\$100,001 - \$250,000	11	11.6%	\$2,089	25.5%		11	11.6%	\$2,089	25.5%	2.3%	15.6%
	\$250,001 - \$1 Million	6	6.3%	\$3,159	38.5%		6	6.3%	\$3,159	38.5%	1.9%	38.7%
	Total	95	100.0%	\$8,195	100.0%		95	100.0%	\$8,195	100.0%	100.0%	100.0%
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	90.1%	0	0.0%	\$0	0.0%	62.2%	69.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%		
	Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%		
	Total Farms											
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	87.8%	32.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	7.3%	28.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	4.9%	38.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	11	13.6%	\$5,352	19.2%	2.4%	11	13.6%	\$5,352	19.2%	1.5%	
	Moderate	15	18.5%	\$3,154	11.3%	16.4%	15	18.5%	\$3,154	11.3%	10.4%	
	Middle	36	44.4%	\$10,963	39.3%	46.0%	36	44.4%	\$10,963	39.3%	47.6%	
	Upper	19	23.5%	\$8,410	30.2%	35.2%	19	23.5%	\$8,410	30.2%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	81	100.0%	\$27,879	100.0%	100.0%	81	100.0%	\$27,879	100.0%	100.0%	
REFINANCE	Low	1	2.0%	\$182	1.1%	2.4%	1	2.0%	\$182	1.1%	0.6%	
	Moderate	6	11.8%	\$1,009	5.9%	16.4%	6	11.8%	\$1,009	5.9%	7.7%	
	Middle	22	43.1%	\$4,902	28.9%	46.0%	22	43.1%	\$4,902	28.9%	40.6%	
	Upper	22	43.1%	\$10,883	64.1%	35.2%	22	43.1%	\$10,883	64.1%	51.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	51	100.0%	\$16,976	100.0%	100.0%	51	100.0%	\$16,976	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	2	16.7%	\$55	12.4%	16.4%	2	16.7%	\$55	12.4%	6.9%	
	Middle	8	66.7%	\$275	61.8%	46.0%	8	66.7%	\$275	61.8%	48.9%	
	Upper	2	16.7%	\$115	25.8%	35.2%	2	16.7%	\$115	25.8%	43.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$445	100.0%	100.0%	12	100.0%	\$445	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	8.0%	
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	\$0	0.0%	41.7%	
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	37.5%	
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	\$0	0.0%	12.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	8.3%	\$5,534	12.2%	2.4%	12	8.3%	\$5,534	12.2%	1.4%	
	Moderate	23	16.0%	\$4,218	9.3%	16.4%	23	16.0%	\$4,218	9.3%	10.4%	
	Middle	66	45.8%	\$16,140	35.6%	46.0%	66	45.8%	\$16,140	35.6%	45.1%	
	Upper	43	29.9%	\$19,408	42.8%	35.2%	43	29.9%	\$19,408	42.8%	43.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	144	100.0%	\$45,300	100.0%	100.0%	144	100.0%	\$45,300	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	6	3.4%	\$140	1.4%	2.9%	6	3.4%	\$140	1.4%	1.9%	
	Moderate	20	11.2%	\$791	7.9%	13.1%	20	11.2%	\$791	7.9%	8.6%	
	Middle	82	46.1%	\$3,955	39.3%	43.6%	82	46.1%	\$3,955	39.3%	38.0%	
	Upper	70	39.3%	\$5,170	51.4%	40.4%	70	39.3%	\$5,170	51.4%	50.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%	
	Total	178	100.0%	\$10,056	100.0%	100.0%	178	100.0%	\$10,056	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	8.4%	0	0.0%	\$0	0.0%	2.0%	
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	\$0	0.0%	17.2%	
	Middle	1	100.0%	\$20	100.0%	47.6%	1	100.0%	\$20	100.0%	30.1%	
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	\$0	0.0%	50.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%	\$20	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Naples**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.2%	\$117	0.4%	21.1%	1	1.2%	\$117	0.4%	0.5%	
	Moderate	8	9.9%	\$1,065	3.8%	18.3%	8	9.9%	\$1,065	3.8%	5.7%	
	Middle	6	7.4%	\$1,200	4.3%	19.0%	6	7.4%	\$1,200	4.3%	11.0%	
	Upper	66	81.5%	\$25,497	91.5%	41.5%	66	81.5%	\$25,497	91.5%	69.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.5%	
	Total	81	100.0%	\$27,879	100.0%	100.0%	81	100.0%	\$27,879	100.0%	100.0%	
REFINANCE	Low	1	2.0%	\$69	0.4%	21.1%	1	2.0%	\$69	0.4%	1.1%	
	Moderate	6	11.8%	\$857	5.0%	18.3%	6	11.8%	\$857	5.0%	5.1%	
	Middle	8	15.7%	\$1,572	9.3%	19.0%	8	15.7%	\$1,572	9.3%	9.7%	
	Upper	35	68.6%	\$14,430	85.0%	41.5%	35	68.6%	\$14,430	85.0%	68.4%	
	Unknown	1	2.0%	\$48	0.3%	0.0%	1	2.0%	\$48	0.3%	15.6%	
	Total	51	100.0%	\$16,976	100.0%	100.0%	51	100.0%	\$16,976	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	8.3%	\$7	1.6%	21.1%	1	8.3%	\$7	1.6%	0.8%	
	Moderate	3	25.0%	\$88	19.8%	18.3%	3	25.0%	\$88	19.8%	6.2%	
	Middle	4	33.3%	\$91	20.4%	19.0%	4	33.3%	\$91	20.4%	13.5%	
	Upper	4	33.3%	\$259	58.2%	41.5%	4	33.3%	\$259	58.2%	73.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.4%	
	Total	12	100.0%	\$445	100.0%	100.0%	12	100.0%	\$445	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	2.1%	\$193	0.4%	21.1%	3	2.1%	\$193	0.4%	0.7%	
	Moderate	17	11.8%	\$2,010	4.4%	18.3%	17	11.8%	\$2,010	4.4%	5.4%	
	Middle	18	12.5%	\$2,863	6.3%	19.0%	18	12.5%	\$2,863	6.3%	10.3%	
	Upper	105	72.9%	\$40,186	88.7%	41.5%	105	72.9%	\$40,186	88.7%	67.0%	
	Unknown	1	0.7%	\$48	0.1%	0.0%	1	0.7%	\$48	0.1%	16.6%	
	Total	144	100.0%	\$45,300	100.0%	100.0%	144	100.0%	\$45,300	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	123	69.1%	\$5,225	52.0%	93.4%	123	69.1%	\$5,225	52.0%	34.7%	
	Over \$1 Million	54	30.3%	\$4,731	47.0%	5.6%	54	30.3%				
	Total Rev. available	177	99.4%	\$9,956	99.0%	99.0%	177	99.4%				
	Rev. Not Known	1	0.6%	\$100	1.0%	1.0%	1	0.6%				
Small Farm	Loan Size											
	\$100,000 or Less	161	90.4%	\$4,329	43.0%		161	90.4%	\$4,329	43.0%	53.4%	
	\$100,001 - \$250,000	7	3.9%	\$1,169	11.6%		7	3.9%	\$1,169	11.6%	10.4%	
	\$250,001 - \$1 Million	10	5.6%	\$4,558	45.3%		10	5.6%	\$4,558	45.3%	36.1%	
	Total	178	100.0%	\$10,056	100.0%		178	100.0%	\$10,056	100.0%	100.0%	
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	1	100.0%	\$20	100.0%	91.0%	1	100.0%	\$20	100.0%	54.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	9.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	1	100.0%	\$20	100.0%		1	100.0%	\$20	100.0%	30.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.7%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	23.0%	
	Total	1	100.0%	\$20	100.0%		1	100.0%	\$20	100.0%	100.0%	
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	4.6%	\$1,915	7.2%	2.3%	3	4.6%	1.3%	\$1,915	7.2%	0.9%
	Moderate	7	10.8%	\$1,572	5.9%	16.3%	7	10.8%	17.9%	\$1,572	5.9%	12.4%
	Middle	31	47.7%	\$12,676	47.4%	41.3%	31	47.7%	41.2%	\$12,676	47.4%	35.5%
	Upper	24	36.9%	\$10,579	39.6%	40.1%	24	36.9%	39.6%	\$10,579	39.6%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$26,742	100.0%	100.0%	65	100.0%	100.0%	\$26,742	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Moderate	8	19.5%	\$1,208	13.0%	16.3%	8	19.5%	16.1%	\$1,208	13.0%	9.9%
	Middle	21	51.2%	\$5,260	56.7%	41.3%	21	51.2%	45.7%	\$5,260	56.7%	34.1%
	Upper	12	29.3%	\$2,808	30.3%	40.1%	12	29.3%	37.2%	\$2,808	30.3%	55.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$9,276	100.0%	100.0%	41	100.0%	100.0%	\$9,276	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	4	16.7%	\$75	5.6%	16.3%	4	16.7%	17.2%	\$75	5.6%	12.6%
	Middle	12	50.0%	\$501	37.7%	41.3%	12	50.0%	42.4%	\$501	37.7%	36.5%
	Upper	8	33.3%	\$753	56.7%	40.1%	8	33.3%	40.0%	\$753	56.7%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$1,329	100.0%	100.0%	24	100.0%	100.0%	\$1,329	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	33.3%	\$0	0.0%	7.4%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	40.0%	\$0	0.0%	64.7%
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	26.7%	\$0	0.0%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	2.3%	\$1,915	5.1%	2.3%	3	2.3%	1.2%	\$1,915	5.1%	0.8%
	Moderate	19	14.6%	\$2,855	7.6%	16.3%	19	14.6%	17.5%	\$2,855	7.6%	11.8%
	Middle	64	49.2%	\$18,437	49.4%	41.3%	64	49.2%	42.3%	\$18,437	49.4%	35.8%
	Upper	44	33.8%	\$14,140	37.9%	40.1%	44	33.8%	39.0%	\$14,140	37.9%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	130	100.0%	\$37,347	100.0%	100.0%	130	100.0%	100.0%	\$37,347	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	7	4.1%	\$238	1.5%	3.1%	7	4.1%	2.7%	\$238	1.5%	3.7%
	Moderate	22	12.9%	\$1,572	9.9%	12.7%	22	12.9%	10.7%	\$1,572	9.9%	6.6%
	Middle	72	42.1%	\$6,173	39.0%	40.7%	72	42.1%	39.3%	\$6,173	39.0%	36.6%
	Upper	70	40.9%	\$7,849	49.6%	43.5%	70	40.9%	46.5%	\$7,849	49.6%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%
	Total	171	100.0%	\$15,832	100.0%	100.0%	171	100.0%	100.0%	\$15,832	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	10.0%	0	0.0%	24.3%	\$0	0.0%	12.7%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	18.9%	\$0	0.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	41.8%	0	0.0%	24.3%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	32.9%	0	0.0%	32.4%	\$0	0.0%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Naples**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.8%	
	Moderate	2	3.1%	\$285	1.1%	17.7%	2	3.1%	\$285	1.1%	6.6%	
	Middle	4	6.2%	\$1,072	4.0%	19.3%	4	6.2%	\$1,072	4.0%	12.1%	
	Upper	58	89.2%	\$25,057	93.7%	42.2%	58	89.2%	\$25,057	93.7%	66.3%	
	Unknown	1	1.5%	\$328	1.2%	0.0%	1	1.5%	\$328	1.2%	14.2%	
	Total	65	100.0%	\$26,742	100.0%	100.0%	65	100.0%	\$26,742	100.0%	100.0%	
REFINANCE	Low	6	14.6%	\$661	7.1%	20.8%	6	14.6%	\$661	7.1%	1.9%	
	Moderate	3	7.3%	\$357	3.8%	17.7%	3	7.3%	\$357	3.8%	7.0%	
	Middle	10	24.4%	\$1,408	15.2%	19.3%	10	24.4%	\$1,408	15.2%	12.7%	
	Upper	22	53.7%	\$6,850	73.8%	42.2%	22	53.7%	\$6,850	73.8%	64.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.9%	
	Total	41	100.0%	\$9,276	100.0%	100.0%	41	100.0%	\$9,276	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.2%	\$76	5.7%	20.8%	1	4.2%	\$76	5.7%	1.9%	
	Moderate	2	8.3%	\$17	1.3%	17.7%	2	8.3%	\$17	1.3%	11.3%	
	Middle	7	29.2%	\$145	10.9%	19.3%	7	29.2%	\$145	10.9%	16.7%	
	Upper	13	54.2%	\$1,084	81.6%	42.2%	13	54.2%	\$1,084	81.6%	65.4%	
	Unknown	1	4.2%	\$7	0.5%	0.0%	1	4.2%	\$7	0.5%	4.7%	
	Total	24	100.0%	\$1,329	100.0%	100.0%	24	100.0%	\$1,329	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	5.4%	\$737	2.0%	20.8%	7	5.4%	\$737	2.0%	1.0%	
	Moderate	7	5.4%	\$659	1.8%	17.7%	7	5.4%	\$659	1.8%	6.6%	
	Middle	21	16.2%	\$2,625	7.0%	19.3%	21	16.2%	\$2,625	7.0%	12.0%	
	Upper	93	71.5%	\$32,991	88.3%	42.2%	93	71.5%	\$32,991	88.3%	64.5%	
	Unknown	2	1.5%	\$335	0.9%	0.0%	2	1.5%	\$335	0.9%	15.8%	
	Total	130	100.0%	\$37,347	100.0%	100.0%	130	100.0%	\$37,347	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	116	67.8%	\$7,474	47.2%	92.7%	116	67.8%	\$7,474	47.2%	38.6%	
	Over \$1 Million	51	29.8%	\$8,160	51.5%	6.4%	51	29.8%				
	Total Rev. available	167	97.6%	\$15,634	98.7%	99.1%	167	97.6%				
	Rev. Not Known	4	2.3%	\$198	1.3%	0.9%	4	2.3%				
	Total	171	100.0%	\$15,832	100.0%	100.0%	171	100.0%				
	\$100,000 or Less	142	83.0%	\$5,157	32.6%		142	83.0%	\$5,157	32.6%	42.1%	
	\$100,001 - \$250,000	14	8.2%	\$2,642	16.7%		14	8.2%	\$2,642	16.7%	12.6%	
	\$250,001 - \$1 Million	15	8.8%	\$8,033	50.7%		15	8.8%	\$8,033	50.7%	45.3%	
	Total	171	100.0%	\$15,832	100.0%		171	100.0%	\$15,832	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	89.9%	0	0.0%	\$0	0.0%	68.2%	
	Over \$1 Million	0	0.0%	\$0	0.0%	10.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	31.4%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	42.3%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	12.9%	\$867	11.0%	13.1%	8	12.9%	10.3%	\$867	11.0%	9.7%
	Middle	40	64.5%	\$5,122	65.2%	73.0%	40	64.5%	70.5%	\$5,122	65.2%	67.4%
	Upper	14	22.6%	\$1,871	23.8%	13.9%	14	22.6%	19.2%	\$1,871	23.8%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$7,860	100.0%	100.0%	62	100.0%	100.0%	\$7,860	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	10.0%	\$343	7.0%	13.1%	5	10.0%	10.7%	\$343	7.0%	8.9%
	Middle	32	64.0%	\$3,432	70.0%	73.0%	32	64.0%	68.9%	\$3,432	70.0%	67.7%
	Upper	13	26.0%	\$1,127	23.0%	13.9%	13	26.0%	20.3%	\$1,127	23.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	50	100.0%	\$4,902	100.0%	100.0%	50	100.0%	100.0%	\$4,902	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	9.2%	\$96	7.2%	13.1%	6	9.2%	8.6%	\$96	7.2%	9.4%
	Middle	45	69.2%	\$1,015	76.3%	73.0%	45	69.2%	71.5%	\$1,015	76.3%	72.1%
	Upper	14	21.5%	\$220	16.5%	13.9%	14	21.5%	19.9%	\$220	16.5%	18.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$1,331	100.0%	100.0%	65	100.0%	100.0%	\$1,331	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	57.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	24.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	10.7%	\$1,306	9.3%	13.1%	19	10.7%	10.2%	\$1,306	9.3%	9.3%
	Middle	117	66.1%	\$9,569	67.9%	73.0%	117	66.1%	70.0%	\$9,569	67.9%	67.7%
	Upper	41	23.2%	\$3,218	22.8%	13.9%	41	23.2%	19.6%	\$3,218	22.8%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	177	100.0%	\$14,093	100.0%	100.0%	177	100.0%	100.0%	\$14,093	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	19.0%	\$156	7.2%	17.3%	8	19.0%	14.4%	\$156	7.2%	7.8%
	Middle	29	69.0%	\$1,804	82.8%	67.2%	29	69.0%	69.0%	\$1,804	82.8%	79.5%
	Upper	5	11.9%	\$220	10.1%	15.5%	5	11.9%	13.7%	\$220	10.1%	9.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	3.2%
	Total	42	100.0%	\$2,180	100.0%	100.0%	42	100.0%	100.0%	\$2,180	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	4.5%	\$0	0.0%	0.2%
	Middle	16	94.1%	\$2,959	99.1%	77.6%	16	94.1%	87.6%	\$2,959	99.1%	98.7%
	Upper	1	5.9%	\$28	0.9%	12.5%	1	5.9%	6.7%	\$28	0.9%	0.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Total	17	100.0%	\$2,987	100.0%	100.0%	17	100.0%	100.0%	\$2,987	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Northern FL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income %	Count		Dollar			Agg \$ %
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Moderate	12	19.4%	\$1,136	14.5%	18.1%	12	19.4%	17.8%	\$1,136	14.5%	12.0%
	Middle	20	32.3%	\$2,263	28.8%	22.4%	20	32.3%	24.0%	\$2,263	28.8%	21.0%
	Upper	28	45.2%	\$4,089	52.0%	39.3%	28	45.2%	44.5%	\$4,089	52.0%	54.7%
	Unknown	2	3.2%	\$372	4.7%	0.0%	2	3.2%	10.9%	\$372	4.7%	11.0%
	Total	62	100.0%	\$7,860	100.0%	100.0%	62	100.0%	100.0%	\$7,860	100.0%	100.0%
REFINANCE	Low	3	6.0%	\$61	1.2%	20.3%	3	6.0%	4.5%	\$61	1.2%	1.8%
	Moderate	4	8.0%	\$235	4.8%	18.1%	4	8.0%	9.2%	\$235	4.8%	6.1%
	Middle	14	28.0%	\$1,213	24.7%	22.4%	14	28.0%	18.3%	\$1,213	24.7%	15.6%
	Upper	29	58.0%	\$3,393	69.2%	39.3%	29	58.0%	41.2%	\$3,393	69.2%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.9%	\$0	0.0%	29.9%
	Total	50	100.0%	\$4,902	100.0%	100.0%	50	100.0%	100.0%	\$4,902	100.0%	100.0%
HOME IMPROVEMENT	Low	5	7.7%	\$18	1.4%	20.3%	5	7.7%	6.0%	\$18	1.4%	2.5%
	Moderate	8	12.3%	\$65	4.9%	18.1%	8	12.3%	12.6%	\$65	4.9%	7.9%
	Middle	21	32.3%	\$271	20.4%	22.4%	21	32.3%	26.5%	\$271	20.4%	16.1%
	Upper	30	46.2%	\$957	71.9%	39.3%	30	46.2%	48.3%	\$957	71.9%	57.9%
	Unknown	1	1.5%	\$20	1.5%	0.0%	1	1.5%	6.6%	\$20	1.5%	15.6%
	Total	65	100.0%	\$1,331	100.0%	100.0%	65	100.0%	100.0%	\$1,331	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	8	4.5%	\$79	0.6%	20.3%	8	4.5%	3.8%	\$79	0.6%	1.5%
	Moderate	24	13.6%	\$1,436	10.2%	18.1%	24	13.6%	14.1%	\$1,436	10.2%	9.5%
	Middle	55	31.1%	\$3,747	26.6%	22.4%	55	31.1%	22.2%	\$3,747	26.6%	18.6%
	Upper	87	49.2%	\$8,439	59.9%	39.3%	87	49.2%	43.7%	\$8,439	59.9%	51.6%
	Unknown	3	1.7%	\$392	2.8%	0.0%	3	1.7%	16.2%	\$392	2.8%	18.7%
	Total	177	100.0%	\$14,093	100.0%	100.0%	177	100.0%	100.0%	\$14,093	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	31	73.8%	\$1,206	55.3%	93.7%	31	73.8%	45.6%	\$1,206	55.3%	37.7%
	Over \$1 Million	8	19.0%	\$861	39.5%	5.0%	8	19.0%				
	Total Rev. available	39	92.8%	\$2,067	94.8%	98.7%	39	92.8%				
	Rev. Not Known	3	7.1%	\$113	5.2%	1.4%	3	7.1%				
Small Farm	Loan Size											
	\$100,000 or Less	36	85.7%	\$1,179	54.1%		36	85.7%	95.9%	\$1,179	54.1%	46.8%
	\$100,001 - \$250,000	6	14.3%	\$1,001	45.9%		6	14.3%	2.7%	\$1,001	45.9%	17.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	36.0%
	Total	42	100.0%	\$2,180	100.0%		42	100.0%	100.0%	\$2,180	100.0%	100.0%
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	6	35.3%	\$1,163	38.9%	97.1%	6	35.3%	39.3%	\$1,163	38.9%	62.3%
	Over \$1 Million	10	58.8%	\$1,796	60.1%	2.9%	10	58.8%				
	Not Known	1	5.9%	\$28	0.9%	0.0%	1	5.9%				
	Total	17	100.0%	\$2,987	100.0%	100.0%	17	100.0%				
Small Farm	Loan Size											
	\$100,000 or Less	5	29.4%	\$256	8.6%		5	29.4%	75.3%	\$256	8.6%	18.2%
	\$100,001 - \$250,000	8	47.1%	\$1,368	45.8%		8	47.1%	15.7%	\$1,368	45.8%	39.4%
	\$250,001 - \$500,000	4	23.5%	\$1,363	45.6%		4	23.5%	9.0%	\$1,363	45.6%	42.4%
	Total	17	100.0%	\$2,987	100.0%		17	100.0%	100.0%	\$2,987	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Northern FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.6%	\$50	1.6%	5.7%	1	3.6%	3.9%	\$50	1.6%	3.3%
	Middle	25	89.3%	\$2,822	92.4%	85.6%	25	89.3%	86.6%	\$2,822	92.4%	86.7%
	Upper	2	7.1%	\$183	6.0%	8.7%	2	7.1%	9.4%	\$183	6.0%	10.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$3,055	100.0%	100.0%	28	100.0%	100.0%	\$3,055	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	6.8%	\$186	4.7%	5.7%	3	6.8%	4.0%	\$186	4.7%	3.0%
	Middle	40	90.9%	\$3,655	93.0%	85.6%	40	90.9%	82.8%	\$3,655	93.0%	81.9%
	Upper	1	2.3%	\$88	2.2%	8.7%	1	2.3%	13.2%	\$88	2.2%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$3,929	100.0%	100.0%	44	100.0%	100.0%	\$3,929	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.7%	0	0.0%	8.8%	\$0	0.0%	5.0%
	Middle	41	91.1%	\$840	80.9%	85.6%	41	91.1%	82.5%	\$840	80.9%	84.9%
	Upper	4	8.9%	\$198	19.1%	8.7%	4	8.9%	8.8%	\$198	19.1%	10.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$1,038	100.0%	100.0%	45	100.0%	100.0%	\$1,038	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	8.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	3.4%	\$236	2.9%	5.7%	4	3.4%	4.3%	\$236	2.9%	3.2%
	Middle	106	90.6%	\$7,317	91.2%	85.6%	106	90.6%	85.1%	\$7,317	91.2%	85.1%
	Upper	7	6.0%	\$469	5.8%	8.7%	7	6.0%	10.6%	\$469	5.8%	11.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$8,022	100.0%	100.0%	117	100.0%	100.0%	\$8,022	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.4%	\$40	0.8%	6.5%	2	3.4%	6.3%	\$40	0.8%	5.4%
	Middle	53	89.8%	\$4,388	83.5%	83.5%	53	89.8%	82.1%	\$4,388	83.5%	82.0%
	Upper	4	6.8%	\$826	15.7%	10.1%	4	6.8%	9.0%	\$826	15.7%	8.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	3.7%
	Total	59	100.0%	\$5,254	100.0%	100.0%	59	100.0%	100.0%	\$5,254	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.9%	\$0	0.0%	0.1%
	Middle	9	100.0%	\$1,791	100.0%	87.1%	9	100.0%	92.5%	\$1,791	100.0%	99.0%
	Upper	0	0.0%	\$0	0.0%	10.8%	0	0.0%	5.6%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,791	100.0%	100.0%	9	100.0%	100.0%	\$1,791	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Northern FL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	3	10.7%	\$248	8.1%	23.7%	3	10.7%	\$248	8.1%	2.6%	
	Moderate	4	14.3%	\$343	11.2%	17.9%	4	14.3%	\$343	11.2%	9.8%	
	Middle	11	39.3%	\$1,211	39.6%	19.2%	11	39.3%	\$1,211	39.6%	23.1%	
	Upper	9	32.1%	\$1,112	36.4%	39.2%	9	32.1%	\$1,112	36.4%	51.4%	
	Unknown	1	3.6%	\$141	4.6%	0.0%	1	3.6%	\$141	4.6%	13.0%	
	Total	28	100.0%	\$3,055	100.0%	100.0%	28	100.0%	\$3,055	100.0%	100.0%	
REFINANCE	Low	1	2.3%	\$50	1.3%	23.7%	1	2.3%	\$50	1.3%	1.4%	
	Moderate	4	9.1%	\$221	5.6%	17.9%	4	9.1%	\$221	5.6%	10.4%	
	Middle	12	27.3%	\$1,014	25.8%	19.2%	12	27.3%	\$1,014	25.8%	18.8%	
	Upper	26	59.1%	\$2,612	66.5%	39.2%	26	59.1%	\$2,612	66.5%	42.5%	
	Unknown	1	2.3%	\$32	0.8%	0.0%	1	2.3%	\$32	0.8%	26.9%	
	Total	44	100.0%	\$3,929	100.0%	100.0%	44	100.0%	\$3,929	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	6.7%	\$9	0.9%	23.7%	3	6.7%	\$9	0.9%	1.7%	
	Moderate	7	15.6%	\$90	8.7%	17.9%	7	15.6%	\$90	8.7%	15.9%	
	Middle	18	40.0%	\$417	40.2%	19.2%	18	40.0%	\$417	40.2%	21.7%	
	Upper	16	35.6%	\$520	50.1%	39.2%	16	35.6%	\$520	50.1%	59.7%	
	Unknown	1	2.2%	\$2	0.2%	0.0%	1	2.2%	\$2	0.2%	1.0%	
	Total	45	100.0%	\$1,038	100.0%	100.0%	45	100.0%	\$1,038	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	6.0%	\$307	3.8%	23.7%	7	6.0%	\$307	3.8%	2.2%	
	Moderate	15	12.8%	\$654	8.2%	17.9%	15	12.8%	\$654	8.2%	10.2%	
	Middle	41	35.0%	\$2,642	32.9%	19.2%	41	35.0%	\$2,642	32.9%	21.6%	
	Upper	51	43.6%	\$4,244	52.9%	39.2%	51	43.6%	\$4,244	52.9%	48.7%	
	Unknown	3	2.6%	\$175	2.2%	0.0%	3	2.6%	\$175	2.2%	17.2%	
	Total	117	100.0%	\$8,022	100.0%	100.0%	117	100.0%	\$8,022	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	49	83.1%	\$3,009	57.3%	93.1%	49	83.1%	\$3,009	57.3%	42.5%	
	Over \$1 Million	9	15.3%	\$2,211	42.1%	5.5%	9	15.3%				
	Total Rev. available	58	98.4%	\$5,220	99.4%	98.6%	58	98.4%				
	Rev. Not Known	1	1.7%	\$34	0.6%	1.5%	1	1.7%				
	Total	59	100.0%	\$5,254	100.0%	100.0%	59	100.0%				
	\$100,000 or Less	48	81.4%	\$1,278	24.3%		48	81.4%	\$1,278	24.3%	50.1%	
	\$100,001 - \$250,000	6	10.2%	\$1,136	21.6%		6	10.2%	\$1,136	21.6%	16.2%	
	\$250,001 - \$1 Million	5	8.5%	\$2,840	54.1%		5	8.5%	\$2,840	54.1%	33.7%	
	Total	59	100.0%	\$5,254	100.0%		59	100.0%	\$5,254	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	5	55.6%	\$753	42.0%	96.3%	5	55.6%	\$753	42.0%	50.2%	
	Over \$1 Million	4	44.4%	\$1,038	58.0%	3.7%	4	44.4%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	9	100.0%	\$1,791	100.0%	100.0%	9	100.0%				
	\$100,000 or Less	3	33.3%	\$197	11.0%		3	33.3%	\$197	11.0%	30.1%	
	\$100,001 - \$250,000	3	33.3%	\$600	33.5%		3	33.3%	\$600	33.5%	32.6%	
	\$250,001 - \$500,000	3	33.3%	\$994	55.5%		3	33.3%	\$994	55.5%	37.3%	
	Total	9	100.0%	\$1,791	100.0%		9	100.0%	\$1,791	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	9.1%	\$1,025	7.8%	13.0%	8	9.1%	9.5%	\$1,025	7.8%	7.5%
	Middle	66	75.0%	\$8,636	65.9%	73.1%	66	75.0%	76.5%	\$8,636	65.9%	73.2%
	Upper	14	15.9%	\$3,435	26.2%	13.9%	14	15.9%	14.0%	\$3,435	26.2%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	88	100.0%	\$13,096	100.0%	100.0%	88	100.0%	100.0%	\$13,096	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	8.8%	\$888	6.5%	13.0%	12	8.8%	8.9%	\$888	6.5%	7.2%
	Middle	89	65.0%	\$7,313	53.7%	73.1%	89	65.0%	73.8%	\$7,313	53.7%	70.2%
	Upper	36	26.3%	\$5,405	39.7%	13.9%	36	26.3%	17.3%	\$5,405	39.7%	22.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	137	100.0%	\$13,606	100.0%	100.0%	137	100.0%	100.0%	\$13,606	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	6.8%	\$65	2.5%	13.0%	5	6.8%	11.0%	\$65	2.5%	9.3%
	Middle	47	64.4%	\$1,503	56.7%	73.1%	47	64.4%	71.3%	\$1,503	56.7%	68.2%
	Upper	21	28.8%	\$1,085	40.9%	13.9%	21	28.8%	17.7%	\$1,085	40.9%	22.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$2,653	100.0%	100.0%	73	100.0%	100.0%	\$2,653	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.9%	0	0.0%	40.0%	\$0	0.0%	38.9%
	Middle	0	0.0%	\$0	0.0%	45.1%	0	0.0%	40.0%	\$0	0.0%	57.8%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	20.0%	\$0	0.0%	3.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	25	8.4%	\$1,978	6.7%	13.0%	25	8.4%	9.4%	\$1,978	6.7%	8.0%
	Middle	202	67.8%	\$17,452	59.5%	73.1%	202	67.8%	75.4%	\$17,452	59.5%	72.0%
	Upper	71	23.8%	\$9,925	33.8%	13.9%	71	23.8%	15.2%	\$9,925	33.8%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	298	100.0%	\$29,355	100.0%	100.0%	298	100.0%	100.0%	\$29,355	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	32	22.2%	\$1,988	15.7%	17.7%	32	22.2%	17.8%	\$1,988	15.7%	21.4%
	Middle	59	41.0%	\$3,083	24.3%	56.3%	59	41.0%	52.3%	\$3,083	24.3%	38.6%
	Upper	53	36.8%	\$7,614	60.0%	26.1%	53	36.8%	28.6%	\$7,614	60.0%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.3%	\$0	0.0%	0.8%
	Total	144	100.0%	\$12,685	100.0%	100.0%	144	100.0%	100.0%	\$12,685	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	7.8%	\$0	0.0%	4.4%
	Middle	2	100.0%	\$24	100.0%	54.5%	2	100.0%	54.5%	\$24	100.0%	80.6%
	Upper	0	0.0%	\$0	0.0%	30.4%	0	0.0%	32.5%	\$0	0.0%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	1.0%
	Total	2	100.0%	\$24	100.0%	100.0%	2	100.0%	100.0%	\$24	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ocala**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	\$ %	Agg	
							#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	2.3%	\$125	1.0%	18.1%	2	2.3%	\$125	1.0%	1.7%	
	Moderate	15	17.0%	\$1,295	9.9%	19.8%	15	17.0%	\$1,295	9.9%	10.4%	
	Middle	27	30.7%	\$2,980	22.8%	22.8%	27	30.7%	\$2,980	22.8%	19.0%	
	Upper	38	43.2%	\$8,002	61.1%	39.3%	38	43.2%	\$8,002	61.1%	51.7%	
	Unknown	6	6.8%	\$694	5.3%	0.0%	6	6.8%	\$694	5.3%	17.2%	
	Total	88	100.0%	\$13,096	100.0%	100.0%	88	100.0%	\$13,096	100.0%	100.0%	
REFINANCE	Low	11	8.0%	\$493	3.6%	18.1%	11	8.0%	\$493	3.6%	2.3%	
	Moderate	18	13.1%	\$931	6.8%	19.8%	18	13.1%	\$931	6.8%	7.4%	
	Middle	33	24.1%	\$2,524	18.6%	22.8%	33	24.1%	\$2,524	18.6%	15.4%	
	Upper	69	50.4%	\$9,187	67.5%	39.3%	69	50.4%	\$9,187	67.5%	47.0%	
	Unknown	6	4.4%	\$471	3.5%	0.0%	6	4.4%	\$471	3.5%	27.8%	
	Total	137	100.0%	\$13,606	100.0%	100.0%	137	100.0%	\$13,606	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	15.1%	\$92	3.5%	18.1%	11	15.1%	\$92	3.5%	2.1%	
	Moderate	10	13.7%	\$57	2.1%	19.8%	10	13.7%	\$57	2.1%	5.1%	
	Middle	12	16.4%	\$223	8.4%	22.8%	12	16.4%	\$223	8.4%	16.7%	
	Upper	38	52.1%	\$2,251	84.8%	39.3%	38	52.1%	\$2,251	84.8%	69.8%	
	Unknown	2	2.7%	\$30	1.1%	0.0%	2	2.7%	\$30	1.1%	6.3%	
	Total	73	100.0%	\$2,653	100.0%	100.0%	73	100.0%	\$2,653	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	24	8.1%	\$710	2.4%	18.1%	24	8.1%	\$710	2.4%	1.9%	
	Moderate	43	14.4%	\$2,283	7.8%	19.8%	43	14.4%	\$2,283	7.8%	9.3%	
	Middle	72	24.2%	\$5,727	19.5%	22.8%	72	24.2%	\$5,727	19.5%	17.6%	
	Upper	145	48.7%	\$19,440	66.2%	39.3%	145	48.7%	\$19,440	66.2%	49.9%	
	Unknown	14	4.7%	\$1,195	4.1%	0.0%	14	4.7%	\$1,195	4.1%	21.4%	
	Total	298	100.0%	\$29,355	100.0%	100.0%	298	100.0%	\$29,355	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	96	66.7%	\$6,645	52.4%	94.0%	96	66.7%	\$6,645	52.4%	41.8%	
	Over \$1 Million	46	31.9%	\$5,924	46.7%	5.3%	46	31.9%				
	Total Rev. available	142	98.6%	\$12,569	99.1%	99.3%	142	98.6%				
	Rev. Not Known	2	1.4%	\$116	0.9%	0.7%	2	1.4%				
Small Farm	Loan Size											
	\$100,000 or Less	105	72.9%	\$3,392	26.7%		105	72.9%	\$3,392	26.7%	42.0%	
	\$100,001 - \$250,000	27	18.8%	\$4,466	35.2%		27	18.8%	\$4,466	35.2%	18.2%	
	\$250,001 - \$1 Million	12	8.3%	\$4,827	38.1%		12	8.3%	\$4,827	38.1%	39.8%	
	Total	144	100.0%	\$12,685	100.0%		144	100.0%	\$12,685	100.0%	100.0%	
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	2	100.0%	\$24	100.0%	96.8%	2	100.0%	\$24	100.0%	58.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$24	100.0%	100.0%	2	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	2	100.0%	\$24	100.0%		2	100.0%	\$24	100.0%	38.8%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	39.3%	
	Total	2	100.0%	\$24	100.0%		2	100.0%	\$24	100.0%	100.0%	
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	6	8.1%	\$2,524	17.8%	14.5%	6	8.1%	11.0%	\$2,524	17.8%	9.2%
	Middle	55	74.3%	\$9,325	65.9%	69.6%	55	74.3%	73.1%	\$9,325	65.9%	71.3%
	Upper	13	17.6%	\$2,306	16.3%	15.3%	13	17.6%	15.8%	\$2,306	16.3%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	74	100.0%	\$14,155	100.0%	100.0%	74	100.0%	100.0%	\$14,155	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	11	11.3%	\$806	7.4%	14.5%	11	11.3%	10.1%	\$806	7.4%	9.1%
	Middle	56	57.7%	\$7,464	68.2%	69.6%	56	57.7%	71.8%	\$7,464	68.2%	69.0%
	Upper	30	30.9%	\$2,670	24.4%	15.3%	30	30.9%	17.9%	\$2,670	24.4%	21.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$10,940	100.0%	100.0%	97	100.0%	100.0%	\$10,940	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.0%	\$10	0.3%	0.6%	1	1.0%	0.5%	\$10	0.3%	0.1%
	Moderate	17	17.7%	\$613	19.4%	14.5%	17	17.7%	12.3%	\$613	19.4%	5.8%
	Middle	57	59.4%	\$1,691	53.6%	69.6%	57	59.4%	68.6%	\$1,691	53.6%	79.5%
	Upper	21	21.9%	\$838	26.6%	15.3%	21	21.9%	18.5%	\$838	26.6%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$3,152	100.0%	100.0%	96	100.0%	100.0%	\$3,152	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	16.4%	0	0.0%	14.3%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	23.8%	0	0.0%	42.9%	\$0	0.0%	38.5%
	Middle	0	0.0%	\$0	0.0%	46.1%	0	0.0%	14.3%	\$0	0.0%	47.3%
	Upper	0	0.0%	\$0	0.0%	13.8%	0	0.0%	28.6%	\$0	0.0%	8.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.4%	\$10	0.0%	0.6%	1	0.4%	0.2%	\$10	0.0%	0.1%
	Moderate	34	12.7%	\$3,943	14.0%	14.5%	34	12.7%	10.8%	\$3,943	14.0%	9.3%
	Middle	168	62.9%	\$18,480	65.4%	69.6%	168	62.9%	72.5%	\$18,480	65.4%	70.8%
	Upper	64	24.0%	\$5,814	20.6%	15.3%	64	24.0%	16.5%	\$5,814	20.6%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	267	100.0%	\$28,247	100.0%	100.0%	267	100.0%	100.0%	\$28,247	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	6	3.4%	\$463	3.3%	1.8%	6	3.4%	1.9%	\$463	3.3%	2.6%
	Moderate	25	14.0%	\$1,155	8.2%	16.4%	25	14.0%	16.7%	\$1,155	8.2%	17.5%
	Middle	120	67.0%	\$8,041	56.8%	64.4%	120	67.0%	62.4%	\$8,041	56.8%	60.4%
	Upper	28	15.6%	\$4,492	31.7%	17.5%	28	15.6%	17.8%	\$4,492	31.7%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.8%
	Total	179	100.0%	\$14,151	100.0%	100.0%	179	100.0%	100.0%	\$14,151	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	66.7%	\$8	44.4%	19.0%	2	66.7%	20.5%	\$8	44.4%	21.5%
	Middle	1	33.3%	\$10	55.6%	70.0%	1	33.3%	59.8%	\$10	55.6%	70.8%
	Upper	0	0.0%	\$0	0.0%	10.9%	0	0.0%	13.4%	\$0	0.0%	5.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	2.0%
	Total	3	100.0%	\$18	100.0%	100.0%	3	100.0%	100.0%	\$18	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Ocala**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	2	2.7%	\$104	0.7%	19.3%	2	2.7%	\$104	0.7%	2.3%	
	Moderate	14	18.9%	\$1,299	9.2%	19.5%	14	18.9%	\$1,299	9.2%	12.8%	
	Middle	21	28.4%	\$2,980	21.1%	21.6%	21	28.4%	\$2,980	21.1%	21.3%	
	Upper	37	50.0%	\$9,772	69.0%	39.7%	37	50.0%	\$9,772	69.0%	46.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.3%	
	Total	74	100.0%	\$14,155	100.0%	100.0%	74	100.0%	\$14,155	100.0%	100.0%	
REFINANCE	Low	7	7.2%	\$220	2.0%	19.3%	7	7.2%	\$220	2.0%	3.9%	
	Moderate	18	18.6%	\$1,292	11.8%	19.5%	18	18.6%	\$1,292	11.8%	12.2%	
	Middle	25	25.8%	\$2,434	22.2%	21.6%	25	25.8%	\$2,434	22.2%	18.5%	
	Upper	47	48.5%	\$6,994	63.9%	39.7%	47	48.5%	\$6,994	63.9%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.6%	
	Total	97	100.0%	\$10,940	100.0%	100.0%	97	100.0%	\$10,940	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	7.3%	\$86	2.7%	19.3%	7	7.3%	\$86	2.7%	2.7%	
	Moderate	17	17.7%	\$487	15.5%	19.5%	17	17.7%	\$487	15.5%	8.3%	
	Middle	31	32.3%	\$669	21.2%	21.6%	31	32.3%	\$669	21.2%	13.1%	
	Upper	40	41.7%	\$1,842	58.4%	39.7%	40	41.7%	\$1,842	58.4%	70.2%	
	Unknown	1	1.0%	\$68	2.2%	0.0%	1	1.0%	\$68	2.2%	5.7%	
	Total	96	100.0%	\$3,152	100.0%	100.0%	96	100.0%	\$3,152	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	6.0%	\$410	1.5%	19.3%	16	6.0%	\$410	1.5%	2.7%	
	Moderate	49	18.4%	\$3,078	10.9%	19.5%	49	18.4%	\$3,078	10.9%	12.4%	
	Middle	77	28.8%	\$6,083	21.5%	21.6%	77	28.8%	\$6,083	21.5%	20.3%	
	Upper	124	46.4%	\$18,608	65.9%	39.7%	124	46.4%	\$18,608	65.9%	45.4%	
	Unknown	1	0.4%	\$68	0.2%	0.0%	1	0.4%	\$68	0.2%	19.3%	
	Total	267	100.0%	\$28,247	100.0%	100.0%	267	100.0%	\$28,247	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	129	72.1%	\$7,637	54.0%	93.3%	129	72.1%	\$7,637	54.0%	41.4%	
	Over \$1 Million	45	25.1%	\$6,214	43.9%	6.0%	45	25.1%				
	Total Rev. available	174	97.2%	\$13,851	97.9%	99.3%	174	97.2%				
	Rev. Not Known	5	2.8%	\$300	2.1%	0.6%	5	2.8%				
	Total	179	100.0%	\$14,151	100.0%	100.0%	179	100.0%				
	\$100,000 or Less	144	80.4%	\$4,168	29.5%		144	80.4%	\$4,168	29.5%	43.3%	
	\$100,001 - \$250,000	23	12.8%	\$3,916	27.7%		23	12.8%	\$3,916	27.7%	18.3%	
	\$250,001 - \$1 Million	12	6.7%	\$6,067	42.9%		12	6.7%	\$6,067	42.9%	38.4%	
	Total	179	100.0%	\$14,151	100.0%		179	100.0%	\$14,151	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	2	66.7%	\$15	83.3%	96.7%	2	66.7%	\$15	83.3%	82.2%	
	Over \$1 Million	1	33.3%	\$3	16.7%	3.3%	1	33.3%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$18	100.0%	100.0%	3	100.0%				
	\$100,000 or Less	3	100.0%	\$18	100.0%		3	100.0%	\$18	100.0%	31.7%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	48.3%	
	Total	3	100.0%	\$18	100.0%		3	100.0%	\$18	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	32.1%	\$0	0.0%	34.6%
	Middle	1	100.0%	\$136	100.0%	57.2%	1	100.0%	50.7%	\$136	100.0%	42.8%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	17.0%	\$0	0.0%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.6%
	Total	1	100.0%	\$136	100.0%	100.0%	1	100.0%	100.0%	\$136	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	21.7%	\$0	0.0%	21.1%
	Middle	0	0.0%	\$0	0.0%	57.2%	0	0.0%	54.5%	\$0	0.0%	51.0%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	23.1%	\$0	0.0%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	1.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	26.3%	\$0	0.0%	26.3%
	Middle	2	100.0%	\$15	100.0%	57.2%	2	100.0%	56.3%	\$15	100.0%	39.8%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	17.5%	\$0	0.0%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$15	100.0%	100.0%	2	100.0%	100.0%	\$15	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	38.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	7.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	28.7%	\$0	0.0%	30.9%
	Middle	3	100.0%	\$151	100.0%	57.2%	3	100.0%	52.4%	\$151	100.0%	44.9%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	18.5%	\$0	0.0%	23.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.8%
	Total	3	100.0%	\$151	100.0%	100.0%	3	100.0%	100.0%	\$151	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$265	46.5%	20.6%	1	10.0%	17.2%	\$265	46.5%	18.9%
	Middle	8	80.0%	\$275	48.2%	62.6%	8	80.0%	63.8%	\$275	48.2%	57.6%
	Upper	1	10.0%	\$30	5.3%	16.7%	1	10.0%	17.2%	\$30	5.3%	22.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.9%
	Total	10	100.0%	\$570	100.0%	100.0%	10	100.0%	100.0%	\$570	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	100.0%	\$650	100.0%	23.1%	3	100.0%	19.4%	\$650	100.0%	23.4%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	54.8%	\$0	0.0%	52.6%
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	25.8%	\$0	0.0%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$650	100.0%	100.0%	3	100.0%	100.0%	\$650	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Okeechobee**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	1.3%	
	Moderate	1	100.0%	\$136	100.0%	20.7%	1	100.0%	\$136	100.0%	8.6%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	19.6%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	\$0	0.0%	47.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.3%	
	Total	1	100.0%	\$136	100.0%	100.0%	1	100.0%	\$136	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	5.8%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	16.9%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	\$0	0.0%	45.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	31.4%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	2.7%	
	Moderate	1	50.0%	\$5	33.3%	20.7%	1	50.0%	\$5	33.3%	7.2%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	8.8%	
	Upper	1	50.0%	\$10	66.7%	39.6%	1	50.0%	\$10	66.7%	81.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$15	100.0%	100.0%	2	100.0%	\$15	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	1.2%	
	Moderate	2	66.7%	\$141	93.4%	20.7%	2	66.7%	\$141	93.4%	7.8%	
	Middle	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	18.6%	
	Upper	1	33.3%	\$10	6.6%	39.6%	1	33.3%	\$10	6.6%	47.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.9%	
	Total	3	100.0%	\$151	100.0%	100.0%	3	100.0%	\$151	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	7	70.0%	\$186	32.6%	93.5%	7	70.0%	\$186	32.6%	30.6%	
	Over \$1 Million	3	30.0%	\$384	67.4%	5.3%	3	30.0%				
	Total Rev. available	10	100.0%	\$570	100.0%	98.8%	10	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	10	100.0%	\$570	100.0%	100.0%	10	100.0%				
Small Farm	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	91.0%	0	0.0%	\$0	0.0%	64.8%	
	Over \$1 Million	3	100.0%	\$650	100.0%	9.0%	3	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$650	100.0%	100.0%	3	100.0%				
	\$100,000 or Less	2	66.7%	\$150	23.1%		2	66.7%	\$150	23.1%	21.6%	
Small Farm	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	50.3%	
	\$250,001 - \$500,000	1	33.3%	\$500	76.9%		1	33.3%	\$500	76.9%	28.1%	
	Total	3	100.0%	\$650	100.0%		3	100.0%	\$650	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Okeechobee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$73	100.0%	29.7%	1	100.0%	21.6%	\$73	100.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	56.3%	0	0.0%	61.1%	\$0	0.0%	65.9%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	16.9%	\$0	0.0%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.5%
	Total	1	100.0%	\$73	100.0%	100.0%	1	100.0%	100.0%	\$73	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.7%	0	0.0%	24.8%	\$0	0.0%	17.8%
	Middle	0	0.0%	\$0	0.0%	56.3%	0	0.0%	51.9%	\$0	0.0%	60.9%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	22.6%	\$0	0.0%	19.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	1.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.7%	0	0.0%	27.3%	\$0	0.0%	18.4%
	Middle	1	100.0%	\$35	100.0%	56.3%	1	100.0%	52.7%	\$35	100.0%	57.5%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	20.0%	\$0	0.0%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%	100.0%	\$35	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	42.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	53.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	4.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$73	67.6%	29.7%	1	50.0%	23.2%	\$73	67.6%	16.8%
	Middle	1	50.0%	\$35	32.4%	56.3%	1	50.0%	57.7%	\$35	32.4%	64.3%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	18.7%	\$0	0.0%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.7%
	Total	2	100.0%	\$108	100.0%	100.0%	2	100.0%	100.0%	\$108	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	30.8%	0	0.0%	36.6%	\$0	0.0%	45.0%
	Middle	3	42.9%	\$45	30.0%	46.9%	3	42.9%	42.6%	\$45	30.0%	40.5%
	Upper	4	57.1%	\$105	70.0%	22.2%	4	57.1%	19.8%	\$105	70.0%	14.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	0.3%
	Total	7	100.0%	\$150	100.0%	100.0%	7	100.0%	100.0%	\$150	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	100.0%	\$600	100.0%	10.5%	2	100.0%	23.8%	\$600	100.0%	22.2%
	Middle	0	0.0%	\$0	0.0%	72.8%	0	0.0%	59.5%	\$0	0.0%	45.4%
	Upper	0	0.0%	\$0	0.0%	16.7%	0	0.0%	14.3%	\$0	0.0%	31.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	0.7%
	Total	2	100.0%	\$600	100.0%	100.0%	2	100.0%	100.0%	\$600	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Okeechobee**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg		
#	%	\$ (000s)	\$ %	#	%	%			\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	4.4%	\$0	0.0%	2.1%	
	Moderate	1	100.0%	\$73	100.0%	19.7%	1	100.0%	12.9%	\$73	100.0%	9.4%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	21.9%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	33.0%	0	0.0%	43.3%	\$0	0.0%	51.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.6%	\$0	0.0%	16.5%	
	Total	1	100.0%	\$73	100.0%	100.0%	1	100.0%	100.0%	\$73	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	5.3%	\$0	0.0%	3.2%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	15.8%	\$0	0.0%	10.3%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	20.3%	\$0	0.0%	17.1%	
	Upper	0	0.0%	\$0	0.0%	33.0%	0	0.0%	42.1%	\$0	0.0%	54.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	14.6%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	9.1%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	9.1%	\$0	0.0%	3.2%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	30.9%	\$0	0.0%	43.1%	
	Upper	1	100.0%	\$35	100.0%	33.0%	1	100.0%	47.3%	\$35	100.0%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	8.3%	
	Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%	100.0%	\$35	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	33.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.5%	0	0.0%	5.1%	\$0	0.0%	2.4%	
	Moderate	1	50.0%	\$73	67.6%	19.7%	1	50.0%	13.2%	\$73	67.6%	9.4%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	22.4%	\$0	0.0%	20.2%	
	Upper	1	50.0%	\$35	32.4%	33.0%	1	50.0%	43.3%	\$35	32.4%	52.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	15.8%	
	Total	2	100.0%	\$108	100.0%	100.0%	2	100.0%	100.0%	\$108	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	7	100.0%	\$150	100.0%	92.8%	7	100.0%	52.0%	\$150	100.0%	29.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.9%	0	0.0%				
		Total Rev. available	7	100.0%	\$150	100.0%	98.7%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	7	100.0%	\$150	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	7	100.0%	\$150	100.0%		7	100.0%	92.2%	\$150	100.0%	37.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	18.7%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	44.0%
		Total	7	100.0%	\$150	100.0%		7	100.0%	100.0%	\$150	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	0	0.0%	\$0	0.0%	91.9%	0	0.0%	50.0%	\$0	0.0%	37.7%
		Over \$1 Million	2	100.0%	\$600	100.0%	8.1%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$600	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	1	50.0%	\$100	16.7%		1	50.0%	73.8%	\$100	16.7%	19.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.9%	\$0	0.0%	20.3%
		\$250,001 - \$500,000	1	50.0%	\$500	83.3%		1	50.0%	14.3%	\$500	83.3%	60.0%
Total		2	100.0%	\$600	100.0%		2	100.0%	100.0%	\$600	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.4%	\$125	0.2%	0.5%	1	0.4%	\$125	0.2%	0.2%	
	Moderate	33	12.2%	\$4,492	5.4%	20.0%	33	12.2%	\$4,492	5.4%	12.3%	
	Middle	101	37.4%	\$23,908	28.9%	43.8%	101	37.4%	\$23,908	28.9%	40.9%	
	Upper	134	49.6%	\$54,062	65.3%	35.7%	134	49.6%	\$54,062	65.3%	46.6%	
	Unknown	1	0.4%	\$256	0.3%	0.0%	1	0.4%	\$256	0.3%	0.0%	
	Total	270	100.0%	\$82,843	100.0%	100.0%	270	100.0%	\$82,843	100.0%	100.0%	
REFINANCE	Low	1	0.3%	\$115	0.2%	0.5%	1	0.3%	\$115	0.2%	0.2%	
	Moderate	52	17.9%	\$5,107	10.0%	20.0%	52	17.9%	\$5,107	10.0%	8.8%	
	Middle	104	35.9%	\$13,113	25.6%	43.8%	104	35.9%	\$13,113	25.6%	36.7%	
	Upper	133	45.9%	\$32,921	64.2%	35.7%	133	45.9%	\$32,921	64.2%	54.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	290	100.0%	\$51,256	100.0%	100.0%	290	100.0%	\$51,256	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	46	25.3%	\$2,686	22.7%	20.0%	46	25.3%	\$2,686	22.7%	11.6%	
	Middle	75	41.2%	\$4,212	35.5%	43.8%	75	41.2%	\$4,212	35.5%	34.0%	
	Upper	61	33.5%	\$4,951	41.8%	35.7%	61	33.5%	\$4,951	41.8%	54.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	182	100.0%	\$11,849	100.0%	100.0%	182	100.0%	\$11,849	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	0	0.0%	\$0	0.0%	41.6%	0	0.0%	\$0	0.0%	39.7%	
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	27.6%	
	Upper	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	32.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.3%	\$240	0.2%	0.5%	2	0.3%	\$240	0.2%	0.2%	
	Moderate	131	17.7%	\$12,285	8.4%	20.0%	131	17.7%	\$12,285	8.4%	13.2%	
	Middle	280	37.7%	\$41,233	28.3%	43.8%	280	37.7%	\$41,233	28.3%	38.7%	
	Upper	328	44.2%	\$91,934	63.0%	35.7%	328	44.2%	\$91,934	63.0%	47.9%	
	Unknown	1	0.1%	\$256	0.2%	0.0%	1	0.1%	\$256	0.2%	0.0%	
	Total	742	100.0%	\$145,948	100.0%	100.0%	742	100.0%	\$145,948	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	8	0.7%	\$1,070	1.3%	0.6%	8	0.7%	\$1,070	1.3%	0.9%	
	Moderate	283	24.6%	\$23,576	28.4%	22.2%	283	24.6%	\$23,576	28.4%	24.8%	
	Middle	400	34.7%	\$29,158	35.2%	38.7%	400	34.7%	\$29,158	35.2%	35.0%	
	Upper	461	40.0%	\$29,085	35.1%	38.5%	461	40.0%	\$29,085	35.1%	38.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%	
	Total	1,152	100.0%	\$82,889	100.0%	100.0%	1,152	100.0%	\$82,889	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	28.6%	\$153	26.8%	13.0%	2	28.6%	\$153	26.8%	7.5%	
	Middle	3	42.9%	\$123	21.6%	48.3%	3	42.9%	\$123	21.6%	51.2%	
	Upper	2	28.6%	\$294	51.6%	37.8%	2	28.6%	\$294	51.6%	39.8%	
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.5%	
	Total	7	100.0%	\$570	100.0%	100.0%	7	100.0%	\$570	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Orlando**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	10	3.7%	\$944	1.1%	20.1%	10	3.7%	2.9%	\$944	1.1%	1.3%
	Moderate	39	14.4%	\$5,045	6.1%	18.6%	39	14.4%	14.7%	\$5,045	6.1%	9.5%
	Middle	42	15.6%	\$7,576	9.1%	20.8%	42	15.6%	21.1%	\$7,576	9.1%	17.9%
	Upper	172	63.7%	\$67,339	81.3%	40.5%	172	63.7%	46.9%	\$67,339	81.3%	58.4%
	Unknown	7	2.6%	\$1,939	2.3%	0.0%	7	2.6%	14.4%	\$1,939	2.3%	12.9%
	Total	270	100.0%	\$82,843	100.0%	100.0%	270	100.0%	100.0%	\$82,843	100.0%	100.0%
REFINANCE	Low	13	4.5%	\$1,083	2.1%	20.1%	13	4.5%	4.1%	\$1,083	2.1%	2.0%
	Moderate	52	17.9%	\$4,454	8.7%	18.6%	52	17.9%	10.8%	\$4,454	8.7%	6.8%
	Middle	68	23.4%	\$7,621	14.9%	20.8%	68	23.4%	17.1%	\$7,621	14.9%	13.5%
	Upper	147	50.7%	\$36,813	71.8%	40.5%	147	50.7%	43.2%	\$36,813	71.8%	52.6%
	Unknown	10	3.4%	\$1,285	2.5%	0.0%	10	3.4%	24.8%	\$1,285	2.5%	25.1%
	Total	290	100.0%	\$51,256	100.0%	100.0%	290	100.0%	100.0%	\$51,256	100.0%	100.0%
HOME IMPROVEMENT	Low	10	5.5%	\$243	2.1%	20.1%	10	5.5%	6.2%	\$243	2.1%	1.9%
	Moderate	29	15.9%	\$613	5.2%	18.6%	29	15.9%	14.3%	\$613	5.2%	7.9%
	Middle	34	18.7%	\$1,254	10.6%	20.8%	34	18.7%	20.0%	\$1,254	10.6%	15.7%
	Upper	109	59.9%	\$9,739	82.2%	40.5%	109	59.9%	56.2%	\$9,739	82.2%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	7.1%
	Total	182	100.0%	\$11,849	100.0%	100.0%	182	100.0%	100.0%	\$11,849	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	33	4.4%	\$2,270	1.6%	20.1%	33	4.4%	3.4%	\$2,270	1.6%	1.4%
	Moderate	120	16.2%	\$10,112	6.9%	18.6%	120	16.2%	13.4%	\$10,112	6.9%	8.1%
	Middle	144	19.4%	\$16,451	11.3%	20.8%	144	19.4%	19.7%	\$16,451	11.3%	15.4%
	Upper	428	57.7%	\$113,891	78.0%	40.5%	428	57.7%	46.0%	\$113,891	78.0%	52.8%
	Unknown	17	2.3%	\$3,224	2.2%	0.0%	17	2.3%	17.4%	\$3,224	2.2%	22.3%
	Total	742	100.0%	\$145,948	100.0%	100.0%	742	100.0%	100.0%	\$145,948	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	810	70.3%	\$36,433	44.0%	93.6%	810	70.3%	47.2%	\$36,433	44.0%	32.7%
	Over \$1 Million	318	27.6%	\$45,025	54.3%	5.7%	318	27.6%				
	Total Rev. available	1,128	97.9%	\$81,458	98.3%	99.3%	1,128	97.9%				
	Rev. Not Known	24	2.1%	\$1,431	1.7%	0.7%	24	2.1%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	3	42.9%	\$189	33.2%	93.2%	3	42.9%	41.2%	\$189	33.2%	45.2%
	Over \$1 Million	3	42.9%	\$328	57.5%	6.7%	3	42.9%				
	Not Known	1	14.3%	\$53	9.3%	0.1%	1	14.3%				
	Total	7	100.0%	\$570	100.0%	100.0%	7	100.0%				
Small Farm	Total Farms											
	Loan Size											
	\$100,000 or Less	6	85.7%	\$362	63.5%		6	85.7%	86.1%	\$362	63.5%	34.7%
	\$100,001 - \$250,000	1	14.3%	\$208	36.5%		1	14.3%	9.1%	\$208	36.5%	29.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	36.0%
	Total	7	100.0%	\$570	100.0%		7	100.0%	100.0%	\$570	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	0.6%	\$211	0.2%	1.0%	2	0.6%	1.3%	\$211	0.2%	1.0%
	Moderate	36	11.2%	\$7,447	7.6%	21.1%	36	11.2%	18.4%	\$7,447	7.6%	13.5%
	Middle	125	38.8%	\$31,595	32.2%	39.1%	125	38.8%	42.2%	\$31,595	32.2%	38.7%
	Upper	159	49.4%	\$58,887	60.0%	38.8%	159	49.4%	38.1%	\$58,887	60.0%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	322	100.0%	\$98,140	100.0%	100.0%	322	100.0%	100.0%	\$98,140	100.0%	100.0%
REFINANCE	Low	1	0.4%	\$76	0.2%	1.0%	1	0.4%	0.6%	\$76	0.2%	0.4%
	Moderate	34	14.5%	\$3,166	6.4%	21.1%	34	14.5%	18.1%	\$3,166	6.4%	13.2%
	Middle	63	26.8%	\$7,398	15.0%	39.1%	63	26.8%	39.3%	\$7,398	15.0%	35.7%
	Upper	137	58.3%	\$38,522	78.4%	38.8%	137	58.3%	41.9%	\$38,522	78.4%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	235	100.0%	\$49,162	100.0%	100.0%	235	100.0%	100.0%	\$49,162	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	28	16.6%	\$1,322	10.7%	21.1%	28	16.6%	15.7%	\$1,322	10.7%	9.7%
	Middle	52	30.8%	\$2,264	18.3%	39.1%	52	30.8%	39.7%	\$2,264	18.3%	34.6%
	Upper	89	52.7%	\$8,778	71.0%	38.8%	89	52.7%	43.8%	\$8,778	71.0%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	169	100.0%	\$12,364	100.0%	100.0%	169	100.0%	100.0%	\$12,364	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	11.7%	\$0	0.0%	12.8%
	Moderate	0	0.0%	\$0	0.0%	37.3%	0	0.0%	40.3%	\$0	0.0%	34.3%
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	29.9%	\$0	0.0%	28.4%
	Upper	0	0.0%	\$0	0.0%	20.8%	0	0.0%	18.2%	\$0	0.0%	24.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	0.4%	\$287	0.2%	1.0%	3	0.4%	1.1%	\$287	0.2%	1.7%
	Moderate	98	13.5%	\$11,935	7.5%	21.1%	98	13.5%	18.3%	\$11,935	7.5%	14.9%
	Middle	240	33.1%	\$41,257	25.8%	39.1%	240	33.1%	41.3%	\$41,257	25.8%	37.2%
	Upper	385	53.0%	\$106,187	66.5%	38.8%	385	53.0%	39.3%	\$106,187	66.5%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	726	100.0%	\$159,666	100.0%	100.0%	726	100.0%	100.0%	\$159,666	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	16	1.3%	\$1,508	1.5%	1.4%	16	1.3%	1.3%	\$1,508	1.5%	1.2%
	Moderate	324	25.6%	\$28,226	28.9%	24.5%	324	25.6%	24.4%	\$28,226	28.9%	28.4%
	Middle	418	33.0%	\$31,912	32.7%	34.5%	418	33.0%	33.7%	\$31,912	32.7%	32.6%
	Upper	507	40.1%	\$36,004	36.9%	39.6%	507	40.1%	39.7%	\$36,004	36.9%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Total	1,265	100.0%	\$97,650	100.0%	100.0%	1,265	100.0%	100.0%	\$97,650	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$7	2.8%	15.4%	1	14.3%	13.2%	\$7	2.8%	14.7%
	Middle	6	85.7%	\$245	97.2%	45.3%	6	85.7%	50.3%	\$245	97.2%	47.2%
	Upper	0	0.0%	\$0	0.0%	38.8%	0	0.0%	30.2%	\$0	0.0%	32.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	1.1%	\$0	0.0%	3.1%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	3.0%
	Total	7	100.0%	\$252	100.0%	100.0%	7	100.0%	100.0%	\$252	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Orlando**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	9	2.8%	\$910	0.9%	21.5%	9	2.8%	\$910	0.9%	1.2%	
	Moderate	21	6.5%	\$3,084	3.1%	18.1%	21	6.5%	\$3,084	3.1%	8.6%	
	Middle	69	21.4%	\$13,326	13.6%	19.2%	69	21.4%	\$13,326	13.6%	19.6%	
	Upper	215	66.8%	\$78,685	80.2%	41.2%	215	66.8%	\$78,685	80.2%	57.0%	
	Unknown	8	2.5%	\$2,135	2.2%	0.0%	8	2.5%	\$2,135	2.2%	13.6%	
	Total	322	100.0%	\$98,140	100.0%	100.0%	322	100.0%	\$98,140	100.0%	100.0%	
REFINANCE	Low	12	5.1%	\$891	1.8%	21.5%	12	5.1%	\$891	1.8%	2.8%	
	Moderate	33	14.0%	\$2,736	5.6%	18.1%	33	14.0%	\$2,736	5.6%	8.6%	
	Middle	48	20.4%	\$5,587	11.4%	19.2%	48	20.4%	\$5,587	11.4%	17.9%	
	Upper	136	57.9%	\$39,047	79.4%	41.2%	136	57.9%	\$39,047	79.4%	50.8%	
	Unknown	6	2.6%	\$901	1.8%	0.0%	6	2.6%	\$901	1.8%	20.0%	
	Total	235	100.0%	\$49,162	100.0%	100.0%	235	100.0%	\$49,162	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	3.0%	\$224	1.8%	21.5%	5	3.0%	\$224	1.8%	3.1%	
	Moderate	18	10.7%	\$397	3.2%	18.1%	18	10.7%	\$397	3.2%	8.1%	
	Middle	36	21.3%	\$1,584	12.8%	19.2%	36	21.3%	\$1,584	12.8%	19.2%	
	Upper	108	63.9%	\$10,149	82.1%	41.2%	108	63.9%	\$10,149	82.1%	65.7%	
	Unknown	2	1.2%	\$10	0.1%	0.0%	2	1.2%	\$10	0.1%	3.9%	
	Total	169	100.0%	\$12,364	100.0%	100.0%	169	100.0%	\$12,364	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	3.6%	\$2,025	1.3%	21.5%	26	3.6%	\$2,025	1.3%	1.5%	
	Moderate	72	9.9%	\$6,217	3.9%	18.1%	72	9.9%	\$6,217	3.9%	8.0%	
	Middle	153	21.1%	\$20,497	12.8%	19.2%	153	21.1%	\$20,497	12.8%	17.8%	
	Upper	459	63.2%	\$127,881	80.1%	41.2%	459	63.2%	\$127,881	80.1%	51.7%	
	Unknown	16	2.2%	\$3,046	1.9%	0.0%	16	2.2%	\$3,046	1.9%	20.9%	
	Total	726	100.0%	\$159,666	100.0%	100.0%	726	100.0%	\$159,666	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	882	69.7%	\$37,527	38.4%	92.8%	882	69.7%	\$37,527	38.4%	34.5%	
	Over \$1 Million	361	28.5%	\$58,325	59.7%	6.5%	361	28.5%				
	Total Rev. available	1,243	98.2%	\$95,852	98.1%	99.3%	1,243	98.2%				
	Rev. Not Known	22	1.7%	\$1,798	1.8%	0.7%	22	1.7%				
	Total	1,265	100.0%	\$97,650	100.0%	100.0%	1,265	100.0%				
	\$100,000 or Less	1,110	87.7%	\$36,973	37.9%		1,110	87.7%	\$36,973	37.9%	42.7%	
	\$100,001 - \$250,000	62	4.9%	\$11,368	11.6%		62	4.9%	\$11,368	11.6%	14.9%	
	\$250,001 - \$1 Million	93	7.4%	\$49,309	50.5%		93	7.4%	\$49,309	50.5%	42.4%	
	Total	1,265	100.0%	\$97,650	100.0%		1,265	100.0%	\$97,650	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	7	100.0%	\$252	100.0%	92.5%	7	100.0%	\$252	100.0%	45.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	7.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	7	100.0%	\$252	100.0%	100.0%	7	100.0%				
	\$100,000 or Less	7	100.0%	\$252	100.0%		7	100.0%	\$252	100.0%	40.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	28.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.6%	
	Total	7	100.0%	\$252	100.0%		7	100.0%	\$252	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.5%	\$275	0.6%	1.2%	1	0.5%	\$275	0.6%	0.3%	
	Moderate	20	11.0%	\$3,097	6.5%	18.8%	20	11.0%	\$3,097	6.5%	10.9%	
	Middle	86	47.3%	\$16,923	35.6%	46.9%	86	47.3%	\$16,923	35.6%	39.6%	
	Upper	75	41.2%	\$27,183	57.3%	33.1%	75	41.2%	\$27,183	57.3%	49.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	182	100.0%	\$47,478	100.0%	100.0%	182	100.0%	\$47,478	100.0%	100.0%	
REFINANCE	Low	3	2.8%	\$91	0.6%	1.2%	3	2.8%	\$91	0.6%	0.2%	
	Moderate	16	15.0%	\$1,199	8.3%	18.8%	16	15.0%	\$1,199	8.3%	8.7%	
	Middle	45	42.1%	\$5,042	35.1%	46.9%	45	42.1%	\$5,042	35.1%	38.3%	
	Upper	43	40.2%	\$8,041	55.9%	33.1%	43	40.2%	\$8,041	55.9%	52.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	107	100.0%	\$14,373	100.0%	100.0%	107	100.0%	\$14,373	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	1.5%	\$8	0.3%	1.2%	1	1.5%	\$8	0.3%	0.1%	
	Moderate	14	21.5%	\$410	13.6%	18.8%	14	21.5%	\$410	13.6%	8.7%	
	Middle	32	49.2%	\$1,671	55.5%	46.9%	32	49.2%	\$1,671	55.5%	34.7%	
	Upper	18	27.7%	\$924	30.7%	33.1%	18	27.7%	\$924	30.7%	56.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	65	100.0%	\$3,013	100.0%	100.0%	65	100.0%	\$3,013	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	\$0	0.0%	19.0%	
	Moderate	0	0.0%	\$0	0.0%	24.0%	0	0.0%	\$0	0.0%	19.7%	
	Middle	0	0.0%	\$0	0.0%	44.6%	0	0.0%	\$0	0.0%	37.1%	
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	\$0	0.0%	24.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	1.4%	\$374	0.6%	1.2%	5	1.4%	\$374	0.6%	1.0%	
	Moderate	50	14.1%	\$4,706	7.3%	18.8%	50	14.1%	\$4,706	7.3%	10.5%	
	Middle	163	46.0%	\$23,636	36.4%	46.9%	163	46.0%	\$23,636	36.4%	39.0%	
	Upper	136	38.4%	\$36,148	55.7%	33.1%	136	38.4%	\$36,148	55.7%	49.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	354	100.0%	\$64,864	100.0%	100.0%	354	100.0%	\$64,864	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	4	2.1%	\$194	1.0%	1.8%	4	2.1%	\$194	1.0%	1.9%	
	Moderate	81	41.5%	\$9,542	50.9%	21.5%	81	41.5%	\$9,542	50.9%	29.5%	
	Middle	64	32.8%	\$4,274	22.8%	42.6%	64	32.8%	\$4,274	22.8%	36.4%	
	Upper	46	23.6%	\$4,745	25.3%	34.2%	46	23.6%	\$4,745	25.3%	31.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	195	100.0%	\$18,755	100.0%	100.0%	195	100.0%	\$18,755	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	33.3%	\$50	62.5%	19.4%	1	33.3%	\$50	62.5%	14.0%	
	Middle	1	33.3%	\$5	6.3%	32.2%	1	33.3%	\$5	6.3%	55.6%	
	Upper	1	33.3%	\$25	31.3%	47.8%	1	33.3%	\$25	31.3%	30.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$80	100.0%	100.0%	3	100.0%	\$80	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Palm Bay**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank			Families by Family Income %	Count			Dollar				
		Count		Dollar		Bank		Agg %	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	7	3.8%	\$532	1.1%	19.4%	7	3.8%	4.7%	\$532	1.1%	2.0%	
	Moderate	26	14.3%	\$2,962	6.2%	18.8%	26	14.3%	16.0%	\$2,962	6.2%	9.9%	
	Middle	29	15.9%	\$4,306	9.1%	21.5%	29	15.9%	20.0%	\$4,306	9.1%	16.5%	
	Upper	118	64.8%	\$38,935	82.0%	40.4%	118	64.8%	43.2%	\$38,935	82.0%	57.5%	
	Unknown	2	1.1%	\$743	1.6%	0.0%	2	1.1%	16.0%	\$743	1.6%	14.1%	
	Total	182	100.0%	\$47,478	100.0%	100.0%	182	100.0%	100.0%	\$47,478	100.0%	100.0%	
REFINANCE	Low	11	10.3%	\$605	4.2%	19.4%	11	10.3%	5.5%	\$605	4.2%	2.7%	
	Moderate	14	13.1%	\$1,181	8.2%	18.8%	14	13.1%	12.1%	\$1,181	8.2%	7.4%	
	Middle	23	21.5%	\$2,054	14.3%	21.5%	23	21.5%	17.3%	\$2,054	14.3%	13.6%	
	Upper	55	51.4%	\$9,910	68.9%	40.4%	55	51.4%	41.6%	\$9,910	68.9%	51.1%	
	Unknown	4	3.7%	\$623	4.3%	0.0%	4	3.7%	23.4%	\$623	4.3%	25.2%	
	Total	107	100.0%	\$14,373	100.0%	100.0%	107	100.0%	100.0%	\$14,373	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	6.2%	\$98	3.3%	19.4%	4	6.2%	8.1%	\$98	3.3%	3.4%	
	Moderate	8	12.3%	\$181	6.0%	18.8%	8	12.3%	13.9%	\$181	6.0%	7.8%	
	Middle	18	27.7%	\$529	17.6%	21.5%	18	27.7%	19.7%	\$529	17.6%	16.5%	
	Upper	33	50.8%	\$2,027	67.3%	40.4%	33	50.8%	53.2%	\$2,027	67.3%	64.0%	
	Unknown	2	3.1%	\$178	5.9%	0.0%	2	3.1%	5.2%	\$178	5.9%	8.3%	
	Total	65	100.0%	\$3,013	100.0%	100.0%	65	100.0%	100.0%	\$3,013	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	6.2%	\$1,235	1.9%	19.4%	22	6.2%	5.1%	\$1,235	1.9%	2.2%	
	Moderate	48	13.6%	\$4,324	6.7%	18.8%	48	13.6%	14.7%	\$4,324	6.7%	8.7%	
	Middle	70	19.8%	\$6,889	10.6%	21.5%	70	19.8%	19.1%	\$6,889	10.6%	15.0%	
	Upper	206	58.2%	\$50,872	78.4%	40.4%	206	58.2%	43.1%	\$50,872	78.4%	53.5%	
	Unknown	8	2.3%	\$1,544	2.4%	0.0%	8	2.3%	18.1%	\$1,544	2.4%	20.6%	
	Total	354	100.0%	\$64,864	100.0%	100.0%	354	100.0%	100.0%	\$64,864	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	138	70.8%	\$7,853	41.9%	93.6%	138	70.8%	49.4%	\$7,853	41.9%	35.0%
		Over \$1 Million	54	27.7%	\$10,736	57.2%	5.7%	54	27.7%				
		Total Rev. available	192	98.5%	\$18,589	99.1%	99.3%	192	98.5%				
		Rev. Not Known	3	1.5%	\$166	0.9%	0.7%	3	1.5%				
	Total	195	100.0%	\$18,755	100.0%	100.0%	195	100.0%					
	Loan Size	\$100,000 or Less	147	75.4%	\$5,168	27.6%		147	75.4%	95.4%	\$5,168	27.6%	45.1%
		\$100,001 - \$250,000	30	15.4%	\$5,289	28.2%		30	15.4%	2.3%	\$5,289	28.2%	14.2%
\$250,001 - \$1 Million		18	9.2%	\$8,298	44.2%		18	9.2%	2.3%	\$8,298	44.2%	40.6%	
Total		195	100.0%	\$18,755	100.0%		195	100.0%	100.0%	\$18,755	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	3	100.0%	\$80	100.0%	98.4%	3	100.0%	50.0%	\$80	100.0%	58.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
	Total	3	100.0%	\$80	100.0%	100.0%	3	100.0%					
	Loan Size	\$100,000 or Less	3	100.0%	\$80	100.0%		3	100.0%	86.7%	\$80	100.0%	33.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	33.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	33.1%
Total		3	100.0%	\$80	100.0%		3	100.0%	100.0%	\$80	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Palm Bay

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	1.7%	\$134	0.4%	1.6%	2	1.7%	\$134	0.4%	0.4%	
	Moderate	12	9.9%	\$1,793	5.7%	21.1%	12	9.9%	\$1,793	5.7%	14.6%	
	Middle	50	41.3%	\$10,432	33.3%	43.5%	50	41.3%	\$10,432	33.3%	39.8%	
	Upper	57	47.1%	\$18,960	60.5%	33.8%	57	47.1%	\$18,960	60.5%	45.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	121	100.0%	\$31,319	100.0%	100.0%	121	100.0%	\$31,319	100.0%	100.0%	
REFINANCE	Low	1	1.3%	\$180	1.8%	1.6%	1	1.3%	\$180	1.8%	0.3%	
	Moderate	19	23.8%	\$1,928	19.2%	21.1%	19	23.8%	\$1,928	19.2%	13.2%	
	Middle	33	41.3%	\$3,332	33.2%	43.5%	33	41.3%	\$3,332	33.2%	41.8%	
	Upper	27	33.8%	\$4,601	45.8%	33.8%	27	33.8%	\$4,601	45.8%	44.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	80	100.0%	\$10,041	100.0%	100.0%	80	100.0%	\$10,041	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	2.6%	\$50	1.0%	1.6%	2	2.6%	\$50	1.0%	0.2%	
	Moderate	11	14.5%	\$330	6.4%	21.1%	11	14.5%	\$330	6.4%	9.8%	
	Middle	34	44.7%	\$2,439	47.6%	43.5%	34	44.7%	\$2,439	47.6%	40.3%	
	Upper	29	38.2%	\$2,301	44.9%	33.8%	29	38.2%	\$2,301	44.9%	49.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	76	100.0%	\$5,120	100.0%	100.0%	76	100.0%	\$5,120	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	\$0	0.0%	18.3%	
	Moderate	0	0.0%	\$0	0.0%	27.5%	0	0.0%	\$0	0.0%	14.8%	
	Middle	0	0.0%	\$0	0.0%	42.3%	0	0.0%	\$0	0.0%	47.7%	
	Upper	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	19.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	1.8%	\$364	0.8%	1.6%	5	1.8%	\$364	0.8%	1.2%	
	Moderate	42	15.2%	\$4,051	8.7%	21.1%	42	15.2%	\$4,051	8.7%	14.2%	
	Middle	117	42.2%	\$16,203	34.9%	43.5%	117	42.2%	\$16,203	34.9%	40.7%	
	Upper	113	40.8%	\$25,862	55.6%	33.8%	113	40.8%	\$25,862	55.6%	43.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	277	100.0%	\$46,480	100.0%	100.0%	277	100.0%	\$46,480	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	8	5.0%	\$470	2.8%	2.5%	8	5.0%	\$470	2.8%	1.9%	
	Moderate	41	25.8%	\$6,092	35.8%	23.0%	41	25.8%	\$6,092	35.8%	28.3%	
	Middle	65	40.9%	\$5,163	30.4%	40.0%	65	40.9%	\$5,163	30.4%	34.7%	
	Upper	45	28.3%	\$5,282	31.1%	34.5%	45	28.3%	\$5,282	31.1%	34.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.9%	
	Total	159	100.0%	\$17,007	100.0%	100.0%	159	100.0%	\$17,007	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	\$0	0.0%	8.8%	
	Middle	0	0.0%	\$0	0.0%	41.1%	0	0.0%	\$0	0.0%	47.8%	
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	\$0	0.0%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Palm Bay**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	7	5.8%	\$733	2.3%	20.2%	7	5.8%	\$733	2.3%	2.3%	
	Moderate	17	14.0%	\$1,962	6.3%	18.6%	17	14.0%	\$1,962	6.3%	11.9%	
	Middle	17	14.0%	\$2,551	8.1%	20.6%	17	14.0%	\$2,551	8.1%	19.6%	
	Upper	76	62.8%	\$25,401	81.1%	40.6%	76	62.8%	\$25,401	81.1%	54.3%	
	Unknown	4	3.3%	\$672	2.1%	0.0%	4	3.3%	\$672	2.1%	11.9%	
	Total	121	100.0%	\$31,319	100.0%	100.0%	121	100.0%	\$31,319	100.0%	100.0%	
REFINANCE	Low	5	6.3%	\$301	3.0%	20.2%	5	6.3%	\$301	3.0%	4.2%	
	Moderate	23	28.8%	\$2,045	20.4%	18.6%	23	28.8%	\$2,045	20.4%	11.7%	
	Middle	15	18.8%	\$1,340	13.3%	20.6%	15	18.8%	\$1,340	13.3%	18.3%	
	Upper	36	45.0%	\$6,145	61.2%	40.6%	36	45.0%	\$6,145	61.2%	46.8%	
	Unknown	1	1.3%	\$210	2.1%	0.0%	1	1.3%	\$210	2.1%	19.0%	
	Total	80	100.0%	\$10,041	100.0%	100.0%	80	100.0%	\$10,041	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	1.3%	\$35	0.7%	20.2%	1	1.3%	\$35	0.7%	3.5%	
	Moderate	12	15.8%	\$227	4.4%	18.6%	12	15.8%	\$227	4.4%	13.5%	
	Middle	20	26.3%	\$895	17.5%	20.6%	20	26.3%	\$895	17.5%	24.3%	
	Upper	42	55.3%	\$3,905	76.3%	40.6%	42	55.3%	\$3,905	76.3%	56.8%	
	Unknown	1	1.3%	\$58	1.1%	0.0%	1	1.3%	\$58	1.1%	1.9%	
	Total	76	100.0%	\$5,120	100.0%	100.0%	76	100.0%	\$5,120	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	4.7%	\$1,069	2.3%	20.2%	13	4.7%	\$1,069	2.3%	2.7%	
	Moderate	52	18.8%	\$4,234	9.1%	18.6%	52	18.8%	\$4,234	9.1%	11.3%	
	Middle	52	18.8%	\$4,786	10.3%	20.6%	52	18.8%	\$4,786	10.3%	18.4%	
	Upper	154	55.6%	\$35,451	76.3%	40.6%	154	55.6%	\$35,451	76.3%	49.7%	
	Unknown	6	2.2%	\$940	2.0%	0.0%	6	2.2%	\$940	2.0%	17.8%	
	Total	277	100.0%	\$46,480	100.0%	100.0%	277	100.0%	\$46,480	100.0%	100.0%	
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	110	69.2%	\$7,311	43.0%	92.7%	110	69.2%	\$7,311	43.0%	37.0%	
	Over \$1 Million	45	28.3%	\$9,527	56.0%	6.6%	45	28.3%				
	Total Rev. available	155	97.5%	\$16,838	99.0%	99.3%	155	97.5%				
	Rev. Not Known	4	2.5%	\$169	1.0%	0.7%	4	2.5%				
	Total	159	100.0%	\$17,007	100.0%	100.0%	159	100.0%				
	\$100,000 or Less	126	79.2%	\$4,953	29.1%		126	79.2%	\$4,953	29.1%	47.9%	
	\$100,001 - \$250,000	16	10.1%	\$2,871	16.9%		16	10.1%	\$2,871	16.9%	14.7%	
	\$250,001 - \$1 Million	17	10.7%	\$9,183	54.0%		17	10.7%	\$9,183	54.0%	37.3%	
	Total	159	100.0%	\$17,007	100.0%		159	100.0%	\$17,007	100.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	\$0	0.0%	30.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	44.7%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.4%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.9%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	35	11.2%	\$5,619	9.1%	16.3%	35	11.2%	\$5,619	9.1%	7.9%	
	Middle	166	53.0%	\$32,909	53.1%	58.4%	166	53.0%	\$32,909	53.1%	58.3%	
	Upper	112	35.8%	\$23,484	37.9%	24.0%	112	35.8%	\$23,484	37.9%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	313	100.0%	\$62,012	100.0%	100.0%	313	100.0%	\$62,012	100.0%	100.0%	
REFINANCE	Low	1	0.8%	\$80	0.5%	1.3%	1	0.8%	\$80	0.5%	0.3%	
	Moderate	12	10.1%	\$1,208	7.1%	16.3%	12	10.1%	\$1,208	7.1%	5.9%	
	Middle	62	52.1%	\$8,792	51.8%	58.4%	62	52.1%	\$8,792	51.8%	55.9%	
	Upper	44	37.0%	\$6,877	40.6%	24.0%	44	37.0%	\$6,877	40.6%	37.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	119	100.0%	\$16,957	100.0%	100.0%	119	100.0%	\$16,957	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	15	16.9%	\$569	14.9%	16.3%	15	16.9%	\$569	14.9%	7.1%	
	Middle	44	49.4%	\$1,873	49.0%	58.4%	44	49.4%	\$1,873	49.0%	59.9%	
	Upper	30	33.7%	\$1,381	36.1%	24.0%	30	33.7%	\$1,381	36.1%	33.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	89	100.0%	\$3,823	100.0%	100.0%	89	100.0%	\$3,823	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	\$0	0.0%	37.0%	
	Middle	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	62.3%	
	Upper	0	0.0%	\$0	0.0%	37.0%	0	0.0%	\$0	0.0%	0.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.2%	\$80	0.1%	1.3%	1	0.2%	\$80	0.1%	0.2%	
	Moderate	62	11.9%	\$7,396	8.9%	16.3%	62	11.9%	\$7,396	8.9%	8.6%	
	Middle	272	52.2%	\$43,574	52.6%	58.4%	272	52.2%	\$43,574	52.6%	57.8%	
	Upper	186	35.7%	\$31,742	38.3%	24.0%	186	35.7%	\$31,742	38.3%	33.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	521	100.0%	\$82,792	100.0%	100.0%	521	100.0%	\$82,792	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	6	3.4%	\$531	4.1%	2.7%	6	3.4%	\$531	4.1%	3.8%	
	Moderate	27	15.3%	\$2,470	19.0%	15.1%	27	15.3%	\$2,470	19.0%	13.6%	
	Middle	81	46.0%	\$6,096	46.9%	54.9%	81	46.0%	\$6,096	46.9%	51.4%	
	Upper	62	35.2%	\$3,912	30.1%	27.3%	62	35.2%	\$3,912	30.1%	30.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.2%	
	Total	176	100.0%	\$13,009	100.0%	100.0%	176	100.0%	\$13,009	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	100.0%	\$6	100.0%	9.9%	2	100.0%	\$6	100.0%	7.1%	
	Middle	0	0.0%	\$0	0.0%	63.4%	0	0.0%	\$0	0.0%	77.4%	
	Upper	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	9.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.0%	
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%	\$6	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	1.1%	\$443	0.8%	1.7%	3	1.1%	0.7%	\$443	0.8%	0.5%
	Moderate	8	3.1%	\$1,684	3.1%	11.9%	8	3.1%	5.8%	\$1,684	3.1%	3.4%
	Middle	188	71.8%	\$38,540	71.8%	53.6%	188	71.8%	54.7%	\$38,540	71.8%	52.0%
	Upper	63	24.0%	\$12,985	24.2%	32.8%	63	24.0%	38.8%	\$12,985	24.2%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	262	100.0%	\$53,652	100.0%	100.0%	262	100.0%	100.0%	\$53,652	100.0%	100.0%
REFINANCE	Low	3	2.5%	\$406	2.4%	1.7%	3	2.5%	0.5%	\$406	2.4%	0.7%
	Moderate	11	9.3%	\$1,100	6.5%	11.9%	11	9.3%	8.1%	\$1,100	6.5%	5.3%
	Middle	63	53.4%	\$9,517	56.1%	53.6%	63	53.4%	54.6%	\$9,517	56.1%	52.7%
	Upper	41	34.7%	\$5,945	35.0%	32.8%	41	34.7%	36.8%	\$5,945	35.0%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	118	100.0%	\$16,968	100.0%	100.0%	118	100.0%	100.0%	\$16,968	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.4%	\$14	0.3%	1.7%	1	1.4%	2.3%	\$14	0.3%	1.7%
	Moderate	7	9.6%	\$140	3.2%	11.9%	7	9.6%	5.2%	\$140	3.2%	2.2%
	Middle	38	52.1%	\$2,625	59.2%	53.6%	38	52.1%	56.1%	\$2,625	59.2%	53.4%
	Upper	27	37.0%	\$1,653	37.3%	32.8%	27	37.0%	36.4%	\$1,653	37.3%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$4,432	100.0%	100.0%	73	100.0%	100.0%	\$4,432	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	30.0%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	65.1%	0	0.0%	40.0%	\$0	0.0%	86.9%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	30.0%	\$0	0.0%	1.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	1.5%	\$863	1.1%	1.7%	7	1.5%	0.7%	\$863	1.1%	0.5%
	Moderate	26	5.7%	\$2,924	3.9%	11.9%	26	5.7%	6.4%	\$2,924	3.9%	4.0%
	Middle	289	63.8%	\$50,682	67.5%	53.6%	289	63.8%	54.7%	\$50,682	67.5%	53.0%
	Upper	131	28.9%	\$20,583	27.4%	32.8%	131	28.9%	38.2%	\$20,583	27.4%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	453	100.0%	\$75,052	100.0%	100.0%	453	100.0%	100.0%	\$75,052	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	5	2.6%	\$191	1.5%	2.4%	5	2.6%	1.8%	\$191	1.5%	3.8%
	Moderate	32	16.8%	\$3,840	31.1%	17.2%	32	16.8%	16.3%	\$3,840	31.1%	21.0%
	Middle	113	59.5%	\$5,058	41.0%	54.2%	113	59.5%	53.0%	\$5,058	41.0%	48.9%
	Upper	40	21.1%	\$3,257	26.4%	26.2%	40	21.1%	27.7%	\$3,257	26.4%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	1.4%
	Total	190	100.0%	\$12,346	100.0%	100.0%	190	100.0%	100.0%	\$12,346	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.5%	0	0.0%	5.0%	\$0	0.0%	7.7%
	Middle	5	100.0%	\$67	100.0%	69.5%	5	100.0%	65.0%	\$67	100.0%	82.4%
	Upper	0	0.0%	\$0	0.0%	20.3%	0	0.0%	30.0%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$67	100.0%	100.0%	5	100.0%	100.0%	\$67	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Panama City**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	5	1.9%	\$455	0.8%	21.1%	5	1.9%	\$455	0.8%	1.2%	
	Moderate	24	9.2%	\$2,985	5.6%	17.7%	24	9.2%	\$2,985	5.6%	7.4%	
	Middle	37	14.1%	\$4,921	9.2%	19.9%	37	14.1%	\$4,921	9.2%	17.9%	
	Upper	194	74.0%	\$45,040	83.9%	41.3%	194	74.0%	\$45,040	83.9%	57.8%	
	Unknown	2	0.8%	\$251	0.5%	0.0%	2	0.8%	\$251	0.5%	15.6%	
	Total	262	100.0%	\$53,652	100.0%	100.0%	262	100.0%	\$53,652	100.0%	100.0%	
REFINANCE	Low	5	4.2%	\$218	1.3%	21.1%	5	4.2%	\$218	1.3%	2.3%	
	Moderate	11	9.3%	\$781	4.6%	17.7%	11	9.3%	\$781	4.6%	7.6%	
	Middle	26	22.0%	\$3,039	17.9%	19.9%	26	22.0%	\$3,039	17.9%	11.2%	
	Upper	74	62.7%	\$12,748	75.1%	41.3%	74	62.7%	\$12,748	75.1%	51.6%	
	Unknown	2	1.7%	\$182	1.1%	0.0%	2	1.7%	\$182	1.1%	27.3%	
	Total	118	100.0%	\$16,968	100.0%	100.0%	118	100.0%	\$16,968	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	5.5%	\$125	2.8%	21.1%	4	5.5%	\$125	2.8%	2.1%	
	Moderate	9	12.3%	\$372	8.4%	17.7%	9	12.3%	\$372	8.4%	8.2%	
	Middle	17	23.3%	\$327	7.4%	19.9%	17	23.3%	\$327	7.4%	23.6%	
	Upper	41	56.2%	\$3,425	77.3%	41.3%	41	56.2%	\$3,425	77.3%	58.9%	
	Unknown	2	2.7%	\$183	4.1%	0.0%	2	2.7%	\$183	4.1%	7.2%	
	Total	73	100.0%	\$4,432	100.0%	100.0%	73	100.0%	\$4,432	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	3.1%	\$798	1.1%	21.1%	14	3.1%	\$798	1.1%	1.4%	
	Moderate	44	9.7%	\$4,138	5.5%	17.7%	44	9.7%	\$4,138	5.5%	7.3%	
	Middle	80	17.7%	\$8,287	11.0%	19.9%	80	17.7%	\$8,287	11.0%	16.0%	
	Upper	309	68.2%	\$61,213	81.6%	41.3%	309	68.2%	\$61,213	81.6%	55.0%	
	Unknown	6	1.3%	\$616	0.8%	0.0%	6	1.3%	\$616	0.8%	20.2%	
	Total	453	100.0%	\$75,052	100.0%	100.0%	453	100.0%	\$75,052	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	138	72.6%	\$4,462	36.1%	92.1%	138	72.6%	\$4,462	36.1%	38.7%	
	Over \$1 Million	50	26.3%	\$7,748	62.8%	7.1%	50	26.3%				
	Total Rev. available	188	98.9%	\$12,210	98.9%	99.2%	188	98.9%				
	Rev. Not Known	2	1.1%	\$136	1.1%	0.8%	2	1.1%				
	Total	190	100.0%	\$12,346	100.0%	100.0%	190	100.0%				
	\$100,000 or Less	162	85.3%	\$4,262	34.5%		162	85.3%	\$4,262	34.5%	40.1%	
	\$100,001 - \$250,000	18	9.5%	\$3,171	25.7%		18	9.5%	\$3,171	25.7%	19.3%	
	\$250,001 - \$1 Million	10	5.3%	\$4,913	39.8%		10	5.3%	\$4,913	39.8%	40.6%	
	Total	190	100.0%	\$12,346	100.0%		190	100.0%	\$12,346	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	4	80.0%	\$17	25.4%	100.0%	4	80.0%	\$17	25.4%	40.1%	
	Over \$1 Million	1	20.0%	\$50	74.6%	0.0%	1	20.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	5	100.0%	\$67	100.0%	100.0%	5	100.0%				
	\$100,000 or Less	5	100.0%	\$67	100.0%		5	100.0%	\$67	100.0%	67.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.7%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$67	100.0%		5	100.0%	\$67	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	47	14.9%	\$5,059	8.5%	17.9%	47	14.9%	\$5,059	8.5%	6.0%	
	Middle	152	48.1%	\$25,416	42.6%	49.8%	152	48.1%	\$25,416	42.6%	43.1%	
	Upper	117	37.0%	\$29,203	48.9%	31.3%	117	37.0%	\$29,203	48.9%	50.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	316	100.0%	\$59,678	100.0%	100.0%	316	100.0%	\$59,678	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	21	11.4%	\$1,220	5.0%	17.9%	21	11.4%	\$1,220	5.0%	6.0%	
	Middle	96	51.9%	\$11,026	45.0%	49.8%	96	51.9%	\$11,026	45.0%	43.3%	
	Upper	68	36.8%	\$12,250	50.0%	31.3%	68	36.8%	\$12,250	50.0%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	185	100.0%	\$24,496	100.0%	100.0%	185	100.0%	\$24,496	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	1.8%	\$31	0.9%	1.0%	2	1.8%	\$31	0.9%	0.2%	
	Moderate	19	16.8%	\$274	7.7%	17.9%	19	16.8%	\$274	7.7%	11.1%	
	Middle	55	48.7%	\$1,126	31.8%	49.8%	55	48.7%	\$1,126	31.8%	44.5%	
	Upper	37	32.7%	\$2,109	59.6%	31.3%	37	32.7%	\$2,109	59.6%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	113	100.0%	\$3,540	100.0%	100.0%	113	100.0%	\$3,540	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	30.6%	0	0.0%	\$0	0.0%	41.5%	
	Middle	0	0.0%	\$0	0.0%	36.8%	0	0.0%	\$0	0.0%	15.3%	
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	\$0	0.0%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.3%	\$31	0.0%	1.0%	2	0.3%	\$31	0.0%	0.1%	
	Moderate	87	14.2%	\$6,553	7.5%	17.9%	87	14.2%	\$6,553	7.5%	7.2%	
	Middle	303	49.3%	\$37,568	42.8%	49.8%	303	49.3%	\$37,568	42.8%	42.3%	
	Upper	222	36.2%	\$43,562	49.7%	31.3%	222	36.2%	\$43,562	49.7%	50.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	614	100.0%	\$87,714	100.0%	100.0%	614	100.0%	\$87,714	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	7	2.7%	\$719	2.9%	1.9%	7	2.7%	\$719	2.9%	4.7%	
	Moderate	74	28.0%	\$9,313	37.3%	23.4%	74	28.0%	\$9,313	37.3%	30.1%	
	Middle	105	39.8%	\$9,551	38.3%	44.4%	105	39.8%	\$9,551	38.3%	38.3%	
	Upper	78	29.5%	\$5,386	21.6%	30.4%	78	29.5%	\$5,386	21.6%	26.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	264	100.0%	\$24,969	100.0%	100.0%	264	100.0%	\$24,969	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.3%	0	0.0%	\$0	0.0%	6.7%	
	Middle	1	100.0%	\$150	100.0%	70.1%	1	100.0%	\$150	100.0%	87.9%	
	Upper	0	0.0%	\$0	0.0%	20.3%	0	0.0%	\$0	0.0%	2.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.7%	
	Total	1	100.0%	\$150	100.0%	100.0%	1	100.0%	\$150	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Pensacola**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income %	Count		Dollar		Agg %	Agg %
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	27	8.5%	\$2,015	3.4%	21.1%	27	8.5%	\$2,015	3.4%	4.1%	1.9%
	Moderate	73	23.1%	\$8,881	14.9%	17.6%	73	23.1%	\$8,881	14.9%	15.7%	10.3%
	Middle	66	20.9%	\$9,602	16.1%	20.8%	66	20.9%	\$9,602	16.1%	23.7%	21.5%
	Upper	141	44.6%	\$37,880	63.5%	40.4%	141	44.6%	\$37,880	63.5%	39.7%	50.6%
	Unknown	9	2.8%	\$1,300	2.2%	0.0%	9	2.8%	\$1,300	2.2%	16.9%	15.7%
	Total	316	100.0%	\$59,678	100.0%	100.0%	316	100.0%	\$59,678	100.0%	100.0%	100.0%
REFINANCE	Low	15	8.1%	\$902	3.7%	21.1%	15	8.1%	\$902	3.7%	4.7%	2.3%
	Moderate	40	21.6%	\$3,091	12.6%	17.6%	40	21.6%	\$3,091	12.6%	10.3%	6.2%
	Middle	37	20.0%	\$3,581	14.6%	20.8%	37	20.0%	\$3,581	14.6%	14.6%	10.9%
	Upper	88	47.6%	\$16,395	66.9%	40.4%	88	47.6%	\$16,395	66.9%	35.7%	42.8%
	Unknown	5	2.7%	\$527	2.2%	0.0%	5	2.7%	\$527	2.2%	34.7%	37.8%
	Total	185	100.0%	\$24,496	100.0%	100.0%	185	100.0%	\$24,496	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	17	15.0%	\$170	4.8%	21.1%	17	15.0%	\$170	4.8%	7.0%	2.4%
	Moderate	17	15.0%	\$317	9.0%	17.6%	17	15.0%	\$317	9.0%	14.2%	6.4%
	Middle	22	19.5%	\$346	9.8%	20.8%	22	19.5%	\$346	9.8%	20.3%	16.0%
	Upper	57	50.4%	\$2,707	76.5%	40.4%	57	50.4%	\$2,707	76.5%	50.6%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.8%	15.7%
	Total	113	100.0%	\$3,540	100.0%	100.0%	113	100.0%	\$3,540	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	59	9.6%	\$3,087	3.5%	21.1%	59	9.6%	\$3,087	3.5%	4.4%	1.9%
	Moderate	130	21.2%	\$12,289	14.0%	17.6%	130	21.2%	\$12,289	14.0%	13.9%	8.7%
	Middle	125	20.4%	\$13,529	15.4%	20.8%	125	20.4%	\$13,529	15.4%	20.7%	17.6%
	Upper	286	46.6%	\$56,982	65.0%	40.4%	286	46.6%	\$56,982	65.0%	39.1%	46.9%
	Unknown	14	2.3%	\$1,827	2.1%	0.0%	14	2.3%	\$1,827	2.1%	21.8%	24.8%
	Total	614	100.0%	\$87,714	100.0%	100.0%	614	100.0%	\$87,714	100.0%	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	186	70.5%	\$8,804	35.3%	93.5%	186	70.5%	\$8,804	35.3%	44.1%	39.3%
	Over \$1 Million	76	28.8%	\$16,129	64.6%	5.8%	76	28.8%				
	Total Rev. available	262	99.3%	\$24,933	99.9%	99.3%	262	99.3%				
	Rev. Not Known	2	0.8%	\$36	0.1%	0.7%	2	0.8%				
Small Farm	Loan Size											
	\$100,000 or Less	209	79.2%	\$6,520	26.1%		209	79.2%	\$6,520	26.1%	92.7%	36.6%
	\$100,001 - \$250,000	34	12.9%	\$5,674	22.7%		34	12.9%	\$5,674	22.7%	4.1%	20.3%
	\$250,001 - \$1 Million	21	8.0%	\$12,775	51.2%		21	8.0%	\$12,775	51.2%	3.2%	43.1%
	Total	264	100.0%	\$24,969	100.0%		264	100.0%	\$24,969	100.0%	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	1	100.0%	\$150	100.0%	98.0%	1	100.0%	\$150	100.0%	26.5%	50.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$150	100.0%	100.0%	1	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	93.9%	42.5%
	\$100,001 - \$250,000	1	100.0%	\$150	100.0%		1	100.0%	\$150	100.0%	4.1%	35.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.0%	22.6%
	Total	1	100.0%	\$150	100.0%		1	100.0%	\$150	100.0%	100.0%	100.0%
	Total Farms											
	Loan Size											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	1.5%	\$282	0.5%	1.6%	4	1.5%	0.3%	\$282	0.5%	0.2%
	Moderate	29	10.5%	\$3,709	6.1%	15.2%	29	10.5%	8.9%	\$3,709	6.1%	6.3%
	Middle	133	48.4%	\$21,470	35.3%	54.7%	133	48.4%	53.1%	\$21,470	35.3%	47.0%
	Upper	109	39.6%	\$35,333	58.1%	28.5%	109	39.6%	37.7%	\$35,333	58.1%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	275	100.0%	\$60,794	100.0%	100.0%	275	100.0%	100.0%	\$60,794	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	21	15.7%	\$1,646	8.1%	15.2%	21	15.7%	8.8%	\$1,646	8.1%	6.2%
	Middle	62	46.3%	\$7,294	36.0%	54.7%	62	46.3%	54.1%	\$7,294	36.0%	47.8%
	Upper	51	38.1%	\$11,345	55.9%	28.5%	51	38.1%	36.9%	\$11,345	55.9%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	134	100.0%	\$20,285	100.0%	100.0%	134	100.0%	100.0%	\$20,285	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.8%	\$37	0.8%	1.6%	2	1.8%	0.7%	\$37	0.8%	0.1%
	Moderate	17	15.6%	\$449	9.5%	15.2%	17	15.6%	10.4%	\$449	9.5%	5.8%
	Middle	63	57.8%	\$2,368	50.1%	54.7%	63	57.8%	56.0%	\$2,368	50.1%	48.7%
	Upper	27	24.8%	\$1,876	39.7%	28.5%	27	24.8%	33.0%	\$1,876	39.7%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$4,730	100.0%	100.0%	109	100.0%	100.0%	\$4,730	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.3%	0	0.0%	29.4%	\$0	0.0%	14.6%
	Middle	0	0.0%	\$0	0.0%	40.0%	0	0.0%	47.1%	\$0	0.0%	70.0%
	Upper	0	0.0%	\$0	0.0%	30.8%	0	0.0%	23.5%	\$0	0.0%	15.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	1.2%	\$319	0.4%	1.6%	6	1.2%	0.3%	\$319	0.4%	0.1%
	Moderate	67	12.9%	\$5,804	6.8%	15.2%	67	12.9%	9.0%	\$5,804	6.8%	6.7%
	Middle	258	49.8%	\$31,132	36.3%	54.7%	258	49.8%	53.5%	\$31,132	36.3%	48.3%
	Upper	187	36.1%	\$48,554	56.6%	28.5%	187	36.1%	37.2%	\$48,554	56.6%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	518	100.0%	\$85,809	100.0%	100.0%	518	100.0%	100.0%	\$85,809	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	5	1.7%	\$195	1.0%	2.2%	5	1.7%	2.2%	\$195	1.0%	2.4%
	Moderate	83	28.5%	\$6,338	33.1%	19.4%	83	28.5%	20.1%	\$6,338	33.1%	23.7%
	Middle	129	44.3%	\$8,608	45.0%	51.2%	129	44.3%	49.8%	\$8,608	45.0%	49.6%
	Upper	74	25.4%	\$3,995	20.9%	27.2%	74	25.4%	27.3%	\$3,995	20.9%	23.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%
	Total	291	100.0%	\$19,136	100.0%	100.0%	291	100.0%	100.0%	\$19,136	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.1%	0	0.0%	3.4%	\$0	0.0%	0.9%
	Middle	3	100.0%	\$194	100.0%	77.3%	3	100.0%	81.0%	\$194	100.0%	94.2%
	Upper	0	0.0%	\$0	0.0%	15.9%	0	0.0%	13.8%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	2.1%
	Total	3	100.0%	\$194	100.0%	100.0%	3	100.0%	100.0%	\$194	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Pensacola**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$	%
HOME PURCHASE	Low	26	9.5%	\$1,966	3.2%	18.6%	26	9.5%	\$1,966	3.2%	\$	1.9%
	Moderate	62	22.5%	\$6,946	11.4%	19.1%	62	22.5%	\$6,946	11.4%	\$	10.5%
	Middle	54	19.6%	\$8,813	14.5%	22.7%	54	19.6%	\$8,813	14.5%	\$	19.6%
	Upper	126	45.8%	\$42,144	69.3%	39.7%	126	45.8%	\$42,144	69.3%	\$	48.1%
	Unknown	7	2.5%	\$925	1.5%	0.0%	7	2.5%	\$925	1.5%	\$	19.9%
	Total	275	100.0%	\$60,794	100.0%	100.0%	275	100.0%	\$60,794	100.0%	\$	100.0%
REFINANCE	Low	8	6.0%	\$325	1.6%	18.6%	8	6.0%	\$325	1.6%	\$	3.2%
	Moderate	29	21.6%	\$2,409	11.9%	19.1%	29	21.6%	\$2,409	11.9%	\$	8.7%
	Middle	30	22.4%	\$3,185	15.7%	22.7%	30	22.4%	\$3,185	15.7%	\$	15.6%
	Upper	66	49.3%	\$14,335	70.7%	39.7%	66	49.3%	\$14,335	70.7%	\$	42.2%
	Unknown	1	0.7%	\$31	0.2%	0.0%	1	0.7%	\$31	0.2%	\$	30.3%
	Total	134	100.0%	\$20,285	100.0%	100.0%	134	100.0%	\$20,285	100.0%	\$	100.0%
HOME IMPROVEMENT	Low	17	15.6%	\$240	5.1%	18.6%	17	15.6%	\$240	5.1%	\$	4.4%
	Moderate	24	22.0%	\$656	13.9%	19.1%	24	22.0%	\$656	13.9%	\$	13.2%
	Middle	21	19.3%	\$593	12.5%	22.7%	21	19.3%	\$593	12.5%	\$	19.6%
	Upper	44	40.4%	\$2,723	57.6%	39.7%	44	40.4%	\$2,723	57.6%	\$	58.3%
	Unknown	3	2.8%	\$518	11.0%	0.0%	3	2.8%	\$518	11.0%	\$	4.5%
	Total	109	100.0%	\$4,730	100.0%	100.0%	109	100.0%	\$4,730	100.0%	\$	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	\$	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	\$	0.0%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	\$	0.0%
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	\$0	0.0%	\$	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	\$	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	\$	100.0%
HMDA TOTALS	Low	51	9.8%	\$2,531	2.9%	18.6%	51	9.8%	\$2,531	2.9%	\$	2.1%
	Moderate	115	22.2%	\$10,011	11.7%	19.1%	115	22.2%	\$10,011	11.7%	\$	9.6%
	Middle	105	20.3%	\$12,591	14.7%	22.7%	105	20.3%	\$12,591	14.7%	\$	17.8%
	Upper	236	45.6%	\$59,202	69.0%	39.7%	236	45.6%	\$59,202	69.0%	\$	44.6%
	Unknown	11	2.1%	\$1,474	1.7%	0.0%	11	2.1%	\$1,474	1.7%	\$	25.8%
	Total	518	100.0%	\$85,809	100.0%	100.0%	518	100.0%	\$85,809	100.0%	\$	100.0%
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	229	78.7%	\$8,798	46.0%	92.9%	229	78.7%	\$8,798	46.0%	\$	41.0%
	Over \$1 Million	58	19.9%	\$10,174	53.2%	6.4%	58	19.9%	\$10,174	53.2%	\$	
	Total Rev. available	287	98.6%	\$18,972	99.2%	99.3%	287	98.6%	\$18,972	99.2%	\$	
	Rev. Not Known	4	1.4%	\$164	0.9%	0.6%	4	1.4%	\$164	0.9%	\$	
	Total	291	100.0%	\$19,136	100.0%	100.0%	291	100.0%	\$19,136	100.0%	\$	
	\$100,000 or Less	255	87.6%	\$6,891	36.0%		255	87.6%	\$6,891	36.0%	\$	34.2%
	\$100,001 - \$250,000	19	6.5%	\$3,118	16.3%		19	6.5%	\$3,118	16.3%	\$	19.6%
	\$250,001 - \$1 Million	17	5.8%	\$9,127	47.7%		17	5.8%	\$9,127	47.7%	\$	46.2%
	Total	291	100.0%	\$19,136	100.0%		291	100.0%	\$19,136	100.0%	\$	100.0%
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	3	100.0%	\$194	100.0%	98.1%	3	100.0%	\$194	100.0%	\$	47.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	\$	
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	\$	
	Total	3	100.0%	\$194	100.0%	100.0%	3	100.0%	\$194	100.0%	\$	
	\$100,000 or Less	2	66.7%	\$44	22.7%		2	66.7%	\$44	22.7%	\$	30.0%
	\$100,001 - \$250,000	1	33.3%	\$150	77.3%		1	33.3%	\$150	77.3%	\$	46.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	\$	23.8%
	Total	3	100.0%	\$194	100.0%		3	100.0%	\$194	100.0%	\$	100.0%
	Total	3	100.0%	\$194	100.0%		3	100.0%	\$194	100.0%	\$	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	3.3%	\$317	1.7%	6.3%	3	3.3%	5.7%	\$317	1.7%	3.1%
	Middle	74	82.2%	\$14,259	75.4%	76.5%	74	82.2%	79.2%	\$14,259	75.4%	75.0%
	Upper	13	14.4%	\$4,326	22.9%	17.3%	13	14.4%	15.2%	\$4,326	22.9%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	90	100.0%	\$18,902	100.0%	100.0%	90	100.0%	100.0%	\$18,902	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	8.6%	\$194	5.3%	6.3%	3	8.6%	3.6%	\$194	5.3%	1.9%
	Middle	28	80.0%	\$3,063	83.5%	76.5%	28	80.0%	78.9%	\$3,063	83.5%	72.8%
	Upper	4	11.4%	\$413	11.3%	17.3%	4	11.4%	17.6%	\$413	11.3%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$3,670	100.0%	100.0%	35	100.0%	100.0%	\$3,670	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	4.0%	\$25	5.2%	6.3%	1	4.0%	3.9%	\$25	5.2%	0.6%
	Middle	24	96.0%	\$456	94.8%	76.5%	24	96.0%	83.6%	\$456	94.8%	83.2%
	Upper	0	0.0%	\$0	0.0%	17.3%	0	0.0%	12.5%	\$0	0.0%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$481	100.0%	100.0%	25	100.0%	100.0%	\$481	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	14.3%	\$0	0.0%	2.2%
	Middle	0	0.0%	\$0	0.0%	69.4%	0	0.0%	85.7%	\$0	0.0%	97.8%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	4.7%	\$536	2.3%	6.3%	7	4.7%	4.9%	\$536	2.3%	2.7%
	Middle	126	84.0%	\$17,778	77.1%	76.5%	126	84.0%	79.3%	\$17,778	77.1%	74.8%
	Upper	17	11.3%	\$4,739	20.6%	17.3%	17	11.3%	15.8%	\$4,739	20.6%	22.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	150	100.0%	\$23,053	100.0%	100.0%	150	100.0%	100.0%	\$23,053	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.3%	\$966	19.3%	6.4%	4	7.3%	5.8%	\$966	19.3%	9.1%
	Middle	44	80.0%	\$3,870	77.3%	79.2%	44	80.0%	78.2%	\$3,870	77.3%	73.2%
	Upper	7	12.7%	\$169	3.4%	14.4%	7	12.7%	15.0%	\$169	3.4%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	1.5%
	Total	55	100.0%	\$5,005	100.0%	100.0%	55	100.0%	100.0%	\$5,005	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.2%	0	0.0%	33.3%	\$0	0.0%	42.9%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	66.7%	\$0	0.0%	57.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Punta Gorda**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	3	3.3%	\$215	1.1%	16.4%	3	3.3%	3.1%	\$215	1.1%	1.5%
	Moderate	7	7.8%	\$783	4.1%	19.6%	7	7.8%	14.4%	\$783	4.1%	9.6%
	Middle	11	12.2%	\$1,648	8.7%	25.3%	11	12.2%	21.2%	\$1,648	8.7%	18.0%
	Upper	69	76.7%	\$16,256	86.0%	38.6%	69	76.7%	49.8%	\$16,256	86.0%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.4%	\$0	0.0%	10.7%
	Total	90	100.0%	\$18,902	100.0%	100.0%	90	100.0%	100.0%	\$18,902	100.0%	100.0%
REFINANCE	Low	3	8.6%	\$157	4.3%	16.4%	3	8.6%	5.4%	\$157	4.3%	2.6%
	Moderate	9	25.7%	\$690	18.8%	19.6%	9	25.7%	12.6%	\$690	18.8%	8.3%
	Middle	6	17.1%	\$612	16.7%	25.3%	6	17.1%	20.2%	\$612	16.7%	16.8%
	Upper	16	45.7%	\$2,163	58.9%	38.6%	16	45.7%	42.6%	\$2,163	58.9%	52.0%
	Unknown	1	2.9%	\$48	1.3%	0.0%	1	2.9%	19.2%	\$48	1.3%	20.3%
	Total	35	100.0%	\$3,670	100.0%	100.0%	35	100.0%	100.0%	\$3,670	100.0%	100.0%
HOME IMPROVEMENT	Low	4	16.0%	\$32	6.7%	16.4%	4	16.0%	5.9%	\$32	6.7%	2.2%
	Moderate	3	12.0%	\$47	9.8%	19.6%	3	12.0%	13.3%	\$47	9.8%	9.8%
	Middle	6	24.0%	\$96	20.0%	25.3%	6	24.0%	24.2%	\$96	20.0%	18.6%
	Upper	12	48.0%	\$306	63.6%	38.6%	12	48.0%	54.7%	\$306	63.6%	65.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	3.5%
	Total	25	100.0%	\$481	100.0%	100.0%	25	100.0%	100.0%	\$481	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	6.7%	\$404	1.8%	16.4%	10	6.7%	3.9%	\$404	1.8%	1.8%
	Moderate	19	12.7%	\$1,520	6.6%	19.6%	19	12.7%	13.8%	\$1,520	6.6%	9.0%
	Middle	23	15.3%	\$2,356	10.2%	25.3%	23	15.3%	20.9%	\$2,356	10.2%	17.4%
	Upper	97	64.7%	\$18,725	81.2%	38.6%	97	64.7%	47.7%	\$18,725	81.2%	56.9%
	Unknown	1	0.7%	\$48	0.2%	0.0%	1	0.7%	13.6%	\$48	0.2%	14.8%
	Total	150	100.0%	\$23,053	100.0%	100.0%	150	100.0%	100.0%	\$23,053	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	34	61.8%	\$1,818	36.3%	95.5%	34	61.8%	51.4%	\$1,818	36.3%	36.6%
	Over \$1 Million	21	38.2%	\$3,187	63.7%	4.0%	21	38.2%				
	Total Rev. available	55	100.0%	\$5,005	100.0%	99.5%	55	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
Small Farm	Loan Size											
	\$100,000 or Less	43	78.2%	\$1,365	27.3%		43	78.2%	96.9%	\$1,365	27.3%	50.9%
	\$100,001 - \$250,000	6	10.9%	\$996	19.9%		6	10.9%	1.6%	\$996	19.9%	12.0%
	\$250,001 - \$1 Million	6	10.9%	\$2,644	52.8%		6	10.9%	1.6%	\$2,644	52.8%	37.1%
	Total	55	100.0%	\$5,005	100.0%		55	100.0%	100.0%	\$5,005	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	55.6%	\$0	0.0%	86.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.8%	\$0	0.0%	23.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.2%	\$0	0.0%	76.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	9.4%	\$997	6.9%	10.7%	6	9.4%	\$997	6.9%	8.1%	
	Middle	41	64.1%	\$7,119	49.6%	70.6%	41	64.1%	\$7,119	49.6%	64.0%	
	Upper	17	26.6%	\$6,238	43.5%	18.6%	17	26.6%	\$6,238	43.5%	27.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	64	100.0%	\$14,354	100.0%	100.0%	64	100.0%	\$14,354	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	4	10.8%	\$447	11.2%	10.7%	4	10.8%	\$447	11.2%	7.1%	
	Middle	33	89.2%	\$3,532	88.8%	70.6%	33	89.2%	\$3,532	88.8%	68.3%	
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	24.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	37	100.0%	\$3,979	100.0%	100.0%	37	100.0%	\$3,979	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	4.4%	\$47	2.8%	10.7%	2	4.4%	\$47	2.8%	4.9%	
	Middle	39	86.7%	\$1,500	90.4%	70.6%	39	86.7%	\$1,500	90.4%	71.2%	
	Upper	4	8.9%	\$112	6.8%	18.6%	4	8.9%	\$112	6.8%	24.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	45	100.0%	\$1,659	100.0%	100.0%	45	100.0%	\$1,659	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	\$0	0.0%	9.7%	
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	\$0	0.0%	49.2%	
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	12	8.2%	\$1,491	7.5%	10.7%	12	8.2%	\$1,491	7.5%	7.8%	
	Middle	113	77.4%	\$12,151	60.8%	70.6%	113	77.4%	\$12,151	60.8%	65.2%	
	Upper	21	14.4%	\$6,350	31.8%	18.6%	21	14.4%	\$6,350	31.8%	27.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	146	100.0%	\$19,992	100.0%	100.0%	146	100.0%	\$19,992	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	19	22.9%	\$1,741	38.8%	15.6%	19	22.9%	\$1,741	38.8%	20.4%	
	Middle	55	66.3%	\$2,103	46.8%	68.1%	55	66.3%	\$2,103	46.8%	60.2%	
	Upper	9	10.8%	\$646	14.4%	16.3%	9	10.8%	\$646	14.4%	18.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.4%	
	Total	83	100.0%	\$4,490	100.0%	100.0%	83	100.0%	\$4,490	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	55.3%	0	0.0%	\$0	0.0%	88.1%	
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	\$0	0.0%	7.0%	
	Upper	0	0.0%	\$0	0.0%	10.5%	0	0.0%	\$0	0.0%	4.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Punta Gorda**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	1	1.6%	\$60	0.4%	17.3%	1	1.6%	\$60	0.4%	1.8%	
	Moderate	6	9.4%	\$535	3.7%	20.7%	6	9.4%	\$535	3.7%	9.4%	
	Middle	13	20.3%	\$1,718	12.0%	21.8%	13	20.3%	\$1,718	12.0%	19.2%	
	Upper	44	68.8%	\$12,041	83.9%	40.2%	44	68.8%	\$12,041	83.9%	57.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.4%	
	Total	64	100.0%	\$14,354	100.0%	100.0%	64	100.0%	\$14,354	100.0%	100.0%	
REFINANCE	Low	3	8.1%	\$185	4.6%	17.3%	3	8.1%	\$185	4.6%	3.0%	
	Moderate	11	29.7%	\$858	21.6%	20.7%	11	29.7%	\$858	21.6%	10.8%	
	Middle	7	18.9%	\$729	18.3%	21.8%	7	18.9%	\$729	18.3%	20.8%	
	Upper	16	43.2%	\$2,207	55.5%	40.2%	16	43.2%	\$2,207	55.5%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.9%	
	Total	37	100.0%	\$3,979	100.0%	100.0%	37	100.0%	\$3,979	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	13.3%	\$66	4.0%	17.3%	6	13.3%	\$66	4.0%	3.3%	
	Moderate	9	20.0%	\$236	14.2%	20.7%	9	20.0%	\$236	14.2%	12.8%	
	Middle	9	20.0%	\$180	10.8%	21.8%	9	20.0%	\$180	10.8%	23.3%	
	Upper	21	46.7%	\$1,177	70.9%	40.2%	21	46.7%	\$1,177	70.9%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.9%	
	Total	45	100.0%	\$1,659	100.0%	100.0%	45	100.0%	\$1,659	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	6.8%	\$311	1.6%	17.3%	10	6.8%	\$311	1.6%	2.1%	
	Moderate	26	17.8%	\$1,629	8.1%	20.7%	26	17.8%	\$1,629	8.1%	9.8%	
	Middle	29	19.9%	\$2,627	13.1%	21.8%	29	19.9%	\$2,627	13.1%	19.6%	
	Upper	81	55.5%	\$15,425	77.2%	40.2%	81	55.5%	\$15,425	77.2%	55.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.0%	
	Total	146	100.0%	\$19,992	100.0%	100.0%	146	100.0%	\$19,992	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	63	75.9%	\$2,450	54.6%	94.8%	63	75.9%	\$2,450	54.6%	42.4%	
	Over \$1 Million	19	22.9%	\$2,013	44.8%	4.6%	19	22.9%				
	Total Rev. available	82	98.8%	\$4,463	99.4%	99.4%	82	98.8%				
	Rev. Not Known	1	1.2%	\$27	0.6%	0.5%	1	1.2%				
	Total	83	100.0%	\$4,490	100.0%	100.0%	83	100.0%				
	\$100,000 or Less	71	85.5%	\$1,708	38.0%		71	85.5%	\$1,708	38.0%	53.2%	
	\$100,001 - \$250,000	9	10.8%	\$1,590	35.4%		9	10.8%	\$1,590	35.4%	14.6%	
	\$250,001 - \$1 Million	3	3.6%	\$1,192	26.5%		3	3.6%	\$1,192	26.5%	32.2%	
	Total	83	100.0%	\$4,490	100.0%		83	100.0%	\$4,490	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	\$0	0.0%	9.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	24.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	76.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	26	9.6%	\$6,908	7.9%	20.1%	26	9.6%	\$6,908	7.9%	8.9%	
	Middle	112	41.3%	\$27,475	31.6%	49.0%	112	41.3%	\$27,475	31.6%	42.9%	
	Upper	133	49.1%	\$52,513	60.4%	29.7%	133	49.1%	\$52,513	60.4%	48.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	271	100.0%	\$86,896	100.0%	100.0%	271	100.0%	\$86,896	100.0%	100.0%	
REFINANCE	Low	1	1.0%	\$53	0.2%	1.3%	1	1.0%	\$53	0.2%	0.1%	
	Moderate	13	12.7%	\$3,173	14.3%	20.1%	13	12.7%	\$3,173	14.3%	7.8%	
	Middle	53	52.0%	\$7,817	35.3%	49.0%	53	52.0%	\$7,817	35.3%	41.5%	
	Upper	35	34.3%	\$11,077	50.1%	29.7%	35	34.3%	\$11,077	50.1%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	102	100.0%	\$22,120	100.0%	100.0%	102	100.0%	\$22,120	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	10	18.9%	\$244	5.9%	20.1%	10	18.9%	\$244	5.9%	13.9%	
	Middle	28	52.8%	\$898	21.8%	49.0%	28	52.8%	\$898	21.8%	36.3%	
	Upper	15	28.3%	\$2,981	72.3%	29.7%	15	28.3%	\$2,981	72.3%	49.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	53	100.0%	\$4,123	100.0%	100.0%	53	100.0%	\$4,123	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	\$0	0.0%	6.1%	
	Moderate	1	100.0%	\$4,450	100.0%	18.6%	1	100.0%	\$4,450	100.0%	15.5%	
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	\$0	0.0%	69.1%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	9.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$4,450	100.0%	100.0%	1	100.0%	\$4,450	100.0%	100.0%	
HMDA TOTALS	Low	1	0.2%	\$53	0.0%	1.3%	1	0.2%	\$53	0.0%	0.5%	
	Moderate	50	11.7%	\$14,775	12.6%	20.1%	50	11.7%	\$14,775	12.6%	9.0%	
	Middle	193	45.2%	\$36,190	30.8%	49.0%	193	45.2%	\$36,190	30.8%	43.6%	
	Upper	183	42.9%	\$66,571	56.6%	29.7%	183	42.9%	\$66,571	56.6%	46.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	427	100.0%	\$117,589	100.0%	100.0%	427	100.0%	\$117,589	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	0.7%	\$469	1.6%	1.4%	2	0.7%	\$469	1.6%	1.6%	
	Moderate	53	18.8%	\$4,964	17.1%	19.5%	53	18.8%	\$4,964	17.1%	21.3%	
	Middle	124	44.0%	\$14,212	48.8%	43.8%	124	44.0%	\$14,212	48.8%	37.0%	
	Upper	103	36.5%	\$9,450	32.5%	35.2%	103	36.5%	\$9,450	32.5%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%	
	Total	282	100.0%	\$29,095	100.0%	100.0%	282	100.0%	\$29,095	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	8.4%	0	0.0%	\$0	0.0%	30.2%	
	Middle	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	43.0%	
	Upper	1	100.0%	\$86	100.0%	51.1%	1	100.0%	\$86	100.0%	26.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$86	100.0%	100.0%	1	100.0%	\$86	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Sarasota**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Count		Dollar		Families by Family Income %	Count		Dollar			Agg \$ %
		#	%	\$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	
HOME PURCHASE	Low	3	1.1%	\$333	0.4%	19.6%	3	1.1%	2.7%	\$333	0.4%	1.2%
	Moderate	21	7.7%	\$3,023	3.5%	19.0%	21	7.7%	14.6%	\$3,023	3.5%	8.8%
	Middle	51	18.8%	\$10,288	11.8%	20.9%	51	18.8%	20.7%	\$10,288	11.8%	16.1%
	Upper	194	71.6%	\$72,596	83.5%	40.5%	194	71.6%	52.6%	\$72,596	83.5%	63.4%
	Unknown	2	0.7%	\$656	0.8%	0.0%	2	0.7%	9.4%	\$656	0.8%	10.5%
	Total	271	100.0%	\$86,896	100.0%	100.0%	271	100.0%	100.0%	\$86,896	100.0%	100.0%
REFINANCE	Low	8	7.8%	\$438	2.0%	19.6%	8	7.8%	5.0%	\$438	2.0%	2.3%
	Moderate	12	11.8%	\$1,238	5.6%	19.0%	12	11.8%	12.9%	\$1,238	5.6%	7.7%
	Middle	26	25.5%	\$3,188	14.4%	20.9%	26	25.5%	19.6%	\$3,188	14.4%	14.7%
	Upper	53	52.0%	\$16,945	76.6%	40.5%	53	52.0%	44.9%	\$16,945	76.6%	57.1%
	Unknown	3	2.9%	\$311	1.4%	0.0%	3	2.9%	17.6%	\$311	1.4%	18.1%
	Total	102	100.0%	\$22,120	100.0%	100.0%	102	100.0%	100.0%	\$22,120	100.0%	100.0%
HOME IMPROVEMENT	Low	7	13.2%	\$82	2.0%	19.6%	7	13.2%	7.6%	\$82	2.0%	2.8%
	Moderate	9	17.0%	\$199	4.8%	19.0%	9	17.0%	16.9%	\$199	4.8%	10.6%
	Middle	7	13.2%	\$234	5.7%	20.9%	7	13.2%	23.9%	\$234	5.7%	18.5%
	Upper	30	56.6%	\$3,608	87.5%	40.5%	30	56.6%	47.7%	\$3,608	87.5%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	9.3%
	Total	53	100.0%	\$4,123	100.0%	100.0%	53	100.0%	100.0%	\$4,123	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$4,450	100.0%	0.0%	1	100.0%	100.0%	\$4,450	100.0%	100.0%
	Total	1	100.0%	\$4,450	100.0%	100.0%	1	100.0%	100.0%	\$4,450	100.0%	100.0%
HMDA TOTALS	Low	18	4.2%	\$853	0.7%	19.6%	18	4.2%	3.7%	\$853	0.7%	1.5%
	Moderate	42	9.8%	\$4,460	3.8%	19.0%	42	9.8%	14.1%	\$4,460	3.8%	8.1%
	Middle	84	19.7%	\$13,710	11.7%	20.9%	84	19.7%	20.4%	\$13,710	11.7%	14.9%
	Upper	277	64.9%	\$93,149	79.2%	40.5%	277	64.9%	49.8%	\$93,149	79.2%	58.2%
	Unknown	6	1.4%	\$5,417	4.6%	0.0%	6	1.4%	12.1%	\$5,417	4.6%	17.3%
	Total	427	100.0%	\$117,589	100.0%	100.0%	427	100.0%	100.0%	\$117,589	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	176	62.4%	\$13,082	45.0%	93.9%	176	62.4%	48.9%	\$13,082	45.0%	35.9%
	Over \$1 Million	103	36.5%	\$15,785	54.3%	5.4%	103	36.5%				
	Total Rev. available	279	98.9%	\$28,867	99.3%	99.3%	279	98.9%				
	Rev. Not Known	3	1.1%	\$228	0.8%	0.7%	3	1.1%				
Small Farm	Loan Size											
	\$100,000 or Less	206	73.0%	\$7,122	24.5%		206	73.0%	95.8%	\$7,122	24.5%	47.0%
	\$100,001 - \$250,000	48	17.0%	\$9,047	31.1%		48	17.0%	2.1%	\$9,047	31.1%	13.7%
	\$250,001 - \$1 Million	28	9.9%	\$12,926	44.4%		28	9.9%	2.0%	\$12,926	44.4%	39.3%
	Total	282	100.0%	\$29,095	100.0%		282	100.0%	100.0%	\$29,095	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	1	100.0%	\$86	100.0%	92.3%	1	100.0%	38.0%	\$86	100.0%	29.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.7%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$86	100.0%	100.0%	1	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	1	100.0%	\$86	100.0%		1	100.0%	88.7%	\$86	100.0%	43.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	35.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	21.2%
	Total	1	100.0%	\$86	100.0%		1	100.0%	100.0%	\$86	100.0%	100.0%
	Total Farms											
	Loan Size											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	0.4%	\$102	0.1%	1.0%	1	0.4%	\$102	0.1%	0.3%	
	Moderate	17	6.9%	\$3,321	4.4%	18.3%	17	6.9%	\$3,321	4.4%	9.5%	
	Middle	114	46.5%	\$31,794	42.0%	50.7%	114	46.5%	\$31,794	42.0%	40.2%	
	Upper	113	46.1%	\$40,503	53.5%	29.9%	113	46.1%	\$40,503	53.5%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	245	100.0%	\$75,720	100.0%	100.0%	245	100.0%	\$75,720	100.0%	100.0%	
REFINANCE	Low	1	1.2%	\$332	1.8%	1.0%	1	1.2%	\$332	1.8%	0.2%	
	Moderate	15	18.5%	\$2,111	11.7%	18.3%	15	18.5%	\$2,111	11.7%	9.0%	
	Middle	38	46.9%	\$7,333	40.5%	50.7%	38	46.9%	\$7,333	40.5%	46.5%	
	Upper	27	33.3%	\$8,336	46.0%	29.9%	27	33.3%	\$8,336	46.0%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	81	100.0%	\$18,112	100.0%	100.0%	81	100.0%	\$18,112	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	13	21.0%	\$425	15.8%	18.3%	13	21.0%	\$425	15.8%	13.5%	
	Middle	36	58.1%	\$1,700	63.0%	50.7%	36	58.1%	\$1,700	63.0%	46.5%	
	Upper	13	21.0%	\$573	21.2%	29.9%	13	21.0%	\$573	21.2%	39.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	62	100.0%	\$2,698	100.0%	100.0%	62	100.0%	\$2,698	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	23.9%	
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	44.6%	
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	\$0	0.0%	30.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.5%	\$434	0.4%	1.0%	2	0.5%	\$434	0.4%	0.3%	
	Moderate	45	11.6%	\$5,857	6.1%	18.3%	45	11.6%	\$5,857	6.1%	10.0%	
	Middle	188	48.5%	\$40,827	42.3%	50.7%	188	48.5%	\$40,827	42.3%	42.0%	
	Upper	153	39.4%	\$49,412	51.2%	29.9%	153	39.4%	\$49,412	51.2%	47.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	388	100.0%	\$96,530	100.0%	100.0%	388	100.0%	\$96,530	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	5	1.8%	\$134	0.4%	1.2%	5	1.8%	\$134	0.4%	1.5%	
	Moderate	41	14.7%	\$4,893	16.4%	18.9%	41	14.7%	\$4,893	16.4%	19.2%	
	Middle	125	45.0%	\$14,439	48.3%	47.2%	125	45.0%	\$14,439	48.3%	41.3%	
	Upper	107	38.5%	\$10,435	34.9%	32.7%	107	38.5%	\$10,435	34.9%	37.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	278	100.0%	\$29,901	100.0%	100.0%	278	100.0%	\$29,901	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	2.8%	
	Middle	1	33.3%	\$23	27.7%	33.7%	1	33.3%	\$23	27.7%	24.8%	
	Upper	2	66.7%	\$60	72.3%	55.9%	2	66.7%	\$60	72.3%	69.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	3.2%	
	Total	3	100.0%	\$83	100.0%	100.0%	3	100.0%	\$83	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Sarasota**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Count		Dollar		Families by Family Income %	Count		Dollar		Agg %	Agg %
		#	%	\$ (000s)	\$ %		Bank #	Bank %	Bank \$ (000s)	Bank \$ %		
HOME PURCHASE	Low	2	0.8%	\$244	0.3%	19.4%	2	0.8%	\$244	0.3%	3.3%	1.5%
	Moderate	32	13.1%	\$4,926	6.5%	19.1%	32	13.1%	\$4,926	6.5%	16.1%	10.6%
	Middle	28	11.4%	\$5,362	7.1%	21.0%	28	11.4%	\$5,362	7.1%	21.7%	17.7%
	Upper	179	73.1%	\$62,651	82.7%	40.5%	179	73.1%	\$62,651	82.7%	49.2%	61.0%
	Unknown	4	1.6%	\$2,537	3.4%	0.0%	4	1.6%	\$2,537	3.4%	9.6%	9.2%
	Total	245	100.0%	\$75,720	100.0%	100.0%	245	100.0%	\$75,720	100.0%	100.0%	100.0%
REFINANCE	Low	6	7.4%	\$365	2.0%	19.4%	6	7.4%	\$365	2.0%	8.1%	4.2%
	Moderate	17	21.0%	\$2,298	12.7%	19.1%	17	21.0%	\$2,298	12.7%	18.1%	12.3%
	Middle	19	23.5%	\$2,703	14.9%	21.0%	19	23.5%	\$2,703	14.9%	21.7%	18.7%
	Upper	39	48.1%	\$12,746	70.4%	40.5%	39	48.1%	\$12,746	70.4%	38.4%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.8%	14.9%
	Total	81	100.0%	\$18,112	100.0%	100.0%	81	100.0%	\$18,112	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	7	11.3%	\$37	1.4%	19.4%	7	11.3%	\$37	1.4%	8.1%	3.8%
	Moderate	12	19.4%	\$365	13.5%	19.1%	12	19.4%	\$365	13.5%	18.2%	12.6%
	Middle	20	32.3%	\$796	29.5%	21.0%	20	32.3%	\$796	29.5%	23.3%	17.8%
	Upper	23	37.1%	\$1,500	55.6%	40.5%	23	37.1%	\$1,500	55.6%	45.4%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.9%	9.9%
	Total	62	100.0%	\$2,698	100.0%	100.0%	62	100.0%	\$2,698	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	15	3.9%	\$646	0.7%	19.4%	15	3.9%	\$646	0.7%	4.8%	2.2%
	Moderate	61	15.7%	\$7,589	7.9%	19.1%	61	15.7%	\$7,589	7.9%	16.7%	10.6%
	Middle	67	17.3%	\$8,861	9.2%	21.0%	67	17.3%	\$8,861	9.2%	21.8%	17.2%
	Upper	241	62.1%	\$76,897	79.7%	40.5%	241	62.1%	\$76,897	79.7%	46.0%	55.7%
	Unknown	4	1.0%	\$2,537	2.6%	0.0%	4	1.0%	\$2,537	2.6%	10.7%	14.3%
	Total	388	100.0%	\$96,530	100.0%	100.0%	388	100.0%	\$96,530	100.0%	100.0%	100.0%
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	179	64.4%	\$10,676	35.7%	93.1%	179	64.4%	\$10,676	35.7%	52.9%	38.4%
	Over \$1 Million	93	33.5%	\$18,618	62.3%	6.2%	93	33.5%	\$18,618	62.3%		
	Total Rev. available	272	97.9%	\$29,294	98.0%	99.3%	272	97.9%	\$29,294	98.0%		
	Rev. Not Known	6	2.2%	\$607	2.0%	0.7%	6	2.2%	\$607	2.0%		
	Total	278	100.0%	\$29,901	100.0%	100.0%	278	100.0%	\$29,901	100.0%		
	\$100,000 or Less	198	71.2%	\$5,673	19.0%		198	71.2%	\$5,673	19.0%	95.2%	42.0%
	\$100,001 - \$250,000	48	17.3%	\$9,304	31.1%		48	17.3%	\$9,304	31.1%	2.4%	13.8%
	\$250,001 - \$1 Million	32	11.5%	\$14,924	49.9%		32	11.5%	\$14,924	49.9%	2.5%	44.2%
	Total	278	100.0%	\$29,901	100.0%		278	100.0%	\$29,901	100.0%	100.0%	100.0%
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	2	66.7%	\$33	39.8%	91.3%	2	66.7%	\$33	39.8%	48.4%	57.8%
	Over \$1 Million	1	33.3%	\$50	60.2%	8.7%	1	33.3%	\$50	60.2%		
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%		
	Total	3	100.0%	\$83	100.0%	100.0%	3	100.0%	\$83	100.0%		
	\$100,000 or Less	3	100.0%	\$83	100.0%		3	100.0%	\$83	100.0%	87.5%	41.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	9.4%	35.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	3.1%	23.4%
	Total	3	100.0%	\$83	100.0%		3	100.0%	\$83	100.0%	100.0%	100.0%
	Originations & Purchases											

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar		Agg	
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	7.7%	\$549	9.9%	4.6%	2	7.7%	\$549	9.9%	2.5%	
	Moderate	5	19.2%	\$514	9.3%	17.7%	5	19.2%	\$514	9.3%	10.0%	
	Middle	4	15.4%	\$564	10.2%	28.9%	4	15.4%	\$564	10.2%	21.7%	
	Upper	15	57.7%	\$3,897	70.5%	48.9%	15	57.7%	\$3,897	70.5%	65.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	26	100.0%	\$5,524	100.0%	100.0%	26	100.0%	\$5,524	100.0%	100.0%	
REFINANCE	Low	1	3.2%	\$38	1.0%	4.6%	1	3.2%	\$38	1.0%	1.9%	
	Moderate	4	12.9%	\$363	9.2%	17.7%	4	12.9%	\$363	9.2%	6.3%	
	Middle	6	19.4%	\$669	17.0%	28.9%	6	19.4%	\$669	17.0%	17.0%	
	Upper	20	64.5%	\$2,875	72.9%	48.9%	20	64.5%	\$2,875	72.9%	74.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$3,945	100.0%	100.0%	31	100.0%	\$3,945	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	\$0	0.0%	1.8%	
	Moderate	4	23.5%	\$165	20.9%	17.7%	4	23.5%	\$165	20.9%	6.3%	
	Middle	2	11.8%	\$294	37.2%	28.9%	2	11.8%	\$294	37.2%	20.6%	
	Upper	11	64.7%	\$332	42.0%	48.9%	11	64.7%	\$332	42.0%	71.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$791	100.0%	100.0%	17	100.0%	\$791	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	42.9%	0	0.0%	\$0	0.0%	46.6%	
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	\$0	0.0%	16.3%	
	Middle	0	0.0%	\$0	0.0%	14.1%	0	0.0%	\$0	0.0%	31.6%	
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	5.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	4.1%	\$587	5.7%	4.6%	3	4.1%	\$587	5.7%	7.8%	
	Moderate	13	17.6%	\$1,042	10.2%	17.7%	13	17.6%	\$1,042	10.2%	9.7%	
	Middle	12	16.2%	\$1,527	14.9%	28.9%	12	16.2%	\$1,527	14.9%	21.6%	
	Upper	46	62.2%	\$7,104	69.2%	48.9%	46	62.2%	\$7,104	69.2%	60.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	74	100.0%	\$10,260	100.0%	100.0%	74	100.0%	\$10,260	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	1.9%	\$3	0.1%	7.0%	1	1.9%	\$3	0.1%	7.1%	
	Moderate	20	37.0%	\$1,110	24.8%	20.9%	20	37.0%	\$1,110	24.8%	25.4%	
	Middle	9	16.7%	\$976	21.8%	27.1%	9	16.7%	\$976	21.8%	25.8%	
	Upper	24	44.4%	\$2,388	53.3%	44.8%	24	44.4%	\$2,388	53.3%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.5%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	54	100.0%	\$4,477	100.0%	100.0%	54	100.0%	\$4,477	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	\$0	0.0%	1.1%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	31.6%	
	Upper	0	0.0%	\$0	0.0%	68.9%	0	0.0%	\$0	0.0%	67.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Tallahassee**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	3.8%	\$81	1.5%	21.9%	1	3.8%	\$81	1.5%	3.3%	
	Moderate	2	7.7%	\$267	4.8%	15.5%	2	7.7%	\$267	4.8%	13.3%	
	Middle	6	23.1%	\$666	12.1%	17.3%	6	23.1%	\$666	12.1%	18.8%	
	Upper	17	65.4%	\$4,510	81.6%	45.3%	17	65.4%	\$4,510	81.6%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.7%	
	Total	26	100.0%	\$5,524	100.0%	100.0%	26	100.0%	\$5,524	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	2.0%	
	Moderate	4	12.9%	\$327	8.3%	15.5%	4	12.9%	\$327	8.3%	6.6%	
	Middle	6	19.4%	\$403	10.2%	17.3%	6	19.4%	\$403	10.2%	13.8%	
	Upper	20	64.5%	\$3,086	78.2%	45.3%	20	64.5%	\$3,086	78.2%	56.4%	
	Unknown	1	3.2%	\$129	3.3%	0.0%	1	3.2%	\$129	3.3%	21.1%	
	Total	31	100.0%	\$3,945	100.0%	100.0%	31	100.0%	\$3,945	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.9%	\$45	5.7%	21.9%	1	5.9%	\$45	5.7%	2.4%	
	Moderate	1	5.9%	\$3	0.4%	15.5%	1	5.9%	\$3	0.4%	6.6%	
	Middle	5	29.4%	\$34	4.3%	17.3%	5	29.4%	\$34	4.3%	16.5%	
	Upper	10	58.8%	\$709	89.6%	45.3%	10	58.8%	\$709	89.6%	62.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.0%	
	Total	17	100.0%	\$791	100.0%	100.0%	17	100.0%	\$791	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	2.7%	\$126	1.2%	21.9%	2	2.7%	\$126	1.2%	2.5%	
	Moderate	7	9.5%	\$597	5.8%	15.5%	7	9.5%	\$597	5.8%	9.6%	
	Middle	17	23.0%	\$1,103	10.8%	17.3%	17	23.0%	\$1,103	10.8%	15.0%	
	Upper	47	63.5%	\$8,305	80.9%	45.3%	47	63.5%	\$8,305	80.9%	47.5%	
	Unknown	1	1.4%	\$129	1.3%	0.0%	1	1.4%	\$129	1.3%	25.5%	
	Total	74	100.0%	\$10,260	100.0%	100.0%	74	100.0%	\$10,260	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	32	59.3%	\$1,664	37.2%	93.0%	32	59.3%	\$1,664	37.2%	42.0%	
	Over \$1 Million	22	40.7%	\$2,813	62.8%	6.0%	22	40.7%				
	Total Rev. available	54	100.0%	\$4,477	100.0%	99.0%	54	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	\$0	0.0%	55.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm	Loan Size											
	\$100,000 or Less	44	81.5%	\$1,816	40.6%		44	81.5%	\$1,816	40.6%	42.2%	
	\$100,001 - \$250,000	6	11.1%	\$971	21.7%		6	11.1%	\$971	21.7%	15.1%	
	\$250,001 - \$1 Million	4	7.4%	\$1,690	37.7%		4	7.4%	\$1,690	37.7%	42.7%	
	Total	54	100.0%	\$4,477	100.0%		54	100.0%	\$4,477	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	\$0	0.0%	7.8%	
	Middle	6	50.0%	\$876	34.2%	30.7%	6	50.0%	\$876	34.2%	27.3%	
	Upper	5	41.7%	\$1,603	62.6%	49.2%	5	41.7%	\$1,603	62.6%	62.3%	
	Unknown	1	8.3%	\$80	3.1%	0.8%	1	8.3%	\$80	3.1%	0.8%	
	Total	12	100.0%	\$2,559	100.0%	100.0%	12	100.0%	\$2,559	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	\$0	0.0%	1.6%	
	Moderate	3	11.1%	\$274	7.1%	14.3%	3	11.1%	\$274	7.1%	3.5%	
	Middle	8	29.6%	\$799	20.6%	30.7%	8	29.6%	\$799	20.6%	20.9%	
	Upper	16	59.3%	\$2,803	72.3%	49.2%	16	59.3%	\$2,803	72.3%	73.9%	
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.1%	
	Total	27	100.0%	\$3,876	100.0%	100.0%	27	100.0%	\$3,876	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.6%	\$5	0.6%	5.0%	1	5.6%	\$5	0.6%	0.2%	
	Moderate	3	16.7%	\$58	6.5%	14.3%	3	16.7%	\$58	6.5%	5.9%	
	Middle	5	27.8%	\$406	45.7%	30.7%	5	27.8%	\$406	45.7%	31.0%	
	Upper	9	50.0%	\$419	47.2%	49.2%	9	50.0%	\$419	47.2%	63.0%	
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$888	100.0%	100.0%	18	100.0%	\$888	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	40.6%	0	0.0%	\$0	0.0%	23.9%	
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	10.0%	
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	0.7%	
	Upper	0	0.0%	\$0	0.0%	6.9%	0	0.0%	\$0	0.0%	9.2%	
	Unknown	0	0.0%	\$0	0.0%	7.5%	0	0.0%	\$0	0.0%	56.2%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.8%	\$5	0.1%	5.0%	1	1.8%	\$5	0.1%	10.0%	
	Moderate	6	10.5%	\$332	4.5%	14.3%	6	10.5%	\$332	4.5%	7.4%	
	Middle	19	33.3%	\$2,081	28.4%	30.7%	19	33.3%	\$2,081	28.4%	15.7%	
	Upper	30	52.6%	\$4,825	65.9%	49.2%	30	52.6%	\$4,825	65.9%	45.2%	
	Unknown	1	1.8%	\$80	1.1%	0.8%	1	1.8%	\$80	1.1%	21.5%	
	Total	57	100.0%	\$7,323	100.0%	100.0%	57	100.0%	\$7,323	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	7.1%	0	0.0%	\$0	0.0%	6.9%	
	Moderate	13	26.0%	\$613	26.4%	18.5%	13	26.0%	\$613	26.4%	23.0%	
	Middle	25	50.0%	\$1,523	65.5%	33.9%	25	50.0%	\$1,523	65.5%	42.1%	
	Upper	12	24.0%	\$189	8.1%	39.4%	12	24.0%	\$189	8.1%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	1.1%	0	0.0%	\$0	0.0%	1.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.3%	
	Total	50	100.0%	\$2,325	100.0%	100.0%	50	100.0%	\$2,325	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	0	0.0%	\$0	0.0%	6.1%	0	0.0%	\$0	0.0%	7.3%	
	Middle	0	0.0%	\$0	0.0%	29.8%	0	0.0%	\$0	0.0%	17.1%	
	Upper	0	0.0%	\$0	0.0%	62.6%	0	0.0%	\$0	0.0%	74.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL Tallahassee**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	2.8%	
	Moderate	4	33.3%	\$452	17.7%	15.6%	4	33.3%	\$452	17.7%	11.9%	
	Middle	3	25.0%	\$727	28.4%	18.3%	3	25.0%	\$727	28.4%	18.4%	
	Upper	4	33.3%	\$1,095	42.8%	45.0%	4	33.3%	\$1,095	42.8%	51.8%	
	Unknown	1	8.3%	\$285	11.1%	0.0%	1	8.3%	\$285	11.1%	15.0%	
	Total	12	100.0%	\$2,559	100.0%	100.0%	12	100.0%	\$2,559	100.0%	100.0%	
REFINANCE	Low	1	3.7%	\$58	1.5%	21.1%	1	3.7%	\$58	1.5%	1.4%	
	Moderate	5	18.5%	\$721	18.6%	15.6%	5	18.5%	\$721	18.6%	5.3%	
	Middle	5	18.5%	\$650	16.8%	18.3%	5	18.5%	\$650	16.8%	8.6%	
	Upper	16	59.3%	\$2,447	63.1%	45.0%	16	59.3%	\$2,447	63.1%	74.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.8%	
	Total	27	100.0%	\$3,876	100.0%	100.0%	27	100.0%	\$3,876	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	11.1%	\$13	1.5%	21.1%	2	11.1%	\$13	1.5%	1.1%	
	Moderate	3	16.7%	\$102	11.5%	15.6%	3	16.7%	\$102	11.5%	4.9%	
	Middle	7	38.9%	\$272	30.6%	18.3%	7	38.9%	\$272	30.6%	4.4%	
	Upper	6	33.3%	\$501	56.4%	45.0%	6	33.3%	\$501	56.4%	88.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.5%	
	Total	18	100.0%	\$888	100.0%	100.0%	18	100.0%	\$888	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	5.3%	\$71	1.0%	21.1%	3	5.3%	\$71	1.0%	1.3%	
	Moderate	12	21.1%	\$1,275	17.4%	15.6%	12	21.1%	\$1,275	17.4%	5.4%	
	Middle	15	26.3%	\$1,649	22.5%	18.3%	15	26.3%	\$1,649	22.5%	8.3%	
	Upper	26	45.6%	\$4,043	55.2%	45.0%	26	45.6%	\$4,043	55.2%	39.4%	
	Unknown	1	1.8%	\$285	3.9%	0.0%	1	1.8%	\$285	3.9%	45.6%	
	Total	57	100.0%	\$7,323	100.0%	100.0%	57	100.0%	\$7,323	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	40	80.0%	\$1,610	69.2%	92.4%	40	80.0%	\$1,610	69.2%	44.7%	
	Over \$1 Million	8	16.0%	\$598	25.7%	6.6%	8	16.0%				
	Total Rev. available	48	96.0%	\$2,208	94.9%	99.0%	48	96.0%				
	Rev. Not Known	2	4.0%	\$117	5.0%	1.0%	2	4.0%				
	Total	50	100.0%	\$2,325	100.0%	100.0%	50	100.0%				
	\$100,000 or Less	46	92.0%	\$1,438	61.8%		46	92.0%	\$1,438	61.8%	38.6%	
	\$100,001 - \$250,000	3	6.0%	\$518	22.3%		3	6.0%	\$518	22.3%	16.0%	
	\$250,001 - \$1 Million	1	2.0%	\$369	15.9%		1	2.0%	\$369	15.9%	45.5%	
	Total	50	100.0%	\$2,325	100.0%		50	100.0%	\$2,325	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	\$0	0.0%	80.4%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	3	37.5%	\$510	40.8%	15.7%	3	37.5%	44.2%	\$510	40.8%	48.2%
	Middle	4	50.0%	\$516	41.3%	58.7%	4	50.0%	24.6%	\$516	41.3%	20.5%
	Upper	1	12.5%	\$224	17.9%	24.7%	1	12.5%	31.0%	\$224	17.9%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,250	100.0%	100.0%	8	100.0%	100.0%	\$1,250	100.0%	100.0%
REFINANCE	Low	1	5.6%	\$142	5.1%	0.9%	1	5.6%	0.1%	\$142	5.1%	0.1%
	Moderate	4	22.2%	\$792	28.2%	15.7%	4	22.2%	24.6%	\$792	28.2%	29.9%
	Middle	4	22.2%	\$300	10.7%	58.7%	4	22.2%	25.6%	\$300	10.7%	22.1%
	Upper	9	50.0%	\$1,575	56.1%	24.7%	9	50.0%	49.7%	\$1,575	56.1%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$2,809	100.0%	100.0%	18	100.0%	100.0%	\$2,809	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.2%	\$0	0.0%	1.2%
	Moderate	1	12.5%	\$208	70.5%	15.7%	1	12.5%	33.5%	\$208	70.5%	23.0%
	Middle	7	87.5%	\$87	29.5%	58.7%	7	87.5%	43.5%	\$87	29.5%	33.7%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	21.8%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$295	100.0%	100.0%	8	100.0%	100.0%	\$295	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	57.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.9%	\$142	3.3%	0.9%	1	2.9%	0.1%	\$142	3.3%	0.1%
	Moderate	8	23.5%	\$1,510	34.7%	15.7%	8	23.5%	37.4%	\$1,510	34.7%	40.6%
	Middle	15	44.1%	\$903	20.7%	58.7%	15	44.1%	25.6%	\$903	20.7%	20.5%
	Upper	10	29.4%	\$1,799	41.3%	24.7%	10	29.4%	36.9%	\$1,799	41.3%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$4,354	100.0%	100.0%	34	100.0%	100.0%	\$4,354	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	2.2%	\$0	0.0%	3.8%
	Moderate	3	13.0%	\$15	0.8%	15.5%	3	13.0%	29.1%	\$15	0.8%	33.6%
	Middle	12	52.2%	\$535	27.4%	58.6%	12	52.2%	37.9%	\$535	27.4%	41.1%
	Upper	8	34.8%	\$1,400	71.8%	24.1%	8	34.8%	29.6%	\$1,400	71.8%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Total	23	100.0%	\$1,950	100.0%	100.0%	23	100.0%	100.0%	\$1,950	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	27.3%	\$0	0.0%	4.3%
	Middle	1	100.0%	\$79	100.0%	80.2%	1	100.0%	54.5%	\$79	100.0%	90.0%
	Upper	0	0.0%	\$0	0.0%	1.7%	0	0.0%	18.2%	\$0	0.0%	5.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$79	100.0%	100.0%	1	100.0%	100.0%	\$79	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL The Villages**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	1.2%	
	Moderate	3	37.5%	\$423	33.8%	19.5%	3	37.5%	\$423	33.8%	7.7%	
	Middle	2	25.0%	\$179	14.3%	23.8%	2	25.0%	\$179	14.3%	16.3%	
	Upper	3	37.5%	\$648	51.8%	39.2%	3	37.5%	\$648	51.8%	69.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.6%	
	Total	8	100.0%	\$1,250	100.0%	100.0%	8	100.0%	\$1,250	100.0%	100.0%	
REFINANCE	Low	2	11.1%	\$72	2.6%	17.5%	2	11.1%	\$72	2.6%	2.6%	
	Moderate	3	16.7%	\$313	11.1%	19.5%	3	16.7%	\$313	11.1%	11.9%	
	Middle	4	22.2%	\$801	28.5%	23.8%	4	22.2%	\$801	28.5%	22.2%	
	Upper	9	50.0%	\$1,623	57.8%	39.2%	9	50.0%	\$1,623	57.8%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.4%	
	Total	18	100.0%	\$2,809	100.0%	100.0%	18	100.0%	\$2,809	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	37.5%	\$15	5.1%	17.5%	3	37.5%	\$15	5.1%	3.0%	
	Moderate	2	25.0%	\$3	1.0%	19.5%	2	25.0%	\$3	1.0%	6.6%	
	Middle	1	12.5%	\$9	3.1%	23.8%	1	12.5%	\$9	3.1%	20.7%	
	Upper	2	25.0%	\$268	90.8%	39.2%	2	25.0%	\$268	90.8%	58.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.0%	
	Total	8	100.0%	\$295	100.0%	100.0%	8	100.0%	\$295	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	14.7%	\$87	2.0%	17.5%	5	14.7%	\$87	2.0%	1.7%	
	Moderate	8	23.5%	\$739	17.0%	19.5%	8	23.5%	\$739	17.0%	8.7%	
	Middle	7	20.6%	\$989	22.7%	23.8%	7	20.6%	\$989	22.7%	17.7%	
	Upper	14	41.2%	\$2,539	58.3%	39.2%	14	41.2%	\$2,539	58.3%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.6%	
	Total	34	100.0%	\$4,354	100.0%	100.0%	34	100.0%	\$4,354	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	19	82.6%	\$1,107	56.8%	94.6%	19	82.6%	\$1,107	56.8%	27.9%	
	Over \$1 Million	4	17.4%	\$843	43.2%	4.7%	4	17.4%				
	Total Rev. available	23	100.0%	\$1,950	100.0%	99.3%	23	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	1	100.0%	\$79	100.0%	97.5%	1	100.0%	\$79	100.0%	70.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$79	100.0%	100.0%	1	100.0%				
Small Farm	Total Farms											
	Loan Size											
	\$100,000 or Less	1	100.0%	\$79	100.0%		1	100.0%	\$79	100.0%	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$79	100.0%		1	100.0%	\$79	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			%
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	6	42.9%	\$1,030	39.3%	23.0%	6	42.9%	\$1,030	39.3%	13.2%	
	Middle	8	57.1%	\$1,593	60.7%	76.8%	8	57.1%	\$1,593	60.7%	86.7%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$2,623	100.0%	100.0%	14	100.0%	\$2,623	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	3	30.0%	\$203	20.1%	23.0%	3	30.0%	\$203	20.1%	14.2%	
	Middle	7	70.0%	\$809	79.9%	76.8%	7	70.0%	\$809	79.9%	85.7%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$1,012	100.0%	100.0%	10	100.0%	\$1,012	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	46.2%	\$37	11.6%	23.0%	6	46.2%	\$37	11.6%	12.9%	
	Middle	7	53.8%	\$282	88.4%	76.8%	7	53.8%	\$282	88.4%	87.1%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$319	100.0%	100.0%	13	100.0%	\$319	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	31.3%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	64.6%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	15	40.5%	\$1,270	32.1%	23.0%	15	40.5%	\$1,270	32.1%	13.4%	
	Middle	22	59.5%	\$2,684	67.9%	76.8%	22	59.5%	\$2,684	67.9%	86.5%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	37	100.0%	\$3,954	100.0%	100.0%	37	100.0%	\$3,954	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	8.8%	
	Moderate	19	61.3%	\$2,114	80.2%	34.1%	19	61.3%	\$2,114	80.2%	41.4%	
	Middle	12	38.7%	\$521	19.8%	64.0%	12	38.7%	\$521	19.8%	49.2%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	31	100.0%	\$2,635	100.0%	100.0%	31	100.0%	\$2,635	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	66.7%	0	0.0%	\$0	0.0%	47.8%	
	Middle	1	100.0%	\$150	100.0%	33.3%	1	100.0%	\$150	100.0%	50.6%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.7%	
	Total	1	100.0%	\$150	100.0%	100.0%	1	100.0%	\$150	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL The Villages**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	2.9%	1.3%
	Moderate	2	14.3%	\$296	11.3%	20.8%	2	14.3%	\$296	11.3%	10.6%	6.9%
	Middle	6	42.9%	\$1,066	40.6%	24.3%	6	42.9%	\$1,066	40.6%	20.6%	17.1%
	Upper	5	35.7%	\$1,121	42.7%	39.5%	5	35.7%	\$1,121	42.7%	58.7%	68.0%
	Unknown	1	7.1%	\$140	5.3%	0.0%	1	7.1%	\$140	5.3%	7.1%	6.8%
	Total	14	100.0%	\$2,623	100.0%	100.0%	14	100.0%	\$2,623	100.0%	100.0%	100.0%
REFINANCE	Low	3	30.0%	\$181	17.9%	15.5%	3	30.0%	\$181	17.9%	6.0%	3.1%
	Moderate	2	20.0%	\$152	15.0%	20.8%	2	20.0%	\$152	15.0%	17.4%	12.2%
	Middle	3	30.0%	\$270	26.7%	24.3%	3	30.0%	\$270	26.7%	25.9%	24.2%
	Upper	2	20.0%	\$409	40.4%	39.5%	2	20.0%	\$409	40.4%	35.8%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.0%	17.6%
	Total	10	100.0%	\$1,012	100.0%	100.0%	10	100.0%	\$1,012	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	2	15.4%	\$8	2.5%	15.5%	2	15.4%	\$8	2.5%	20.2%	2.9%
	Moderate	5	38.5%	\$25	7.8%	20.8%	5	38.5%	\$25	7.8%	20.2%	9.2%
	Middle	5	38.5%	\$195	61.1%	24.3%	5	38.5%	\$195	61.1%	23.4%	18.3%
	Upper	1	7.7%	\$91	28.5%	39.5%	1	7.7%	\$91	28.5%	33.9%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.4%	7.8%
	Total	13	100.0%	\$319	100.0%	100.0%	13	100.0%	\$319	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
HMDA TOTALS	Low	5	13.5%	\$189	4.8%	15.5%	5	13.5%	\$189	4.8%	4.3%	1.7%
	Moderate	9	24.3%	\$473	12.0%	20.8%	9	24.3%	\$473	12.0%	12.6%	8.2%
	Middle	14	37.8%	\$1,531	38.7%	24.3%	14	37.8%	\$1,531	38.7%	22.1%	18.9%
	Upper	8	21.6%	\$1,621	41.0%	39.5%	8	21.6%	\$1,621	41.0%	52.1%	61.8%
	Unknown	1	2.7%	\$140	3.5%	0.0%	1	2.7%	\$140	3.5%	8.9%	9.4%
	Total	37	100.0%	\$3,954	100.0%	100.0%	37	100.0%	\$3,954	100.0%	100.0%	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	24	77.4%	\$815	30.9%	93.9%	24	77.4%	\$815	30.9%	54.1%	36.8%
	Over \$1 Million	7	22.6%	\$1,820	69.1%	5.3%	7	22.6%				
	Total Rev. available	31	100.0%	\$2,635	100.0%	99.2%	31	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	31	100.0%	\$2,635	100.0%	100.0%	31	100.0%				
	\$100,000 or Less	27	87.1%	\$886	33.6%		27	87.1%	\$886	33.6%	95.6%	46.2%
	\$100,001 - \$250,000	1	3.2%	\$154	5.8%		1	3.2%	\$154	5.8%	2.6%	16.7%
	\$250,001 - \$1 Million	3	9.7%	\$1,595	60.5%		3	9.7%	\$1,595	60.5%	1.8%	37.1%
	Total	31	100.0%	\$2,635	100.0%		31	100.0%	\$2,635	100.0%	100.0%	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	1	100.0%	\$150	100.0%	97.2%	1	100.0%	\$150	100.0%	58.8%	87.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$150	100.0%	100.0%	1	100.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	94.1%	58.1%
	\$100,001 - \$250,000	1	100.0%	\$150	100.0%		1	100.0%	\$150	100.0%	5.9%	41.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$150	100.0%		1	100.0%	\$150	100.0%	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.1%	\$72	0.2%	3.0%	1	1.1%	\$72	0.2%	1.0%	
	Moderate	13	14.1%	\$3,252	9.6%	22.1%	13	14.1%	\$3,252	9.6%	11.9%	
	Middle	36	39.1%	\$11,883	35.2%	36.1%	36	39.1%	\$11,883	35.2%	31.8%	
	Upper	42	45.7%	\$18,522	54.9%	38.8%	42	45.7%	\$18,522	54.9%	55.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	92	100.0%	\$33,729	100.0%	100.0%	92	100.0%	\$33,729	100.0%	100.0%	
REFINANCE	Low	1	1.3%	\$40	0.2%	3.0%	1	1.3%	\$40	0.2%	0.7%	
	Moderate	18	23.1%	\$2,049	10.1%	22.1%	18	23.1%	\$2,049	10.1%	7.1%	
	Middle	23	29.5%	\$4,884	24.1%	36.1%	23	29.5%	\$4,884	24.1%	26.7%	
	Upper	36	46.2%	\$13,309	65.6%	38.8%	36	46.2%	\$13,309	65.6%	65.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	78	100.0%	\$20,282	100.0%	100.0%	78	100.0%	\$20,282	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.2%	\$126	6.6%	3.0%	1	4.2%	\$126	6.6%	0.5%	
	Moderate	3	12.5%	\$95	5.0%	22.1%	3	12.5%	\$95	5.0%	7.0%	
	Middle	8	33.3%	\$1,112	58.5%	36.1%	8	33.3%	\$1,112	58.5%	22.5%	
	Upper	12	50.0%	\$568	29.9%	38.8%	12	50.0%	\$568	29.9%	70.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	24	100.0%	\$1,901	100.0%	100.0%	24	100.0%	\$1,901	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	1.3%	
	Moderate	1	100.0%	\$48,446	100.0%	31.6%	1	100.0%	\$48,446	100.0%	22.9%	
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	\$0	0.0%	58.4%	
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	\$0	0.0%	17.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$48,446	100.0%	100.0%	1	100.0%	\$48,446	100.0%	100.0%	
HMDA TOTALS	Low	3	1.5%	\$238	0.2%	3.0%	3	1.5%	\$238	0.2%	0.9%	
	Moderate	35	17.9%	\$53,842	51.6%	22.1%	35	17.9%	\$53,842	51.6%	11.1%	
	Middle	67	34.4%	\$17,879	17.1%	36.1%	67	34.4%	\$17,879	17.1%	32.2%	
	Upper	90	46.2%	\$32,399	31.0%	38.8%	90	46.2%	\$32,399	31.0%	55.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	195	100.0%	\$104,358	100.0%	100.0%	195	100.0%	\$104,358	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	8	3.9%	\$607	3.9%	3.3%	8	3.9%	\$607	3.9%	4.5%	
	Moderate	59	28.5%	\$4,636	30.0%	18.4%	59	28.5%	\$4,636	30.0%	18.5%	
	Middle	46	22.2%	\$2,949	19.1%	31.8%	46	22.2%	\$2,949	19.1%	30.2%	
	Upper	93	44.9%	\$7,137	46.3%	46.2%	93	44.9%	\$7,137	46.3%	45.9%	
	Unknown	1	0.5%	\$101	0.7%	0.2%	1	0.5%	\$101	0.7%	0.4%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	207	100.0%	\$15,430	100.0%	100.0%	207	100.0%	\$15,430	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	\$0	0.0%	10.7%	
	Moderate	0	0.0%	\$0	0.0%	10.1%	0	0.0%	\$0	0.0%	8.4%	
	Middle	0	0.0%	\$0	0.0%	26.3%	0	0.0%	\$0	0.0%	21.0%	
	Upper	0	0.0%	\$0	0.0%	59.1%	0	0.0%	\$0	0.0%	57.2%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL West Palm Beach**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank			Families by Family Income %	Count			Dollar				
		Count	Dollar			Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	3.3%	\$314	0.9%	21.5%	3	3.3%	3.0%	\$314	0.9%	1.1%	
	Moderate	6	6.5%	\$986	2.9%	17.8%	6	6.5%	14.9%	\$986	2.9%	8.3%	
	Middle	15	16.3%	\$2,711	8.0%	18.9%	15	16.3%	19.6%	\$2,711	8.0%	14.4%	
	Upper	66	71.7%	\$28,894	85.7%	41.7%	66	71.7%	49.1%	\$28,894	85.7%	62.7%	
	Unknown	2	2.2%	\$824	2.4%	0.0%	2	2.2%	13.3%	\$824	2.4%	13.5%	
	Total	92	100.0%	\$33,729	100.0%	100.0%	92	100.0%	100.0%	\$33,729	100.0%	100.0%	
REFINANCE	Low	3	3.8%	\$101	0.5%	21.5%	3	3.8%	3.7%	\$101	0.5%	1.5%	
	Moderate	16	20.5%	\$2,199	10.8%	17.8%	16	20.5%	10.4%	\$2,199	10.8%	5.4%	
	Middle	14	17.9%	\$1,574	7.8%	18.9%	14	17.9%	17.1%	\$1,574	7.8%	11.5%	
	Upper	44	56.4%	\$16,235	80.0%	41.7%	44	56.4%	50.9%	\$16,235	80.0%	64.5%	
	Unknown	1	1.3%	\$173	0.9%	0.0%	1	1.3%	17.8%	\$173	0.9%	17.1%	
	Total	78	100.0%	\$20,282	100.0%	100.0%	78	100.0%	100.0%	\$20,282	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.2%	\$30	1.6%	21.5%	1	4.2%	4.6%	\$30	1.6%	1.5%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	14.6%	\$0	0.0%	6.3%	
	Middle	4	16.7%	\$173	9.1%	18.9%	4	16.7%	19.9%	\$173	9.1%	12.7%	
	Upper	19	79.2%	\$1,698	89.3%	41.7%	19	79.2%	57.7%	\$1,698	89.3%	73.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	6.3%	
	Total	24	100.0%	\$1,901	100.0%	100.0%	24	100.0%	100.0%	\$1,901	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$48,446	100.0%	0.0%	1	100.0%	100.0%	\$48,446	100.0%	100.0%	
	Total	1	100.0%	\$48,446	100.0%	100.0%	1	100.0%	100.0%	\$48,446	100.0%	100.0%	
HMDA TOTALS	Low	7	3.6%	\$445	0.4%	21.5%	7	3.6%	3.3%	\$445	0.4%	1.2%	
	Moderate	22	11.3%	\$3,185	3.1%	17.8%	22	11.3%	13.3%	\$3,185	3.1%	6.6%	
	Middle	33	16.9%	\$4,458	4.3%	18.9%	33	16.9%	18.7%	\$4,458	4.3%	12.2%	
	Upper	129	66.2%	\$46,827	44.9%	41.7%	129	66.2%	50.0%	\$46,827	44.9%	58.2%	
	Unknown	4	2.1%	\$49,443	47.4%	0.0%	4	2.1%	14.7%	\$49,443	47.4%	21.9%	
	Total	195	100.0%	\$104,358	100.0%	100.0%	195	100.0%	100.0%	\$104,358	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	134	64.7%	\$7,788	50.5%	93.3%	134	64.7%	45.7%	\$7,788	50.5%	33.1%
		Over \$1 Million	69	33.3%	\$7,410	48.0%	5.7%	69	33.3%				
		Total Rev. available	203	98.0%	\$15,198	98.5%	99.0%	203	98.0%				
	Loan Size	Rev. Not Known	4	1.9%	\$232	1.5%	1.0%	4	1.9%				
		Total	207	100.0%	\$15,430	100.0%	100.0%	207	100.0%				
		\$100,000 or Less	174	84.1%	\$6,157	39.9%		174	84.1%	96.5%	\$6,157	39.9%	54.4%
		\$100,001 - \$250,000	21	10.1%	\$3,620	23.5%		21	10.1%	1.9%	\$3,620	23.5%	12.4%
Small Farm	Revenue	\$250,001 - \$1 Million	12	5.8%	\$5,653	36.6%		12	5.8%	1.6%	\$5,653	36.6%	33.2%
		Total	207	100.0%	\$15,430	100.0%		207	100.0%	100.0%	\$15,430	100.0%	100.0%
		Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.6%	0	0.0%	52.6%	\$0	0.0%	42.8%
Small Farm	Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	6.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.7%	\$0	0.0%
	\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	9.7%
	\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	42.2%
	Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL West Palm Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.4%	\$116	0.5%	3.1%	1	1.4%	2.9%	\$116	0.5%	1.8%
	Moderate	19	25.7%	\$2,437	11.5%	23.3%	19	25.7%	22.8%	\$2,437	11.5%	15.0%
	Middle	22	29.7%	\$6,086	28.7%	32.7%	22	29.7%	35.9%	\$6,086	28.7%	31.6%
	Upper	32	43.2%	\$12,583	59.3%	40.6%	32	43.2%	38.1%	\$12,583	59.3%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.8%
	Total	74	100.0%	\$21,222	100.0%	100.0%	74	100.0%	100.0%	\$21,222	100.0%	100.0%
REFINANCE	Low	3	6.1%	\$506	4.3%	3.1%	3	6.1%	2.1%	\$506	4.3%	1.3%
	Moderate	10	20.4%	\$1,198	10.1%	23.3%	10	20.4%	17.5%	\$1,198	10.1%	11.2%
	Middle	16	32.7%	\$2,712	23.0%	32.7%	16	32.7%	37.0%	\$2,712	23.0%	29.7%
	Upper	20	40.8%	\$7,398	62.6%	40.6%	20	40.8%	43.2%	\$7,398	62.6%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	2.1%
	Total	49	100.0%	\$11,814	100.0%	100.0%	49	100.0%	100.0%	\$11,814	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.9%	\$15	0.6%	3.1%	1	2.9%	1.8%	\$15	0.6%	1.0%
	Moderate	6	17.1%	\$65	2.6%	23.3%	6	17.1%	15.7%	\$65	2.6%	8.4%
	Middle	17	48.6%	\$598	24.0%	32.7%	17	48.6%	35.8%	\$598	24.0%	29.7%
	Upper	11	31.4%	\$1,813	72.8%	40.6%	11	31.4%	46.7%	\$1,813	72.8%	57.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	3.1%
	Total	35	100.0%	\$2,491	100.0%	100.0%	35	100.0%	100.0%	\$2,491	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	6.5%	0	0.0%	19.2%	\$0	0.0%	23.3%
	Moderate	0	0.0%	\$0	0.0%	35.2%	0	0.0%	26.0%	\$0	0.0%	18.2%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	21.9%	\$0	0.0%	30.6%
	Upper	0	0.0%	\$0	0.0%	30.5%	0	0.0%	31.5%	\$0	0.0%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.4%	\$0	0.0%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	3.2%	\$637	1.8%	3.1%	5	3.2%	2.7%	\$637	1.8%	2.9%
	Moderate	35	22.2%	\$3,700	10.4%	23.3%	35	22.2%	21.0%	\$3,700	10.4%	14.0%
	Middle	55	34.8%	\$9,396	26.4%	32.7%	55	34.8%	36.2%	\$9,396	26.4%	31.0%
	Upper	63	39.9%	\$21,794	61.3%	40.6%	63	39.9%	39.9%	\$21,794	61.3%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	1.2%
	Total	158	100.0%	\$35,527	100.0%	100.0%	158	100.0%	100.0%	\$35,527	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	17	6.8%	\$967	5.7%	4.8%	17	6.8%	5.6%	\$967	5.7%	7.5%
	Moderate	69	27.7%	\$5,683	33.7%	19.7%	69	27.7%	20.2%	\$5,683	33.7%	21.6%
	Middle	64	25.7%	\$3,639	21.6%	30.9%	64	25.7%	28.5%	\$3,639	21.6%	26.4%
	Upper	96	38.6%	\$5,865	34.8%	43.9%	96	38.6%	44.5%	\$5,865	34.8%	42.9%
	Unknown	3	1.2%	\$710	4.2%	0.6%	3	1.2%	0.7%	\$710	4.2%	1.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.5%
	Total	249	100.0%	\$16,864	100.0%	100.0%	249	100.0%	100.0%	\$16,864	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	2.5%	\$0	0.0%	8.7%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	11.5%	\$0	0.0%	19.5%
	Middle	1	100.0%	\$25	100.0%	32.2%	1	100.0%	38.9%	\$25	100.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	50.2%	0	0.0%	45.2%	\$0	0.0%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	1.4%
	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: FL West Palm Beach**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	2.7%	\$144	0.7%	22.8%	2	2.7%	3.1%	\$144	0.7%	1.2%	
	Moderate	10	13.5%	\$1,392	6.6%	17.3%	10	13.5%	15.3%	\$1,392	6.6%	8.9%	
	Middle	14	18.9%	\$2,361	11.1%	17.8%	14	18.9%	20.9%	\$2,361	11.1%	16.0%	
	Upper	47	63.5%	\$17,125	80.7%	42.1%	47	63.5%	46.1%	\$17,125	80.7%	58.6%	
	Unknown	1	1.4%	\$200	0.9%	0.0%	1	1.4%	14.6%	\$200	0.9%	15.2%	
	Total	74	100.0%	\$21,222	100.0%	100.0%	74	100.0%	100.0%	\$21,222	100.0%	100.0%	
REFINANCE	Low	1	2.0%	\$54	0.5%	22.8%	1	2.0%	5.2%	\$54	0.5%	2.4%	
	Moderate	8	16.3%	\$904	7.7%	17.3%	8	16.3%	13.7%	\$904	7.7%	7.6%	
	Middle	9	18.4%	\$1,508	12.8%	17.8%	9	18.4%	19.6%	\$1,508	12.8%	14.3%	
	Upper	28	57.1%	\$8,558	72.4%	42.1%	28	57.1%	43.8%	\$8,558	72.4%	58.8%	
	Unknown	3	6.1%	\$790	6.7%	0.0%	3	6.1%	17.7%	\$790	6.7%	16.9%	
	Total	49	100.0%	\$11,814	100.0%	100.0%	49	100.0%	100.0%	\$11,814	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.9%	\$6	0.2%	22.8%	1	2.9%	3.8%	\$6	0.2%	1.7%	
	Moderate	3	8.6%	\$63	2.5%	17.3%	3	8.6%	14.9%	\$63	2.5%	8.4%	
	Middle	8	22.9%	\$276	11.1%	17.8%	8	22.9%	19.5%	\$276	11.1%	14.3%	
	Upper	22	62.9%	\$2,141	85.9%	42.1%	22	62.9%	57.5%	\$2,141	85.9%	70.6%	
	Unknown	1	2.9%	\$5	0.2%	0.0%	1	2.9%	4.3%	\$5	0.2%	5.1%	
	Total	35	100.0%	\$2,491	100.0%	100.0%	35	100.0%	100.0%	\$2,491	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	2.5%	\$204	0.6%	22.8%	4	2.5%	3.7%	\$204	0.6%	1.4%	
	Moderate	21	13.3%	\$2,359	6.6%	17.3%	21	13.3%	14.8%	\$2,359	6.6%	8.0%	
	Middle	31	19.6%	\$4,145	11.7%	17.8%	31	19.6%	20.4%	\$4,145	11.7%	14.6%	
	Upper	97	61.4%	\$27,824	78.3%	42.1%	97	61.4%	45.8%	\$27,824	78.3%	55.7%	
	Unknown	5	3.2%	\$995	2.8%	0.0%	5	3.2%	15.3%	\$995	2.8%	20.2%	
	Total	158	100.0%	\$35,527	100.0%	100.0%	158	100.0%	100.0%	\$35,527	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	171	68.7%	\$7,822	46.4%	92.5%	171	68.7%	52.9%	\$7,822	46.4%	34.7%
		Over \$1 Million	74	29.7%	\$8,871	52.6%	6.5%	74	29.7%				
		Total Rev. available	245	98.4%	\$16,693	99.0%	99.0%	245	98.4%				
		Rev. Not Known	4	1.6%	\$171	1.0%	1.0%	4	1.6%				
	Loan Size	Total	249	100.0%	\$16,864	100.0%	100.0%	249	100.0%				
		\$100,000 or Less	216	86.7%	\$8,020	47.6%		216	86.7%	95.9%	\$8,020	47.6%	49.1%
		\$100,001 - \$250,000	22	8.8%	\$3,904	23.1%		22	8.8%	2.2%	\$3,904	23.1%	13.9%
		\$250,001 - \$1 Million	11	4.4%	\$4,940	29.3%		11	4.4%	1.9%	\$4,940	29.3%	37.0%
		Total	249	100.0%	\$16,864	100.0%		249	100.0%	100.0%	\$16,864	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$25	100.0%	93.0%	1	100.0%	51.0%	\$25	100.0%	35.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Loan Size	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%				
		\$100,000 or Less	1	100.0%	\$25	100.0%		1	100.0%	94.3%	\$25	100.0%	52.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	18.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	28.9%
		Total	1	100.0%	\$25	100.0%		1	100.0%	100.0%	\$25	100.0%	100.0%
		Total	1	100.0%	\$25	100.0%		1	100.0%	100.0%	\$25	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison							
		2016					2016							
		Bank				Owner Occupied Units	Count			Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	12.0%	0	0.0%	2.5%	\$0	0.0%	3.7%		
	Moderate	0	0.0%	\$0	0.0%	22.9%	0	0.0%	11.9%	\$0	0.0%	6.9%		
	Middle	2	22.2%	\$166	16.1%	24.6%	2	22.2%	27.8%	\$166	16.1%	21.9%		
	Upper	7	77.8%	\$866	83.9%	40.4%	7	77.8%	57.8%	\$866	83.9%	67.6%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	9	100.0%	\$1,032	100.0%	100.0%	9	100.0%	100.0%	\$1,032	100.0%	100.0%		
REFINANCE	Low	2	18.2%	\$37	5.5%	12.0%	2	18.2%	8.0%	\$37	5.5%	4.2%		
	Moderate	2	18.2%	\$121	18.1%	22.9%	2	18.2%	16.6%	\$121	18.1%	15.0%		
	Middle	2	18.2%	\$86	12.9%	24.6%	2	18.2%	25.8%	\$86	12.9%	21.2%		
	Upper	5	45.5%	\$424	63.5%	40.4%	5	45.5%	49.7%	\$424	63.5%	59.5%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	11	100.0%	\$668	100.0%	100.0%	11	100.0%	100.0%	\$668	100.0%	100.0%		
HOME IMPROVEMENT	Low	2	14.3%	\$13	5.5%	12.0%	2	14.3%	12.4%	\$13	5.5%	3.3%		
	Moderate	4	28.6%	\$30	12.7%	22.9%	4	28.6%	28.7%	\$30	12.7%	34.1%		
	Middle	5	35.7%	\$40	16.9%	24.6%	5	35.7%	24.0%	\$40	16.9%	28.5%		
	Upper	3	21.4%	\$154	65.0%	40.4%	3	21.4%	34.9%	\$154	65.0%	34.1%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	14	100.0%	\$237	100.0%	100.0%	14	100.0%	100.0%	\$237	100.0%	100.0%		
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	31.0%	0		0.0%	15.4%	\$0	0.0%	8.1%
	Moderate	0		0.0%	\$0	0.0%	16.3%	0		0.0%	15.4%	\$0	0.0%	9.9%
	Middle	0		0.0%	\$0	0.0%	26.6%	0		0.0%	46.2%	\$0	0.0%	42.6%
	Upper	0		0.0%	\$0	0.0%	26.1%	0		0.0%	23.1%	\$0	0.0%	39.4%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0		0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0		0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	11.8%	\$50	2.6%	12.0%	4	11.8%	6.2%	\$50	2.6%	4.7%		
	Moderate	6	17.6%	\$151	7.8%	22.9%	6	17.6%	15.8%	\$151	7.8%	11.6%		
	Middle	9	26.5%	\$292	15.1%	24.6%	9	26.5%	26.7%	\$292	15.1%	25.3%		
	Upper	15	44.1%	\$1,444	74.5%	40.4%	15	44.1%	51.4%	\$1,444	74.5%	58.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	34	100.0%	\$1,937	100.0%	100.0%	34	100.0%	100.0%	\$1,937	100.0%	100.0%		
SMALL BUSINESSES	Low	4	17.4%	\$87	8.4%	23.8%	4	17.4%	21.8%	\$87	8.4%	21.5%		
	Moderate	9	39.1%	\$519	50.2%	15.9%	9	39.1%	14.7%	\$519	50.2%	15.4%		
	Middle	2	8.7%	\$8	0.8%	26.0%	2	8.7%	25.9%	\$8	0.8%	26.3%		
	Upper	8	34.8%	\$420	40.6%	34.4%	8	34.8%	35.8%	\$420	40.6%	36.5%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.3%		
	Total	23	100.0%	\$1,034	100.0%	100.0%	23	100.0%	100.0%	\$1,034	100.0%	100.0%		
SMALL FARM	Low	0	0.0%	\$0	0.0%	6.5%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	26.7%	\$0	0.0%	18.2%		
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	13.3%	\$0	0.0%	4.3%		
	Upper	0	0.0%	\$0	0.0%	61.0%	0	0.0%	60.0%	\$0	0.0%	77.5%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Albany**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	30.2%	0	0.0%	\$0	0.0%	1.0%
	Moderate	1	11.1%	\$94	9.1%	15.8%	1	11.1%	\$94	9.1%	6.0%
	Middle	1	11.1%	\$72	7.0%	18.0%	1	11.1%	\$72	7.0%	11.5%
	Upper	6	66.7%	\$661	64.1%	36.0%	6	66.7%	\$661	64.1%	53.1%
	Unknown	1	11.1%	\$205	19.9%	0.0%	1	11.1%	\$205	19.9%	28.3%
	Total	9	100.0%	\$1,032	100.0%	100.0%	9	100.0%	\$1,032	100.0%	100.0%
REFINANCE	Low	2	18.2%	\$47	7.0%	30.2%	2	18.2%	\$47	7.0%	1.6%
	Moderate	3	27.3%	\$145	21.7%	15.8%	3	27.3%	\$145	21.7%	3.9%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	6.5%
	Upper	6	54.5%	\$476	71.3%	36.0%	6	54.5%	\$476	71.3%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	45.3%
	Total	11	100.0%	\$668	100.0%	100.0%	11	100.0%	\$668	100.0%	100.0%
HOME IMPROVEMENT	Low	1	7.1%	\$14	5.9%	30.2%	1	7.1%	\$14	5.9%	4.7%
	Moderate	2	14.3%	\$9	3.8%	15.8%	2	14.3%	\$9	3.8%	2.8%
	Middle	4	28.6%	\$164	69.2%	18.0%	4	28.6%	\$164	69.2%	13.5%
	Upper	7	50.0%	\$50	21.1%	36.0%	7	50.0%	\$50	21.1%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.7%
	Total	14	100.0%	\$237	100.0%	100.0%	14	100.0%	\$237	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	8.8%	\$61	3.1%	30.2%	3	8.8%	\$61	3.1%	1.2%
	Moderate	6	17.6%	\$248	12.8%	15.8%	6	17.6%	\$248	12.8%	4.0%
	Middle	5	14.7%	\$236	12.2%	18.0%	5	14.7%	\$236	12.2%	7.4%
	Upper	19	55.9%	\$1,187	61.3%	36.0%	19	55.9%	\$1,187	61.3%	39.4%
	Unknown	1	2.9%	\$205	10.6%	0.0%	1	2.9%	\$205	10.6%	48.0%
	Total	34	100.0%	\$1,937	100.0%	100.0%	34	100.0%	\$1,937	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	19	82.6%	\$602	58.2%	90.6%	19	82.6%	\$602	58.2%	43.5%
	Over \$1 Million	3	13.0%	\$375	36.3%	8.8%	3	13.0%			
	Total Rev. available	22	95.6%	\$977	94.5%	99.4%	22	95.6%			
	Rev. Not Known	1	4.3%	\$57	5.5%	0.5%	1	4.3%			
	Total	23	100.0%	\$1,034	100.0%	100.0%	23	100.0%			
Small Business	Loan Size										
	\$100,000 or Less	21	91.3%	\$651	63.0%		21	91.3%	\$651	63.0%	26.7%
	\$100,001 - \$250,000	2	8.7%	\$383	37.0%		2	8.7%	\$383	37.0%	20.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	53.0%
	Total	23	100.0%	\$1,034	100.0%		23	100.0%	\$1,034	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.1%	0	0.0%	\$0	0.0%	40.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	49.9%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	2.2%	\$0	0.0%	1.4%
	Moderate	2	28.6%	\$172	19.4%	32.0%	2	28.6%	19.0%	\$172	19.4%	15.4%
	Middle	2	28.6%	\$106	12.0%	26.6%	2	28.6%	31.4%	\$106	12.0%	30.7%
	Upper	3	42.9%	\$607	68.6%	35.6%	3	42.9%	47.3%	\$607	68.6%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$885	100.0%	100.0%	7	100.0%	100.0%	\$885	100.0%	100.0%
REFINANCE	Low	1	9.1%	\$32	5.4%	5.8%	1	9.1%	4.1%	\$32	5.4%	2.2%
	Moderate	5	45.5%	\$199	33.7%	32.0%	5	45.5%	34.2%	\$199	33.7%	30.7%
	Middle	2	18.2%	\$115	19.5%	26.6%	2	18.2%	32.1%	\$115	19.5%	30.5%
	Upper	3	27.3%	\$245	41.5%	35.6%	3	27.3%	29.7%	\$245	41.5%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$591	100.0%	100.0%	11	100.0%	100.0%	\$591	100.0%	100.0%
HOME IMPROVEMENT	Low	2	10.5%	\$9	4.8%	5.8%	2	10.5%	2.4%	\$9	4.8%	1.2%
	Moderate	9	47.4%	\$85	45.0%	32.0%	9	47.4%	30.6%	\$85	45.0%	15.7%
	Middle	5	26.3%	\$33	17.5%	26.6%	5	26.3%	29.4%	\$33	17.5%	48.7%
	Upper	3	15.8%	\$62	32.8%	35.6%	3	15.8%	37.6%	\$62	32.8%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$189	100.0%	100.0%	19	100.0%	100.0%	\$189	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.9%	0	0.0%	27.3%	\$0	0.0%	20.0%
	Moderate	0	0.0%	\$0	0.0%	55.2%	0	0.0%	27.3%	\$0	0.0%	31.3%
	Middle	0	0.0%	\$0	0.0%	31.3%	0	0.0%	36.4%	\$0	0.0%	46.3%
	Upper	0	0.0%	\$0	0.0%	4.6%	0	0.0%	9.1%	\$0	0.0%	2.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	8.1%	\$41	2.5%	5.8%	3	8.1%	3.3%	\$41	2.5%	3.8%
	Moderate	16	43.2%	\$456	27.4%	32.0%	16	43.2%	26.4%	\$456	27.4%	23.5%
	Middle	9	24.3%	\$254	15.3%	26.6%	9	24.3%	31.6%	\$254	15.3%	32.8%
	Upper	9	24.3%	\$914	54.9%	35.6%	9	24.3%	38.7%	\$914	54.9%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$1,665	100.0%	100.0%	37	100.0%	100.0%	\$1,665	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	4	19.0%	\$177	9.2%	17.6%	4	19.0%	17.8%	\$177	9.2%	23.5%
	Moderate	8	38.1%	\$89	4.6%	34.4%	8	38.1%	31.3%	\$89	4.6%	28.3%
	Middle	2	9.5%	\$377	19.7%	21.3%	2	9.5%	22.3%	\$377	19.7%	24.1%
	Upper	7	33.3%	\$1,274	66.5%	26.7%	7	33.3%	27.3%	\$1,274	66.5%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.2%
Total	21	100.0%	\$1,917	100.0%	100.0%	21	100.0%	100.0%	\$1,917	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	100.0%	\$900	100.0%	12.9%	3	100.0%	25.0%	\$900	100.0%	42.5%
	Middle	0	0.0%	\$0	0.0%	31.4%	0	0.0%	18.8%	\$0	0.0%	31.4%
	Upper	0	0.0%	\$0	0.0%	50.0%	0	0.0%	50.0%	\$0	0.0%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	0.1%
Total	3	100.0%	\$900	100.0%	100.0%	3	100.0%	100.0%	\$900	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Albany**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	14.3%	\$37	4.2%	29.3%	1	14.3%	1.2%	\$37	4.2%	0.5%	
	Moderate	3	42.9%	\$241	27.2%	18.4%	3	42.9%	14.7%	\$241	27.2%	9.1%	
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	14.5%	\$0	0.0%	11.8%	
	Upper	3	42.9%	\$607	68.6%	36.6%	3	42.9%	40.4%	\$607	68.6%	49.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.2%	\$0	0.0%	28.7%	
	Total	7	100.0%	\$885	100.0%	100.0%	7	100.0%	100.0%	\$885	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	29.3%	0	0.0%	2.2%	\$0	0.0%	0.9%	
	Moderate	2	18.2%	\$91	15.4%	18.4%	2	18.2%	6.5%	\$91	15.4%	3.3%	
	Middle	4	36.4%	\$162	27.4%	15.7%	4	36.4%	12.4%	\$162	27.4%	8.4%	
	Upper	5	45.5%	\$338	57.2%	36.6%	5	45.5%	34.2%	\$338	57.2%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	44.7%	\$0	0.0%	52.5%	
	Total	11	100.0%	\$591	100.0%	100.0%	11	100.0%	100.0%	\$591	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.3%	\$3	1.6%	29.3%	1	5.3%	2.4%	\$3	1.6%	1.0%	
	Moderate	6	31.6%	\$30	15.9%	18.4%	6	31.6%	12.9%	\$30	15.9%	4.7%	
	Middle	4	21.1%	\$27	14.3%	15.7%	4	21.1%	15.3%	\$27	14.3%	11.3%	
	Upper	8	42.1%	\$129	68.3%	36.6%	8	42.1%	65.9%	\$129	68.3%	46.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	36.1%	
	Total	19	100.0%	\$189	100.0%	100.0%	19	100.0%	100.0%	\$189	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	29.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	5.4%	\$40	2.4%	29.3%	2	5.4%	1.7%	\$40	2.4%	0.6%	
	Moderate	11	29.7%	\$362	21.7%	18.4%	11	29.7%	11.0%	\$362	21.7%	5.6%	
	Middle	8	21.6%	\$189	11.4%	15.7%	8	21.6%	13.5%	\$189	11.4%	9.0%	
	Upper	16	43.2%	\$1,074	64.5%	36.6%	16	43.2%	39.5%	\$1,074	64.5%	38.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	34.3%	\$0	0.0%	46.7%	
	Total	37	100.0%	\$1,665	100.0%	100.0%	37	100.0%	100.0%	\$1,665	100.0%	100.0%	
Small Business	Revenue		Total Businesses										
		\$1 Million or Less	18	85.7%	\$1,086	56.7%	89.5%	18	85.7%	46.5%	\$1,086	56.7%	37.5%
		Over \$1 Million	3	14.3%	\$831	43.3%	9.9%	3	14.3%				
		Total Rev. available	21	100.0%	\$1,917	100.0%	99.4%	21	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Total	21	100.0%	\$1,917	100.0%	100.0%	21	100.0%					
	Loan Size	\$100,000 or Less	16	76.2%	\$421	22.0%		16	76.2%	91.6%	\$421	22.0%	30.1%
		\$100,001 - \$250,000	3	14.3%	\$451	23.5%		3	14.3%	4.3%	\$451	23.5%	18.5%
		\$250,001 - \$1 Million	2	9.5%	\$1,045	54.5%		2	9.5%	4.1%	\$1,045	54.5%	51.4%
		Total	21	100.0%	\$1,917	100.0%		21	100.0%	100.0%	\$1,917	100.0%	100.0%
Small Farm	Revenue		Total Farms										
		\$1 Million or Less	3	100.0%	\$900	100.0%	94.6%	3	100.0%	56.3%	\$900	100.0%	47.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$900	100.0%	100.0%	3	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	56.3%	\$0	0.0%	8.5%
		\$100,001 - \$250,000	2	66.7%	\$500	55.6%		2	66.7%	18.8%	\$500	55.6%	27.7%
		\$250,001 - \$500,000	1	33.3%	\$400	44.4%		1	33.3%	25.0%	\$400	44.4%	63.8%
		Total	3	100.0%	\$900	100.0%		3	100.0%	100.0%	\$900	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	8	11.8%	\$1,235	11.6%	10.0%	8	11.8%	11.0%	\$1,235	11.6%	11.7%
	Moderate	3	4.4%	\$442	4.2%	13.9%	3	4.4%	9.6%	\$442	4.2%	7.3%
	Middle	30	44.1%	\$4,338	40.8%	46.4%	30	44.1%	49.0%	\$4,338	40.8%	44.6%
	Upper	27	39.7%	\$4,614	43.4%	29.6%	27	39.7%	30.4%	\$4,614	43.4%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	68	100.0%	\$10,629	100.0%	100.0%	68	100.0%	100.0%	\$10,629	100.0%	100.0%
REFINANCE	Low	3	15.0%	\$334	9.3%	10.0%	3	15.0%	14.2%	\$334	9.3%	14.1%
	Moderate	2	10.0%	\$247	6.9%	13.9%	2	10.0%	10.6%	\$247	6.9%	7.6%
	Middle	4	20.0%	\$742	20.6%	46.4%	4	20.0%	40.7%	\$742	20.6%	36.5%
	Upper	11	55.0%	\$2,275	63.2%	29.6%	11	55.0%	34.5%	\$2,275	63.2%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$3,598	100.0%	100.0%	20	100.0%	100.0%	\$3,598	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	10.0%	0	0.0%	12.1%	\$0	0.0%	15.7%
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	8.1%	\$0	0.0%	2.9%
	Middle	2	66.7%	\$64	88.9%	46.4%	2	66.7%	38.7%	\$64	88.9%	38.4%
	Upper	1	33.3%	\$8	11.1%	29.6%	1	33.3%	41.1%	\$8	11.1%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$72	100.0%	100.0%	3	100.0%	100.0%	\$72	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	35.4%	0	0.0%	37.5%	\$0	0.0%	23.1%
	Moderate	0	0.0%	\$0	0.0%	21.4%	0	0.0%	12.5%	\$0	0.0%	9.7%
	Middle	0	0.0%	\$0	0.0%	25.8%	0	0.0%	25.0%	\$0	0.0%	53.6%
	Upper	0	0.0%	\$0	0.0%	17.3%	0	0.0%	25.0%	\$0	0.0%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	12.1%	\$1,569	11.0%	10.0%	11	12.1%	12.4%	\$1,569	11.0%	13.7%
	Moderate	5	5.5%	\$689	4.8%	13.9%	5	5.5%	9.9%	\$689	4.8%	7.6%
	Middle	36	39.6%	\$5,144	36.0%	46.4%	36	39.6%	45.4%	\$5,144	36.0%	42.3%
	Upper	39	42.9%	\$6,897	48.2%	29.6%	39	42.9%	32.3%	\$6,897	48.2%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	91	100.0%	\$14,299	100.0%	100.0%	91	100.0%	100.0%	\$14,299	100.0%	100.0%
SMALL BUSINESSES	Low	1	8.3%	\$1	0.1%	26.6%	1	8.3%	23.7%	\$1	0.1%	30.9%
	Moderate	1	8.3%	\$5	0.3%	14.0%	1	8.3%	12.3%	\$5	0.3%	8.7%
	Middle	4	33.3%	\$400	25.9%	34.7%	4	33.3%	38.0%	\$400	25.9%	38.2%
	Upper	6	50.0%	\$1,141	73.8%	24.7%	6	50.0%	24.7%	\$1,141	73.8%	21.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%
	Total	12	100.0%	\$1,547	100.0%	100.0%	12	100.0%	100.0%	\$1,547	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	39.2%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	37.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Athens**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	3	4.4%	\$226	2.1%	28.5%	3	4.4%	\$226	2.1%	2.5%
	Moderate	19	27.9%	\$2,198	20.7%	16.7%	19	27.9%	\$2,198	20.7%	10.7%
	Middle	18	26.5%	\$2,596	24.4%	18.0%	18	26.5%	\$2,596	24.4%	14.5%
	Upper	28	41.2%	\$5,609	52.8%	36.8%	28	41.2%	\$5,609	52.8%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.8%
	Total	68	100.0%	\$10,629	100.0%	100.0%	68	100.0%	\$10,629	100.0%	100.0%
REFINANCE	Low	1	5.0%	\$114	3.2%	28.5%	1	5.0%	\$114	3.2%	1.6%
	Moderate	4	20.0%	\$546	15.2%	16.7%	4	20.0%	\$546	15.2%	5.0%
	Middle	4	20.0%	\$437	12.1%	18.0%	4	20.0%	\$437	12.1%	11.0%
	Upper	10	50.0%	\$2,301	64.0%	36.8%	10	50.0%	\$2,301	64.0%	56.0%
	Unknown	1	5.0%	\$200	5.6%	0.0%	1	5.0%	\$200	5.6%	26.5%
	Total	20	100.0%	\$3,598	100.0%	100.0%	20	100.0%	\$3,598	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	28.5%	0	0.0%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	5.6%
	Middle	2	66.7%	\$64	88.9%	18.0%	2	66.7%	\$64	88.9%	22.0%
	Upper	1	33.3%	\$8	11.1%	36.8%	1	33.3%	\$8	11.1%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.8%
	Total	3	100.0%	\$72	100.0%	100.0%	3	100.0%	\$72	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	28.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	4.4%	\$340	2.4%	28.5%	4	4.4%	\$340	2.4%	1.9%
	Moderate	23	25.3%	\$2,744	19.2%	16.7%	23	25.3%	\$2,744	19.2%	7.5%
	Middle	24	26.4%	\$3,097	21.7%	18.0%	24	26.4%	\$3,097	21.7%	12.0%
	Upper	39	42.9%	\$7,918	55.4%	36.8%	39	42.9%	\$7,918	55.4%	47.5%
	Unknown	1	1.1%	\$200	1.4%	0.0%	1	1.1%	\$200	1.4%	31.1%
	Total	91	100.0%	\$14,299	100.0%	100.0%	91	100.0%	\$14,299	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	9	75.0%	\$1,460	94.4%	90.6%	9	75.0%	\$1,460	94.4%	49.5%
	Over \$1 Million	2	16.7%	\$54	3.5%	8.4%	2	16.7%			
	Total Rev. available	11	91.7%	\$1,514	97.9%	99.0%	11	91.7%			
	Rev. Not Known	1	8.3%	\$33	2.1%	1.0%	1	8.3%			
	Total	12	100.0%	\$1,547	100.0%	100.0%	12	100.0%			
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	\$0	0.0%	0.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
Small Farm											
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	8	10.1%	\$1,040	7.4%	14.0%	8	10.1%	9.0%	\$1,040	7.4%	6.9%
	Moderate	6	7.6%	\$969	6.9%	10.5%	6	7.6%	9.8%	\$969	6.9%	6.9%
	Middle	39	49.4%	\$6,867	48.7%	46.4%	39	49.4%	49.0%	\$6,867	48.7%	46.2%
	Upper	26	32.9%	\$5,236	37.1%	29.1%	26	32.9%	32.0%	\$5,236	37.1%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	79	100.0%	\$14,112	100.0%	100.0%	79	100.0%	100.0%	\$14,112	100.0%	100.0%
REFINANCE	Low	1	6.3%	\$103	1.9%	14.0%	1	6.3%	14.4%	\$103	1.9%	13.2%
	Moderate	1	6.3%	\$65	1.2%	10.5%	1	6.3%	8.8%	\$65	1.2%	8.1%
	Middle	6	37.5%	\$883	16.5%	46.4%	6	37.5%	48.5%	\$883	16.5%	42.7%
	Upper	8	50.0%	\$4,288	80.3%	29.1%	8	50.0%	28.3%	\$4,288	80.3%	35.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$5,339	100.0%	100.0%	16	100.0%	100.0%	\$5,339	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	14.0%	0	0.0%	12.0%	\$0	0.0%	8.3%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	6.0%	\$0	0.0%	3.2%
	Middle	1	50.0%	\$6	28.6%	46.4%	1	50.0%	50.0%	\$6	28.6%	45.2%
	Upper	1	50.0%	\$15	71.4%	29.1%	1	50.0%	32.0%	\$15	71.4%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$21	100.0%	100.0%	2	100.0%	100.0%	\$21	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	23.1%	\$0	0.0%	14.5%	
	Moderate	0	0.0%	\$0	0.0%	9.9%	0	0.0%	15.4%	\$0	0.0%	23.0%
	Middle	0	0.0%	\$0	0.0%	35.7%	0	0.0%	26.9%	\$0	0.0%	19.5%
	Upper	0	0.0%	\$0	0.0%	25.7%	0	0.0%	34.6%	\$0	0.0%	43.0%
	Unknown	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	9.3%	\$1,143	5.9%	14.0%	9	9.3%	10.9%	\$1,143	5.9%	9.9%
	Moderate	7	7.2%	\$1,034	5.3%	10.5%	7	7.2%	9.4%	\$1,034	5.3%	10.0%
	Middle	46	47.4%	\$7,756	39.8%	46.4%	46	47.4%	48.6%	\$7,756	39.8%	40.5%
	Upper	35	36.1%	\$9,539	49.0%	29.1%	35	36.1%	31.0%	\$9,539	49.0%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	97	100.0%	\$19,472	100.0%	100.0%	97	100.0%	100.0%	\$19,472	100.0%	100.0%
SMALL BUSINESSES	Low	2	16.7%	\$48	3.1%	17.7%	2	16.7%	16.1%	\$48	3.1%	19.6%
	Moderate	1	8.3%	\$5	0.3%	9.7%	1	8.3%	11.0%	\$5	0.3%	11.5%
	Middle	6	50.0%	\$1,421	91.1%	41.2%	6	50.0%	43.1%	\$1,421	91.1%	42.9%
	Upper	3	25.0%	\$85	5.5%	29.8%	3	25.0%	28.3%	\$85	5.5%	25.6%
	Unknown	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.1%
	Total	12	100.0%	\$1,559	100.0%	100.0%	12	100.0%	100.0%	\$1,559	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	14.3%	\$0	0.0%	6.4%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	28.6%	\$0	0.0%	51.0%
	Middle	0	0.0%	\$0	0.0%	42.6%	0	0.0%	28.6%	\$0	0.0%	28.2%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	28.6%	\$0	0.0%	14.4%
	Unknown	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Athens**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	4	5.1%	\$445	3.2%	32.2%	4	5.1%	\$445	3.2%	3.6%
	Moderate	13	16.5%	\$2,064	14.6%	14.3%	13	16.5%	\$2,064	14.6%	10.6%
	Middle	21	26.6%	\$3,097	21.9%	16.7%	21	26.6%	\$3,097	21.9%	17.5%
	Upper	40	50.6%	\$8,439	59.8%	36.7%	40	50.6%	\$8,439	59.8%	47.3%
	Unknown	1	1.3%	\$67	0.5%	0.0%	1	1.3%	\$67	0.5%	20.9%
	Total	79	100.0%	\$14,112	100.0%	100.0%	79	100.0%	\$14,112	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	\$0	0.0%	3.2%
	Moderate	1	6.3%	\$119	2.2%	14.3%	1	6.3%	\$119	2.2%	9.2%
	Middle	2	12.5%	\$119	2.2%	16.7%	2	12.5%	\$119	2.2%	9.8%
	Upper	13	81.3%	\$5,101	95.5%	36.7%	13	81.3%	\$5,101	95.5%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.1%
	Total	16	100.0%	\$5,339	100.0%	100.0%	16	100.0%	\$5,339	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	\$0	0.0%	6.6%
	Middle	1	50.0%	\$6	28.6%	16.7%	1	50.0%	\$6	28.6%	15.2%
	Upper	1	50.0%	\$15	71.4%	36.7%	1	50.0%	\$15	71.4%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.1%
	Total	2	100.0%	\$21	100.0%	100.0%	2	100.0%	\$21	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	32.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	4.1%	\$445	2.3%	32.2%	4	4.1%	\$445	2.3%	2.8%
	Moderate	14	14.4%	\$2,183	11.2%	14.3%	14	14.4%	\$2,183	11.2%	8.3%
	Middle	24	24.7%	\$3,222	16.5%	16.7%	24	24.7%	\$3,222	16.5%	12.4%
	Upper	54	55.7%	\$13,555	69.6%	36.7%	54	55.7%	\$13,555	69.6%	39.4%
	Unknown	1	1.0%	\$67	0.3%	0.0%	1	1.0%	\$67	0.3%	37.2%
	Total	97	100.0%	\$19,472	100.0%	100.0%	97	100.0%	\$19,472	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	8	66.7%	\$207	13.3%	89.8%	8	66.7%	\$207	13.3%	38.3%
	Over \$1 Million	3	25.0%	\$1,314	84.3%	9.3%	3	25.0%			
	Total Rev. available	11	91.7%	\$1,521	97.6%	99.1%	11	91.7%			
	Rev. Not Known	1	8.3%	\$38	2.4%	0.9%	1	8.3%			
	Total	12	100.0%	\$1,559	100.0%	100.0%	12	100.0%			
	\$100,000 or Less	10	83.3%	\$264	16.9%		10	83.3%	\$264	16.9%	24.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.9%
	\$250,001 - \$1 Million	2	16.7%	\$1,295	83.1%		2	16.7%	\$1,295	83.1%	56.5%
	Total	12	100.0%	\$1,559	100.0%		12	100.0%	\$1,559	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	\$0	0.0%	35.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	11	8.3%	\$1,345	7.7%	1.5%	11	8.3%	\$1,345	7.7%	1.4%
	Moderate	23	17.4%	\$2,608	14.9%	8.4%	23	17.4%	\$2,608	14.9%	6.7%
	Middle	74	56.1%	\$9,454	53.8%	63.1%	74	56.1%	\$9,454	53.8%	56.4%
	Upper	24	18.2%	\$4,155	23.7%	26.9%	24	18.2%	\$4,155	23.7%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	132	100.0%	\$17,562	100.0%	100.0%	132	100.0%	\$17,562	100.0%	100.0%
REFINANCE	Low	4	3.7%	\$261	2.6%	1.5%	4	3.7%	\$261	2.6%	0.3%
	Moderate	14	13.1%	\$958	9.5%	8.4%	14	13.1%	\$958	9.5%	5.5%
	Middle	62	57.9%	\$5,909	58.9%	63.1%	62	57.9%	\$5,909	58.9%	52.1%
	Upper	27	25.2%	\$2,911	29.0%	26.9%	27	25.2%	\$2,911	29.0%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	107	100.0%	\$10,039	100.0%	100.0%	107	100.0%	\$10,039	100.0%	100.0%
HOME IMPROVEMENT	Low	2	4.8%	\$64	10.0%	1.5%	2	4.8%	\$64	10.0%	2.6%
	Moderate	3	7.1%	\$18	2.8%	8.4%	3	7.1%	\$18	2.8%	2.4%
	Middle	28	66.7%	\$378	59.3%	63.1%	28	66.7%	\$378	59.3%	60.3%
	Upper	9	21.4%	\$177	27.8%	26.9%	9	21.4%	\$177	27.8%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$637	100.0%	100.0%	42	100.0%	\$637	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	8.1%	0	0.0%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	31.4%
	Middle	0	0.0%	\$0	0.0%	27.3%	0	0.0%	\$0	0.0%	57.8%
	Upper	0	0.0%	\$0	0.0%	25.4%	0	0.0%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	17	6.0%	\$1,670	5.9%	1.5%	17	6.0%	\$1,670	5.9%	1.0%
	Moderate	40	14.2%	\$3,584	12.7%	8.4%	40	14.2%	\$3,584	12.7%	6.9%
	Middle	164	58.4%	\$15,741	55.7%	63.1%	164	58.4%	\$15,741	55.7%	54.8%
	Upper	60	21.4%	\$7,243	25.6%	26.9%	60	21.4%	\$7,243	25.6%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	281	100.0%	\$28,238	100.0%	100.0%	281	100.0%	\$28,238	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	3	5.8%	\$262	2.8%	3.9%	3	5.8%	\$262	2.8%	1.8%
	Moderate	9	17.3%	\$684	7.4%	19.7%	9	17.3%	\$684	7.4%	23.4%
	Middle	31	59.6%	\$4,991	54.0%	52.0%	31	59.6%	\$4,991	54.0%	48.0%
	Upper	9	17.3%	\$3,305	35.8%	24.4%	9	17.3%	\$3,305	35.8%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.5%
	Total	52	100.0%	\$9,242	100.0%	100.0%	52	100.0%	\$9,242	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.4%	0	0.0%	\$0	0.0%	92.0%
	Upper	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	8.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Dalton**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	4	3.0%	\$299	1.7%	22.3%	4	3.0%	2.4%	\$299	1.7%	1.4%	
	Moderate	54	40.9%	\$5,491	31.3%	17.6%	54	40.9%	23.1%	\$5,491	31.3%	16.8%	
	Middle	27	20.5%	\$3,325	18.9%	21.1%	27	20.5%	20.5%	\$3,325	18.9%	18.3%	
	Upper	47	35.6%	\$8,447	48.1%	39.0%	47	35.6%	34.9%	\$8,447	48.1%	45.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	17.9%	
	Total	132	100.0%	\$17,562	100.0%	100.0%	132	100.0%	100.0%	\$17,562	100.0%	100.0%	
REFINANCE	Low	1	0.9%	\$31	0.3%	22.3%	1	0.9%	3.2%	\$31	0.3%	1.4%	
	Moderate	30	28.0%	\$2,032	20.2%	17.6%	30	28.0%	17.2%	\$2,032	20.2%	9.8%	
	Middle	25	23.4%	\$2,116	21.1%	21.1%	25	23.4%	14.6%	\$2,116	21.1%	10.1%	
	Upper	51	47.7%	\$5,860	58.4%	39.0%	51	47.7%	42.7%	\$5,860	58.4%	45.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.4%	\$0	0.0%	33.6%	
	Total	107	100.0%	\$10,039	100.0%	100.0%	107	100.0%	100.0%	\$10,039	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	4.8%	\$6	0.9%	22.3%	2	4.8%	4.3%	\$6	0.9%	1.7%	
	Moderate	10	23.8%	\$135	21.2%	17.6%	10	23.8%	19.9%	\$135	21.2%	12.5%	
	Middle	14	33.3%	\$223	35.0%	21.1%	14	33.3%	24.2%	\$223	35.0%	22.1%	
	Upper	16	38.1%	\$273	42.9%	39.0%	16	38.1%	48.4%	\$273	42.9%	59.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	3.9%	
	Total	42	100.0%	\$637	100.0%	100.0%	42	100.0%	100.0%	\$637	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	2.5%	\$336	1.2%	22.3%	7	2.5%	2.8%	\$336	1.2%	1.3%	
	Moderate	94	33.5%	\$7,658	27.1%	17.6%	94	33.5%	20.6%	\$7,658	27.1%	13.4%	
	Middle	66	23.5%	\$5,664	20.1%	21.1%	66	23.5%	18.4%	\$5,664	20.1%	14.5%	
	Upper	114	40.6%	\$14,580	51.6%	39.0%	114	40.6%	38.5%	\$14,580	51.6%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	26.5%	
	Total	281	100.0%	\$28,238	100.0%	100.0%	281	100.0%	100.0%	\$28,238	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	25	48.1%	\$946	10.2%	87.9%	25	48.1%	44.2%	\$946	10.2%	29.1%
		Over \$1 Million	26	50.0%	\$8,236	89.1%	11.5%	26	50.0%				
		Total Rev. available	51	98.1%	\$9,182	99.3%	99.4%	51	98.1%				
		Rev. Not Known	1	1.9%	\$60	0.6%	0.6%	1	1.9%				
	Loan Size	Total	52	100.0%	\$9,242	100.0%	100.0%	52	100.0%				
		\$100,000 or Less	35	67.3%	\$1,162	12.6%		35	67.3%	89.0%	\$1,162	12.6%	25.1%
		\$100,001 - \$250,000	6	11.5%	\$675	7.3%		6	11.5%	4.9%	\$675	7.3%	14.9%
		\$250,001 - \$1 Million	11	21.2%	\$7,405	80.1%		11	21.2%	6.2%	\$7,405	80.1%	60.1%
		Total	52	100.0%	\$9,242	100.0%		52	100.0%	100.0%	\$9,242	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	14.3%	\$0	0.0%	32.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	23.9%	\$1,746	19.2%	16.1%	16	23.9%	10.2%	\$1,746	19.2%	8.3%
	Middle	33	49.3%	\$4,425	48.8%	50.2%	33	49.3%	51.9%	\$4,425	48.8%	48.8%
	Upper	18	26.9%	\$2,900	32.0%	33.8%	18	26.9%	37.9%	\$2,900	32.0%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$9,071	100.0%	100.0%	67	100.0%	100.0%	\$9,071	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	24.1%	\$1,325	19.8%	16.1%	19	24.1%	8.9%	\$1,325	19.8%	6.7%
	Middle	39	49.4%	\$3,580	53.4%	50.2%	39	49.4%	52.5%	\$3,580	53.4%	50.5%
	Upper	21	26.6%	\$1,795	26.8%	33.8%	21	26.6%	38.6%	\$1,795	26.8%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	79	100.0%	\$6,700	100.0%	100.0%	79	100.0%	100.0%	\$6,700	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	15.2%	\$317	23.2%	16.1%	7	15.2%	10.9%	\$317	23.2%	5.7%
	Middle	24	52.2%	\$671	49.0%	50.2%	24	52.2%	51.2%	\$671	49.0%	50.2%
	Upper	15	32.6%	\$380	27.8%	33.8%	15	32.6%	38.0%	\$380	27.8%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$1,368	100.0%	100.0%	46	100.0%	100.0%	\$1,368	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	66.7%	\$0	0.0%	63.0%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	16.7%	\$0	0.0%	4.5%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	16.7%	\$0	0.0%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	42	21.9%	\$3,388	19.8%	16.1%	42	21.9%	10.0%	\$3,388	19.8%	8.7%
	Middle	96	50.0%	\$8,676	50.6%	50.2%	96	50.0%	51.9%	\$8,676	50.6%	48.6%
	Upper	54	28.1%	\$5,075	29.6%	33.8%	54	28.1%	38.1%	\$5,075	29.6%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	192	100.0%	\$17,139	100.0%	100.0%	192	100.0%	100.0%	\$17,139	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	17.6%	\$1,781	16.1%	16.8%	9	17.6%	16.9%	\$1,781	16.1%	20.8%
	Middle	33	64.7%	\$6,382	57.5%	52.2%	33	64.7%	52.5%	\$6,382	57.5%	52.6%
	Upper	9	17.6%	\$2,932	26.4%	31.1%	9	17.6%	27.0%	\$2,932	26.4%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	1.6%
	Total	51	100.0%	\$11,095	100.0%	100.0%	51	100.0%	100.0%	\$11,095	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.6%	0	0.0%	22.7%	\$0	0.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	60.8%	0	0.0%	40.9%	\$0	0.0%	19.8%
	Upper	0	0.0%	\$0	0.0%	31.6%	0	0.0%	36.4%	\$0	0.0%	67.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Dalton**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	8	11.9%	\$819	9.0%	20.4%	8	11.9%	3.3%	\$819	9.0%	1.9%	
	Moderate	29	43.3%	\$3,285	36.2%	19.5%	29	43.3%	25.8%	\$3,285	36.2%	20.0%	
	Middle	12	17.9%	\$1,496	16.5%	20.0%	12	17.9%	22.9%	\$1,496	16.5%	21.1%	
	Upper	17	25.4%	\$3,397	37.4%	40.2%	17	25.4%	24.8%	\$3,397	37.4%	33.3%	
	Unknown	1	1.5%	\$74	0.8%	0.0%	1	1.5%	23.3%	\$74	0.8%	23.7%	
	Total	67	100.0%	\$9,071	100.0%	100.0%	67	100.0%	100.0%	\$9,071	100.0%	100.0%	
REFINANCE	Low	1	1.3%	\$40	0.6%	20.4%	1	1.3%	6.4%	\$40	0.6%	3.6%	
	Moderate	25	31.6%	\$1,784	26.6%	19.5%	25	31.6%	15.1%	\$1,784	26.6%	11.3%	
	Middle	20	25.3%	\$1,510	22.5%	20.0%	20	25.3%	18.7%	\$1,510	22.5%	15.8%	
	Upper	33	41.8%	\$3,366	50.2%	40.2%	33	41.8%	38.3%	\$3,366	50.2%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	20.8%	
	Total	79	100.0%	\$6,700	100.0%	100.0%	79	100.0%	100.0%	\$6,700	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	13.0%	\$33	2.4%	20.4%	6	13.0%	4.7%	\$33	2.4%	1.8%	
	Moderate	3	6.5%	\$69	5.0%	19.5%	3	6.5%	24.8%	\$69	5.0%	19.9%	
	Middle	18	39.1%	\$450	32.9%	20.0%	18	39.1%	19.4%	\$450	32.9%	18.7%	
	Upper	19	41.3%	\$816	59.6%	40.2%	19	41.3%	48.8%	\$816	59.6%	55.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	4.6%	
	Total	46	100.0%	\$1,368	100.0%	100.0%	46	100.0%	100.0%	\$1,368	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	7.8%	\$892	5.2%	20.4%	15	7.8%	4.3%	\$892	5.2%	2.3%	
	Moderate	57	29.7%	\$5,138	30.0%	19.5%	57	29.7%	22.5%	\$5,138	30.0%	17.2%	
	Middle	50	26.0%	\$3,456	20.2%	20.0%	50	26.0%	21.4%	\$3,456	20.2%	19.2%	
	Upper	69	35.9%	\$7,579	44.2%	40.2%	69	35.9%	30.2%	\$7,579	44.2%	37.7%	
	Unknown	1	0.5%	\$74	0.4%	0.0%	1	0.5%	21.6%	\$74	0.4%	23.6%	
	Total	192	100.0%	\$17,139	100.0%	100.0%	192	100.0%	100.0%	\$17,139	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	26	51.0%	\$1,780	16.0%	86.6%	26	51.0%	44.8%	\$1,780	16.0%	37.5%
		Over \$1 Million	25	49.0%	\$9,315	84.0%	12.8%	25	49.0%				
		Total Rev. available	51	100.0%	\$11,095	100.0%	99.4%	51	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Total	51	100.0%	\$11,095	100.0%	100.0%	51	100.0%					
	Loan Size	\$100,000 or Less	32	62.7%	\$1,180	10.6%		32	62.7%	89.7%	\$1,180	10.6%	25.6%
		\$100,001 - \$250,000	4	7.8%	\$596	5.4%		4	7.8%	4.2%	\$596	5.4%	13.7%
		\$250,001 - \$1 Million	15	29.4%	\$9,319	84.0%		15	29.4%	6.1%	\$9,319	84.0%	60.7%
		Total	51	100.0%	\$11,095	100.0%		51	100.0%	100.0%	\$11,095	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	36.4%	\$0	0.0%	83.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.4%	\$0	0.0%	30.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	33.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	35.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	44.4%	\$362	28.4%	48.9%	4	44.4%	42.7%	\$362	28.4%	40.0%
	Middle	5	55.6%	\$911	71.6%	51.1%	5	55.6%	55.0%	\$911	71.6%	57.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	2.5%
	Total	9	100.0%	\$1,273	100.0%	100.0%	9	100.0%	100.0%	\$1,273	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	50.0%	\$1,091	54.3%	48.9%	9	50.0%	48.7%	\$1,091	54.3%	50.3%
	Middle	9	50.0%	\$918	45.7%	51.1%	9	50.0%	50.9%	\$918	45.7%	49.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.0%
	Total	18	100.0%	\$2,009	100.0%	100.0%	18	100.0%	100.0%	\$2,009	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	17	70.8%	\$247	61.1%	48.9%	17	70.8%	56.9%	\$247	61.1%	49.2%
	Middle	7	29.2%	\$157	38.9%	51.1%	7	29.2%	43.1%	\$157	38.9%	50.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$404	100.0%	100.0%	24	100.0%	100.0%	\$404	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	74.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	30	58.8%	\$1,700	46.1%	48.9%	30	58.8%	47.0%	\$1,700	46.1%	45.8%
	Middle	21	41.2%	\$1,986	53.9%	51.1%	21	41.2%	51.8%	\$1,986	53.9%	53.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	1.1%
	Total	51	100.0%	\$3,686	100.0%	100.0%	51	100.0%	100.0%	\$3,686	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	62.5%	\$234	44.9%	57.6%	10	62.5%	55.1%	\$234	44.9%	63.4%
	Middle	6	37.5%	\$287	55.1%	42.4%	6	37.5%	40.7%	\$287	55.1%	33.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	3.3%
	Total	16	100.0%	\$521	100.0%	100.0%	16	100.0%	100.0%	\$521	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	30.0%	0	0.0%	40.0%	\$0	0.0%	51.6%
	Middle	1	100.0%	\$68	100.0%	70.0%	1	100.0%	60.0%	\$68	100.0%	48.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$68	100.0%	100.0%	1	100.0%	100.0%	\$68	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	26.6%	0	0.0%	\$0	0.0%	3.7%
	Moderate	1	11.1%	\$93	7.3%	22.5%	1	11.1%	\$93	7.3%	15.9%
	Middle	2	22.2%	\$191	15.0%	18.6%	2	22.2%	\$191	15.0%	17.1%
	Upper	6	66.7%	\$989	77.7%	32.2%	6	66.7%	\$989	77.7%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.8%
	Total	9	100.0%	\$1,273	100.0%	100.0%	9	100.0%	\$1,273	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	26.6%	0	0.0%	\$0	0.0%	3.0%
	Moderate	1	5.6%	\$74	3.7%	22.5%	1	5.6%	\$74	3.7%	4.6%
	Middle	1	5.6%	\$108	5.4%	18.6%	1	5.6%	\$108	5.4%	15.4%
	Upper	15	83.3%	\$1,806	89.9%	32.2%	15	83.3%	\$1,806	89.9%	51.1%
	Unknown	1	5.6%	\$21	1.0%	0.0%	1	5.6%	\$21	1.0%	25.9%
	Total	18	100.0%	\$2,009	100.0%	100.0%	18	100.0%	\$2,009	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.2%	\$3	0.7%	26.6%	1	4.2%	\$3	0.7%	2.4%
	Moderate	7	29.2%	\$119	29.5%	22.5%	7	29.2%	\$119	29.5%	11.4%
	Middle	6	25.0%	\$89	22.0%	18.6%	6	25.0%	\$89	22.0%	34.0%
	Upper	9	37.5%	\$183	45.3%	32.2%	9	37.5%	\$183	45.3%	41.5%
	Unknown	1	4.2%	\$10	2.5%	0.0%	1	4.2%	\$10	2.5%	10.6%
	Total	24	100.0%	\$404	100.0%	100.0%	24	100.0%	\$404	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	26.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	32.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	1	2.0%	\$3	0.1%	26.6%	1	2.0%	\$3	0.1%	3.3%
	Moderate	9	17.6%	\$286	7.8%	22.5%	9	17.6%	\$286	7.8%	9.8%
	Middle	9	17.6%	\$388	10.5%	18.6%	9	17.6%	\$388	10.5%	16.9%
	Upper	30	58.8%	\$2,978	80.8%	32.2%	30	58.8%	\$2,978	80.8%	45.7%
	Unknown	2	3.9%	\$31	0.8%	0.0%	2	3.9%	\$31	0.8%	24.4%
	Total	51	100.0%	\$3,686	100.0%	100.0%	51	100.0%	\$3,686	100.0%	100.0%
Small Business			Total Businesses								
	Revenue	\$1 Million or Less	16	100.0%	\$521	100.0%	90.6%	16	100.0%	34.7%	\$521 100.0% 20.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.9%	0	0.0%		
		Total Rev. available	16	100.0%	\$521	100.0%	98.5%	16	100.0%		
		Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%		
		Total	16	100.0%	\$521	100.0%	100.0%	16	100.0%		
	Loan Size	\$100,000 or Less	14	87.5%	\$193	37.0%		14	87.5%	95.5%	\$193 37.0% 45.3%
		\$100,001 - \$250,000	2	12.5%	\$328	63.0%		2	12.5%	3.6%	\$328 63.0% 26.5%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0 0.0% 28.2%
		Total	16	100.0%	\$521	100.0%		16	100.0%	100.0%	\$521 100.0% 100.0%
Small Farm			Total Farms								
	Revenue	\$1 Million or Less	1	100.0%	\$68	100.0%	97.1%	1	100.0%	33.3%	\$68 100.0% 52.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%		
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%		
		Total	1	100.0%	\$68	100.0%	100.0%	1	100.0%		
	Loan Size	\$100,000 or Less	1	100.0%	\$68	100.0%		1	100.0%	90.0%	\$68 100.0% 36.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0 0.0% 36.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0 0.0% 27.4%
		Total	1	100.0%	\$68	100.0%		1	100.0%	100.0%	\$68 100.0% 100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$239	29.1%	16.6%	2	22.2%	\$239	29.1%	16.2%
	Middle	7	77.8%	\$583	70.9%	83.4%	7	77.8%	\$583	70.9%	83.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$822	100.0%	100.0%	9	100.0%	\$822	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	14.8%
	Middle	10	100.0%	\$1,421	100.0%	83.4%	10	100.0%	\$1,421	100.0%	85.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,421	100.0%	100.0%	10	100.0%	\$1,421	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$17	19.1%	16.6%	2	28.6%	\$17	19.1%	0.5%
	Middle	5	71.4%	\$72	80.9%	83.4%	5	71.4%	\$72	80.9%	99.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$89	100.0%	100.0%	7	100.0%	\$89	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	\$0	0.0%	100.0%
	Middle	0	0.0%	\$0	0.0%	87.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	15.4%	\$256	11.0%	16.6%	4	15.4%	\$256	11.0%	17.1%
	Middle	22	84.6%	\$2,076	89.0%	83.4%	22	84.6%	\$2,076	89.0%	82.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$2,332	100.0%	100.0%	26	100.0%	\$2,332	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	13.6%	\$23	2.6%	21.9%	3	13.6%	\$23	2.6%	15.8%
	Middle	19	86.4%	\$867	97.4%	78.1%	19	86.4%	\$867	97.4%	83.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.2%
	Total	22	100.0%	\$890	100.0%	100.0%	22	100.0%	\$890	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	83.1%	0	0.0%	\$0	0.0%	95.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Elbert-Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		Count	Dollar				Agg
		#	%	\$ (000s)	%		Bank	Agg	Bank	Agg	
							\$ (000s)	%	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	22.2%	\$153	18.6%	18.9%	2	22.2%	\$153	18.6%	10.7%
	Middle	3	33.3%	\$261	31.8%	20.7%	3	33.3%	\$261	31.8%	15.0%
	Upper	4	44.4%	\$408	49.6%	37.1%	4	44.4%	\$408	49.6%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.2%
	Total	9	100.0%	\$822	100.0%	100.0%	9	100.0%	\$822	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	2.1%
	Moderate	1	10.0%	\$140	9.9%	18.9%	1	10.0%	\$140	9.9%	4.0%
	Middle	3	30.0%	\$242	17.0%	20.7%	3	30.0%	\$242	17.0%	17.2%
	Upper	6	60.0%	\$1,039	73.1%	37.1%	6	60.0%	\$1,039	73.1%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.5%
	Total	10	100.0%	\$1,421	100.0%	100.0%	10	100.0%	\$1,421	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	1.6%
	Moderate	3	42.9%	\$16	18.0%	18.9%	3	42.9%	\$16	18.0%	6.5%
	Middle	2	28.6%	\$11	12.4%	20.7%	2	28.6%	\$11	12.4%	7.0%
	Upper	2	28.6%	\$62	69.7%	37.1%	2	28.6%	\$62	69.7%	85.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$89	100.0%	100.0%	7	100.0%	\$89	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	1.7%
	Moderate	6	23.1%	\$309	13.3%	18.9%	6	23.1%	\$309	13.3%	7.1%
	Middle	8	30.8%	\$514	22.0%	20.7%	8	30.8%	\$514	22.0%	15.5%
	Upper	12	46.2%	\$1,509	64.7%	37.1%	12	46.2%	\$1,509	64.7%	51.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.6%
	Total	26	100.0%	\$2,332	100.0%	100.0%	26	100.0%	\$2,332	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	21	95.5%	\$815	91.6%	89.8%	21	95.5%	\$815	91.6%	33.2%
	Over \$1 Million	1	4.5%	\$75	8.4%	8.7%	1	4.5%			
	Total Rev. available	22	100.0%	\$890	100.0%	98.5%	22	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.6%	0	0.0%			
	Total	22	100.0%	\$890	100.0%	100.0%	22	100.0%			
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.5%	0	0.0%	\$0	0.0%	58.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	28.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	14.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.8%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	9.2%	\$804	4.6%	15.5%	6	9.2%	17.1%	\$804	4.6%	12.9%
	Middle	34	52.3%	\$10,056	57.4%	55.5%	34	52.3%	54.2%	\$10,056	57.4%	55.0%
	Upper	25	38.5%	\$6,672	38.1%	29.0%	25	38.5%	28.7%	\$6,672	38.1%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$17,532	100.0%	100.0%	65	100.0%	100.0%	\$17,532	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	19.4%	\$1,515	10.5%	15.5%	18	19.4%	9.3%	\$1,515	10.5%	6.0%
	Middle	51	54.8%	\$8,230	56.9%	55.5%	51	54.8%	55.8%	\$8,230	56.9%	56.0%
	Upper	24	25.8%	\$4,718	32.6%	29.0%	24	25.8%	34.9%	\$4,718	32.6%	38.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	93	100.0%	\$14,463	100.0%	100.0%	93	100.0%	100.0%	\$14,463	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	18.4%	\$97	11.8%	15.5%	7	18.4%	12.7%	\$97	11.8%	5.5%
	Middle	18	47.4%	\$307	37.3%	55.5%	18	47.4%	56.1%	\$307	37.3%	56.3%
	Upper	13	34.2%	\$420	51.0%	29.0%	13	34.2%	31.1%	\$420	51.0%	38.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$824	100.0%	100.0%	38	100.0%	100.0%	\$824	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	48.1%	0	0.0%	41.7%	\$0	0.0%	72.4%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	33.3%	\$0	0.0%	10.6%
	Upper	0	0.0%	\$0	0.0%	12.4%	0	0.0%	25.0%	\$0	0.0%	17.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	31	15.8%	\$2,416	7.4%	15.5%	31	15.8%	14.3%	\$2,416	7.4%	13.7%
	Middle	103	52.6%	\$18,593	56.7%	55.5%	103	52.6%	54.8%	\$18,593	56.7%	53.0%
	Upper	62	31.6%	\$11,810	36.0%	29.0%	62	31.6%	31.0%	\$11,810	36.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	196	100.0%	\$32,819	100.0%	100.0%	196	100.0%	100.0%	\$32,819	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	38	38.0%	\$4,201	45.2%	26.5%	38	38.0%	26.0%	\$4,201	45.2%	41.4%
	Middle	36	36.0%	\$3,628	39.0%	46.9%	36	36.0%	46.6%	\$3,628	39.0%	39.3%
	Upper	26	26.0%	\$1,466	15.8%	26.6%	26	26.0%	25.9%	\$1,466	15.8%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.8%
Total	100	100.0%	\$9,295	100.0%	100.0%	100	100.0%	100.0%	\$9,295	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$23	53.5%	11.7%	2	50.0%	11.5%	\$23	53.5%	5.7%
	Middle	2	50.0%	\$20	46.5%	52.3%	2	50.0%	61.5%	\$20	46.5%	86.9%
	Upper	0	0.0%	\$0	0.0%	36.0%	0	0.0%	26.9%	\$0	0.0%	7.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	4	100.0%	\$43	100.0%	100.0%	4	100.0%	100.0%	\$43	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Gainesville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.5%	\$67	0.4%	21.3%	1	1.5%	\$67	0.4%	1.8%
	Moderate	11	16.9%	\$1,434	8.2%	18.3%	11	16.9%	\$1,434	8.2%	10.2%
	Middle	15	23.1%	\$2,585	14.7%	20.1%	15	23.1%	\$2,585	14.7%	16.0%
	Upper	38	58.5%	\$13,446	76.7%	40.4%	38	58.5%	\$13,446	76.7%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.9%
	Total	65	100.0%	\$17,532	100.0%	100.0%	65	100.0%	\$17,532	100.0%	100.0%
REFINANCE	Low	5	5.4%	\$359	2.5%	21.3%	5	5.4%	\$359	2.5%	1.5%
	Moderate	17	18.3%	\$1,388	9.6%	18.3%	17	18.3%	\$1,388	9.6%	4.6%
	Middle	27	29.0%	\$2,429	16.8%	20.1%	27	29.0%	\$2,429	16.8%	12.2%
	Upper	44	47.3%	\$10,287	71.1%	40.4%	44	47.3%	\$10,287	71.1%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.9%
	Total	93	100.0%	\$14,463	100.0%	100.0%	93	100.0%	\$14,463	100.0%	100.0%
HOME IMPROVEMENT	Low	5	13.2%	\$63	7.6%	21.3%	5	13.2%	\$63	7.6%	2.3%
	Moderate	4	10.5%	\$124	15.0%	18.3%	4	10.5%	\$124	15.0%	3.6%
	Middle	10	26.3%	\$232	28.2%	20.1%	10	26.3%	\$232	28.2%	15.8%
	Upper	18	47.4%	\$395	47.9%	40.4%	18	47.4%	\$395	47.9%	74.8%
	Unknown	1	2.6%	\$10	1.2%	0.0%	1	2.6%	\$10	1.2%	3.5%
	Total	38	100.0%	\$824	100.0%	100.0%	38	100.0%	\$824	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	5.6%	\$489	1.5%	21.3%	11	5.6%	\$489	1.5%	1.6%
	Moderate	32	16.3%	\$2,946	9.0%	18.3%	32	16.3%	\$2,946	9.0%	7.7%
	Middle	52	26.5%	\$5,246	16.0%	20.1%	52	26.5%	\$5,246	16.0%	13.9%
	Upper	100	51.0%	\$24,128	73.5%	40.4%	100	51.0%	\$24,128	73.5%	53.1%
	Unknown	1	0.5%	\$10	0.0%	0.0%	1	0.5%	\$10	0.0%	23.8%
	Total	196	100.0%	\$32,819	100.0%	100.0%	196	100.0%	\$32,819	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	61	61.0%	\$3,908	42.0%	90.5%	61	61.0%	\$3,908	42.0%	32.4%
	Over \$1 Million	37	37.0%	\$5,285	56.9%	8.8%	37	37.0%			
	Total Rev. available	98	98.0%	\$9,193	98.9%	99.3%	98	98.0%			
	Rev. Not Known	2	2.0%	\$102	1.1%	0.7%	2	2.0%			
	Total	100	100.0%	\$9,295	100.0%	100.0%	100	100.0%			
	\$100,000 or Less	80	80.0%	\$2,545	27.4%		80	80.0%	\$2,545	27.4%	33.1%
	\$100,001 - \$250,000	10	10.0%	\$1,876	20.2%		10	10.0%	\$1,876	20.2%	14.3%
	\$250,001 - \$1 Million	10	10.0%	\$4,874	52.4%		10	10.0%	\$4,874	52.4%	52.6%
	Total	100	100.0%	\$9,295	100.0%		100	100.0%	\$9,295	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	4	100.0%	\$43	100.0%	98.2%	4	100.0%	\$43	100.0%	21.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	4	100.0%	\$43	100.0%	100.0%	4	100.0%			
	\$100,000 or Less	4	100.0%	\$43	100.0%		4	100.0%	\$43	100.0%	29.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	70.1%
	Total	4	100.0%	\$43	100.0%		4	100.0%	\$43	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	5	7.0%	\$783	4.3%	12.4%	5	7.0%	16.6%	\$783	4.3%	12.6%
	Middle	42	59.2%	\$10,409	56.8%	44.6%	42	59.2%	41.0%	\$10,409	56.8%	40.4%
	Upper	24	33.8%	\$7,136	38.9%	41.8%	24	33.8%	41.7%	\$7,136	38.9%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$18,328	100.0%	100.0%	71	100.0%	100.0%	\$18,328	100.0%	100.0%
REFINANCE	Low	1	1.3%	\$69	0.6%	1.2%	1	1.3%	0.4%	\$69	0.6%	0.2%
	Moderate	15	19.0%	\$1,489	13.7%	12.4%	15	19.0%	9.5%	\$1,489	13.7%	6.9%
	Middle	35	44.3%	\$4,930	45.3%	44.6%	35	44.3%	41.6%	\$4,930	45.3%	41.5%
	Upper	28	35.4%	\$4,397	40.4%	41.8%	28	35.4%	48.5%	\$4,397	40.4%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	79	100.0%	\$10,885	100.0%	100.0%	79	100.0%	100.0%	\$10,885	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	2.2%	\$0	0.0%	0.1%
	Moderate	6	17.1%	\$70	4.8%	12.4%	6	17.1%	8.4%	\$70	4.8%	3.5%
	Middle	15	42.9%	\$496	33.8%	44.6%	15	42.9%	42.1%	\$496	33.8%	36.2%
	Upper	14	40.0%	\$903	61.5%	41.8%	14	40.0%	47.2%	\$903	61.5%	60.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$1,469	100.0%	100.0%	35	100.0%	100.0%	\$1,469	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.6%	0	0.0%	20.0%	\$0	0.0%	59.2%
	Middle	0	0.0%	\$0	0.0%	36.1%	0	0.0%	80.0%	\$0	0.0%	40.8%
	Upper	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.5%	\$69	0.2%	1.2%	1	0.5%	0.7%	\$69	0.2%	0.4%
	Moderate	26	14.1%	\$2,342	7.6%	12.4%	26	14.1%	14.3%	\$2,342	7.6%	11.5%
	Middle	92	49.7%	\$15,835	51.6%	44.6%	92	49.7%	41.3%	\$15,835	51.6%	40.7%
	Upper	66	35.7%	\$12,436	40.5%	41.8%	66	35.7%	43.8%	\$12,436	40.5%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	185	100.0%	\$30,682	100.0%	100.0%	185	100.0%	100.0%	\$30,682	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	9	11.3%	\$462	3.8%	8.2%	9	11.3%	8.3%	\$462	3.8%	12.9%
	Moderate	15	18.8%	\$3,549	28.9%	16.2%	15	18.8%	15.5%	\$3,549	28.9%	22.9%
	Middle	41	51.3%	\$7,889	64.2%	41.4%	41	51.3%	42.8%	\$7,889	64.2%	45.4%
	Upper	15	18.8%	\$388	3.2%	34.2%	15	18.8%	32.1%	\$388	3.2%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	1.0%
Total	80	100.0%	\$12,288	100.0%	100.0%	80	100.0%	100.0%	\$12,288	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$11	100.0%	8.0%	1	100.0%	4.5%	\$11	100.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	45.0%	0	0.0%	77.3%	\$0	0.0%	66.2%
	Upper	0	0.0%	\$0	0.0%	46.0%	0	0.0%	18.2%	\$0	0.0%	31.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$11	100.0%	100.0%	1	100.0%	100.0%	\$11	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Gainesville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	4.2%	\$283	1.5%	20.6%	3	4.2%	4.7%	\$283	1.5%	2.5%	
	Moderate	8	11.3%	\$1,200	6.5%	18.0%	8	11.3%	18.4%	\$1,200	6.5%	13.4%	
	Middle	16	22.5%	\$2,784	15.2%	20.3%	16	22.5%	19.5%	\$2,784	15.2%	17.4%	
	Upper	43	60.6%	\$13,749	75.0%	41.0%	43	60.6%	36.4%	\$13,749	75.0%	48.2%	
	Unknown	1	1.4%	\$312	1.7%	0.0%	1	1.4%	21.0%	\$312	1.7%	18.6%	
	Total	71	100.0%	\$18,328	100.0%	100.0%	71	100.0%	100.0%	\$18,328	100.0%	100.0%	
REFINANCE	Low	7	8.9%	\$428	3.9%	20.6%	7	8.9%	4.7%	\$428	3.9%	2.4%	
	Moderate	15	19.0%	\$1,565	14.4%	18.0%	15	19.0%	14.1%	\$1,565	14.4%	9.3%	
	Middle	18	22.8%	\$1,413	13.0%	20.3%	18	22.8%	20.2%	\$1,413	13.0%	16.8%	
	Upper	38	48.1%	\$7,097	65.2%	41.0%	38	48.1%	38.1%	\$7,097	65.2%	48.6%	
	Unknown	1	1.3%	\$382	3.5%	0.0%	1	1.3%	22.9%	\$382	3.5%	23.0%	
	Total	79	100.0%	\$10,885	100.0%	100.0%	79	100.0%	100.0%	\$10,885	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	8.6%	\$15	1.0%	20.6%	3	8.6%	8.4%	\$15	1.0%	2.2%	
	Moderate	6	17.1%	\$37	2.5%	18.0%	6	17.1%	16.3%	\$37	2.5%	9.3%	
	Middle	10	28.6%	\$452	30.8%	20.3%	10	28.6%	16.9%	\$452	30.8%	12.4%	
	Upper	15	42.9%	\$904	61.5%	41.0%	15	42.9%	55.1%	\$904	61.5%	73.8%	
	Unknown	1	2.9%	\$61	4.2%	0.0%	1	2.9%	3.4%	\$61	4.2%	2.3%	
	Total	35	100.0%	\$1,469	100.0%	100.0%	35	100.0%	100.0%	\$1,469	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	7.0%	\$726	2.4%	20.6%	13	7.0%	4.8%	\$726	2.4%	2.4%	
	Moderate	29	15.7%	\$2,802	9.1%	18.0%	29	15.7%	17.0%	\$2,802	9.1%	12.0%	
	Middle	44	23.8%	\$4,649	15.2%	20.3%	44	23.8%	19.6%	\$4,649	15.2%	16.9%	
	Upper	96	51.9%	\$21,750	70.9%	41.0%	96	51.9%	37.4%	\$21,750	70.9%	48.0%	
	Unknown	3	1.6%	\$755	2.5%	0.0%	3	1.6%	21.1%	\$755	2.5%	20.6%	
	Total	185	100.0%	\$30,682	100.0%	100.0%	185	100.0%	100.0%	\$30,682	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	42	52.5%	\$1,613	13.1%	89.3%	42	52.5%	47.9%	\$1,613	13.1%	30.9%
		Over \$1 Million	38	47.5%	\$10,675	86.9%	10.0%	38	47.5%				
		Total Rev. available	80	100.0%	\$12,288	100.0%	99.3%	80	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	80	100.0%	\$12,288	100.0%	100.0%	80	100.0%					
	Loan Size	\$100,000 or Less	55	68.8%	\$1,741	14.2%		55	68.8%	91.6%	\$1,741	14.2%	32.4%
		\$100,001 - \$250,000	12	15.0%	\$2,694	21.9%		12	15.0%	4.0%	\$2,694	21.9%	15.1%
		\$250,001 - \$1 Million	13	16.3%	\$7,853	63.9%		13	16.3%	4.4%	\$7,853	63.9%	52.5%
		Total	80	100.0%	\$12,288	100.0%		80	100.0%	100.0%	\$12,288	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$11	100.0%	98.0%	1	100.0%	27.3%	\$11	100.0%	28.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$11	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$11	100.0%		1	100.0%	95.5%	\$11	100.0%	79.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	20.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$11	100.0%		1	100.0%	100.0%	\$11	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	25.0%	\$44	11.0%	56.4%	1	25.0%	54.8%	\$44	11.0%	59.8%	
	Middle	3	75.0%	\$357	89.0%	43.6%	3	75.0%	44.3%	\$357	89.0%	40.1%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.1%	
	Total	4	100.0%	\$401	100.0%	100.0%	4	100.0%	100.0%	\$401	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	9	69.2%	\$1,057	73.7%	56.4%	9	69.2%	56.3%	\$1,057	73.7%	51.6%	
	Middle	4	30.8%	\$377	26.3%	43.6%	4	30.8%	42.5%	\$377	26.3%	46.8%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	1.6%	
	Total	13	100.0%	\$1,434	100.0%	100.0%	13	100.0%	100.0%	\$1,434	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	11	55.0%	\$150	49.7%	56.4%	11	55.0%	59.5%	\$150	49.7%	52.4%	
	Middle	9	45.0%	\$152	50.3%	43.6%	9	45.0%	40.5%	\$152	50.3%	47.6%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$302	100.0%	100.0%	20	100.0%	100.0%	\$302	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0		0.0%	\$0	0.0%	74.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0		0.0%	\$0	0.0%	25.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	21	56.8%	\$1,251	58.5%	56.4%	21	56.8%	56.1%	\$1,251	58.5%	55.6%	
	Middle	16	43.2%	\$886	41.5%	43.6%	16	43.2%	43.1%	\$886	41.5%	43.6%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.8%	
	Total	37	100.0%	\$2,137	100.0%	100.0%	37	100.0%	100.0%	\$2,137	100.0%	100.0%	
SMALL BUSINESSES	Low	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	75.0%	\$511	93.4%	57.9%	6	75.0%	63.0%	\$511	93.4%	62.2%	
	Middle	2	25.0%	\$36	6.6%	42.1%	2	25.0%	34.1%	\$36	6.6%	36.5%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	1.2%	
	Total	8	100.0%	\$547	100.0%	100.0%	8	100.0%	100.0%	\$547	100.0%	100.0%	
SMALL FARM	Low	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$79	9.8%	58.7%	2	50.0%	41.0%	\$79	9.8%	43.6%	
	Middle	2	50.0%	\$725	90.2%	41.3%	2	50.0%	59.0%	\$725	90.2%	56.4%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$804	100.0%	100.0%	4	100.0%	100.0%	\$804	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%				%	\$(000s)		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	2.6%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	13.9%	\$0	0.0%	12.3%	
	Middle	2	50.0%	\$272	67.8%	17.6%	2	50.0%	17.4%	\$272	67.8%	19.3%	
	Upper	2	50.0%	\$129	32.2%	34.5%	2	50.0%	36.5%	\$129	32.2%	36.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.6%	\$0	0.0%	30.7%	
	Total	4	100.0%	\$401	100.0%	100.0%	4	100.0%	100.0%	\$401	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	3.4%	\$0	0.0%	1.6%	
	Moderate	2	15.4%	\$199	13.9%	20.9%	2	15.4%	10.3%	\$199	13.9%	5.8%	
	Middle	1	7.7%	\$136	9.5%	17.6%	1	7.7%	12.6%	\$136	9.5%	10.6%	
	Upper	10	76.9%	\$1,099	76.6%	34.5%	10	76.9%	40.2%	\$1,099	76.6%	38.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	43.6%	
	Total	13	100.0%	\$1,434	100.0%	100.0%	13	100.0%	100.0%	\$1,434	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	15.0%	\$34	11.3%	27.0%	3	15.0%	13.5%	\$34	11.3%	11.0%	
	Moderate	2	10.0%	\$13	4.3%	20.9%	2	10.0%	13.5%	\$13	4.3%	8.3%	
	Middle	7	35.0%	\$56	18.5%	17.6%	7	35.0%	29.7%	\$56	18.5%	15.0%	
	Upper	8	40.0%	\$199	65.9%	34.5%	8	40.0%	43.2%	\$199	65.9%	65.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$302	100.0%	100.0%	20	100.0%	100.0%	\$302	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	27.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	34.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	3	8.1%	\$34	1.6%	27.0%	3	8.1%	4.6%	\$34	1.6%	1.6%	
	Moderate	4	10.8%	\$212	9.9%	20.9%	4	10.8%	12.6%	\$212	9.9%	9.0%	
	Middle	10	27.0%	\$464	21.7%	17.6%	10	27.0%	17.6%	\$464	21.7%	14.9%	
	Upper	20	54.1%	\$1,427	66.8%	34.5%	20	54.1%	38.9%	\$1,427	66.8%	38.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.4%	\$0	0.0%	36.1%	
	Total	37	100.0%	\$2,137	100.0%	100.0%	37	100.0%	100.0%	\$2,137	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	5	62.5%	\$165	30.2%	89.3%	5	62.5%	51.6%	\$165	30.2%	43.3%
		Over \$1 Million	3	37.5%	\$382	69.8%	8.3%	3	37.5%				
		Total Rev. available	8	100.0%	\$547	100.0%	97.6%	8	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.4%	0	0.0%				
		Total	8	100.0%	\$547	100.0%	100.0%	8	100.0%				
	Loan Size	\$100,000 or Less	7	87.5%	\$205	37.5%		7	87.5%	94.8%	\$205	37.5%	46.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	15.6%
		\$250,001 - \$1 Million	1	12.5%	\$342	62.5%		1	12.5%	2.3%	\$342	62.5%	37.5%
Total	8	100.0%	\$547	100.0%		8	100.0%	100.0%	\$547	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	3	75.0%	\$479	59.6%	98.2%	3	75.0%	55.6%	\$479	59.6%	55.9%
		Over \$1 Million	1	25.0%	\$325	40.4%	1.8%	1	25.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$804	100.0%	100.0%	4	100.0%					
	Loan Size	\$100,000 or Less	2	50.0%	\$79	9.8%		2	50.0%	69.4%	\$79	9.8%	22.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.3%	\$0	0.0%	24.3%
		\$250,001 - \$500,000	2	50.0%	\$725	90.2%		2	50.0%	15.3%	\$725	90.2%	53.6%
Total		4	100.0%	\$804	100.0%		4	100.0%	100.0%	\$804	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	66.7%	\$709	59.3%	57.7%	6	66.7%	66.3%	\$709	59.3%	61.8%
	Middle	3	33.3%	\$486	40.7%	42.3%	3	33.3%	33.7%	\$486	40.7%	38.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,195	100.0%	100.0%	9	100.0%	100.0%	\$1,195	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	57.1%	\$402	59.3%	57.7%	4	57.1%	47.8%	\$402	59.3%	42.7%
	Middle	3	42.9%	\$276	40.7%	42.3%	3	42.9%	52.2%	\$276	40.7%	57.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$678	100.0%	100.0%	7	100.0%	100.0%	\$678	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$2	5.4%	57.7%	1	33.3%	75.0%	\$2	5.4%	54.0%
	Middle	2	66.7%	\$35	94.6%	42.3%	2	66.7%	25.0%	\$35	94.6%	46.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$37	100.0%	100.0%	3	100.0%	100.0%	\$37	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	74.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	57.9%	\$1,113	58.3%	57.7%	11	57.9%	60.2%	\$1,113	58.3%	53.3%
	Middle	8	42.1%	\$797	41.7%	42.3%	8	42.1%	39.8%	\$797	41.7%	46.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$1,910	100.0%	100.0%	19	100.0%	100.0%	\$1,910	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	66.7%	\$619	92.7%	65.1%	6	66.7%	58.7%	\$619	92.7%	75.1%
	Middle	3	33.3%	\$49	7.3%	34.9%	3	33.3%	39.4%	\$49	7.3%	24.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.2%
Total	9	100.0%	\$668	100.0%	100.0%	9	100.0%	100.0%	\$668	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	60.0%	\$705	85.0%	62.8%	3	60.0%	69.6%	\$705	85.0%	66.7%
	Middle	2	40.0%	\$124	15.0%	37.2%	2	40.0%	30.4%	\$124	15.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	5	100.0%	\$829	100.0%	100.0%	5	100.0%	100.0%	\$829	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Jefferson-Jenkins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	34.1%	0	0.0%	\$0	0.0%	1.2%
	Moderate	1	11.1%	\$40	3.3%	17.6%	1	11.1%	\$40	3.3%	10.9%
	Middle	2	22.2%	\$183	15.3%	16.8%	2	22.2%	\$183	15.3%	14.7%
	Upper	5	55.6%	\$758	63.4%	31.5%	5	55.6%	\$758	63.4%	62.5%
	Unknown	1	11.1%	\$214	17.9%	0.0%	1	11.1%	\$214	17.9%	10.7%
	Total	9	100.0%	\$1,195	100.0%	100.0%	9	100.0%	\$1,195	100.0%	100.0%
REFINANCE	Low	1	14.3%	\$36	5.3%	34.1%	1	14.3%	\$36	5.3%	3.1%
	Moderate	1	14.3%	\$95	14.0%	17.6%	1	14.3%	\$95	14.0%	16.9%
	Middle	1	14.3%	\$120	17.7%	16.8%	1	14.3%	\$120	17.7%	10.3%
	Upper	4	57.1%	\$427	63.0%	31.5%	4	57.1%	\$427	63.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.2%
	Total	7	100.0%	\$678	100.0%	100.0%	7	100.0%	\$678	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	34.1%	0	0.0%	\$0	0.0%	6.1%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	2.7%
	Middle	1	33.3%	\$9	24.3%	16.8%	1	33.3%	\$9	24.3%	0.7%
	Upper	2	66.7%	\$28	75.7%	31.5%	2	66.7%	\$28	75.7%	88.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.6%
	Total	3	100.0%	\$37	100.0%	100.0%	3	100.0%	\$37	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	34.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	31.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	1	5.3%	\$36	1.9%	34.1%	1	5.3%	\$36	1.9%	2.2%
	Moderate	2	10.5%	\$135	7.1%	17.6%	2	10.5%	\$135	7.1%	13.2%
	Middle	4	21.1%	\$312	16.3%	16.8%	4	21.1%	\$312	16.3%	12.3%
	Upper	11	57.9%	\$1,213	63.5%	31.5%	11	57.9%	\$1,213	63.5%	54.5%
	Unknown	1	5.3%	\$214	11.2%	0.0%	1	5.3%	\$214	11.2%	17.9%
	Total	19	100.0%	\$1,910	100.0%	100.0%	19	100.0%	\$1,910	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	7	77.8%	\$633	94.8%	87.3%	7	77.8%	\$633	94.8%	48.2%
	Over \$1 Million	2	22.2%	\$35	5.2%	9.7%	2	22.2%			
	Total Rev. available	9	100.0%	\$668	100.0%	97.0%	9	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	3.0%	0	0.0%			
	Total	9	100.0%	\$668	100.0%	100.0%	9	100.0%			
	\$100,000 or Less	6	66.7%	\$132	19.8%		6	66.7%	\$132	19.8%	50.9%
	\$100,001 - \$250,000	2	22.2%	\$260	38.9%		2	22.2%	\$260	38.9%	25.4%
	\$250,001 - \$1 Million	1	11.1%	\$276	41.3%		1	11.1%	\$276	41.3%	23.7%
	Total	9	100.0%	\$668	100.0%		9	100.0%	\$668	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	3	60.0%	\$154	18.6%	97.9%	3	60.0%	\$154	18.6%	64.2%
	Over \$1 Million	2	40.0%	\$675	81.4%	2.1%	2	40.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	5	100.0%	\$829	100.0%	100.0%	5	100.0%			
	\$100,000 or Less	3	60.0%	\$154	18.6%		3	60.0%	\$154	18.6%	26.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.2%
	\$250,001 - \$500,000	2	40.0%	\$675	81.4%		2	40.0%	\$675	81.4%	39.5%
	Total	5	100.0%	\$829	100.0%		5	100.0%	\$829	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	4.4%	\$668	3.0%	3.2%	4	4.4%	1.6%	\$668	3.0%	1.6%
	Middle	48	52.7%	\$8,521	38.3%	67.8%	48	52.7%	57.6%	\$8,521	38.3%	51.3%
	Upper	39	42.9%	\$13,082	58.7%	29.0%	39	42.9%	40.6%	\$13,082	58.7%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	91	100.0%	\$22,271	100.0%	100.0%	91	100.0%	100.0%	\$22,271	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	3.3%	\$267	1.3%	3.2%	4	3.3%	1.7%	\$267	1.3%	1.5%
	Middle	70	57.4%	\$7,610	37.2%	67.8%	70	57.4%	59.8%	\$7,610	37.2%	53.3%
	Upper	48	39.3%	\$12,568	61.5%	29.0%	48	39.3%	38.5%	\$12,568	61.5%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	122	100.0%	\$20,445	100.0%	100.0%	122	100.0%	100.0%	\$20,445	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.3%	\$12	1.0%	3.2%	2	3.3%	1.3%	\$12	1.0%	1.6%
	Middle	38	63.3%	\$406	34.9%	67.8%	38	63.3%	66.1%	\$406	34.9%	53.8%
	Upper	20	33.3%	\$744	64.0%	29.0%	20	33.3%	32.0%	\$744	64.0%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Total	60	100.0%	\$1,162	100.0%	100.0%	60	100.0%	100.0%	\$1,162	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	14.3%	\$0	0.0%	8.1%
	Middle	0	0.0%	\$0	0.0%	77.2%	0	0.0%	85.7%	\$0	0.0%	91.9%
	Upper	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	3.7%	\$947	2.2%	3.2%	10	3.7%	1.6%	\$947	2.2%	1.6%
	Middle	156	57.1%	\$16,537	37.7%	67.8%	156	57.1%	58.7%	\$16,537	37.7%	52.2%
	Upper	107	39.2%	\$26,394	60.2%	29.0%	107	39.2%	39.5%	\$26,394	60.2%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	273	100.0%	\$43,878	100.0%	100.0%	273	100.0%	100.0%	\$43,878	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.3%	\$5	0.1%	4.3%	1	1.3%	3.3%	\$5	0.1%	5.7%
	Middle	48	60.0%	\$3,719	64.1%	66.2%	48	60.0%	64.0%	\$3,719	64.1%	68.2%
	Upper	31	38.8%	\$2,077	35.8%	29.5%	31	38.8%	29.9%	\$2,077	35.8%	24.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	1.5%
Total	80	100.0%	\$5,801	100.0%	100.0%	80	100.0%	100.0%	\$5,801	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.1%	\$0	0.0%	0.1%
	Middle	3	100.0%	\$22	100.0%	73.7%	3	100.0%	68.2%	\$22	100.0%	74.0%
	Upper	0	0.0%	\$0	0.0%	24.0%	0	0.0%	30.7%	\$0	0.0%	26.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total	3	100.0%	\$22	100.0%	100.0%	3	100.0%	100.0%	\$22	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	2	2.2%	\$169	0.8%	18.2%	2	2.2%	\$169	0.8%	0.8%
	Moderate	6	6.6%	\$721	3.2%	15.2%	6	6.6%	\$721	3.2%	6.8%
	Middle	19	20.9%	\$2,496	11.2%	18.7%	19	20.9%	\$2,496	11.2%	15.2%
	Upper	62	68.1%	\$18,483	83.0%	47.9%	62	68.1%	\$18,483	83.0%	57.6%
	Unknown	2	2.2%	\$402	1.8%	0.0%	2	2.2%	\$402	1.8%	19.6%
	Total	91	100.0%	\$22,271	100.0%	100.0%	91	100.0%	\$22,271	100.0%	100.0%
REFINANCE	Low	8	6.6%	\$563	2.8%	18.2%	8	6.6%	\$563	2.8%	1.3%
	Moderate	9	7.4%	\$469	2.3%	15.2%	9	7.4%	\$469	2.3%	4.5%
	Middle	24	19.7%	\$2,738	13.4%	18.7%	24	19.7%	\$2,738	13.4%	10.5%
	Upper	81	66.4%	\$16,675	81.6%	47.9%	81	66.4%	\$16,675	81.6%	58.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.5%
	Total	122	100.0%	\$20,445	100.0%	100.0%	122	100.0%	\$20,445	100.0%	100.0%
HOME IMPROVEMENT	Low	3	5.0%	\$10	0.9%	18.2%	3	5.0%	\$10	0.9%	1.0%
	Moderate	13	21.7%	\$175	15.1%	15.2%	13	21.7%	\$175	15.1%	7.0%
	Middle	18	30.0%	\$251	21.6%	18.7%	18	30.0%	\$251	21.6%	17.8%
	Upper	25	41.7%	\$716	61.6%	47.9%	25	41.7%	\$716	61.6%	67.8%
	Unknown	1	1.7%	\$10	0.9%	0.0%	1	1.7%	\$10	0.9%	6.4%
	Total	60	100.0%	\$1,162	100.0%	100.0%	60	100.0%	\$1,162	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	47.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	4.8%	\$742	1.7%	18.2%	13	4.8%	\$742	1.7%	1.0%
	Moderate	28	10.3%	\$1,365	3.1%	15.2%	28	10.3%	\$1,365	3.1%	6.0%
	Middle	61	22.3%	\$5,485	12.5%	18.7%	61	22.3%	\$5,485	12.5%	13.5%
	Upper	168	61.5%	\$35,874	81.8%	47.9%	168	61.5%	\$35,874	81.8%	57.8%
	Unknown	3	1.1%	\$412	0.9%	0.0%	3	1.1%	\$412	0.9%	21.8%
	Total	273	100.0%	\$43,878	100.0%	100.0%	273	100.0%	\$43,878	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	59	73.8%	\$2,828	48.8%	93.3%	59	73.8%	\$2,828	48.8%	43.3%
	Over \$1 Million	19	23.8%	\$2,782	48.0%	5.6%	19	23.8%			
	Total Rev. available	78	97.6%	\$5,610	96.8%	98.9%	78	97.6%			
	Rev. Not Known	2	2.5%	\$191	3.3%	1.2%	2	2.5%			
	Total	80	100.0%	\$5,801	100.0%	100.0%	80	100.0%			
	Loan Size	\$100,000 or Less	66	82.5%	\$1,612	27.8%	66	82.5%	\$1,612	27.8%	43.0%
		\$100,001 - \$250,000	8	10.0%	\$1,117	19.3%	8	10.0%	\$1,117	19.3%	17.7%
		\$250,001 - \$1 Million	6	7.5%	\$3,072	53.0%	6	7.5%	\$3,072	53.0%	39.2%
		Total	80	100.0%	\$5,801	100.0%	80	100.0%	\$5,801	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	3	100.0%	\$22	100.0%	98.7%	3	100.0%	\$22	100.0%	53.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	3	100.0%	\$22	100.0%	100.0%	3	100.0%			
	Loan Size	\$100,000 or Less	3	100.0%	\$22	100.0%	3	100.0%	\$22	100.0%	28.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	43.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	28.3%
		Total	3	100.0%	\$22	100.0%	3	100.0%	\$22	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Northeast GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	4.8%	\$630	3.2%	4.4%	4	4.8%	\$630	3.2%	1.5%
	Middle	25	30.1%	\$4,664	23.4%	48.8%	25	30.1%	\$4,664	23.4%	31.9%
	Upper	54	65.1%	\$14,626	73.4%	46.9%	54	65.1%	\$14,626	73.4%	66.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$19,920	100.0%	100.0%	83	100.0%	\$19,920	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.1%	\$99	0.7%	4.4%	1	1.1%	\$99	0.7%	2.1%
	Middle	45	48.9%	\$4,451	32.5%	48.8%	45	48.9%	\$4,451	32.5%	35.7%
	Upper	46	50.0%	\$9,148	66.8%	46.9%	46	50.0%	\$9,148	66.8%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%
	Total	92	100.0%	\$13,698	100.0%	100.0%	92	100.0%	\$13,698	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	6.3%	\$88	8.9%	4.4%	3	6.3%	\$88	8.9%	1.4%
	Middle	21	43.8%	\$154	15.5%	48.8%	21	43.8%	\$154	15.5%	34.6%
	Upper	24	50.0%	\$752	75.7%	46.9%	24	50.0%	\$752	75.7%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$994	100.0%	100.0%	48	100.0%	\$994	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	65.1%	0	0.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	67.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	8	3.6%	\$817	2.4%	4.4%	8	3.6%	\$817	2.4%	1.7%
	Middle	91	40.8%	\$9,269	26.8%	48.8%	91	40.8%	\$9,269	26.8%	32.9%
	Upper	124	55.6%	\$24,526	70.9%	46.9%	124	55.6%	\$24,526	70.9%	65.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	223	100.0%	\$34,612	100.0%	100.0%	223	100.0%	\$34,612	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.8%	\$13	0.2%	5.2%	2	3.8%	\$13	0.2%	6.5%
	Middle	24	46.2%	\$2,290	44.0%	50.4%	24	46.2%	\$2,290	44.0%	50.7%
	Upper	26	50.0%	\$2,898	55.7%	44.3%	26	50.0%	\$2,898	55.7%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.3%
	Total	52	100.0%	\$5,201	100.0%	100.0%	52	100.0%	\$5,201	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	9.7%
	Middle	3	50.0%	\$21	15.4%	62.4%	3	50.0%	\$21	15.4%	60.1%
	Upper	3	50.0%	\$115	84.6%	34.6%	3	50.0%	\$115	84.6%	30.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%
	Total	6	100.0%	\$136	100.0%	100.0%	6	100.0%	\$136	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Northeast GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	1.2%	\$90	0.5%	15.8%	1	1.2%	\$90	0.5%	0.6%
	Moderate	8	9.6%	\$928	4.7%	16.4%	8	9.6%	\$928	4.7%	6.4%
	Middle	19	22.9%	\$2,654	13.3%	19.1%	19	22.9%	\$2,654	13.3%	15.6%
	Upper	54	65.1%	\$16,054	80.6%	48.8%	54	65.1%	\$16,054	80.6%	55.3%
	Unknown	1	1.2%	\$194	1.0%	0.0%	1	1.2%	\$194	1.0%	22.1%
	Total	83	100.0%	\$19,920	100.0%	100.0%	83	100.0%	\$19,920	100.0%	100.0%
REFINANCE	Low	10	10.9%	\$499	3.6%	15.8%	10	10.9%	\$499	3.6%	1.7%
	Moderate	11	12.0%	\$782	5.7%	16.4%	11	12.0%	\$782	5.7%	6.8%
	Middle	20	21.7%	\$1,518	11.1%	19.1%	20	21.7%	\$1,518	11.1%	11.7%
	Upper	50	54.3%	\$10,697	78.1%	48.8%	50	54.3%	\$10,697	78.1%	60.1%
	Unknown	1	1.1%	\$202	1.5%	0.0%	1	1.1%	\$202	1.5%	19.7%
	Total	92	100.0%	\$13,698	100.0%	100.0%	92	100.0%	\$13,698	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.1%	\$2	0.2%	15.8%	1	2.1%	\$2	0.2%	1.4%
	Moderate	10	20.8%	\$130	13.1%	16.4%	10	20.8%	\$130	13.1%	6.2%
	Middle	13	27.1%	\$237	23.8%	19.1%	13	27.1%	\$237	23.8%	11.4%
	Upper	24	50.0%	\$625	62.9%	48.8%	24	50.0%	\$625	62.9%	71.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.5%
	Total	48	100.0%	\$994	100.0%	100.0%	48	100.0%	\$994	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	48.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	12	5.4%	\$591	1.7%	15.8%	12	5.4%	\$591	1.7%	0.9%
	Moderate	29	13.0%	\$1,840	5.3%	16.4%	29	13.0%	\$1,840	5.3%	6.5%
	Middle	52	23.3%	\$4,409	12.7%	19.1%	52	23.3%	\$4,409	12.7%	14.5%
	Upper	128	57.4%	\$27,376	79.1%	48.8%	128	57.4%	\$27,376	79.1%	56.7%
	Unknown	2	0.9%	\$396	1.1%	0.0%	2	0.9%	\$396	1.1%	21.4%
	Total	223	100.0%	\$34,612	100.0%	100.0%	223	100.0%	\$34,612	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	37	71.2%	\$2,243	43.1%	92.1%	37	71.2%	\$2,243	43.1%	42.7%
	Over \$1 Million	15	28.8%	\$2,958	56.9%	6.6%	15	28.8%			
	Total Rev. available	52	100.0%	\$5,201	100.0%	98.7%	52	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Total	52	100.0%	\$5,201	100.0%	100.0%	52	100.0%			
	\$100,000 or Less	42	80.8%	\$1,490	28.6%		42	80.8%	\$1,490	28.6%	41.9%
	\$100,001 - \$250,000	5	9.6%	\$819	15.7%		5	9.6%	\$819	15.7%	15.4%
	\$250,001 - \$1 Million	5	9.6%	\$2,892	55.6%		5	9.6%	\$2,892	55.6%	42.7%
	Total	52	100.0%	\$5,201	100.0%		52	100.0%	\$5,201	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	5	83.3%	\$37	27.2%	98.3%	5	83.3%	\$37	27.2%	51.8%
	Over \$1 Million	1	16.7%	\$99	72.8%	1.7%	1	16.7%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	6	100.0%	\$136	100.0%	100.0%	6	100.0%			
	\$100,000 or Less	6	100.0%	\$136	100.0%		6	100.0%	\$136	100.0%	33.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.8%
	Total	6	100.0%	\$136	100.0%		6	100.0%	\$136	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	6.3%	\$344	4.1%	12.9%	4	6.3%	6.7%	\$344	4.1%	4.8%
	Middle	45	70.3%	\$5,721	67.4%	75.3%	45	70.3%	77.7%	\$5,721	67.4%	78.1%
	Upper	15	23.4%	\$2,424	28.6%	11.7%	15	23.4%	15.5%	\$2,424	28.6%	17.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	64	100.0%	\$8,489	100.0%	100.0%	64	100.0%	100.0%	\$8,489	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	11.0%	\$760	9.6%	12.9%	9	11.0%	7.7%	\$760	9.6%	6.3%
	Middle	62	75.6%	\$5,971	75.3%	75.3%	62	75.6%	75.0%	\$5,971	75.3%	74.6%
	Upper	11	13.4%	\$1,195	15.1%	11.7%	11	13.4%	17.2%	\$1,195	15.1%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	82	100.0%	\$7,926	100.0%	100.0%	82	100.0%	100.0%	\$7,926	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	20.7%	\$217	19.2%	12.9%	12	20.7%	12.1%	\$217	19.2%	11.0%
	Middle	43	74.1%	\$891	78.8%	75.3%	43	74.1%	77.0%	\$891	78.8%	77.7%
	Upper	3	5.2%	\$23	2.0%	11.7%	3	5.2%	10.9%	\$23	2.0%	11.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$1,131	100.0%	100.0%	58	100.0%	100.0%	\$1,131	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	77.5%	0	0.0%	75.0%	\$0	0.0%	84.6%
	Upper	0	0.0%	\$0	0.0%	11.0%	0	0.0%	25.0%	\$0	0.0%	15.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	25	12.3%	\$1,321	7.5%	12.9%	25	12.3%	7.4%	\$1,321	7.5%	5.4%
	Middle	150	73.5%	\$12,583	71.7%	75.3%	150	73.5%	76.7%	\$12,583	71.7%	76.9%
	Upper	29	14.2%	\$3,642	20.8%	11.7%	29	14.2%	15.8%	\$3,642	20.8%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	204	100.0%	\$17,546	100.0%	100.0%	204	100.0%	100.0%	\$17,546	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	12.8%	\$79	5.5%	10.4%	5	12.8%	8.6%	\$79	5.5%	4.6%
	Middle	29	74.4%	\$1,273	89.0%	76.7%	29	74.4%	75.7%	\$1,273	89.0%	79.3%
	Upper	5	12.8%	\$79	5.5%	12.9%	5	12.8%	13.3%	\$79	5.5%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Total	39	100.0%	\$1,431	100.0%	100.0%	39	100.0%	100.0%	\$1,431	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.5%	0	0.0%	2.7%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	78.0%	0	0.0%	74.0%	\$0	0.0%	72.6%
	Upper	0	0.0%	\$0	0.0%	14.5%	0	0.0%	20.5%	\$0	0.0%	20.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	2.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.6%	\$105	1.2%	21.4%	1	1.6%	\$105	1.2%	0.8%
	Moderate	16	25.0%	\$1,621	19.1%	17.5%	16	25.0%	\$1,621	19.1%	10.1%
	Middle	16	25.0%	\$1,742	20.5%	20.6%	16	25.0%	\$1,742	20.5%	18.7%
	Upper	29	45.3%	\$4,675	55.1%	40.5%	29	45.3%	\$4,675	55.1%	52.0%
	Unknown	2	3.1%	\$346	4.1%	0.0%	2	3.1%	\$346	4.1%	18.3%
	Total	64	100.0%	\$8,489	100.0%	100.0%	64	100.0%	\$8,489	100.0%	100.0%
REFINANCE	Low	6	7.3%	\$366	4.6%	21.4%	6	7.3%	\$366	4.6%	2.4%
	Moderate	8	9.8%	\$582	7.3%	17.5%	8	9.8%	\$582	7.3%	7.2%
	Middle	16	19.5%	\$1,318	16.6%	20.6%	16	19.5%	\$1,318	16.6%	11.1%
	Upper	51	62.2%	\$5,560	70.1%	40.5%	51	62.2%	\$5,560	70.1%	52.1%
	Unknown	1	1.2%	\$100	1.3%	0.0%	1	1.2%	\$100	1.3%	27.2%
	Total	82	100.0%	\$7,926	100.0%	100.0%	82	100.0%	\$7,926	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.7%	\$2	0.2%	21.4%	1	1.7%	\$2	0.2%	0.8%
	Moderate	11	19.0%	\$172	15.2%	17.5%	11	19.0%	\$172	15.2%	10.2%
	Middle	20	34.5%	\$264	23.3%	20.6%	20	34.5%	\$264	23.3%	13.9%
	Upper	24	41.4%	\$649	57.4%	40.5%	24	41.4%	\$649	57.4%	70.4%
	Unknown	2	3.4%	\$44	3.9%	0.0%	2	3.4%	\$44	3.9%	4.7%
	Total	58	100.0%	\$1,131	100.0%	100.0%	58	100.0%	\$1,131	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	3.9%	\$473	2.7%	21.4%	8	3.9%	\$473	2.7%	1.4%
	Moderate	35	17.2%	\$2,375	13.5%	17.5%	35	17.2%	\$2,375	13.5%	9.0%
	Middle	52	25.5%	\$3,324	18.9%	20.6%	52	25.5%	\$3,324	18.9%	15.6%
	Upper	104	51.0%	\$10,884	62.0%	40.5%	104	51.0%	\$10,884	62.0%	51.8%
	Unknown	5	2.5%	\$490	2.8%	0.0%	5	2.5%	\$490	2.8%	22.2%
	Total	204	100.0%	\$17,546	100.0%	100.0%	204	100.0%	\$17,546	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	29	74.4%	\$965	67.4%	93.0%	29	74.4%	\$965	67.4%	45.3%
	Over \$1 Million	10	25.6%	\$466	32.6%	5.9%	10	25.6%			
	Total Rev. available	39	100.0%	\$1,431	100.0%	98.9%	39	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Total	39	100.0%	\$1,431	100.0%	100.0%	39	100.0%			
	\$100,000 or Less	36	92.3%	\$915	63.9%		36	92.3%	\$915	63.9%	34.8%
	\$100,001 - \$250,000	3	7.7%	\$516	36.1%		3	7.7%	\$516	36.1%	15.8%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	49.5%
	Total	39	100.0%	\$1,431	100.0%		39	100.0%	\$1,431	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	\$0	0.0%	72.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	25.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Northwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.3%	\$142	2.2%	6.0%	1	2.3%	5.2%	\$142	2.2%	4.5%
	Middle	36	81.8%	\$5,678	86.8%	73.9%	36	81.8%	71.0%	\$5,678	86.8%	71.7%
	Upper	7	15.9%	\$719	11.0%	20.2%	7	15.9%	23.9%	\$719	11.0%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$6,539	100.0%	100.0%	44	100.0%	100.0%	\$6,539	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	5.9%	\$266	4.2%	6.0%	4	5.9%	8.0%	\$266	4.2%	7.4%
	Middle	46	67.6%	\$4,363	68.5%	73.9%	46	67.6%	71.9%	\$4,363	68.5%	70.5%
	Upper	18	26.5%	\$1,739	27.3%	20.2%	18	26.5%	20.1%	\$1,739	27.3%	22.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	68	100.0%	\$6,368	100.0%	100.0%	68	100.0%	100.0%	\$6,368	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.0%	\$2	0.2%	6.0%	1	2.0%	4.5%	\$2	0.2%	1.8%
	Middle	45	91.8%	\$984	98.2%	73.9%	45	91.8%	77.3%	\$984	98.2%	84.3%
	Upper	3	6.1%	\$16	1.6%	20.2%	3	6.1%	18.2%	\$16	1.6%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	49	100.0%	\$1,002	100.0%	100.0%	49	100.0%	100.0%	\$1,002	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.6%	0	0.0%	87.5%	\$0	0.0%	96.7%
	Upper	0	0.0%	\$0	0.0%	11.4%	0	0.0%	12.5%	\$0	0.0%	3.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	3.7%	\$410	2.9%	6.0%	6	3.7%	6.0%	\$410	2.9%	5.3%
	Middle	127	78.9%	\$11,025	79.3%	73.9%	127	78.9%	71.6%	\$11,025	79.3%	71.8%
	Upper	28	17.4%	\$2,474	17.8%	20.2%	28	17.4%	22.4%	\$2,474	17.8%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	161	100.0%	\$13,909	100.0%	100.0%	161	100.0%	100.0%	\$13,909	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.5%	\$83	5.1%	10.4%	1	2.5%	10.4%	\$83	5.1%	15.7%
	Middle	31	77.5%	\$1,340	82.7%	73.0%	31	77.5%	73.2%	\$1,340	82.7%	70.7%
	Upper	8	20.0%	\$197	12.2%	16.6%	8	20.0%	14.7%	\$197	12.2%	12.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Total	40	100.0%	\$1,620	100.0%	100.0%	40	100.0%	100.0%	\$1,620	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$5	0.9%	4.4%	1	33.3%	2.8%	\$5	0.9%	0.5%
	Middle	2	66.7%	\$549	99.1%	76.1%	2	66.7%	78.9%	\$549	99.1%	90.5%
	Upper	0	0.0%	\$0	0.0%	19.4%	0	0.0%	14.1%	\$0	0.0%	5.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	3.9%
	Total	3	100.0%	\$554	100.0%	100.0%	3	100.0%	100.0%	\$554	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Northwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	2.3%	\$66	1.0%	20.1%	1	2.3%	2.0%	\$66	1.0%	1.0%	
	Moderate	5	11.4%	\$460	7.0%	18.4%	5	11.4%	16.6%	\$460	7.0%	11.6%	
	Middle	13	29.5%	\$1,598	24.4%	19.8%	13	29.5%	20.4%	\$1,598	24.4%	17.8%	
	Upper	25	56.8%	\$4,415	67.5%	41.6%	25	56.8%	40.8%	\$4,415	67.5%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	19.3%	
	Total	44	100.0%	\$6,539	100.0%	100.0%	44	100.0%	100.0%	\$6,539	100.0%	100.0%	
REFINANCE	Low	2	2.9%	\$102	1.6%	20.1%	2	2.9%	4.3%	\$102	1.6%	2.2%	
	Moderate	14	20.6%	\$909	14.3%	18.4%	14	20.6%	10.9%	\$909	14.3%	7.4%	
	Middle	14	20.6%	\$1,081	17.0%	19.8%	14	20.6%	18.9%	\$1,081	17.0%	15.3%	
	Upper	38	55.9%	\$4,276	67.1%	41.6%	38	55.9%	46.2%	\$4,276	67.1%	53.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	21.1%	
	Total	68	100.0%	\$6,368	100.0%	100.0%	68	100.0%	100.0%	\$6,368	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	4.1%	\$7	0.7%	20.1%	2	4.1%	8.4%	\$7	0.7%	3.3%	
	Moderate	9	18.4%	\$108	10.8%	18.4%	9	18.4%	14.3%	\$108	10.8%	9.4%	
	Middle	18	36.7%	\$272	27.1%	19.8%	18	36.7%	14.9%	\$272	27.1%	9.2%	
	Upper	20	40.8%	\$615	61.4%	41.6%	20	40.8%	53.9%	\$615	61.4%	70.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	8.1%	
	Total	49	100.0%	\$1,002	100.0%	100.0%	49	100.0%	100.0%	\$1,002	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	3.1%	\$175	1.3%	20.1%	5	3.1%	3.0%	\$175	1.3%	1.4%	
	Moderate	28	17.4%	\$1,477	10.6%	18.4%	28	17.4%	14.8%	\$1,477	10.6%	10.2%	
	Middle	45	28.0%	\$2,951	21.2%	19.8%	45	28.0%	19.6%	\$2,951	21.2%	16.7%	
	Upper	83	51.6%	\$9,306	66.9%	41.6%	83	51.6%	43.0%	\$9,306	66.9%	51.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.7%	\$0	0.0%	20.1%	
	Total	161	100.0%	\$13,909	100.0%	100.0%	161	100.0%	100.0%	\$13,909	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	33	82.5%	\$933	57.6%	92.3%	33	82.5%	51.9%	\$933	57.6%	43.3%
		Over \$1 Million	6	15.0%	\$604	37.3%	6.5%	6	15.0%				
		Total Rev. available	39	97.5%	\$1,537	94.9%	98.8%	39	97.5%				
		Rev. Not Known	1	2.5%	\$83	5.1%	1.2%	1	2.5%				
	Total	40	100.0%	\$1,620	100.0%	100.0%	40	100.0%					
	Loan Size	\$100,000 or Less	37	92.5%	\$940	58.0%		37	92.5%	91.8%	\$940	58.0%	32.3%
		\$100,001 - \$250,000	2	5.0%	\$280	17.3%		2	5.0%	4.2%	\$280	17.3%	17.1%
		\$250,001 - \$1 Million	1	2.5%	\$400	24.7%		1	2.5%	4.0%	\$400	24.7%	50.6%
		Total	40	100.0%	\$1,620	100.0%		40	100.0%	100.0%	\$1,620	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	3	100.0%	\$554	100.0%	96.8%	3	100.0%	43.7%	\$554	100.0%	72.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$554	100.0%	100.0%	3	100.0%					
	Loan Size	\$100,000 or Less	1	33.3%	\$5	0.9%		1	33.3%	91.5%	\$5	0.9%	37.2%
		\$100,001 - \$250,000	1	33.3%	\$188	33.9%		1	33.3%	2.8%	\$188	33.9%	10.9%
		\$250,001 - \$500,000	1	33.3%	\$361	65.2%		1	33.3%	5.6%	\$361	65.2%	51.9%
Total		3	100.0%	\$554	100.0%		3	100.0%	100.0%	\$554	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison								
		2016					2016								
		Bank				Owner Occupied Units	Count			Dollar					
		Count		Dollar			Bank		Agg	Bank		Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %					
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	3	14.3%	\$420	13.8%	16.8%	3	14.3%	12.3%	\$420	13.8%	10.6%			
	Middle	11	52.4%	\$1,281	42.1%	49.0%	11	52.4%	51.4%	\$1,281	42.1%	48.1%			
	Upper	7	33.3%	\$1,345	44.2%	34.3%	7	33.3%	36.4%	\$1,345	44.2%	41.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	21	100.0%	\$3,046	100.0%	100.0%	21	100.0%	100.0%	\$3,046	100.0%	100.0%			
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	8	22.9%	\$579	15.4%	16.8%	8	22.9%	13.8%	\$579	15.4%	10.4%			
	Middle	17	48.6%	\$1,942	51.5%	49.0%	17	48.6%	53.0%	\$1,942	51.5%	52.3%			
	Upper	10	28.6%	\$1,247	33.1%	34.3%	10	28.6%	33.2%	\$1,247	33.1%	37.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	35	100.0%	\$3,768	100.0%	100.0%	35	100.0%	100.0%	\$3,768	100.0%	100.0%			
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	2	10.5%	\$21	11.5%	16.8%	2	10.5%	18.3%	\$21	11.5%	9.8%			
	Middle	11	57.9%	\$91	49.7%	49.0%	11	57.9%	45.2%	\$91	49.7%	38.8%			
	Upper	6	31.6%	\$71	38.8%	34.3%	6	31.6%	36.5%	\$71	38.8%	51.5%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	19	100.0%	\$183	100.0%	100.0%	19	100.0%	100.0%	\$183	100.0%	100.0%			
MULTI FAMILY	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%			
	Moderate	0		0.0%	\$0		0.0%	59.9%	0		0.0%	75.0%	\$0	0.0%	97.2%
	Middle	0		0.0%	\$0		0.0%	13.7%	0		0.0%	8.3%	\$0	0.0%	1.3%
	Upper	0		0.0%	\$0		0.0%	26.5%	0		0.0%	16.7%	\$0	0.0%	1.5%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	0		0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Moderate	13	17.3%	\$1,020	14.6%	16.8%	13	17.3%	13.5%	\$1,020	14.6%	18.7%			
	Middle	39	52.0%	\$3,314	47.4%	49.0%	39	52.0%	51.4%	\$3,314	47.4%	45.0%			
	Upper	23	30.7%	\$2,663	38.1%	34.3%	23	30.7%	35.1%	\$2,663	38.1%	36.3%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	75	100.0%	\$6,997	100.0%	100.0%	75	100.0%	100.0%	\$6,997	100.0%	100.0%			
SMALL BUSINESSES	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%			
	Moderate	12	75.0%	\$1,007	82.4%	36.9%	12	75.0%	35.7%	\$1,007	82.4%	46.3%			
	Middle	4	25.0%	\$215	17.6%	37.5%	4	25.0%	38.0%	\$215	17.6%	34.1%			
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	24.8%	\$0	0.0%	19.1%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.5%			
	Total	16	100.0%	\$1,222	100.0%	100.0%	16	100.0%	100.0%	\$1,222	100.0%	100.0%			
SMALL FARM	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%			
	Moderate	5	71.4%	\$1,212	83.3%	3.5%	5	71.4%	35.0%	\$1,212	83.3%	77.7%			
	Middle	2	28.6%	\$243	16.7%	68.4%	2	28.6%	65.0%	\$243	16.7%	22.3%			
	Upper	0	0.0%	\$0	0.0%	28.1%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%			
	Total	7	100.0%	\$1,455	100.0%	100.0%	7	100.0%	100.0%	\$1,455	100.0%	100.0%			

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Rome**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	2.0%	
	Moderate	6	28.6%	\$416	13.7%	16.8%	6	28.6%	\$416	13.7%	11.9%	
	Middle	2	9.5%	\$291	9.6%	21.3%	2	9.5%	\$291	9.6%	17.3%	
	Upper	13	61.9%	\$2,339	76.8%	39.7%	13	61.9%	\$2,339	76.8%	51.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.9%	
	Total	21	100.0%	\$3,046	100.0%	100.0%	21	100.0%	\$3,046	100.0%	100.0%	
REFINANCE	Low	2	5.7%	\$83	2.2%	22.2%	2	5.7%	\$83	2.2%	2.6%	
	Moderate	1	2.9%	\$53	1.4%	16.8%	1	2.9%	\$53	1.4%	6.6%	
	Middle	8	22.9%	\$570	15.1%	21.3%	8	22.9%	\$570	15.1%	10.2%	
	Upper	24	68.6%	\$3,062	81.3%	39.7%	24	68.6%	\$3,062	81.3%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.8%	
	Total	35	100.0%	\$3,768	100.0%	100.0%	35	100.0%	\$3,768	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	15.8%	\$17	9.3%	22.2%	3	15.8%	\$17	9.3%	1.6%	
	Moderate	4	21.1%	\$17	9.3%	16.8%	4	21.1%	\$17	9.3%	5.8%	
	Middle	5	26.3%	\$40	21.9%	21.3%	5	26.3%	\$40	21.9%	6.2%	
	Upper	7	36.8%	\$109	59.6%	39.7%	7	36.8%	\$109	59.6%	72.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.6%	
	Total	19	100.0%	\$183	100.0%	100.0%	19	100.0%	\$183	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	6.7%	\$100	1.4%	22.2%	5	6.7%	\$100	1.4%	2.0%	
	Moderate	11	14.7%	\$486	6.9%	16.8%	11	14.7%	\$486	6.9%	8.9%	
	Middle	15	20.0%	\$901	12.9%	21.3%	15	20.0%	\$901	12.9%	13.1%	
	Upper	44	58.7%	\$5,510	78.7%	39.7%	44	58.7%	\$5,510	78.7%	49.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.7%	
	Total	75	100.0%	\$6,997	100.0%	100.0%	75	100.0%	\$6,997	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	10	62.5%	\$251	20.5%	91.1%	10	62.5%	\$251	20.5%	37.3%	
	Over \$1 Million	5	31.3%	\$912	74.6%	8.1%	5	31.3%				
	Total Rev. available	15	93.8%	\$1,163	95.1%	99.2%	15	93.8%				
	Rev. Not Known	1	6.3%	\$59	4.8%	0.7%	1	6.3%				
	Total	16	100.0%	\$1,222	100.0%	100.0%	16	100.0%				
Small Business	Loan Size	\$100,000 or Less	12	75.0%	\$318	26.0%	12	75.0%	\$318	26.0%	33.4%	
		\$100,001 - \$250,000	3	18.8%	\$548	44.8%	3	18.8%	\$548	44.8%	16.6%	
		\$250,001 - \$1 Million	1	6.3%	\$356	29.1%	1	6.3%	\$356	29.1%	50.0%	
		Total	16	100.0%	\$1,222	100.0%	16	100.0%	\$1,222	100.0%	100.0%	
Small Farm	Revenue	Total Farms										
		\$1 Million or Less	2	28.6%	\$243	16.7%	2	28.6%	\$243	16.7%	21.1%	
		Over \$1 Million	5	71.4%	\$1,212	83.3%	5	71.4%				
		Not Known	0	0.0%	\$0	0.0%	0	0.0%				
		Total	7	100.0%	\$1,455	100.0%	7	100.0%				
	Loan Size	\$100,000 or Less	3	42.9%	\$151	10.4%	3	42.9%	\$151	10.4%	19.4%	
		\$100,001 - \$250,000	1	14.3%	\$203	14.0%	1	14.3%	\$203	14.0%	12.5%	
		\$250,001 - \$500,000	3	42.9%	\$1,101	75.7%	3	42.9%	\$1,101	75.7%	68.0%	
		Total	7	100.0%	\$1,455	100.0%	7	100.0%	\$1,455	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Moderate	3	14.3%	\$459	11.7%	19.4%	3	14.3%	17.7%	\$459	11.7%	16.2%
	Middle	13	61.9%	\$2,471	63.0%	44.0%	13	61.9%	48.4%	\$2,471	63.0%	48.1%
	Upper	5	23.8%	\$991	25.3%	35.2%	5	23.8%	32.9%	\$991	25.3%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$3,921	100.0%	100.0%	21	100.0%	100.0%	\$3,921	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	4	14.3%	\$466	16.7%	19.4%	4	14.3%	18.0%	\$466	16.7%	13.6%
	Middle	10	35.7%	\$760	27.3%	44.0%	10	35.7%	42.8%	\$760	27.3%	41.0%
	Upper	14	50.0%	\$1,558	56.0%	35.2%	14	50.0%	38.3%	\$1,558	56.0%	45.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$2,784	100.0%	100.0%	28	100.0%	100.0%	\$2,784	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	3.2%	\$0	0.0%	0.4%
	Moderate	6	23.1%	\$75	11.2%	19.4%	6	23.1%	19.0%	\$75	11.2%	15.3%
	Middle	12	46.2%	\$442	66.0%	44.0%	12	46.2%	30.2%	\$442	66.0%	27.2%
	Upper	8	30.8%	\$153	22.8%	35.2%	8	30.8%	47.6%	\$153	22.8%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$670	100.0%	100.0%	26	100.0%	100.0%	\$670	100.0%	100.0%
MULTI FAMILY	Low	0		0.0%	\$0		0.0%	5.5%	0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	49.7%	0		0.0%	76.3%
	Middle	0		0.0%	\$0		0.0%	19.6%	0		0.0%	0.5%
	Upper	0		0.0%	\$0		0.0%	25.2%	0		0.0%	23.2%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	0		0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	13	17.3%	\$1,000	13.6%	19.4%	13	17.3%	18.1%	\$1,000	13.6%	24.9%
	Middle	35	46.7%	\$3,673	49.8%	44.0%	35	46.7%	45.9%	\$3,673	49.8%	38.8%
	Upper	27	36.0%	\$2,702	36.6%	35.2%	27	36.0%	35.0%	\$2,702	36.6%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$7,375	100.0%	100.0%	75	100.0%	100.0%	\$7,375	100.0%	100.0%
SMALL BUSINESSES	Low	0		0.0%	\$0		0.0%	3.0%	0		0.0%	2.4%
	Moderate	18	72.0%	\$1,229	91.0%	42.3%	18	72.0%	41.2%	\$1,229	91.0%	46.9%
	Middle	6	24.0%	\$102	7.5%	31.9%	6	24.0%	32.2%	\$102	7.5%	33.0%
	Upper	1	4.0%	\$20	1.5%	22.9%	1	4.0%	22.4%	\$20	1.5%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	25	100.0%	\$1,351	100.0%	100.0%	25	100.0%	100.0%	\$1,351	100.0%	100.0%
SMALL FARM	Low	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.8%	0	0.0%	18.2%	\$0	0.0%	0.7%
	Middle	1	100.0%	\$40	100.0%	41.5%	1	100.0%	27.3%	\$40	100.0%	15.4%
	Upper	0	0.0%	\$0	0.0%	54.7%	0	0.0%	51.5%	\$0	0.0%	80.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	3.1%
	Total	1	100.0%	\$40	100.0%	100.0%	1	100.0%	100.0%	\$40	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Rome**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	4.8%	\$96	2.4%	22.3%	1	4.8%	4.3%	\$96	2.4%	2.5%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	16.9%	\$0	0.0%	11.2%	
	Middle	10	47.6%	\$1,154	29.4%	18.9%	10	47.6%	19.2%	\$1,154	29.4%	16.1%	
	Upper	9	42.9%	\$2,596	66.2%	41.3%	9	42.9%	37.1%	\$2,596	66.2%	46.2%	
	Unknown	1	4.8%	\$75	1.9%	0.0%	1	4.8%	22.5%	\$75	1.9%	24.1%	
	Total	21	100.0%	\$3,921	100.0%	100.0%	21	100.0%	100.0%	\$3,921	100.0%	100.0%	
REFINANCE	Low	4	14.3%	\$102	3.7%	22.3%	4	14.3%	5.3%	\$102	3.7%	2.6%	
	Moderate	2	7.1%	\$102	3.7%	17.5%	2	7.1%	11.2%	\$102	3.7%	6.6%	
	Middle	5	17.9%	\$304	10.9%	18.9%	5	17.9%	17.4%	\$304	10.9%	14.4%	
	Upper	17	60.7%	\$2,276	81.8%	41.3%	17	60.7%	41.5%	\$2,276	81.8%	52.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.6%	\$0	0.0%	23.9%	
	Total	28	100.0%	\$2,784	100.0%	100.0%	28	100.0%	100.0%	\$2,784	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	7.7%	\$5	0.7%	22.3%	2	7.7%	4.8%	\$5	0.7%	0.4%	
	Moderate	8	30.8%	\$103	15.4%	17.5%	8	30.8%	12.7%	\$103	15.4%	6.3%	
	Middle	4	15.4%	\$93	13.9%	18.9%	4	15.4%	19.0%	\$93	13.9%	16.8%	
	Upper	12	46.2%	\$469	70.0%	41.3%	12	46.2%	58.7%	\$469	70.0%	71.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	5.2%	
	Total	26	100.0%	\$670	100.0%	100.0%	26	100.0%	100.0%	\$670	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	9.3%	\$203	2.8%	22.3%	7	9.3%	4.6%	\$203	2.8%	2.1%	
	Moderate	10	13.3%	\$205	2.8%	17.5%	10	13.3%	15.0%	\$205	2.8%	8.3%	
	Middle	19	25.3%	\$1,551	21.0%	18.9%	19	25.3%	18.6%	\$1,551	21.0%	13.2%	
	Upper	38	50.7%	\$5,341	72.4%	41.3%	38	50.7%	39.0%	\$5,341	72.4%	40.7%	
	Unknown	1	1.3%	\$75	1.0%	0.0%	1	1.3%	22.9%	\$75	1.0%	35.6%	
	Total	75	100.0%	\$7,375	100.0%	100.0%	75	100.0%	100.0%	\$7,375	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	21	84.0%	\$766	56.7%	89.9%	21	84.0%	49.5%	\$766	56.7%	46.8%
		Over \$1 Million	4	16.0%	\$585	43.3%	9.3%	4	16.0%				
		Total Rev. available	25	100.0%	\$1,351	100.0%	99.2%	25	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
		Total	25	100.0%	\$1,351	100.0%	100.0%	25	100.0%				
	Loan Size	\$100,000 or Less	19	76.0%	\$396	29.3%		19	76.0%	92.0%	\$396	29.3%	33.5%
		\$100,001 - \$250,000	6	24.0%	\$955	70.7%		6	24.0%	4.4%	\$955	70.7%	19.0%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	47.5%
		Total	25	100.0%	\$1,351	100.0%		25	100.0%	100.0%	\$1,351	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$40	100.0%	98.1%	1	100.0%	27.3%	\$40	100.0%	28.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$40	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$40	100.0%		1	100.0%	78.8%	\$40	100.0%	20.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.2%	\$0	0.0%	48.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	31.8%
		Total	1	100.0%	\$40	100.0%		1	100.0%	100.0%	\$40	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	12.5%	\$257	13.4%	5.7%	1	12.5%	\$257	13.4%	2.9%
	Moderate	2	25.0%	\$236	12.3%	21.4%	2	25.0%	\$236	12.3%	8.0%
	Middle	2	25.0%	\$750	39.2%	28.6%	2	25.0%	\$750	39.2%	28.6%
	Upper	3	37.5%	\$668	35.0%	44.3%	3	37.5%	\$668	35.0%	60.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,911	100.0%	100.0%	8	100.0%	\$1,911	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	3.1%
	Moderate	1	20.0%	\$124	16.6%	21.4%	1	20.0%	\$124	16.6%	10.0%
	Middle	2	40.0%	\$400	53.7%	28.6%	2	40.0%	\$400	53.7%	30.4%
	Upper	2	40.0%	\$221	29.7%	44.3%	2	40.0%	\$221	29.7%	56.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$745	100.0%	100.0%	5	100.0%	\$745	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	28.6%	0	0.0%	\$0	0.0%	26.1%
	Upper	0	0.0%	\$0	0.0%	44.3%	0	0.0%	\$0	0.0%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	\$0	0.0%	7.2%
	Moderate	0	0.0%	\$0	0.0%	30.3%	0	0.0%	\$0	0.0%	10.0%
	Middle	0	0.0%	\$0	0.0%	32.5%	0	0.0%	\$0	0.0%	15.1%
	Upper	0	0.0%	\$0	0.0%	26.4%	0	0.0%	\$0	0.0%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	7.7%	\$257	9.7%	5.7%	1	7.7%	\$257	9.7%	3.2%
	Moderate	3	23.1%	\$360	13.6%	21.4%	3	23.1%	\$360	13.6%	8.8%
	Middle	4	30.8%	\$1,150	43.3%	28.6%	4	30.8%	\$1,150	43.3%	28.3%
	Upper	5	38.5%	\$889	33.5%	44.3%	5	38.5%	\$889	33.5%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$2,656	100.0%	100.0%	13	100.0%	\$2,656	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	5.3%
	Moderate	4	30.8%	\$985	75.7%	24.6%	4	30.8%	\$985	75.7%	28.7%
	Middle	5	38.5%	\$165	12.7%	29.4%	5	38.5%	\$165	12.7%	28.5%
	Upper	4	30.8%	\$151	11.6%	39.0%	4	30.8%	\$151	11.6%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%
	Total	13	100.0%	\$1,301	100.0%	100.0%	13	100.0%	\$1,301	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	\$0	0.0%	26.0%
	Upper	0	0.0%	\$0	0.0%	51.7%	0	0.0%	\$0	0.0%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	3.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Savannah**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	12.5%	\$100	5.2%	23.1%	1	12.5%	\$100	5.2%	2.2%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	9.7%
	Middle	1	12.5%	\$130	6.8%	19.4%	1	12.5%	\$130	6.8%	18.1%
	Upper	6	75.0%	\$1,681	88.0%	39.5%	6	75.0%	\$1,681	88.0%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.8%
	Total	8	100.0%	\$1,911	100.0%	100.0%	8	100.0%	\$1,911	100.0%	100.0%
REFINANCE	Low	1	20.0%	\$13	1.7%	23.1%	1	20.0%	\$13	1.7%	1.9%
	Moderate	1	20.0%	\$124	16.6%	18.1%	1	20.0%	\$124	16.6%	4.8%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	10.3%
	Upper	2	40.0%	\$452	60.7%	39.5%	2	40.0%	\$452	60.7%	45.8%
	Unknown	1	20.0%	\$156	20.9%	0.0%	1	20.0%	\$156	20.9%	37.2%
	Total	5	100.0%	\$745	100.0%	100.0%	5	100.0%	\$745	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	21.4%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	15.4%	\$113	4.3%	23.1%	2	15.4%	\$113	4.3%	2.0%
	Moderate	1	7.7%	\$124	4.7%	18.1%	1	7.7%	\$124	4.7%	7.4%
	Middle	1	7.7%	\$130	4.9%	19.4%	1	7.7%	\$130	4.9%	14.4%
	Upper	8	61.5%	\$2,133	80.3%	39.5%	8	61.5%	\$2,133	80.3%	46.9%
	Unknown	1	7.7%	\$156	5.9%	0.0%	1	7.7%	\$156	5.9%	29.4%
	Total	13	100.0%	\$2,656	100.0%	100.0%	13	100.0%	\$2,656	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	9	69.2%	\$560	43.0%	89.8%	9	69.2%	\$560	43.0%	36.7%
	Over \$1 Million	3	23.1%	\$678	52.1%	9.4%	3	23.1%			
	Total Rev. available	12	92.3%	\$1,238	95.1%	99.2%	12	92.3%			
	Rev. Not Known	1	7.7%	\$63	4.8%	0.8%	1	7.7%			
	Total	13	100.0%	\$1,301	100.0%	100.0%	13	100.0%			
	\$100,000 or Less	10	76.9%	\$379	29.1%		10	76.9%	\$379	29.1%	23.4%
	\$100,001 - \$250,000	2	15.4%	\$344	26.4%		2	15.4%	\$344	26.4%	17.2%
	\$250,001 - \$1 Million	1	7.7%	\$578	44.4%		1	7.7%	\$578	44.4%	59.5%
	Total	13	100.0%	\$1,301	100.0%		13	100.0%	\$1,301	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	\$0	0.0%	71.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	59.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	2.7%	\$0	0.0%	2.2%
	Moderate	2	14.3%	\$359	8.4%	21.2%	2	14.3%	14.9%	\$359	8.4%	10.5%
	Middle	2	14.3%	\$580	13.5%	33.5%	2	14.3%	32.5%	\$580	13.5%	31.8%
	Upper	10	71.4%	\$3,354	78.1%	39.8%	10	71.4%	49.9%	\$3,354	78.1%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$4,293	100.0%	100.0%	14	100.0%	100.0%	\$4,293	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	3.1%	\$0	0.0%	2.3%
	Moderate	1	25.0%	\$302	55.9%	21.2%	1	25.0%	16.4%	\$302	55.9%	11.7%
	Middle	1	25.0%	\$84	15.6%	33.5%	1	25.0%	36.7%	\$84	15.6%	34.1%
	Upper	2	50.0%	\$154	28.5%	39.8%	2	50.0%	43.7%	\$154	28.5%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	4	100.0%	\$540	100.0%	100.0%	4	100.0%	100.0%	\$540	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	6.0%	\$0	0.0%	4.7%
	Moderate	1	25.0%	\$15	10.9%	21.2%	1	25.0%	26.2%	\$15	10.9%	13.7%
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	27.3%	\$0	0.0%	18.1%
	Upper	3	75.0%	\$122	89.1%	39.8%	3	75.0%	40.4%	\$122	89.1%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$137	100.0%	100.0%	4	100.0%	100.0%	\$137	100.0%	100.0%
MULTI-FAMILY	Low	Multi-Family Units				0	0.0%	6.3%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	32.4%	0	0.0%	50.0%	\$0	0.0%	47.5%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	15.6%	\$0	0.0%	25.2%
	Upper	0	0.0%	\$0	0.0%	30.8%	0	0.0%	28.1%	\$0	0.0%	26.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	3.0%	\$0	0.0%	2.2%
	Moderate	4	18.2%	\$676	13.6%	21.2%	4	18.2%	16.0%	\$676	13.6%	15.5%
	Middle	3	13.6%	\$664	13.4%	33.5%	3	13.6%	33.4%	\$664	13.4%	31.3%
	Upper	15	68.2%	\$3,630	73.0%	39.8%	15	68.2%	47.6%	\$3,630	73.0%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$4,970	100.0%	100.0%	22	100.0%	100.0%	\$4,970	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	8.6%	0	0.0%	9.7%	\$0	0.0%	17.6%
	Moderate	0	0.0%	\$0	0.0%	22.7%	0	0.0%	21.5%	\$0	0.0%	21.2%
	Middle	4	40.0%	\$384	60.1%	35.3%	4	40.0%	33.0%	\$384	60.1%	33.1%
	Upper	6	60.0%	\$255	39.9%	33.1%	6	60.0%	34.2%	\$255	39.9%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.6%
	Total	10	100.0%	\$639	100.0%	100.0%	10	100.0%	100.0%	\$639	100.0%	100.0%
	SMALL FARM	Low	Small Farms				0	0.0%	6.9%	\$0	0.0%	0.9%
Moderate		0	0.0%	\$0	0.0%	15.3%	0	0.0%	3.4%	\$0	0.0%	2.6%
Middle		0	0.0%	\$0	0.0%	35.6%	0	0.0%	10.3%	\$0	0.0%	16.8%
Upper		0	0.0%	\$0	0.0%	45.8%	0	0.0%	75.9%	\$0	0.0%	78.1%
Unknown		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.6%
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Savannah**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	3.9%	\$0	0.0%	1.9%	
	Moderate	2	14.3%	\$341	7.9%	16.6%	2	14.3%	14.7%	\$341	7.9%	9.8%	
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	21.7%	\$0	0.0%	18.7%	
	Upper	12	85.7%	\$3,952	92.1%	38.2%	12	85.7%	35.2%	\$3,952	92.1%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.5%	\$0	0.0%	23.3%	
	Total	14	100.0%	\$4,293	100.0%	100.0%	14	100.0%	100.0%	\$4,293	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	5.8%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	10.2%	\$0	0.0%	6.6%	
	Middle	2	50.0%	\$128	23.7%	20.2%	2	50.0%	17.0%	\$128	23.7%	13.9%	
	Upper	2	50.0%	\$412	76.3%	38.2%	2	50.0%	34.9%	\$412	76.3%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	32.2%	\$0	0.0%	30.6%	
	Total	4	100.0%	\$540	100.0%	100.0%	4	100.0%	100.0%	\$540	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	25.0%	\$15	10.9%	25.1%	1	25.0%	6.0%	\$15	10.9%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	14.2%	\$0	0.0%	5.9%	
	Middle	1	25.0%	\$12	8.8%	20.2%	1	25.0%	24.1%	\$12	8.8%	16.7%	
	Upper	2	50.0%	\$110	80.3%	38.2%	2	50.0%	48.9%	\$110	80.3%	60.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	14.4%	
	Total	4	100.0%	\$137	100.0%	100.0%	4	100.0%	100.0%	\$137	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	4.5%	\$15	0.3%	25.1%	1	4.5%	4.5%	\$15	0.3%	1.9%	
	Moderate	2	9.1%	\$341	6.9%	16.6%	2	9.1%	13.3%	\$341	6.9%	7.7%	
	Middle	3	13.6%	\$140	2.8%	20.2%	3	13.6%	20.4%	\$140	2.8%	15.1%	
	Upper	16	72.7%	\$4,474	90.0%	38.2%	16	72.7%	35.5%	\$4,474	90.0%	40.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.2%	\$0	0.0%	34.6%	
	Total	22	100.0%	\$4,970	100.0%	100.0%	22	100.0%	100.0%	\$4,970	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	4	40.0%	\$340	53.2%	88.7%	4	40.0%	46.5%	\$340	53.2%	30.3%
		Over \$1 Million	4	40.0%	\$195	30.5%	10.4%	4	40.0%				
		Total Rev. available	8	80.0%	\$535	83.7%	99.1%	8	80.0%				
		Rev. Not Known	2	20.0%	\$104	16.3%	0.8%	2	20.0%				
	Total	10	100.0%	\$639	100.0%	100.0%	10	100.0%					
	Loan Size	\$100,000 or Less	9	90.0%	\$409	64.0%		9	90.0%	88.0%	\$409	64.0%	23.1%
		\$100,001 - \$250,000	1	10.0%	\$230	36.0%		1	10.0%	5.6%	\$230	36.0%	16.9%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	60.0%
		Total	10	100.0%	\$639	100.0%		10	100.0%	100.0%	\$639	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.7%	0	0.0%	31.0%	\$0	0.0%	19.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.8%	\$0	0.0%	29.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.8%	\$0	0.0%	50.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	20.2%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	40.0%	\$178	27.7%	36.4%	2	40.0%	32.3%	\$178	27.7%	35.2%
	Middle	3	60.0%	\$464	72.3%	55.6%	3	60.0%	59.5%	\$464	72.3%	57.1%
	Upper	0	0.0%	\$0	0.0%	8.0%	0	0.0%	7.9%	\$0	0.0%	7.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	5	100.0%	\$642	100.0%	100.0%	5	100.0%	100.0%	\$642	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	30.0%	\$176	24.7%	36.4%	3	30.0%	39.1%	\$176	24.7%	35.7%
	Middle	6	60.0%	\$494	69.4%	55.6%	6	60.0%	53.6%	\$494	69.4%	57.2%
	Upper	1	10.0%	\$42	5.9%	8.0%	1	10.0%	6.7%	\$42	5.9%	6.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.2%
	Total	10	100.0%	\$712	100.0%	100.0%	10	100.0%	100.0%	\$712	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	42.9%	\$73	32.2%	36.4%	6	42.9%	40.8%	\$73	32.2%	42.4%
	Middle	8	57.1%	\$154	67.8%	55.6%	8	57.1%	48.7%	\$154	67.8%	38.0%
	Upper	0	0.0%	\$0	0.0%	8.0%	0	0.0%	6.6%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	1.5%
	Total	14	100.0%	\$227	100.0%	100.0%	14	100.0%	100.0%	\$227	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	26.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	73.6%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	37.9%	\$427	27.0%	36.4%	11	37.9%	35.8%	\$427	27.0%	34.1%
	Middle	17	58.6%	\$1,112	70.3%	55.6%	17	58.6%	56.2%	\$1,112	70.3%	58.4%
	Upper	1	3.4%	\$42	2.7%	8.0%	1	3.4%	7.2%	\$42	2.7%	7.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Total	29	100.0%	\$1,581	100.0%	100.0%	29	100.0%	100.0%	\$1,581	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	30.0%	\$396	17.4%	33.4%	6	30.0%	35.4%	\$396	17.4%	40.5%
	Middle	11	55.0%	\$1,056	46.5%	61.2%	11	55.0%	56.3%	\$1,056	46.5%	51.8%
	Upper	3	15.0%	\$820	36.1%	5.4%	3	15.0%	6.5%	\$820	36.1%	6.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Total	20	100.0%	\$2,272	100.0%	100.0%	20	100.0%	100.0%	\$2,272	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	50.0%	\$1,672	63.3%	39.2%	5	50.0%	42.7%	\$1,672	63.3%	38.4%
	Middle	5	50.0%	\$969	36.7%	47.0%	5	50.0%	48.5%	\$969	36.7%	59.2%
	Upper	0	0.0%	\$0	0.0%	13.8%	0	0.0%	3.9%	\$0	0.0%	1.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	0.7%
	Total	10	100.0%	\$2,641	100.0%	100.0%	10	100.0%	100.0%	\$2,641	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	30.6%	0	0.0%	\$0	0.0%	2.0%
	Moderate	1	20.0%	\$113	17.6%	14.8%	1	20.0%	\$113	17.6%	7.7%
	Middle	3	60.0%	\$329	51.2%	18.4%	3	60.0%	\$329	51.2%	16.8%
	Upper	1	20.0%	\$200	31.2%	36.3%	1	20.0%	\$200	31.2%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.3%
	Total	5	100.0%	\$642	100.0%	100.0%	5	100.0%	\$642	100.0%	100.0%
REFINANCE	Low	2	20.0%	\$94	13.2%	30.6%	2	20.0%	\$94	13.2%	2.1%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	5.0%
	Middle	2	20.0%	\$159	22.3%	18.4%	2	20.0%	\$159	22.3%	8.6%
	Upper	6	60.0%	\$459	64.5%	36.3%	6	60.0%	\$459	64.5%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	30.1%
	Total	10	100.0%	\$712	100.0%	100.0%	10	100.0%	\$712	100.0%	100.0%
HOME IMPROVEMENT	Low	2	14.3%	\$43	18.9%	30.6%	2	14.3%	\$43	18.9%	2.0%
	Moderate	6	42.9%	\$52	22.9%	14.8%	6	42.9%	\$52	22.9%	5.6%
	Middle	2	14.3%	\$20	8.8%	18.4%	2	14.3%	\$20	8.8%	15.8%
	Upper	4	28.6%	\$112	49.3%	36.3%	4	28.6%	\$112	49.3%	75.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%
	Total	14	100.0%	\$227	100.0%	100.0%	14	100.0%	\$227	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.3%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	13.8%	\$137	8.7%	30.6%	4	13.8%	\$137	8.7%	1.9%
	Moderate	7	24.1%	\$165	10.4%	14.8%	7	24.1%	\$165	10.4%	6.1%
	Middle	7	24.1%	\$508	32.1%	18.4%	7	24.1%	\$508	32.1%	12.4%
	Upper	11	37.9%	\$771	48.8%	36.3%	11	37.9%	\$771	48.8%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.0%
	Total	29	100.0%	\$1,581	100.0%	100.0%	29	100.0%	\$1,581	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	13	65.0%	\$517	22.8%	89.9%	13	65.0%	\$517	22.8%	38.6%
	Over \$1 Million	6	30.0%	\$1,720	75.7%	8.4%	6	30.0%			
	Total Rev. available	19	95.0%	\$2,237	98.5%	98.3%	19	95.0%			
	Rev. Not Known	1	5.0%	\$35	1.5%	1.6%	1	5.0%			
	Total	20	100.0%	\$2,272	100.0%	100.0%	20	100.0%			
	\$100,000 or Less	16	80.0%	\$569	25.0%		16	80.0%	\$569	25.0%	46.9%
	\$100,001 - \$250,000	2	10.0%	\$465	20.5%		2	10.0%	\$465	20.5%	21.3%
	\$250,001 - \$1 Million	2	10.0%	\$1,238	54.5%		2	10.0%	\$1,238	54.5%	31.8%
	Total	20	100.0%	\$2,272	100.0%		20	100.0%	\$2,272	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	7	70.0%	\$1,707	64.6%	91.9%	7	70.0%	\$1,707	64.6%	56.5%
	Over \$1 Million	3	30.0%	\$934	35.4%	8.1%	3	30.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	10	100.0%	\$2,641	100.0%	100.0%	10	100.0%			
	\$100,000 or Less	2	20.0%	\$61	2.3%		2	20.0%	\$61	2.3%	22.3%
	\$100,001 - \$250,000	4	40.0%	\$936	35.4%		4	40.0%	\$936	35.4%	29.9%
	\$250,001 - \$500,000	4	40.0%	\$1,644	62.2%		4	40.0%	\$1,644	62.2%	47.9%
	Total	10	100.0%	\$2,641	100.0%		10	100.0%	\$2,641	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Southwest GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$245	46.8%	30.8%	1	33.3%	26.6%	\$245	46.8%	20.7%
	Middle	2	66.7%	\$278	53.2%	66.1%	2	66.7%	71.3%	\$278	53.2%	77.9%
	Upper	0	0.0%	\$0	0.0%	3.2%	0	0.0%	2.0%	\$0	0.0%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$523	100.0%	100.0%	3	100.0%	100.0%	\$523	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	20.0%	\$216	22.9%	30.8%	2	20.0%	25.3%	\$216	22.9%	28.1%
	Middle	8	80.0%	\$727	77.1%	66.1%	8	80.0%	72.4%	\$727	77.1%	70.4%
	Upper	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.9%	\$0	0.0%	1.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Total	10	100.0%	\$943	100.0%	100.0%	10	100.0%	100.0%	\$943	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	20.0%	\$55	26.1%	30.8%	2	20.0%	25.0%	\$55	26.1%	31.0%
	Middle	8	80.0%	\$156	73.9%	66.1%	8	80.0%	75.0%	\$156	73.9%	69.0%
	Upper	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$211	100.0%	100.0%	10	100.0%	100.0%	\$211	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	65.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	21.7%	\$516	30.8%	30.8%	5	21.7%	25.9%	\$516	30.8%	24.0%
	Middle	18	78.3%	\$1,161	69.2%	66.1%	18	78.3%	72.1%	\$1,161	69.2%	74.6%
	Upper	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.9%	\$0	0.0%	1.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	23	100.0%	\$1,677	100.0%	100.0%	23	100.0%	100.0%	\$1,677	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	35.3%	\$666	33.2%	33.1%	6	35.3%	33.0%	\$666	33.2%	35.5%
	Middle	10	58.8%	\$1,308	65.2%	65.3%	10	58.8%	62.5%	\$1,308	65.2%	56.8%
	Upper	1	5.9%	\$31	1.5%	1.6%	1	5.9%	3.1%	\$31	1.5%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Total	17	100.0%	\$2,005	100.0%	100.0%	17	100.0%	100.0%	\$2,005	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	40.0%	\$869	41.4%	41.8%	4	40.0%	28.7%	\$869	41.4%	27.9%
	Middle	5	50.0%	\$1,006	47.9%	53.1%	5	50.0%	63.2%	\$1,006	47.9%	66.9%
	Upper	1	10.0%	\$225	10.7%	5.2%	1	10.0%	8.0%	\$225	10.7%	5.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$2,100	100.0%	100.0%	10	100.0%	100.0%	\$2,100	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Southwest GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	29.9%	0	0.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	10.0%
	Middle	1	33.3%	\$79	15.1%	18.9%	1	33.3%	\$79	15.1%	16.0%
	Upper	2	66.7%	\$444	84.9%	35.4%	2	66.7%	\$444	84.9%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.7%
	Total	3	100.0%	\$523	100.0%	100.0%	3	100.0%	\$523	100.0%	100.0%
REFINANCE	Low	1	10.0%	\$25	2.7%	29.9%	1	10.0%	\$25	2.7%	1.7%
	Moderate	1	10.0%	\$17	1.8%	15.8%	1	10.0%	\$17	1.8%	2.8%
	Middle	1	10.0%	\$120	12.7%	18.9%	1	10.0%	\$120	12.7%	11.0%
	Upper	6	60.0%	\$673	71.4%	35.4%	6	60.0%	\$673	71.4%	47.1%
	Unknown	1	10.0%	\$108	11.5%	0.0%	1	10.0%	\$108	11.5%	37.3%
	Total	10	100.0%	\$943	100.0%	100.0%	10	100.0%	\$943	100.0%	100.0%
HOME IMPROVEMENT	Low	1	10.0%	\$3	1.4%	29.9%	1	10.0%	\$3	1.4%	9.0%
	Moderate	1	10.0%	\$3	1.4%	15.8%	1	10.0%	\$3	1.4%	3.6%
	Middle	4	40.0%	\$79	37.4%	18.9%	4	40.0%	\$79	37.4%	16.3%
	Upper	4	40.0%	\$126	59.7%	35.4%	4	40.0%	\$126	59.7%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$211	100.0%	100.0%	10	100.0%	\$211	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	29.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.4%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	8.7%	\$28	1.7%	29.9%	2	8.7%	\$28	1.7%	1.6%
	Moderate	2	8.7%	\$20	1.2%	15.8%	2	8.7%	\$20	1.2%	6.6%
	Middle	6	26.1%	\$278	16.6%	18.9%	6	26.1%	\$278	16.6%	13.6%
	Upper	12	52.2%	\$1,243	74.1%	35.4%	12	52.2%	\$1,243	74.1%	47.6%
	Unknown	1	4.3%	\$108	6.4%	0.0%	1	4.3%	\$108	6.4%	30.6%
	Total	23	100.0%	\$1,677	100.0%	100.0%	23	100.0%	\$1,677	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	14	82.4%	\$1,065	53.1%	88.9%	14	82.4%	\$1,065	53.1%	32.0%
	Over \$1 Million	3	17.6%	\$940	46.9%	9.3%	3	17.6%			
	Total Rev. available	17	100.0%	\$2,005	100.0%	98.2%	17	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.8%	0	0.0%			
	Total	17	100.0%	\$2,005	100.0%	100.0%	17	100.0%			
	\$100,000 or Less	11	64.7%	\$296	14.8%		11	64.7%	\$296	14.8%	42.7%
	\$100,001 - \$250,000	3	17.6%	\$590	29.4%		3	17.6%	\$590	29.4%	19.8%
	\$250,001 - \$1 Million	3	17.6%	\$1,119	55.8%		3	17.6%	\$1,119	55.8%	37.5%
	Total	17	100.0%	\$2,005	100.0%		17	100.0%	\$2,005	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	6	60.0%	\$927	44.1%	90.7%	6	60.0%	\$927	44.1%	43.3%
	Over \$1 Million	4	40.0%	\$1,173	55.9%	9.3%	4	40.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	10	100.0%	\$2,100	100.0%	100.0%	10	100.0%			
	\$100,000 or Less	2	20.0%	\$52	2.5%		2	20.0%	\$52	2.5%	14.4%
	\$100,001 - \$250,000	5	50.0%	\$994	47.3%		5	50.0%	\$994	47.3%	34.6%
	\$250,001 - \$500,000	3	30.0%	\$1,054	50.2%		3	30.0%	\$1,054	50.2%	51.0%
	Total	10	100.0%	\$2,100	100.0%		10	100.0%	\$2,100	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	0.8%	\$0	0.0%	0.3%
	Moderate	3	18.8%	\$216	9.1%	18.7%	3	18.8%	10.3%	\$216	9.1%	6.2%
	Middle	4	25.0%	\$448	18.9%	27.7%	4	25.0%	23.4%	\$448	18.9%	23.5%
	Upper	9	56.3%	\$1,712	72.1%	49.8%	9	56.3%	65.5%	\$1,712	72.1%	69.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,376	100.0%	100.0%	16	100.0%	100.0%	\$2,376	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	1.9%	\$0	0.0%	0.8%
	Moderate	2	22.2%	\$135	13.4%	18.7%	2	22.2%	18.2%	\$135	13.4%	13.9%
	Middle	1	11.1%	\$28	2.8%	27.7%	1	11.1%	23.5%	\$28	2.8%	21.7%
	Upper	6	66.7%	\$842	83.8%	49.8%	6	66.7%	56.4%	\$842	83.8%	63.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,005	100.0%	100.0%	9	100.0%	100.0%	\$1,005	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	1.9%	\$0	0.0%	0.4%
	Moderate	3	25.0%	\$21	20.0%	18.7%	3	25.0%	23.8%	\$21	20.0%	20.3%
	Middle	4	33.3%	\$48	45.7%	27.7%	4	33.3%	21.9%	\$48	45.7%	19.5%
	Upper	5	41.7%	\$36	34.3%	49.8%	5	41.7%	52.5%	\$36	34.3%	59.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$105	100.0%	100.0%	12	100.0%	100.0%	\$105	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	55.7%	0	0.0%	90.9%	\$0	0.0%	97.1%
	Middle	0	0.0%	\$0	0.0%	6.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	9.1%	\$0	0.0%	2.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	1.3%	\$0	0.0%	0.5%
	Moderate	8	21.6%	\$372	10.7%	18.7%	8	21.6%	14.6%	\$372	10.7%	14.7%
	Middle	9	24.3%	\$524	15.0%	27.7%	9	24.3%	23.3%	\$524	15.0%	21.4%
	Upper	20	54.1%	\$2,590	74.3%	49.8%	20	54.1%	60.8%	\$2,590	74.3%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$3,486	100.0%	100.0%	37	100.0%	100.0%	\$3,486	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	4.1%	\$0	0.0%	7.6%
	Moderate	6	35.3%	\$338	32.7%	33.7%	6	35.3%	36.3%	\$338	32.7%	41.1%
	Middle	1	5.9%	\$5	0.5%	14.7%	1	5.9%	12.3%	\$5	0.5%	6.5%
	Upper	10	58.8%	\$691	66.8%	46.6%	10	58.8%	45.6%	\$691	66.8%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.4%
	Total	17	100.0%	\$1,034	100.0%	100.0%	17	100.0%	100.0%	\$1,034	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	26.7%	\$0	0.0%	18.3%
	Upper	0	0.0%	\$0	0.0%	52.6%	0	0.0%	73.3%	\$0	0.0%	81.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Valdosta**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	1.1%
	Moderate	1	6.3%	\$45	1.9%	18.0%	1	6.3%	\$45	1.9%	8.7%
	Middle	6	37.5%	\$743	31.3%	17.9%	6	37.5%	\$743	31.3%	22.4%
	Upper	8	50.0%	\$1,558	65.6%	42.0%	8	50.0%	\$1,558	65.6%	49.1%
	Unknown	1	6.3%	\$30	1.3%	0.0%	1	6.3%	\$30	1.3%	18.6%
	Total	16	100.0%	\$2,376	100.0%	100.0%	16	100.0%	\$2,376	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	1.4%
	Moderate	2	22.2%	\$114	11.3%	18.0%	2	22.2%	\$114	11.3%	3.3%
	Middle	2	22.2%	\$178	17.7%	17.9%	2	22.2%	\$178	17.7%	8.8%
	Upper	5	55.6%	\$713	70.9%	42.0%	5	55.6%	\$713	70.9%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	44.1%
	Total	9	100.0%	\$1,005	100.0%	100.0%	9	100.0%	\$1,005	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	4.6%
	Moderate	1	8.3%	\$6	5.7%	18.0%	1	8.3%	\$6	5.7%	6.3%
	Middle	4	33.3%	\$25	23.8%	17.9%	4	33.3%	\$25	23.8%	17.1%
	Upper	7	58.3%	\$74	70.5%	42.0%	7	58.3%	\$74	70.5%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.7%
	Total	12	100.0%	\$105	100.0%	100.0%	12	100.0%	\$105	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	1.2%
	Moderate	4	10.8%	\$165	4.7%	18.0%	4	10.8%	\$165	4.7%	5.9%
	Middle	12	32.4%	\$946	27.1%	17.9%	12	32.4%	\$946	27.1%	15.4%
	Upper	20	54.1%	\$2,345	67.3%	42.0%	20	54.1%	\$2,345	67.3%	43.6%
	Unknown	1	2.7%	\$30	0.9%	0.0%	1	2.7%	\$30	0.9%	33.9%
	Total	37	100.0%	\$3,486	100.0%	100.0%	37	100.0%	\$3,486	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	15	88.2%	\$916	88.6%	90.8%	15	88.2%	\$916	88.6%	48.6%
	Over \$1 Million	2	11.8%	\$118	11.4%	8.2%	2	11.8%			
	Total Rev. available	17	100.0%	\$1,034	100.0%	99.0%	17	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Total	17	100.0%	\$1,034	100.0%	100.0%	17	100.0%			
	\$100,000 or Less	16	94.1%	\$434	42.0%		16	94.1%	\$434	42.0%	32.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	19.9%
	\$250,001 - \$1 Million	1	5.9%	\$600	58.0%		1	5.9%	\$600	58.0%	47.2%
	Total	17	100.0%	\$1,034	100.0%		17	100.0%	\$1,034	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.2%	0	0.0%	\$0	0.0%	61.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	5.8%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.3%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	2.4%	\$0	0.0%	1.4%
	Moderate	2	28.6%	\$129	11.2%	17.0%	2	28.6%	12.9%	\$129	11.2%	8.7%
	Middle	2	28.6%	\$273	23.6%	29.9%	2	28.6%	26.2%	\$273	23.6%	24.1%
	Upper	3	42.9%	\$753	65.2%	46.9%	3	42.9%	58.5%	\$753	65.2%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,155	100.0%	100.0%	7	100.0%	100.0%	\$1,155	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	4.7%	\$0	0.0%	2.2%
	Moderate	4	57.1%	\$195	31.9%	17.0%	4	57.1%	18.1%	\$195	31.9%	14.6%
	Middle	2	28.6%	\$170	27.8%	29.9%	2	28.6%	28.5%	\$170	27.8%	26.5%
	Upper	1	14.3%	\$246	40.3%	46.9%	1	14.3%	48.7%	\$246	40.3%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$611	100.0%	100.0%	7	100.0%	100.0%	\$611	100.0%	100.0%
HOME IMPROVEMENT	Low	3	25.0%	\$15	16.7%	6.2%	3	25.0%	7.6%	\$15	16.7%	7.5%
	Moderate	4	33.3%	\$45	50.0%	17.0%	4	33.3%	17.2%	\$45	50.0%	10.1%
	Middle	2	16.7%	\$7	7.8%	29.9%	2	16.7%	26.9%	\$7	7.8%	31.0%
	Upper	3	25.0%	\$23	25.6%	46.9%	3	25.0%	48.3%	\$23	25.6%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$90	100.0%	100.0%	12	100.0%	100.0%	\$90	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	5.3%	\$0	0.0%	21.7%	
	Moderate	0	0.0%	\$0	0.0%	56.7%	0	0.0%	47.4%	\$0	0.0%	35.5%
	Middle	0	0.0%	\$0	0.0%	13.4%	0	0.0%	31.6%	\$0	0.0%	38.8%
	Upper	0	0.0%	\$0	0.0%	20.6%	0	0.0%	15.8%	\$0	0.0%	4.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	11.5%	\$15	0.8%	6.2%	3	11.5%	3.5%	\$15	0.8%	2.8%
	Moderate	10	38.5%	\$369	19.9%	17.0%	10	38.5%	15.2%	\$369	19.9%	12.2%
	Middle	6	23.1%	\$450	24.2%	29.9%	6	23.1%	27.1%	\$450	24.2%	25.9%
	Upper	7	26.9%	\$1,022	55.1%	46.9%	7	26.9%	54.2%	\$1,022	55.1%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$1,856	100.0%	100.0%	26	100.0%	100.0%	\$1,856	100.0%	100.0%
SMALL BUSINESSES	Low	2	20.0%	\$22	4.9%	9.9%	2	20.0%	8.7%	\$22	4.9%	4.8%
	Moderate	4	40.0%	\$293	64.8%	29.5%	4	40.0%	29.4%	\$293	64.8%	35.5%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	21.7%	\$0	0.0%	20.2%
	Upper	4	40.0%	\$137	30.3%	40.7%	4	40.0%	39.0%	\$137	30.3%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%
	Total	10	100.0%	\$452	100.0%	100.0%	10	100.0%	100.0%	\$452	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	3.8%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	33.7%	0	0.0%	30.8%	\$0	0.0%	66.5%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	65.4%	\$0	0.0%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: GA Valdosta**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	2	28.6%	\$129	11.2%	23.9%	2	28.6%	\$129	11.2%	0.7%
	Moderate	1	14.3%	\$138	11.9%	16.3%	1	14.3%	\$138	11.9%	5.8%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	16.6%
	Upper	4	57.1%	\$888	76.9%	42.9%	4	57.1%	\$888	76.9%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.5%
	Total	7	100.0%	\$1,155	100.0%	100.0%	7	100.0%	\$1,155	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	\$0	0.0%	2.8%
	Middle	1	14.3%	\$16	2.6%	16.8%	1	14.3%	\$16	2.6%	5.4%
	Upper	6	85.7%	\$595	97.4%	42.9%	6	85.7%	\$595	97.4%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	43.7%
	Total	7	100.0%	\$611	100.0%	100.0%	7	100.0%	\$611	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	\$0	0.0%	3.2%
	Moderate	3	25.0%	\$32	35.6%	16.3%	3	25.0%	\$32	35.6%	6.1%
	Middle	4	33.3%	\$30	33.3%	16.8%	4	33.3%	\$30	33.3%	12.1%
	Upper	5	41.7%	\$28	31.1%	42.9%	5	41.7%	\$28	31.1%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	36.1%
	Total	12	100.0%	\$90	100.0%	100.0%	12	100.0%	\$90	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	7.7%	\$129	7.0%	23.9%	2	7.7%	\$129	7.0%	0.8%
	Moderate	4	15.4%	\$170	9.2%	16.3%	4	15.4%	\$170	9.2%	4.5%
	Middle	5	19.2%	\$46	2.5%	16.8%	5	19.2%	\$46	2.5%	11.7%
	Upper	15	57.7%	\$1,511	81.4%	42.9%	15	57.7%	\$1,511	81.4%	48.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	34.9%
	Total	26	100.0%	\$1,856	100.0%	100.0%	26	100.0%	\$1,856	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	7	70.0%	\$172	38.1%	89.6%	7	70.0%	\$172	38.1%	40.5%
	Over \$1 Million	3	30.0%	\$280	61.9%	9.2%	3	30.0%			
	Total Rev. available	10	100.0%	\$452	100.0%	98.8%	10	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%			
	Total	10	100.0%	\$452	100.0%	100.0%	10	100.0%			
	Loan Size										
	\$100,000 or Less	9	90.0%	\$302	66.8%		9	90.0%	\$302	66.8%	36.2%
	\$100,001 - \$250,000	1	10.0%	\$150	33.2%		1	10.0%	\$150	33.2%	18.2%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.6%
	Total	10	100.0%	\$452	100.0%		10	100.0%	\$452	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	92.2%	0	0.0%	\$0	0.0%	23.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.8%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	55.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	23.8%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$342	60.3%	18.1%	2	50.0%	15.9%	\$342	60.3%	11.0%
	Middle	2	50.0%	\$225	39.7%	52.7%	2	50.0%	48.7%	\$225	39.7%	44.5%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	35.2%	\$0	0.0%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$567	100.0%	100.0%	4	100.0%	100.0%	\$567	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	5	100.0%	\$301	100.0%	18.1%	5	100.0%	12.6%	\$301	100.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	52.7%	0	0.0%	46.1%	\$0	0.0%	43.7%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	41.1%	\$0	0.0%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	5	100.0%	\$301	100.0%	100.0%	5	100.0%	100.0%	\$301	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	2	100.0%	\$6	100.0%	18.1%	2	100.0%	15.2%	\$6	100.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	52.7%	0	0.0%	51.1%	\$0	0.0%	50.0%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	33.6%	\$0	0.0%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%	100.0%	\$6	100.0%	100.0%
MULTI FAMILY	Low	0 0.0% \$0 0.0%				3.3%	0 0.0% 4.1%		\$0 0.0%		0.1%	
	Moderate	0 0.0% \$0 0.0%				29.2%	0 0.0% 38.8%		\$0 0.0%		36.3%	
	Middle	0 0.0% \$0 0.0%				57.7%	0 0.0% 49.0%		\$0 0.0%		41.3%	
	Upper	0 0.0% \$0 0.0%				9.9%	0 0.0% 8.2%		\$0 0.0%		22.2%	
	Unknown	0 0.0% \$0 0.0%				0.0%	0 0.0% 0.0%		\$0 0.0%		0.0%	
	Total	0 0.0% \$0 0.0%				100.0%	0 0.0% 100.0%		\$0 0.0%		100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	9	81.8%	\$649	74.3%	18.1%	9	81.8%	14.7%	\$649	74.3%	10.9%
	Middle	2	18.2%	\$225	25.7%	52.7%	2	18.2%	47.8%	\$225	25.7%	44.1%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	37.3%	\$0	0.0%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	11	100.0%	\$874	100.0%	100.0%	11	100.0%	100.0%	\$874	100.0%	100.0%
SMALL BUSINESSES	Low	0 0.0%		\$0 0.0%		4.6%	0 0.0% 3.6%		\$0 0.0%		6.2%	
	Moderate	5	71.4%	\$207	87.3%	20.9%	5	71.4%	18.8%	\$207	87.3%	20.8%
	Middle	2	28.6%	\$30	12.7%	47.1%	2	28.6%	43.4%	\$30	12.7%	42.2%
	Upper	0	0.0%	\$0	0.0%	27.4%	0	0.0%	32.8%	\$0	0.0%	30.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.6%
	Total	7	100.0%	\$237	100.0%	100.0%	7	100.0%	100.0%	\$237	100.0%	100.0%
SMALL FARM	Low	0 0.0%		\$0 0.0%		0.0%	0 0.0% 0.0%		\$0 0.0%		0.0%	
	Moderate	1	25.0%	\$325	38.9%	10.4%	1	25.0%	4.9%	\$325	38.9%	3.1%
	Middle	3	75.0%	\$510	61.1%	68.1%	3	75.0%	80.6%	\$510	61.1%	81.0%
	Upper	0	0.0%	\$0	0.0%	21.5%	0	0.0%	14.2%	\$0	0.0%	15.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	4	100.0%	\$835	100.0%	100.0%	4	100.0%	100.0%	\$835	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	13.9%	8.4%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	23.9%	18.8%
	Middle	3	75.0%	\$403	71.1%	23.6%	3	75.0%	\$403	71.1%	21.5%	20.7%
	Upper	1	25.0%	\$164	28.9%	39.2%	1	25.0%	\$164	28.9%	23.4%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.2%	18.6%
	Total	4	100.0%	\$567	100.0%	100.0%	4	100.0%	\$567	100.0%	100.0%	100.0%
REFINANCE	Low	2	40.0%	\$121	40.2%	17.7%	2	40.0%	\$121	40.2%	7.5%	3.9%
	Moderate	2	40.0%	\$55	18.3%	19.4%	2	40.0%	\$55	18.3%	16.3%	11.2%
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	19.0%	16.5%
	Upper	1	20.0%	\$125	41.5%	39.2%	1	20.0%	\$125	41.5%	35.5%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.8%	22.8%
	Total	5	100.0%	\$301	100.0%	100.0%	5	100.0%	\$301	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	1	50.0%	\$2	33.3%	17.7%	1	50.0%	\$2	33.3%	9.4%	5.3%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	20.6%	12.8%
	Middle	1	50.0%	\$4	66.7%	23.6%	1	50.0%	\$4	66.7%	22.5%	20.5%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	38.9%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	8.6%	12.9%
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%	\$6	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	3	27.3%	\$123	14.1%	17.7%	3	27.3%	\$123	14.1%	11.1%	6.1%
	Moderate	2	18.2%	\$55	6.3%	19.4%	2	18.2%	\$55	6.3%	20.7%	14.7%
	Middle	4	36.4%	\$407	46.6%	23.6%	4	36.4%	\$407	46.6%	20.5%	18.1%
	Upper	2	18.2%	\$289	33.1%	39.2%	2	18.2%	\$289	33.1%	28.8%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.9%	23.8%
	Total	11	100.0%	\$874	100.0%	100.0%	11	100.0%	\$874	100.0%	100.0%	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	6	85.7%	\$212	89.5%	88.8%	6	85.7%	\$212	89.5%	49.2%	43.2%
	Over \$1 Million	1	14.3%	\$25	10.5%	10.0%	1	14.3%				
	Total Rev. available	7	100.0%	\$237	100.0%	98.8%	7	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	7	100.0%	\$237	100.0%	100.0%	7	100.0%				
	\$100,000 or Less	6	85.7%	\$120	50.6%		6	85.7%	\$120	50.6%	91.9%	36.5%
	\$100,001 - \$250,000	1	14.3%	\$117	49.4%		1	14.3%	\$117	49.4%	4.4%	17.4%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	3.7%	46.0%
	Total	7	100.0%	\$237	100.0%		7	100.0%	\$237	100.0%	100.0%	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	4	100.0%	\$835	100.0%	99.4%	4	100.0%	\$835	100.0%	67.9%	78.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$835	100.0%	100.0%	4	100.0%				
	\$100,000 or Less	1	25.0%	\$45	5.4%		1	25.0%	\$45	5.4%	68.7%	21.1%
	\$100,001 - \$250,000	1	25.0%	\$140	16.8%		1	25.0%	\$140	16.8%	19.4%	35.1%
	\$250,001 - \$500,000	2	50.0%	\$650	77.8%		2	50.0%	\$650	77.8%	12.0%	43.8%
	Total	4	100.0%	\$835	100.0%		4	100.0%	\$835	100.0%	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.8%	\$0	0.0%	1.8%
	Moderate	1	50.0%	\$106	41.1%	18.8%	1	50.0%	20.2%	\$106	41.1%	13.3%
	Middle	1	50.0%	\$152	58.9%	64.2%	1	50.0%	58.0%	\$152	58.9%	57.7%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	19.9%	\$0	0.0%	27.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	2	100.0%	\$258	100.0%	100.0%	2	100.0%	100.0%	\$258	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	17.1%	\$0	0.0%	12.5%
	Middle	1	100.0%	\$115	100.0%	64.2%	1	100.0%	63.6%	\$115	100.0%	63.1%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	18.0%	\$0	0.0%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Total	1	100.0%	\$115	100.0%	100.0%	1	100.0%	100.0%	\$115	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	20.7%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	64.2%	0	0.0%	61.9%	\$0	0.0%	62.7%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	16.2%	\$0	0.0%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	5.1%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	31.3%	0	0.0%	25.6%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	59.5%	0	0.0%	56.4%	\$0	0.0%	83.9%
	Upper	0	0.0%	\$0	0.0%	2.1%	0	0.0%	7.7%	\$0	0.0%	0.8%
	Unknown	0	0.0%	\$0	0.0%	2.9%	0	0.0%	5.1%	\$0	0.0%	0.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	1.4%
	Moderate	1	33.3%	\$106	28.4%	18.8%	1	33.3%	19.4%	\$106	28.4%	13.0%
	Middle	2	66.7%	\$267	71.6%	64.2%	2	66.7%	59.7%	\$267	71.6%	60.8%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	19.2%	\$0	0.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	3	100.0%	\$373	100.0%	100.0%	3	100.0%	100.0%	\$373	100.0%	100.0%
SMALL BUSINESSES	Low	1	20.0%	\$35	16.9%	2.7%	1	20.0%	4.3%	\$35	16.9%	6.5%
	Moderate	1	20.0%	\$30	14.5%	19.4%	1	20.0%	19.1%	\$30	14.5%	20.1%
	Middle	3	60.0%	\$142	68.6%	58.2%	3	60.0%	53.0%	\$142	68.6%	43.6%
	Upper	0	0.0%	\$0	0.0%	15.3%	0	0.0%	18.2%	\$0	0.0%	22.2%
	Unknown	0	0.0%	\$0	0.0%	4.4%	0	0.0%	4.4%	\$0	0.0%	7.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.3%
	Total	5	100.0%	\$207	100.0%	100.0%	5	100.0%	100.0%	\$207	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	3.9%	\$0	0.0%	3.8%
	Middle	4	100.0%	\$726	100.0%	86.5%	4	100.0%	89.7%	\$726	100.0%	89.6%
	Upper	0	0.0%	\$0	0.0%	10.4%	0	0.0%	5.8%	\$0	0.0%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.2%
	Total	4	100.0%	\$726	100.0%	100.0%	4	100.0%	100.0%	\$726	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: IA Cedar Rapids

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income		%	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	8.5%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	16.4%	
	Middle	2	100.0%	\$258	100.0%	24.4%	2	100.0%	\$258	100.0%	20.5%	
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	\$0	0.0%	32.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.9%	
	Total	2	100.0%	\$258	100.0%	100.0%	2	100.0%	\$258	100.0%	100.0%	
REFINANCE	Low	1	100.0%	\$115	100.0%	18.8%	1	100.0%	\$115	100.0%	6.2%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	12.4%	
	Middle	0	0.0%	\$0	0.0%	24.4%	0	0.0%	\$0	0.0%	16.6%	
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	\$0	0.0%	38.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.9%	
	Total	1	100.0%	\$115	100.0%	100.0%	1	100.0%	\$115	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	5.9%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	18.1%	
	Middle	0	0.0%	\$0	0.0%	24.4%	0	0.0%	\$0	0.0%	19.7%	
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	\$0	0.0%	46.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.4%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	33.3%	\$115	30.8%	18.8%	1	33.3%	\$115	30.8%	7.3%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	14.4%	
	Middle	2	66.7%	\$258	69.2%	24.4%	2	66.7%	\$258	69.2%	18.3%	
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	\$0	0.0%	33.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.8%	
	Total	3	100.0%	\$373	100.0%	100.0%	3	100.0%	\$373	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	5	100.0%	\$207	100.0%	87.8%	5	100.0%	\$207	100.0%	34.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	11.0%	0	0.0%				
	Total Rev. available	5	100.0%	\$207	100.0%	98.8%	5	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	5	100.0%	\$207	100.0%	100.0%	5	100.0%				
	\$100,000 or Less	5	100.0%	\$207	100.0%		5	100.0%	\$207	100.0%	26.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.6%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.3%	
	Total	5	100.0%	\$207	100.0%		5	100.0%	\$207	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	4	100.0%	\$726	100.0%	99.3%	4	100.0%	\$726	100.0%	72.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$726	100.0%	100.0%	4	100.0%				
	\$100,000 or Less	1	25.0%	\$40	5.5%		1	25.0%	\$40	5.5%	23.4%	
	\$100,001 - \$250,000	2	50.0%	\$404	55.6%		2	50.0%	\$404	55.6%	37.2%	
	\$250,001 - \$500,000	1	25.0%	\$282	38.8%		1	25.0%	\$282	38.8%	39.4%	
	Total	4	100.0%	\$726	100.0%		4	100.0%	\$726	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	100.0%	\$134	100.0%	20.3%	2	100.0%	26.8%	\$134	100.0%	19.7%
	Middle	0	0.0%	\$0	0.0%	79.7%	0	0.0%	73.2%	\$0	0.0%	80.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$134	100.0%	100.0%	2	100.0%	100.0%	\$134	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$33	10.6%	20.3%	1	25.0%	13.7%	\$33	10.6%	7.8%
	Middle	3	75.0%	\$278	89.4%	79.7%	3	75.0%	86.3%	\$278	89.4%	92.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$311	100.0%	100.0%	4	100.0%	100.0%	\$311	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.3%	0	0.0%	16.7%	\$0	0.0%	8.6%
	Middle	1	100.0%	\$20	100.0%	79.7%	1	100.0%	83.3%	\$20	100.0%	91.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	93.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	42.9%	\$167	35.9%	20.3%	3	42.9%	18.9%	\$167	35.9%	11.1%
	Middle	4	57.1%	\$298	64.1%	79.7%	4	57.1%	81.1%	\$298	64.1%	88.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$465	100.0%	100.0%	7	100.0%	100.0%	\$465	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	16.9%	\$0	0.0%	10.3%
	Middle	1	100.0%	\$15	100.0%	82.0%	1	100.0%	81.7%	\$15	100.0%	87.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	2.6%
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.6%	0	0.0%	3.0%	\$0	0.0%	0.2%
	Middle	5	100.0%	\$854	100.0%	98.4%	5	100.0%	97.0%	\$854	100.0%	99.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$854	100.0%	100.0%	5	100.0%	100.0%	\$854	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IA Fayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	50.0%	\$57	42.5%	20.1%	1	50.0%	16.2%	\$57	42.5%	10.2%	
	Moderate	1	50.0%	\$77	57.5%	22.3%	1	50.0%	24.0%	\$77	57.5%	19.0%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	20.7%	\$0	0.0%	20.2%	
	Upper	0	0.0%	\$0	0.0%	34.1%	0	0.0%	26.3%	\$0	0.0%	29.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	20.9%	
	Total	2	100.0%	\$134	100.0%	100.0%	2	100.0%	100.0%	\$134	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	7.7%	\$0	0.0%	2.4%	
	Moderate	2	50.0%	\$93	29.9%	22.3%	2	50.0%	22.2%	\$93	29.9%	8.9%	
	Middle	1	25.0%	\$148	47.6%	23.5%	1	25.0%	18.8%	\$148	47.6%	11.9%	
	Upper	1	25.0%	\$70	22.5%	34.1%	1	25.0%	41.0%	\$70	22.5%	67.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.3%	\$0	0.0%	9.7%	
	Total	4	100.0%	\$311	100.0%	100.0%	4	100.0%	100.0%	\$311	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	100.0%	\$20	100.0%	20.1%	1	100.0%	11.7%	\$20	100.0%	6.9%	
	Moderate	0	0.0%	\$0	0.0%	22.3%	0	0.0%	15.0%	\$0	0.0%	7.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	26.7%	\$0	0.0%	21.1%	
	Upper	0	0.0%	\$0	0.0%	34.1%	0	0.0%	45.0%	\$0	0.0%	64.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.3%	
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	34.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	28.6%	\$77	16.6%	20.1%	2	28.6%	11.3%	\$77	16.6%	4.8%	
	Moderate	3	42.9%	\$170	36.6%	22.3%	3	42.9%	21.8%	\$170	36.6%	11.6%	
	Middle	1	14.3%	\$148	31.8%	23.5%	1	14.3%	20.3%	\$148	31.8%	14.5%	
	Upper	1	14.3%	\$70	15.1%	34.1%	1	14.3%	35.6%	\$70	15.1%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	13.2%	
	Total	7	100.0%	\$465	100.0%	100.0%	7	100.0%	100.0%	\$465	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	100.0%	\$15	100.0%	91.8%	1	100.0%	38.0%	\$15	100.0%	37.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.7%	0	0.0%				
		Total Rev. available	1	100.0%	\$15	100.0%	97.5%	1	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
		Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$15	100.0%		1	100.0%	99.3%	\$15	100.0%	83.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	16.2%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less	5	100.0%	\$854	100.0%	98.7%	5	100.0%	23.9%	\$854	100.0%	53.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	5	100.0%	\$854	100.0%	100.0%	5	100.0%				
	Loan Size	\$100,000 or Less	2	40.0%	\$129	15.1%		2	40.0%	82.1%	\$129	15.1%	21.4%
		\$100,001 - \$250,000	1	20.0%	\$125	14.6%		1	20.0%	9.0%	\$125	14.6%	19.8%
		\$250,001 - \$500,000	2	40.0%	\$600	70.3%		2	40.0%	9.0%	\$600	70.3%	58.8%
		Total	5	100.0%	\$854	100.0%		5	100.0%	100.0%	\$854	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Fayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	#	%	%					\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$44	100.0%	12.6%	1	100.0%	24.0%	\$44	100.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	87.4%	0	0.0%	76.0%	\$0	0.0%	82.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$44	100.0%	100.0%	1	100.0%	100.0%	\$44	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$80	63.0%	12.6%	1	50.0%	14.8%	\$80	63.0%	8.2%
	Middle	1	50.0%	\$47	37.0%	87.4%	1	50.0%	85.2%	\$47	37.0%	91.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$127	100.0%	100.0%	2	100.0%	100.0%	\$127	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	100.0%	\$17	100.0%	12.6%	2	100.0%	17.5%	\$17	100.0%	16.4%
	Middle	0	0.0%	\$0	0.0%	87.4%	0	0.0%	82.5%	\$0	0.0%	83.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$17	100.0%	100.0%	2	100.0%	100.0%	\$17	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.9%	0	0.0%	50.0%	\$0	0.0%	42.4%
	Middle	0	0.0%	\$0	0.0%	75.1%	0	0.0%	50.0%	\$0	0.0%	57.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	80.0%	\$141	75.0%	12.6%	4	80.0%	19.9%	\$141	75.0%	13.2%
	Middle	1	20.0%	\$47	25.0%	87.4%	1	20.0%	80.1%	\$47	25.0%	86.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$188	100.0%	100.0%	5	100.0%	100.0%	\$188	100.0%	100.0%
SMALL BUSINESSES	Low	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.2%	0	0.0%	11.6%	\$0	0.0%	6.4%
	Middle	1	100.0%	\$13	100.0%	91.8%	1	100.0%	86.0%	\$13	100.0%	91.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	2.0%
	Total	1	100.0%	\$13	100.0%	100.0%	1	100.0%	100.0%	\$13	100.0%	100.0%
SMALL FARM	Low	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.1%	\$0	0.0%	0.4%
	Middle	5	100.0%	\$1,318	100.0%	97.5%	5	100.0%	98.9%	\$1,318	100.0%	99.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,318	100.0%	100.0%	5	100.0%	100.0%	\$1,318	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IA Fayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	19.3%	\$0	0.0%	11.8%	
	Moderate	1	100.0%	\$44	100.0%	23.9%	1	100.0%	26.7%	\$44	100.0%	21.2%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	15.3%	\$0	0.0%	15.5%	
	Upper	0	0.0%	\$0	0.0%	35.7%	0	0.0%	26.0%	\$0	0.0%	39.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	12.5%	
	Total	1	100.0%	\$44	100.0%	100.0%	1	100.0%	100.0%	\$44	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	9.0%	\$0	0.0%	3.5%	
	Moderate	0	0.0%	\$0	0.0%	23.9%	0	0.0%	14.8%	\$0	0.0%	8.7%	
	Middle	1	50.0%	\$47	37.0%	21.5%	1	50.0%	21.3%	\$47	37.0%	14.7%	
	Upper	1	50.0%	\$80	63.0%	35.7%	1	50.0%	37.7%	\$80	63.0%	51.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	21.6%	
	Total	2	100.0%	\$127	100.0%	100.0%	2	100.0%	100.0%	\$127	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$7	41.2%	18.9%	1	50.0%	7.5%	\$7	41.2%	6.6%	
	Moderate	1	50.0%	\$10	58.8%	23.9%	1	50.0%	12.5%	\$10	58.8%	9.1%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	37.5%	\$0	0.0%	26.0%	
	Upper	0	0.0%	\$0	0.0%	35.7%	0	0.0%	35.0%	\$0	0.0%	52.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.5%	\$0	0.0%	5.8%	
	Total	2	100.0%	\$17	100.0%	100.0%	2	100.0%	100.0%	\$17	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	20.0%	\$7	3.7%	18.9%	1	20.0%	13.6%	\$7	3.7%	6.8%	
	Moderate	2	40.0%	\$54	28.7%	23.9%	2	40.0%	19.9%	\$54	28.7%	13.4%	
	Middle	1	20.0%	\$47	25.0%	21.5%	1	20.0%	20.3%	\$47	25.0%	15.2%	
	Upper	1	20.0%	\$80	42.6%	35.7%	1	20.0%	31.3%	\$80	42.6%	45.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.9%	\$0	0.0%	19.4%	
	Total	5	100.0%	\$188	100.0%	100.0%	5	100.0%	100.0%	\$188	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	100.0%	\$13	100.0%	91.0%	1	100.0%	34.7%	\$13	100.0%	23.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.1%	0	0.0%				
		Total Rev. available	1	100.0%	\$13	100.0%	97.1%	1	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
		Total	1	100.0%	\$13	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$13	100.0%		1	100.0%	96.7%	\$13	100.0%	39.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	15.3%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	45.4%
		Total	1	100.0%	\$13	100.0%		1	100.0%	100.0%	\$13	100.0%	100.0%
		Total Businesses											
Small Farm	Revenue	\$1 Million or Less	5	100.0%	\$1,318	100.0%	98.5%	5	100.0%	23.7%	\$1,318	100.0%	72.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	5	100.0%	\$1,318	100.0%	100.0%	5	100.0%				
		Total Farms											
	Loan Size	\$100,000 or Less	1	20.0%	\$100	7.6%		1	20.0%	86.0%	\$100	7.6%	21.1%
		\$100,001 - \$250,000	1	20.0%	\$125	9.5%		1	20.0%	6.5%	\$125	9.5%	18.9%
		\$250,001 - \$500,000	3	60.0%	\$1,093	82.9%		3	60.0%	7.5%	\$1,093	82.9%	60.0%
		Total	5	100.0%	\$1,318	100.0%		5	100.0%	100.0%	\$1,318	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Iowa City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	12.8%	\$0	0.0%	9.0%
	Middle	3	100.0%	\$1,029	100.0%	56.4%	3	100.0%	59.3%	\$1,029	100.0%	59.5%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	27.9%	\$0	0.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$1,029	100.0%	100.0%	3	100.0%	100.0%	\$1,029	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	8.1%	\$0	0.0%	5.3%
	Middle	1	100.0%	\$507	100.0%	56.4%	1	100.0%	57.2%	\$507	100.0%	56.9%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	34.6%	\$0	0.0%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$507	100.0%	100.0%	1	100.0%	100.0%	\$507	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	15.2%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	56.4%	0	0.0%	50.6%	\$0	0.0%	53.4%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	34.2%	\$0	0.0%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	32.5%	0	0.0%	30.0%	\$0	0.0%	39.4%
	Middle	0	0.0%	\$0	0.0%	55.3%	0	0.0%	54.0%	\$0	0.0%	46.6%
	Upper	0	0.0%	\$0	0.0%	12.2%	0	0.0%	16.0%	\$0	0.0%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	11.3%	\$0	0.0%	9.8%
	Middle	4	100.0%	\$1,536	100.0%	56.4%	4	100.0%	58.2%	\$1,536	100.0%	57.4%
	Upper	0	0.0%	\$0	0.0%	31.0%	0	0.0%	30.5%	\$0	0.0%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,536	100.0%	100.0%	4	100.0%	100.0%	\$1,536	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	16.9%	\$0	0.0%	17.6%
	Middle	0	0.0%	\$0	0.0%	51.5%	0	0.0%	55.0%	\$0	0.0%	56.2%
	Upper	0	0.0%	\$0	0.0%	28.9%	0	0.0%	26.7%	\$0	0.0%	25.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.2%	\$0	0.0%	1.3%
	Middle	0	0.0%	\$0	0.0%	63.8%	0	0.0%	86.8%	\$0	0.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	12.1%	\$0	0.0%	9.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IA Iowa City**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	10.5%	\$0	0.0%	6.1%	
	Moderate	1	33.3%	\$260	25.3%	17.5%	1	33.3%	22.4%	\$260	25.3%	16.1%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	22.2%	\$0	0.0%	21.3%	
	Upper	2	66.7%	\$769	74.7%	42.4%	2	66.7%	29.8%	\$769	74.7%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.1%	\$0	0.0%	16.9%	
	Total	3	100.0%	\$1,029	100.0%	100.0%	3	100.0%	100.0%	\$1,029	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	6.5%	\$0	0.0%	3.5%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	16.3%	\$0	0.0%	11.3%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	21.7%	\$0	0.0%	19.0%	
	Upper	1	100.0%	\$507	100.0%	42.4%	1	100.0%	41.0%	\$507	100.0%	50.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	15.4%	
	Total	1	100.0%	\$507	100.0%	100.0%	1	100.0%	100.0%	\$507	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	18.6%	\$0	0.0%	5.1%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	16.5%	\$0	0.0%	7.4%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	18.6%	\$0	0.0%	17.5%	
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	35.0%	\$0	0.0%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.4%	\$0	0.0%	10.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	9.2%	\$0	0.0%	4.7%	
	Moderate	1	25.0%	\$260	16.9%	17.5%	1	25.0%	19.8%	\$260	16.9%	12.9%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	21.7%	\$0	0.0%	18.8%	
	Upper	3	75.0%	\$1,276	83.1%	42.4%	3	75.0%	33.9%	\$1,276	83.1%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	22.4%	
	Total	4	100.0%	\$1,536	100.0%	100.0%	4	100.0%	100.0%	\$1,536	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	92.3%	0	0.0%	48.9%	\$0	0.0%	44.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.3%	0	0.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.9%	\$0	0.0%	26.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.9%	\$0	0.0%	20.0%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	7.2%	\$0	0.0%	53.6%
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	61.3%	\$0	0.0%	60.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.5%	\$0	0.0%	34.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.2%	\$0	0.0%	40.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	25.3%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Iowa City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	14.9%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	50.1%	0	0.0%	52.5%	\$0	0.0%	51.9%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	32.5%	\$0	0.0%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	12.6%	\$0	0.0%	9.2%
	Middle	0	0.0%	\$0	0.0%	50.1%	0	0.0%	49.9%	\$0	0.0%	48.9%
	Upper	1	100.0%	\$142	100.0%	35.0%	1	100.0%	37.3%	\$142	100.0%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$142	100.0%	100.0%	1	100.0%	100.0%	\$142	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	24.0%	\$0	0.0%	14.8%
	Middle	0	0.0%	\$0	0.0%	50.1%	0	0.0%	46.6%	\$0	0.0%	46.4%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	29.4%	\$0	0.0%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	2.6%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	32.3%	0	0.0%	42.1%	\$0	0.0%	28.9%
	Middle	0	0.0%	\$0	0.0%	50.0%	0	0.0%	44.7%	\$0	0.0%	61.1%
	Upper	0	0.0%	\$0	0.0%	13.0%	0	0.0%	10.5%	\$0	0.0%	5.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	14.8%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	50.1%	0	0.0%	51.6%	\$0	0.0%	52.1%
	Upper	1	100.0%	\$142	100.0%	35.0%	1	100.0%	33.5%	\$142	100.0%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$142	100.0%	100.0%	1	100.0%	100.0%	\$142	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.8%	\$0	0.0%	3.7%
	Moderate	0	0.0%	\$0	0.0%	23.4%	0	0.0%	22.8%	\$0	0.0%	23.8%
	Middle	0	0.0%	\$0	0.0%	42.6%	0	0.0%	47.6%	\$0	0.0%	47.0%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	25.3%	\$0	0.0%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.2%	\$0	0.0%	4.1%
	Middle	0	0.0%	\$0	0.0%	76.0%	0	0.0%	92.4%	\$0	0.0%	90.8%
	Upper	0	0.0%	\$0	0.0%	20.7%	0	0.0%	5.4%	\$0	0.0%	5.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IA Iowa City**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	13.8%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	19.2%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	18.8%
	Upper	1	100.0%	\$142	100.0%	40.7%	1	100.0%	\$142	100.0%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.1%
	Total	1	100.0%	\$142	100.0%	100.0%	1	100.0%	\$142	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	10.1%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	16.2%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	18.8%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	17.0%
	Upper	1	100.0%	\$142	100.0%	40.7%	1	100.0%	\$142	100.0%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	32.2%
	Total	1	100.0%	\$142	100.0%	100.0%	1	100.0%	\$142	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	0	0.0%	\$0	0.0%	91.8%	0	0.0%	\$0	0.0%	42.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.5%	0	0.0%			
	Total Rev. available	0	0.0%	\$0	0.0%	99.3%	0	0.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	24.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	\$0	0.0%	60.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	39.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	27.9%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.3%	\$0	0.0%	0.7%
	Moderate	3	30.0%	\$280	17.9%	16.0%	3	30.0%	12.3%	\$280	17.9%	8.0%
	Middle	4	40.0%	\$650	41.5%	59.1%	4	40.0%	59.3%	\$650	41.5%	53.7%
	Upper	3	30.0%	\$635	40.6%	21.8%	3	30.0%	27.0%	\$635	40.6%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,565	100.0%	100.0%	10	100.0%	100.0%	\$1,565	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.4%	\$0	0.0%	1.3%
	Moderate	2	13.3%	\$73	5.0%	16.0%	2	13.3%	9.6%	\$73	5.0%	7.2%
	Middle	8	53.3%	\$612	41.6%	59.1%	8	53.3%	58.8%	\$612	41.6%	51.3%
	Upper	5	33.3%	\$786	53.4%	21.8%	5	33.3%	30.2%	\$786	53.4%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$1,471	100.0%	100.0%	15	100.0%	100.0%	\$1,471	100.0%	100.0%
HOME IMPROVEMENT	Low	1	14.3%	\$6	7.0%	3.1%	1	14.3%	4.0%	\$6	7.0%	7.2%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	12.6%	\$0	0.0%	7.3%
	Middle	6	85.7%	\$80	93.0%	59.1%	6	85.7%	61.2%	\$80	93.0%	57.1%
	Upper	0	0.0%	\$0	0.0%	21.8%	0	0.0%	22.2%	\$0	0.0%	28.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$86	100.0%	100.0%	7	100.0%	100.0%	\$86	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	10.9%	\$0	0.0%	5.3%	
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	6.5%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	43.6%	0	0.0%	60.9%	\$0	0.0%	41.8%
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	21.7%	\$0	0.0%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	3.1%	\$6	0.2%	3.1%	1	3.1%	1.7%	\$6	0.2%	1.5%
	Moderate	5	15.6%	\$353	11.3%	16.0%	5	15.6%	11.3%	\$353	11.3%	7.4%
	Middle	18	56.3%	\$1,342	43.0%	59.1%	18	56.3%	59.3%	\$1,342	43.0%	52.0%
	Upper	8	25.0%	\$1,421	45.5%	21.8%	8	25.0%	27.8%	\$1,421	45.5%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$3,122	100.0%	100.0%	32	100.0%	100.0%	\$3,122	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	6.7%	0	0.0%	4.2%	\$0	0.0%	4.7%
	Moderate	1	11.1%	\$5	1.0%	16.9%	1	11.1%	17.4%	\$5	1.0%	20.4%
	Middle	7	77.8%	\$225	46.9%	54.6%	7	77.8%	54.1%	\$225	46.9%	53.6%
	Upper	1	11.1%	\$250	52.1%	21.8%	1	11.1%	23.1%	\$250	52.1%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.4%
	Total	9	100.0%	\$480	100.0%	100.0%	9	100.0%	100.0%	\$480	100.0%	100.0%
	SMALL FARM	Low	Small Farms				0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate		0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.8%	\$0	0.0%	1.6%
Middle		1	50.0%	\$250	44.9%	67.3%	1	50.0%	53.8%	\$250	44.9%	62.3%
Upper		1	50.0%	\$307	55.1%	31.2%	1	50.0%	45.4%	\$307	55.1%	36.1%
Unknown		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total		2	100.0%	\$557	100.0%	100.0%	2	100.0%	100.0%	\$557	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IA Waterloo**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	\$ %
HOME PURCHASE	Low	1	10.0%	\$85	5.4%	22.7%	1	10.0%	\$85	5.4%	5.9%	5.9%
	Moderate	2	20.0%	\$270	17.3%	18.3%	2	20.0%	\$270	17.3%	16.5%	16.5%
	Middle	3	30.0%	\$445	28.4%	23.2%	3	30.0%	\$445	28.4%	18.4%	18.4%
	Upper	4	40.0%	\$765	48.9%	35.9%	4	40.0%	\$765	48.9%	37.6%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.6%	21.6%
	Total	10	100.0%	\$1,565	100.0%	100.0%	10	100.0%	\$1,565	100.0%	100.0%	100.0%
REFINANCE	Low	3	20.0%	\$119	8.1%	22.7%	3	20.0%	\$119	8.1%	3.7%	3.7%
	Moderate	2	13.3%	\$70	4.8%	18.3%	2	13.3%	\$70	4.8%	10.8%	10.8%
	Middle	3	20.0%	\$295	20.1%	23.2%	3	20.0%	\$295	20.1%	17.1%	17.1%
	Upper	7	46.7%	\$987	67.1%	35.9%	7	46.7%	\$987	67.1%	49.3%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.2%	19.2%
	Total	15	100.0%	\$1,471	100.0%	100.0%	15	100.0%	\$1,471	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	2	28.6%	\$11	12.8%	22.7%	2	28.6%	\$11	12.8%	5.6%	5.6%
	Moderate	3	42.9%	\$25	29.1%	18.3%	3	42.9%	\$25	29.1%	15.0%	15.0%
	Middle	2	28.6%	\$50	58.1%	23.2%	2	28.6%	\$50	58.1%	14.7%	14.7%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	42.0%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.7%	22.7%
	Total	7	100.0%	\$86	100.0%	100.0%	7	100.0%	\$86	100.0%	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	6	18.8%	\$215	6.9%	22.7%	6	18.8%	\$215	6.9%	4.6%	4.6%
	Moderate	7	21.9%	\$365	11.7%	18.3%	7	21.9%	\$365	11.7%	12.9%	12.9%
	Middle	8	25.0%	\$790	25.3%	23.2%	8	25.0%	\$790	25.3%	16.3%	16.3%
	Upper	11	34.4%	\$1,752	56.1%	35.9%	11	34.4%	\$1,752	56.1%	39.3%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.9%	26.9%
	Total	32	100.0%	\$3,122	100.0%	100.0%	32	100.0%	\$3,122	100.0%	100.0%	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	8	88.9%	\$430	89.6%	88.4%	8	88.9%	\$430	89.6%	41.1%	41.1%
	Over \$1 Million	1	11.1%	\$50	10.4%	10.7%	1	11.1%	\$50	10.4%		
	Total Rev. available	9	100.0%	\$480	100.0%	99.1%	9	100.0%	\$480	100.0%		
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%		
	Total	9	100.0%	\$480	100.0%	100.0%	9	100.0%	\$480	100.0%		
	\$100,000 or Less	8	88.9%	\$230	47.9%		8	88.9%	\$230	47.9%	26.1%	26.1%
	\$100,001 - \$250,000	1	11.1%	\$250	52.1%		1	11.1%	\$250	52.1%	15.4%	15.4%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	58.5%	58.5%
	Total	9	100.0%	\$480	100.0%		9	100.0%	\$480	100.0%	100.0%	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	1	50.0%	\$250	44.9%	99.2%	1	50.0%	\$250	44.9%	51.5%	51.5%
	Over \$1 Million	1	50.0%	\$307	55.1%	0.8%	1	50.0%	\$307	55.1%		
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%		
	Total	2	100.0%	\$557	100.0%	100.0%	2	100.0%	\$557	100.0%		
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.4%	16.4%
	\$100,001 - \$250,000	1	50.0%	\$250	44.9%		1	50.0%	\$250	44.9%	37.0%	37.0%
	\$250,001 - \$500,000	1	50.0%	\$307	55.1%		1	50.0%	\$307	55.1%	46.6%	46.6%
	Total	2	100.0%	\$557	100.0%		2	100.0%	\$557	100.0%	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IA Waterloo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	15.7%	\$0	0.0%	11.0%
	Middle	1	50.0%	\$100	22.5%	57.7%	1	50.0%	54.2%	\$100	22.5%	47.1%
	Upper	1	50.0%	\$345	77.5%	22.3%	1	50.0%	28.6%	\$345	77.5%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	2	100.0%	\$445	100.0%	100.0%	2	100.0%	100.0%	\$445	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	3.3%	\$0	0.0%	1.7%
	Moderate	1	14.3%	\$54	11.1%	16.7%	1	14.3%	14.4%	\$54	11.1%	9.3%
	Middle	5	71.4%	\$286	59.0%	57.7%	5	71.4%	57.3%	\$286	59.0%	53.7%
	Upper	1	14.3%	\$145	29.9%	22.3%	1	14.3%	25.0%	\$145	29.9%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$485	100.0%	100.0%	7	100.0%	100.0%	\$485	100.0%	100.0%
HOME IMPROVEMENT	Low	1	50.0%	\$17	63.0%	3.1%	1	50.0%	3.6%	\$17	63.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	12.5%	\$0	0.0%	11.3%
	Middle	1	50.0%	\$10	37.0%	57.7%	1	50.0%	56.6%	\$10	37.0%	51.3%
	Upper	0	0.0%	\$0	0.0%	22.3%	0	0.0%	27.2%	\$0	0.0%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$27	100.0%	100.0%	2	100.0%	100.0%	\$27	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	4.5%	\$0	0.0%	20.6%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	27.3%	\$0	0.0%	34.5%
	Middle	0	0.0%	\$0	0.0%	41.0%	0	0.0%	63.6%	\$0	0.0%	42.2%
	Upper	0	0.0%	\$0	0.0%	30.8%	0	0.0%	4.5%	\$0	0.0%	2.7%
	Unknown	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	9.1%	\$17	1.8%	3.1%	1	9.1%	2.0%	\$17	1.8%	1.5%
	Moderate	1	9.1%	\$54	5.6%	16.7%	1	9.1%	15.2%	\$54	5.6%	11.2%
	Middle	7	63.6%	\$396	41.4%	57.7%	7	63.6%	55.3%	\$396	41.4%	48.9%
	Upper	2	18.2%	\$490	51.2%	22.3%	2	18.2%	27.4%	\$490	51.2%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	11	100.0%	\$957	100.0%	100.0%	11	100.0%	100.0%	\$957	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	16.7%	\$125	29.3%	6.8%	1	16.7%	5.1%	\$125	29.3%	6.6%
	Moderate	3	50.0%	\$250	58.7%	17.5%	3	50.0%	19.5%	\$250	58.7%	25.1%
	Middle	1	16.7%	\$1	0.2%	51.4%	1	16.7%	46.5%	\$1	0.2%	36.2%
	Upper	1	16.7%	\$50	11.7%	23.4%	1	16.7%	27.0%	\$50	11.7%	31.6%
	Unknown	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.4%
	Total	6	100.0%	\$426	100.0%	100.0%	6	100.0%	100.0%	\$426	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.9%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.7%	\$0	0.0%	0.3%
	Middle	1	33.3%	\$126	18.6%	69.8%	1	33.3%	59.5%	\$126	18.6%	56.5%
	Upper	2	66.7%	\$553	81.4%	28.4%	2	66.7%	37.9%	\$553	81.4%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$679	100.0%	100.0%	3	100.0%	100.0%	\$679	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IA Waterloo**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	7.0%
	Moderate	1	50.0%	\$100	22.5%	19.1%	1	50.0%	\$100	22.5%	17.8%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	21.9%
	Upper	1	50.0%	\$345	77.5%	36.6%	1	50.0%	\$345	77.5%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.3%
	Total	2	100.0%	\$445	100.0%	100.0%	2	100.0%	\$445	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	6.3%
	Moderate	5	71.4%	\$368	75.9%	19.1%	5	71.4%	\$368	75.9%	14.2%
	Middle	2	28.6%	\$117	24.1%	23.3%	2	28.6%	\$117	24.1%	20.2%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	\$0	0.0%	40.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.3%
	Total	7	100.0%	\$485	100.0%	100.0%	7	100.0%	\$485	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	8.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	17.5%
	Middle	2	100.0%	\$27	100.0%	23.3%	2	100.0%	\$27	100.0%	19.2%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.1%
	Total	2	100.0%	\$27	100.0%	100.0%	2	100.0%	\$27	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	6.6%
	Moderate	6	54.5%	\$468	48.9%	19.1%	6	54.5%	\$468	48.9%	16.3%
	Middle	4	36.4%	\$144	15.0%	23.3%	4	36.4%	\$144	15.0%	20.7%
	Upper	1	9.1%	\$345	36.1%	36.6%	1	9.1%	\$345	36.1%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.9%
	Total	11	100.0%	\$957	100.0%	100.0%	11	100.0%	\$957	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	5	83.3%	\$326	76.5%	87.4%	5	83.3%	\$326	76.5%	39.6%
	Over \$1 Million	1	16.7%	\$100	23.5%	11.6%	1	16.7%			
	Total Rev. available	6	100.0%	\$426	100.0%	99.0%	6	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Total	6	100.0%	\$426	100.0%	100.0%	6	100.0%			
	\$100,000 or Less	5	83.3%	\$301	70.7%		5	83.3%	\$301	70.7%	26.3%
	\$100,001 - \$250,000	1	16.7%	\$125	29.3%		1	16.7%	\$125	29.3%	17.5%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.2%
	Total	6	100.0%	\$426	100.0%		6	100.0%	\$426	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	2	66.7%	\$376	55.4%	99.1%	2	66.7%	\$376	55.4%	50.7%
	Over \$1 Million	1	33.3%	\$303	44.6%	0.9%	1	33.3%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	3	100.0%	\$679	100.0%	100.0%	3	100.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	15.8%
	\$100,001 - \$250,000	2	66.7%	\$376	55.4%		2	66.7%	\$376	55.4%	33.0%
	\$250,001 - \$500,000	1	33.3%	\$303	44.6%		1	33.3%	\$303	44.6%	51.2%
	Total	3	100.0%	\$679	100.0%		3	100.0%	\$679	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	2	12.5%	\$241	12.2%	13.7%	2	12.5%	10.2%	\$241	12.2%	7.3%
	Middle	9	56.3%	\$1,043	52.7%	58.0%	9	56.3%	57.2%	\$1,043	52.7%	53.6%
	Upper	5	31.3%	\$694	35.1%	27.7%	5	31.3%	31.4%	\$694	35.1%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	16	100.0%	\$1,978	100.0%	100.0%	16	100.0%	100.0%	\$1,978	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	3	13.6%	\$263	11.6%	13.7%	3	13.6%	7.9%	\$263	11.6%	5.5%
	Middle	12	54.5%	\$1,182	51.9%	58.0%	12	54.5%	55.7%	\$1,182	51.9%	52.1%
	Upper	7	31.8%	\$831	36.5%	27.7%	7	31.8%	36.0%	\$831	36.5%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$2,276	100.0%	100.0%	22	100.0%	100.0%	\$2,276	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	1	11.1%	\$7	3.6%	13.7%	1	11.1%	9.8%	\$7	3.6%	4.9%
	Middle	6	66.7%	\$175	88.8%	58.0%	6	66.7%	60.3%	\$175	88.8%	57.0%
	Upper	2	22.2%	\$15	7.6%	27.7%	2	22.2%	29.5%	\$15	7.6%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$197	100.0%	100.0%	9	100.0%	100.0%	\$197	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	4.8%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	15.9%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	64.7%	0	0.0%	58.7%	\$0	0.0%	76.2%
	Upper	0	0.0%	\$0	0.0%	16.9%	0	0.0%	17.5%	\$0	0.0%	12.6%
	Unknown	0	0.0%	\$0	0.0%	2.0%	0	0.0%	3.2%	\$0	0.0%	0.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	6	12.8%	\$511	11.5%	13.7%	6	12.8%	9.3%	\$511	11.5%	7.0%
	Middle	27	57.4%	\$2,400	53.9%	58.0%	27	57.4%	56.8%	\$2,400	53.9%	57.0%
	Upper	14	29.8%	\$1,540	34.6%	27.7%	14	29.8%	33.0%	\$1,540	34.6%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	47	100.0%	\$4,451	100.0%	100.0%	47	100.0%	100.0%	\$4,451	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	4.9%	\$0	0.0%	8.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%	0	0.0%	9.0%	\$0	0.0%	5.8%
	Middle	1	33.3%	\$14	2.6%	63.2%	1	33.3%	59.7%	\$14	2.6%	55.0%
	Upper	2	66.7%	\$517	97.4%	20.1%	2	66.7%	25.8%	\$517	97.4%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.4%	\$0	0.0%	0.1%
	Total	3	100.0%	\$531	100.0%	100.0%	3	100.0%	100.0%	\$531	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	1.7%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Middle	0	0.0%	\$0	0.0%	86.7%	0	0.0%	83.1%	\$0	0.0%	85.6%
	Upper	0	0.0%	\$0	0.0%	11.6%	0	0.0%	15.7%	\$0	0.0%	13.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Bloomington**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income		%	Count		Dollar			Agg %
		#	%	\$ (000s)	\$ %		#	%	Bank \$(000s)	\$ %	Agg \$ %	
HOME PURCHASE	Low	5	31.3%	\$386	19.5%	18.4%	5	31.3%	\$386	19.5%	8.6%	
	Moderate	6	37.5%	\$653	33.0%	16.6%	6	37.5%	\$653	33.0%	18.9%	
	Middle	1	6.3%	\$200	10.1%	23.8%	1	6.3%	\$200	10.1%	21.9%	
	Upper	3	18.8%	\$569	28.8%	41.2%	3	18.8%	\$569	28.8%	35.6%	
	Unknown	1	6.3%	\$170	8.6%	0.0%	1	6.3%	\$170	8.6%	15.0%	
	Total	16	100.0%	\$1,978	100.0%	100.0%	16	100.0%	\$1,978	100.0%	100.0%	
REFINANCE	Low	2	9.1%	\$131	5.8%	18.4%	2	9.1%	\$131	5.8%	4.9%	
	Moderate	6	27.3%	\$498	21.9%	16.6%	6	27.3%	\$498	21.9%	11.4%	
	Middle	6	27.3%	\$576	25.3%	23.8%	6	27.3%	\$576	25.3%	20.6%	
	Upper	7	31.8%	\$1,001	44.0%	41.2%	7	31.8%	\$1,001	44.0%	48.0%	
	Unknown	1	4.5%	\$70	3.1%	0.0%	1	4.5%	\$70	3.1%	15.1%	
	Total	22	100.0%	\$2,276	100.0%	100.0%	22	100.0%	\$2,276	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	44.4%	\$34	17.3%	18.4%	4	44.4%	\$34	17.3%	7.3%	
	Moderate	2	22.2%	\$66	33.5%	16.6%	2	22.2%	\$66	33.5%	14.6%	
	Middle	1	11.1%	\$10	5.1%	23.8%	1	11.1%	\$10	5.1%	22.5%	
	Upper	2	22.2%	\$87	44.2%	41.2%	2	22.2%	\$87	44.2%	51.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.2%	
	Total	9	100.0%	\$197	100.0%	100.0%	9	100.0%	\$197	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	23.4%	\$551	12.4%	18.4%	11	23.4%	\$551	12.4%	5.8%	
	Moderate	14	29.8%	\$1,217	27.3%	16.6%	14	29.8%	\$1,217	27.3%	13.0%	
	Middle	8	17.0%	\$786	17.7%	23.8%	8	17.0%	\$786	17.7%	17.7%	
	Upper	12	25.5%	\$1,657	37.2%	41.2%	12	25.5%	\$1,657	37.2%	34.1%	
	Unknown	2	4.3%	\$240	5.4%	0.0%	2	4.3%	\$240	5.4%	29.3%	
	Total	47	100.0%	\$4,451	100.0%	100.0%	47	100.0%	\$4,451	100.0%	100.0%	
Small Business			Total Businesses									
	Revenue	\$1 Million or Less	2	66.7%	\$31	5.8%	88.8%	2	66.7%	\$31	5.8%	37.3%
		Over \$1 Million	1	33.3%	\$500	94.2%	9.6%	1	33.3%	\$500	94.2%	52.7%
		Total Rev. available	3	100.0%	\$531	100.0%	98.4%	3	100.0%	\$531	100.0%	90.0%
		Rev. Not Known	0	0.0%	\$0	0.0%	1.6%	0	0.0%	\$0	0.0%	0.0%
		Total	3	100.0%	\$531	100.0%	100.0%	3	100.0%	\$531	100.0%	100.0%
	Loan Size	\$100,000 or Less	2	66.7%	\$31	5.8%		2	66.7%	\$31	5.8%	23.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.9%
		\$250,001 - \$1 Million	1	33.3%	\$500	94.2%		1	33.3%	\$500	94.2%	53.6%
		Total	3	100.0%	\$531	100.0%		3	100.0%	\$531	100.0%	100.0%
Small Farm			Total Farms									
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%	0	0.0%	\$0	0.0%	78.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	78.5%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	1	50.0%	\$101	51.0%	13.0%	1	50.0%	11.3%	\$101	51.0%	8.1%
	Middle	0	0.0%	\$0	0.0%	55.2%	0	0.0%	50.2%	\$0	0.0%	43.9%
	Upper	1	50.0%	\$97	49.0%	29.5%	1	50.0%	35.8%	\$97	49.0%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$198	100.0%	100.0%	2	100.0%	100.0%	\$198	100.0%	100.0%
REFINANCE	Low	1	16.7%	\$62	16.6%	2.3%	1	16.7%	3.3%	\$62	16.6%	2.2%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	10.2%	\$0	0.0%	8.0%
	Middle	4	66.7%	\$241	64.4%	55.2%	4	66.7%	53.0%	\$241	64.4%	47.3%
	Upper	1	16.7%	\$71	19.0%	29.5%	1	16.7%	33.5%	\$71	19.0%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$374	100.0%	100.0%	6	100.0%	100.0%	\$374	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.4%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	12.7%	\$0	0.0%	6.8%
	Middle	3	60.0%	\$84	33.3%	55.2%	3	60.0%	51.8%	\$84	33.3%	55.7%
	Upper	2	40.0%	\$168	66.7%	29.5%	2	40.0%	33.1%	\$168	66.7%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$252	100.0%	100.0%	5	100.0%	100.0%	\$252	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	9.0%	0	0.0%	15.3%	\$0	0.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	8.9%	0	0.0%	6.8%	\$0	0.0%	2.2%
	Upper	0	0.0%	\$0	0.0%	64.9%	0	0.0%	57.6%	\$0	0.0%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.3%	\$0	0.0%	40.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	7.7%	\$62	7.5%	2.3%	1	7.7%	3.1%	\$62	7.5%	3.6%
	Moderate	1	7.7%	\$101	12.3%	13.0%	1	7.7%	11.0%	\$101	12.3%	7.0%
	Middle	7	53.8%	\$325	39.4%	55.2%	7	53.8%	51.2%	\$325	39.4%	44.9%
	Upper	4	30.8%	\$336	40.8%	29.5%	4	30.8%	34.7%	\$336	40.8%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$824	100.0%	100.0%	13	100.0%	100.0%	\$824	100.0%	100.0%
SMALL BUSINESSES	Low	5	41.7%	\$175	13.8%	9.5%	5	41.7%	7.9%	\$175	13.8%	8.2%
	Moderate	0	0.0%	\$0	0.0%	10.2%	0	0.0%	10.2%	\$0	0.0%	9.7%
	Middle	6	50.0%	\$995	78.4%	58.8%	6	50.0%	52.9%	\$995	78.4%	52.0%
	Upper	1	8.3%	\$99	7.8%	21.4%	1	8.3%	28.1%	\$99	7.8%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.2%
	Total	12	100.0%	\$1,269	100.0%	100.0%	12	100.0%	100.0%	\$1,269	100.0%	100.0%
SMALL FARM	Low	Small Farms										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.2%	\$0	0.0%	0.4%
	Upper	0	0.0%	\$0	0.0%	80.8%	0	0.0%	84.4%	\$0	0.0%	85.0%
	Unknown	0	0.0%	\$0	0.0%	17.5%	0	0.0%	15.4%	\$0	0.0%	14.5%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Bloomington**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	5.3%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	15.3%
	Middle	1	50.0%	\$97	49.0%	22.2%	1	50.0%	\$97	49.0%	22.4%
	Upper	1	50.0%	\$101	51.0%	41.1%	1	50.0%	\$101	51.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.4%
	Total	2	100.0%	\$198	100.0%	100.0%	2	100.0%	\$198	100.0%	100.0%
REFINANCE	Low	2	33.3%	\$122	32.6%	19.4%	2	33.3%	\$122	32.6%	5.4%
	Moderate	3	50.0%	\$181	48.4%	17.3%	3	50.0%	\$181	48.4%	13.4%
	Middle	1	16.7%	\$71	19.0%	22.2%	1	16.7%	\$71	19.0%	16.3%
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	\$0	0.0%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.5%
	Total	6	100.0%	\$374	100.0%	100.0%	6	100.0%	\$374	100.0%	100.0%
HOME IMPROVEMENT	Low	1	20.0%	\$5	2.0%	19.4%	1	20.0%	\$5	2.0%	3.9%
	Moderate	1	20.0%	\$6	2.4%	17.3%	1	20.0%	\$6	2.4%	16.6%
	Middle	1	20.0%	\$73	29.0%	22.2%	1	20.0%	\$73	29.0%	16.2%
	Upper	1	20.0%	\$128	50.8%	41.1%	1	20.0%	\$128	50.8%	56.4%
	Unknown	1	20.0%	\$40	15.9%	0.0%	1	20.0%	\$40	15.9%	6.9%
	Total	5	100.0%	\$252	100.0%	100.0%	5	100.0%	\$252	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.1%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	23.1%	\$127	15.4%	19.4%	3	23.1%	\$127	15.4%	4.3%
	Moderate	4	30.8%	\$187	22.7%	17.3%	4	30.8%	\$187	22.7%	12.2%
	Middle	3	23.1%	\$241	29.2%	22.2%	3	23.1%	\$241	29.2%	16.9%
	Upper	2	15.4%	\$229	27.8%	41.1%	2	15.4%	\$229	27.8%	37.9%
	Unknown	1	7.7%	\$40	4.9%	0.0%	1	7.7%	\$40	4.9%	28.7%
	Total	13	100.0%	\$824	100.0%	100.0%	13	100.0%	\$824	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	8	66.7%	\$319	25.1%	87.5%	8	66.7%	\$319	25.1%	38.5%
	Over \$1 Million	4	33.3%	\$950	74.9%	10.8%	4	33.3%			
	Total Rev. available	12	100.0%	\$1,269	100.0%	98.3%	12	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.8%	0	0.0%			
	Total	12	100.0%	\$1,269	100.0%	100.0%	12	100.0%			
Small Business	Loan Size										
	\$100,000 or Less	10	83.3%	\$469	37.0%		10	83.3%	\$469	37.0%	25.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.6%
	\$250,001 - \$1 Million	2	16.7%	\$800	63.0%		2	16.7%	\$800	63.0%	51.9%
	Total	12	100.0%	\$1,269	100.0%		12	100.0%	\$1,269	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%	0	0.0%	\$0	0.0%	80.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.4%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Carbondale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	4.8%	\$410	12.5%	1.5%	1	4.8%	1.1%	\$410	12.5%	1.1%
	Moderate	3	14.3%	\$257	7.8%	16.5%	3	14.3%	14.9%	\$257	7.8%	10.6%
	Middle	10	47.6%	\$1,320	40.2%	56.1%	10	47.6%	52.2%	\$1,320	40.2%	52.1%
	Upper	7	33.3%	\$1,298	39.5%	26.0%	7	33.3%	31.7%	\$1,298	39.5%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$3,285	100.0%	100.0%	21	100.0%	100.0%	\$3,285	100.0%	100.0%
REFINANCE	Low	1	3.7%	\$25	1.1%	1.5%	1	3.7%	1.0%	\$25	1.1%	1.2%
	Moderate	3	11.1%	\$176	7.8%	16.5%	3	11.1%	13.5%	\$176	7.8%	11.1%
	Middle	20	74.1%	\$1,600	71.0%	56.1%	20	74.1%	55.8%	\$1,600	71.0%	55.9%
	Upper	3	11.1%	\$452	20.1%	26.0%	3	11.1%	29.7%	\$452	20.1%	31.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$2,253	100.0%	100.0%	27	100.0%	100.0%	\$2,253	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.7%	\$0	0.0%	8.0%
	Moderate	4	28.6%	\$95	26.0%	16.5%	4	28.6%	15.7%	\$95	26.0%	12.6%
	Middle	6	42.9%	\$230	62.8%	56.1%	6	42.9%	61.2%	\$230	62.8%	54.3%
	Upper	4	28.6%	\$41	11.2%	26.0%	4	28.6%	22.4%	\$41	11.2%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$366	100.0%	100.0%	14	100.0%	100.0%	\$366	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	12.6%	0	0.0%	15.0%	\$0	0.0%	48.0%
	Moderate	0	0.0%	\$0	0.0%	63.4%	0	0.0%	45.0%	\$0	0.0%	22.7%
	Middle	0	0.0%	\$0	0.0%	15.8%	0	0.0%	30.0%	\$0	0.0%	26.4%
	Upper	0	0.0%	\$0	0.0%	8.2%	0	0.0%	10.0%	\$0	0.0%	2.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	3.2%	\$435	7.4%	1.5%	2	3.2%	1.2%	\$435	7.4%	6.1%
	Moderate	10	16.1%	\$528	8.9%	16.5%	10	16.1%	14.7%	\$528	8.9%	12.0%
	Middle	36	58.1%	\$3,150	53.4%	56.1%	36	58.1%	54.2%	\$3,150	53.4%	50.9%
	Upper	14	22.6%	\$1,791	30.3%	26.0%	14	22.6%	29.9%	\$1,791	30.3%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$5,904	100.0%	100.0%	62	100.0%	100.0%	\$5,904	100.0%	100.0%
SMALL BUSINESSES	Low	2	8.3%	\$39	1.6%	2.5%	2	8.3%	1.1%	\$39	1.6%	0.3%
	Moderate	10	41.7%	\$1,554	64.7%	39.4%	10	41.7%	36.9%	\$1,554	64.7%	48.2%
	Middle	11	45.8%	\$758	31.6%	36.4%	11	45.8%	37.0%	\$758	31.6%	28.2%
	Upper	1	4.2%	\$50	2.1%	21.7%	1	4.2%	23.5%	\$50	2.1%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.3%
	Total	24	100.0%	\$2,401	100.0%	100.0%	24	100.0%	100.0%	\$2,401	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	5.6%	0	0.0%	9.4%	\$0	0.0%	2.0%
	Middle	2	100.0%	\$70	100.0%	78.4%	2	100.0%	76.0%	\$70	100.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	14.2%	0	0.0%	13.5%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$70	100.0%	100.0%	2	100.0%	100.0%	\$70	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Carbondale**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison							
		2016					2016							
		Bank				Families by Family Income	Count			Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	1	4.8%	\$50	1.5%	22.3%	1	4.8%	5.4%	\$50	1.5%	2.5%		
	Moderate	7	33.3%	\$572	17.4%	16.5%	7	33.3%	16.1%	\$572	17.4%	11.1%		
	Middle	3	14.3%	\$376	11.4%	20.0%	3	14.3%	22.1%	\$376	11.4%	19.4%		
	Upper	9	42.9%	\$2,110	64.2%	41.2%	9	42.9%	42.5%	\$2,110	64.2%	53.0%		
	Unknown	1	4.8%	\$177	5.4%	0.0%	1	4.8%	13.9%	\$177	5.4%	14.0%		
	Total	21	100.0%	\$3,285	100.0%	100.0%	21	100.0%	100.0%	\$3,285	100.0%	100.0%		
REFINANCE	Low	6	22.2%	\$211	9.4%	22.3%	6	22.2%	3.9%	\$211	9.4%	1.6%		
	Moderate	4	14.8%	\$289	12.8%	16.5%	4	14.8%	9.7%	\$289	12.8%	5.2%		
	Middle	7	25.9%	\$438	19.4%	20.0%	7	25.9%	17.9%	\$438	19.4%	13.7%		
	Upper	10	37.0%	\$1,315	58.4%	41.2%	10	37.0%	49.9%	\$1,315	58.4%	60.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.6%	\$0	0.0%	19.5%		
	Total	27	100.0%	\$2,253	100.0%	100.0%	27	100.0%	100.0%	\$2,253	100.0%	100.0%		
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	6.7%	\$0	0.0%	2.5%		
	Moderate	2	14.3%	\$42	11.5%	16.5%	2	14.3%	13.1%	\$42	11.5%	7.0%		
	Middle	1	7.1%	\$50	13.7%	20.0%	1	7.1%	20.5%	\$50	13.7%	13.2%		
	Upper	11	78.6%	\$274	74.9%	41.2%	11	78.6%	53.4%	\$274	74.9%	65.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.3%	\$0	0.0%	11.9%		
	Total	14	100.0%	\$366	100.0%	100.0%	14	100.0%	100.0%	\$366	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	7	11.3%	\$261	4.4%	22.3%	7	11.3%	5.0%	\$261	4.4%	1.9%		
	Moderate	13	21.0%	\$903	15.3%	16.5%	13	21.0%	13.5%	\$903	15.3%	7.8%		
	Middle	11	17.7%	\$864	14.6%	20.0%	11	17.7%	20.3%	\$864	14.6%	15.2%		
	Upper	30	48.4%	\$3,699	62.7%	41.2%	30	48.4%	45.8%	\$3,699	62.7%	50.8%		
	Unknown	1	1.6%	\$177	3.0%	0.0%	1	1.6%	15.4%	\$177	3.0%	24.1%		
	Total	62	100.0%	\$5,904	100.0%	100.0%	62	100.0%	100.0%	\$5,904	100.0%	100.0%		
Small Business	Revenue		Total Businesses											
			#	%	\$ (000s)	%	#	%	Agg %	\$ (000s)	%	Agg %		
			19	79.2%	\$596	24.8%	89.3%	19	79.2%	44.8%	\$596	24.8%	49.5%	
			4	16.7%	\$1,759	73.3%	9.1%	4	16.7%					
			23	95.9%	\$2,355	98.1%	98.4%	23	95.9%					
	Rev. Not Known		1	4.2%	\$46	1.9%	1.6%	1	4.2%					
	Total		24	100.0%	\$2,401	100.0%	100.0%	24	100.0%					
	Loan Size		\$100,000 or Less	21	87.5%	\$662	27.6%		21	87.5%	89.1%	\$662	27.6%	28.2%
			\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0	0.0%	16.9%
			\$250,001 - \$1 Million	3	12.5%	\$1,739	72.4%		3	12.5%	5.7%	\$1,739	72.4%	54.8%
Total			24	100.0%	\$2,401	100.0%		24	100.0%	100.0%	\$2,401	100.0%	100.0%	
Small Farm	Revenue		Total Farms											
			#	%	\$ (000s)	%	#	%	Agg %	\$ (000s)	%	Agg %		
			2	100.0%	\$70	100.0%	98.8%	2	100.0%	59.4%	\$70	100.0%	70.1%	
			0	0.0%	\$0	0.0%	1.2%	0	0.0%					
			0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	Total		2	100.0%	\$70	100.0%	100.0%	2	100.0%					
	Loan Size		\$100,000 or Less	2	100.0%	\$70	100.0%		2	100.0%	79.2%	\$70	100.0%	31.3%
			\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.5%	\$0	0.0%	29.3%
			\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.3%	\$0	0.0%	39.4%
			Total	2	100.0%	\$70	100.0%		2	100.0%	100.0%	\$70	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Carbondale

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	2.4%	\$0	0.0%	2.0%
	Moderate	1	7.1%	\$210	11.6%	16.0%	1	7.1%	14.3%	\$210	11.6%	11.7%
	Middle	8	57.1%	\$861	47.6%	47.7%	8	57.1%	48.2%	\$861	47.6%	44.6%
	Upper	5	35.7%	\$738	40.8%	32.8%	5	35.7%	34.3%	\$738	40.8%	40.7%
	Unknown	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.8%	\$0	0.0%	0.9%
	Total	14	100.0%	\$1,809	100.0%	100.0%	14	100.0%	100.0%	\$1,809	100.0%	100.0%
REFINANCE	Low	2	8.7%	\$171	7.7%	2.4%	2	8.7%	1.5%	\$171	7.7%	1.4%
	Moderate	1	4.3%	\$83	3.8%	16.0%	1	4.3%	14.1%	\$83	3.8%	11.0%
	Middle	10	43.5%	\$1,039	47.0%	47.7%	10	43.5%	46.1%	\$1,039	47.0%	44.8%
	Upper	10	43.5%	\$916	41.5%	32.8%	10	43.5%	37.5%	\$916	41.5%	42.3%
	Unknown	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Total	23	100.0%	\$2,209	100.0%	100.0%	23	100.0%	100.0%	\$2,209	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	2.2%	\$0	0.0%	1.6%
	Moderate	3	15.8%	\$29	8.1%	16.0%	3	15.8%	15.2%	\$29	8.1%	13.0%
	Middle	8	42.1%	\$122	34.2%	47.7%	8	42.1%	52.4%	\$122	34.2%	47.0%
	Upper	8	42.1%	\$206	57.7%	32.8%	8	42.1%	28.6%	\$206	57.7%	36.2%
	Unknown	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.7%	\$0	0.0%	2.2%
	Total	19	100.0%	\$357	100.0%	100.0%	19	100.0%	100.0%	\$357	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	31.9%	0	0.0%	9.5%	\$0	0.0%	39.9%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	23.8%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	14.0%	0	0.0%	38.1%	\$0	0.0%	24.8%
	Upper	0	0.0%	\$0	0.0%	13.4%	0	0.0%	9.5%	\$0	0.0%	11.8%
	Unknown	0	0.0%	\$0	0.0%	29.1%	0	0.0%	19.0%	\$0	0.0%	13.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	3.6%	\$171	3.9%	2.4%	2	3.6%	2.2%	\$171	3.9%	5.5%
	Moderate	5	8.9%	\$322	7.4%	16.0%	5	8.9%	14.4%	\$322	7.4%	11.5%
	Middle	26	46.4%	\$2,022	46.2%	47.7%	26	46.4%	48.1%	\$2,022	46.2%	42.9%
	Upper	23	41.1%	\$1,860	42.5%	32.8%	23	41.1%	34.2%	\$1,860	42.5%	38.2%
	Unknown	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.1%	\$0	0.0%	2.0%
	Total	56	100.0%	\$4,375	100.0%	100.0%	56	100.0%	100.0%	\$4,375	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	6	21.4%	\$1,002	54.0%	7.2%	6	21.4%	5.5%	\$1,002	54.0%	5.3%
	Moderate	4	14.3%	\$70	3.8%	19.4%	4	14.3%	16.0%	\$70	3.8%	13.5%
	Middle	8	28.6%	\$244	13.1%	42.3%	8	28.6%	44.8%	\$244	13.1%	47.5%
	Upper	10	35.7%	\$541	29.1%	26.8%	10	35.7%	29.3%	\$541	29.1%	29.2%
	Unknown	0	0.0%	\$0	0.0%	4.4%	0	0.0%	2.6%	\$0	0.0%	4.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.5%
Total	28	100.0%	\$1,857	100.0%	100.0%	28	100.0%	100.0%	\$1,857	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.2%	0	0.0%	12.6%	\$0	0.0%	6.0%
	Middle	3	100.0%	\$153	100.0%	50.3%	3	100.0%	57.5%	\$153	100.0%	65.2%
	Upper	0	0.0%	\$0	0.0%	22.4%	0	0.0%	26.4%	\$0	0.0%	28.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	0.4%
Total	3	100.0%	\$153	100.0%	100.0%	3	100.0%	100.0%	\$153	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Carbondale**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	7.1%	\$28	1.5%	21.8%	1	7.1%	5.8%	\$28	1.5%	2.7%	
	Moderate	3	21.4%	\$262	14.5%	18.4%	3	21.4%	17.8%	\$262	14.5%	12.6%	
	Middle	4	28.6%	\$445	24.6%	18.7%	4	28.6%	21.2%	\$445	24.6%	19.3%	
	Upper	5	35.7%	\$1,008	55.7%	41.2%	5	35.7%	38.7%	\$1,008	55.7%	48.0%	
	Unknown	1	7.1%	\$66	3.6%	0.0%	1	7.1%	16.5%	\$66	3.6%	17.4%	
	Total	14	100.0%	\$1,809	100.0%	100.0%	14	100.0%	100.0%	\$1,809	100.0%	100.0%	
REFINANCE	Low	1	4.3%	\$30	1.4%	21.8%	1	4.3%	6.2%	\$30	1.4%	2.9%	
	Moderate	5	21.7%	\$365	16.5%	18.4%	5	21.7%	14.1%	\$365	16.5%	9.2%	
	Middle	6	26.1%	\$338	15.3%	18.7%	6	26.1%	19.1%	\$338	15.3%	16.9%	
	Upper	11	47.8%	\$1,476	66.8%	41.2%	11	47.8%	46.7%	\$1,476	66.8%	55.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	15.2%	
	Total	23	100.0%	\$2,209	100.0%	100.0%	23	100.0%	100.0%	\$2,209	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.3%	\$5	1.4%	21.8%	1	5.3%	6.5%	\$5	1.4%	2.5%	
	Moderate	4	21.1%	\$92	25.8%	18.4%	4	21.1%	14.3%	\$92	25.8%	9.4%	
	Middle	4	21.1%	\$59	16.5%	18.7%	4	21.1%	21.6%	\$59	16.5%	19.0%	
	Upper	10	52.6%	\$201	56.3%	41.2%	10	52.6%	45.0%	\$201	56.3%	59.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	9.4%	
	Total	19	100.0%	\$357	100.0%	100.0%	19	100.0%	100.0%	\$357	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	5.4%	\$63	1.4%	21.8%	3	5.4%	5.9%	\$63	1.4%	2.5%	
	Moderate	12	21.4%	\$719	16.4%	18.4%	12	21.4%	16.2%	\$719	16.4%	10.3%	
	Middle	14	25.0%	\$842	19.2%	18.7%	14	25.0%	20.5%	\$842	19.2%	16.8%	
	Upper	26	46.4%	\$2,685	61.4%	41.2%	26	46.4%	41.2%	\$2,685	61.4%	46.2%	
	Unknown	1	1.8%	\$66	1.5%	0.0%	1	1.8%	16.2%	\$66	1.5%	24.3%	
	Total	56	100.0%	\$4,375	100.0%	100.0%	56	100.0%	100.0%	\$4,375	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	21	75.0%	\$1,252	67.4%	88.3%	21	75.0%	46.9%	\$1,252	67.4%	50.1%
		Over \$1 Million	4	14.3%	\$450	24.2%	9.9%	4	14.3%				
		Total Rev. available	25	89.3%	\$1,702	91.6%	98.2%	25	89.3%				
		Rev. Not Known	3	10.7%	\$155	8.3%	1.8%	3	10.7%				
		Total	28	100.0%	\$1,857	100.0%	100.0%	28	100.0%				
	Loan Size	\$100,000 or Less	26	92.9%	\$942	50.7%		26	92.9%	90.6%	\$942	50.7%	32.9%
		\$100,001 - \$250,000	1	3.6%	\$200	10.8%		1	3.6%	5.7%	\$200	10.8%	23.1%
		\$250,001 - \$1 Million	1	3.6%	\$715	38.5%		1	3.6%	3.7%	\$715	38.5%	44.0%
		Total	28	100.0%	\$1,857	100.0%		28	100.0%	100.0%	\$1,857	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	3	100.0%	\$153	100.0%	98.6%	3	100.0%	51.7%	\$153	100.0%	60.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$153	100.0%	100.0%	3	100.0%					
	Loan Size	\$100,000 or Less	3	100.0%	\$153	100.0%		3	100.0%	88.5%	\$153	100.0%	47.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	25.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	26.7%
		Total	3	100.0%	\$153	100.0%		3	100.0%	100.0%	\$153	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Central IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	6.7%	\$60	3.2%	3.9%	1	6.7%	3.6%	\$60	3.2%	2.2%
	Middle	13	86.7%	\$1,573	85.1%	81.7%	13	86.7%	84.0%	\$1,573	85.1%	84.1%
	Upper	1	6.7%	\$216	11.7%	14.3%	1	6.7%	12.3%	\$216	11.7%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$1,849	100.0%	100.0%	15	100.0%	100.0%	\$1,849	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	2.1%	\$0	0.0%	1.7%
	Middle	20	83.3%	\$1,409	80.1%	81.7%	20	83.3%	86.5%	\$1,409	80.1%	86.3%
	Upper	4	16.7%	\$350	19.9%	14.3%	4	16.7%	11.3%	\$350	19.9%	12.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$1,759	100.0%	100.0%	24	100.0%	100.0%	\$1,759	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	3.5%	\$0	0.0%	1.7%
	Middle	8	100.0%	\$169	100.0%	81.7%	8	100.0%	83.9%	\$169	100.0%	83.4%
	Upper	0	0.0%	\$0	0.0%	14.3%	0	0.0%	12.6%	\$0	0.0%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$169	100.0%	100.0%	8	100.0%	100.0%	\$169	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	25.0%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	97.4%	0	0.0%	75.0%	\$0	0.0%	93.5%
	Upper	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.1%	\$60	1.6%	3.9%	1	2.1%	3.2%	\$60	1.6%	2.0%
	Middle	41	87.2%	\$3,151	83.4%	81.7%	41	87.2%	84.7%	\$3,151	83.4%	84.8%
	Upper	5	10.6%	\$566	15.0%	14.3%	5	10.6%	12.1%	\$566	15.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$3,777	100.0%	100.0%	47	100.0%	100.0%	\$3,777	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	2.6%	\$0	0.0%	5.8%
	Middle	4	80.0%	\$978	99.8%	84.1%	4	80.0%	82.1%	\$978	99.8%	89.1%
	Upper	1	20.0%	\$2	0.2%	12.5%	1	20.0%	12.7%	\$2	0.2%	3.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.5%
	Total	5	100.0%	\$980	100.0%	100.0%	5	100.0%	100.0%	\$980	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$500	90.9%	67.7%	1	50.0%	74.8%	\$500	90.9%	87.4%
	Upper	1	50.0%	\$50	9.1%	31.8%	1	50.0%	25.2%	\$50	9.1%	12.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$550	100.0%	100.0%	2	100.0%	100.0%	\$550	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Central IL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	5	33.3%	\$341	18.4%	18.2%	5	33.3%	8.9%	\$341	18.4%	5.7%	
	Moderate	1	6.7%	\$51	2.8%	17.9%	1	6.7%	21.9%	\$51	2.8%	18.7%	
	Middle	3	20.0%	\$451	24.4%	22.2%	3	20.0%	23.2%	\$451	24.4%	22.7%	
	Upper	6	40.0%	\$1,006	54.4%	41.7%	6	40.0%	25.5%	\$1,006	54.4%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.4%	\$0	0.0%	19.3%	
	Total	15	100.0%	\$1,849	100.0%	100.0%	15	100.0%	100.0%	\$1,849	100.0%	100.0%	
REFINANCE	Low	3	12.5%	\$191	10.9%	18.2%	3	12.5%	6.4%	\$191	10.9%	3.8%	
	Moderate	7	29.2%	\$394	22.4%	17.9%	7	29.2%	17.7%	\$394	22.4%	11.6%	
	Middle	5	20.8%	\$352	20.0%	22.2%	5	20.8%	21.0%	\$352	20.0%	16.0%	
	Upper	9	37.5%	\$822	46.7%	41.7%	9	37.5%	41.6%	\$822	46.7%	55.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.2%	\$0	0.0%	13.6%	
	Total	24	100.0%	\$1,759	100.0%	100.0%	24	100.0%	100.0%	\$1,759	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	12.5%	\$10	5.9%	18.2%	1	12.5%	6.3%	\$10	5.9%	3.1%	
	Moderate	4	50.0%	\$64	37.9%	17.9%	4	50.0%	17.5%	\$64	37.9%	14.6%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	25.9%	\$0	0.0%	22.0%	
	Upper	3	37.5%	\$95	56.2%	41.7%	3	37.5%	42.7%	\$95	56.2%	56.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	4.2%	
	Total	8	100.0%	\$169	100.0%	100.0%	8	100.0%	100.0%	\$169	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	19.1%	\$542	14.4%	18.2%	9	19.1%	7.9%	\$542	14.4%	4.9%	
	Moderate	12	25.5%	\$509	13.5%	17.9%	12	25.5%	20.3%	\$509	13.5%	16.0%	
	Middle	8	17.0%	\$803	21.3%	22.2%	8	17.0%	22.8%	\$803	21.3%	20.3%	
	Upper	18	38.3%	\$1,923	50.9%	41.7%	18	38.3%	31.6%	\$1,923	50.9%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.4%	\$0	0.0%	17.4%	
	Total	47	100.0%	\$3,777	100.0%	100.0%	47	100.0%	100.0%	\$3,777	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	5	100.0%	\$980	100.0%	89.0%	5	100.0%	39.7%	\$980	100.0%	41.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.7%	0	0.0%				
		Total Rev. available	5	100.0%	\$980	100.0%	96.7%	5	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.3%	0	0.0%				
	Total	5	100.0%	\$980	100.0%	100.0%	5	100.0%					
	Loan Size	\$100,000 or Less	4	80.0%	\$63	6.4%		4	80.0%	94.8%	\$63	6.4%	35.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	12.6%
		\$250,001 - \$1 Million	1	20.0%	\$917	93.6%		1	20.0%	2.6%	\$917	93.6%	52.4%
		Total	5	100.0%	\$980	100.0%		5	100.0%	100.0%	\$980	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	50.0%	\$50	9.1%	100.0%	1	50.0%	50.4%	\$50	9.1%	74.3%
		Over \$1 Million	1	50.0%	\$500	90.9%	0.0%	1	50.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$550	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	1	50.0%	\$50	9.1%		1	50.0%	80.7%	\$50	9.1%	31.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.4%	\$0	0.0%	24.9%
		\$250,001 - \$500,000	1	50.0%	\$500	90.9%		1	50.0%	8.9%	\$500	90.9%	43.7%
		Total	2	100.0%	\$550	100.0%		2	100.0%	100.0%	\$550	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Central IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	9.1%	\$36	4.6%	10.5%	1	9.1%	10.2%	\$36	4.6%	7.9%
	Middle	8	72.7%	\$620	78.9%	81.5%	8	72.7%	81.3%	\$620	78.9%	81.1%
	Upper	2	18.2%	\$130	16.5%	8.0%	2	18.2%	8.5%	\$130	16.5%	11.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$786	100.0%	100.0%	11	100.0%	100.0%	\$786	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	6.3%	\$86	6.3%	10.5%	1	6.3%	7.5%	\$86	6.3%	5.6%
	Middle	13	81.3%	\$1,022	75.3%	81.5%	13	81.3%	81.6%	\$1,022	75.3%	81.7%
	Upper	2	12.5%	\$249	18.3%	8.0%	2	12.5%	10.9%	\$249	18.3%	12.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$1,357	100.0%	100.0%	16	100.0%	100.0%	\$1,357	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	10.0%	\$0	0.0%	8.3%
	Middle	8	100.0%	\$168	100.0%	81.5%	8	100.0%	81.7%	\$168	100.0%	80.3%
	Upper	0	0.0%	\$0	0.0%	8.0%	0	0.0%	8.3%	\$0	0.0%	11.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$168	100.0%	100.0%	8	100.0%	100.0%	\$168	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	7.3%	0	0.0%	50.0%	\$0	0.0%	42.8%
	Middle	0	0.0%	\$0	0.0%	92.0%	0	0.0%	50.0%	\$0	0.0%	57.2%
	Upper	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.7%	\$122	5.3%	10.5%	2	5.7%	9.7%	\$122	5.3%	7.6%
	Middle	29	82.9%	\$1,810	78.3%	81.5%	29	82.9%	81.3%	\$1,810	78.3%	81.1%
	Upper	4	11.4%	\$379	16.4%	8.0%	4	11.4%	9.0%	\$379	16.4%	11.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$2,311	100.0%	100.0%	35	100.0%	100.0%	\$2,311	100.0%	100.0%
SMALL BUSINESSES	Low	Small Businesses										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	20.0%	\$25	21.4%	11.8%	1	20.0%	9.8%	\$25	21.4%	3.4%
	Middle	4	80.0%	\$92	78.6%	79.9%	4	80.0%	78.8%	\$92	78.6%	78.7%
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	9.8%	\$0	0.0%	15.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	2.1%
	Total	5	100.0%	\$117	100.0%	100.0%	5	100.0%	100.0%	\$117	100.0%	100.0%
SMALL FARM	Low	Small Farms										
	Moderate	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	80.6%	0	0.0%	73.2%	\$0	0.0%	73.2%
	Upper	1	100.0%	\$50	100.0%	18.8%	1	100.0%	25.5%	\$50	100.0%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Central IL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	27.3%	\$179	22.8%	20.6%	3	27.3%	\$179	22.8%	4.9%
	Moderate	4	36.4%	\$269	34.2%	16.4%	4	36.4%	\$269	34.2%	18.1%
	Middle	3	27.3%	\$269	34.2%	22.1%	3	27.3%	\$269	34.2%	21.1%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	29.3%
	Unknown	1	9.1%	\$69	8.8%	0.0%	1	9.1%	\$69	8.8%	26.5%
	Total	11	100.0%	\$786	100.0%	100.0%	11	100.0%	\$786	100.0%	100.0%
REFINANCE	Low	3	18.8%	\$187	13.8%	20.6%	3	18.8%	\$187	13.8%	4.9%
	Moderate	1	6.3%	\$86	6.3%	16.4%	1	6.3%	\$86	6.3%	16.8%
	Middle	5	31.3%	\$315	23.2%	22.1%	5	31.3%	\$315	23.2%	25.3%
	Upper	7	43.8%	\$769	56.7%	41.0%	7	43.8%	\$769	56.7%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.3%
	Total	16	100.0%	\$1,357	100.0%	100.0%	16	100.0%	\$1,357	100.0%	100.0%
HOME IMPROVEMENT	Low	2	25.0%	\$33	19.6%	20.6%	2	25.0%	\$33	19.6%	6.2%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	\$0	0.0%	13.1%
	Middle	3	37.5%	\$62	36.9%	22.1%	3	37.5%	\$62	36.9%	28.1%
	Upper	3	37.5%	\$73	43.5%	41.0%	3	37.5%	\$73	43.5%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%
	Total	8	100.0%	\$168	100.0%	100.0%	8	100.0%	\$168	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	22.9%	\$399	17.3%	20.6%	8	22.9%	\$399	17.3%	4.9%
	Moderate	5	14.3%	\$355	15.4%	16.4%	5	14.3%	\$355	15.4%	17.4%
	Middle	11	31.4%	\$646	28.0%	22.1%	11	31.4%	\$646	28.0%	22.3%
	Upper	10	28.6%	\$842	36.4%	41.0%	10	28.6%	\$842	36.4%	33.8%
	Unknown	1	2.9%	\$69	3.0%	0.0%	1	2.9%	\$69	3.0%	21.5%
	Total	35	100.0%	\$2,311	100.0%	100.0%	35	100.0%	\$2,311	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	3	60.0%	\$82	70.1%	87.7%	3	60.0%	\$82	70.1%	41.7%
	Over \$1 Million	2	40.0%	\$35	29.9%	8.7%	2	40.0%			
	Total Rev. available	5	100.0%	\$117	100.0%	96.4%	5	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	3.7%	0	0.0%			
	Total	5	100.0%	\$117	100.0%	100.0%	5	100.0%			
Small Business	Loan Size										
	\$100,000 or Less	5	100.0%	\$117	100.0%		5	100.0%	\$117	100.0%	41.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	14.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	44.8%
	Total	5	100.0%	\$117	100.0%		5	100.0%	\$117	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	1	100.0%	\$50	100.0%	100.0%	1	100.0%	\$50	100.0%	82.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%			
	Loan Size										
	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	\$50	100.0%	30.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	29.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	39.7%
	Total	1	100.0%	\$50	100.0%		1	100.0%	\$50	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Champaign

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar	\$ %		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	10.0%	\$64	5.2%	2.4%	1	10.0%	\$64	5.2%	0.9%
	Moderate	1	10.0%	\$99	8.1%	11.5%	1	10.0%	\$99	8.1%	7.4%
	Middle	7	70.0%	\$957	78.4%	61.6%	7	70.0%	\$957	78.4%	59.0%
	Upper	1	10.0%	\$100	8.2%	24.6%	1	10.0%	\$100	8.2%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,220	100.0%	100.0%	10	100.0%	\$1,220	100.0%	100.0%
REFINANCE	Low	1	25.0%	\$36	6.8%	2.4%	1	25.0%	\$36	6.8%	1.9%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	\$0	0.0%	5.6%
	Middle	2	50.0%	\$485	91.2%	61.6%	2	50.0%	\$485	91.2%	59.2%
	Upper	1	25.0%	\$11	2.1%	24.6%	1	25.0%	\$11	2.1%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$532	100.0%	100.0%	4	100.0%	\$532	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	\$0	0.0%	3.7%
	Middle	2	100.0%	\$23	100.0%	61.6%	2	100.0%	\$23	100.0%	71.1%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	\$0	0.0%	23.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$23	100.0%	100.0%	2	100.0%	\$23	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	30.6%	0	0.0%	\$0	0.0%	49.8%
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	15.3%
	Middle	0	0.0%	\$0	0.0%	29.6%	0	0.0%	\$0	0.0%	15.9%
	Upper	0	0.0%	\$0	0.0%	11.5%	0	0.0%	\$0	0.0%	7.4%
	Unknown	0	0.0%	\$0	0.0%	7.4%	0	0.0%	\$0	0.0%	11.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	12.5%	\$100	5.6%	2.4%	2	12.5%	\$100	5.6%	12.2%
	Moderate	1	6.3%	\$99	5.6%	11.5%	1	6.3%	\$99	5.6%	8.5%
	Middle	11	68.8%	\$1,465	82.5%	61.6%	11	68.8%	\$1,465	82.5%	49.7%
	Upper	2	12.5%	\$111	6.3%	24.6%	2	12.5%	\$111	6.3%	27.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.6%
	Total	16	100.0%	\$1,775	100.0%	100.0%	16	100.0%	\$1,775	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	10.9%	0	0.0%	\$0	0.0%	11.9%
	Moderate	1	33.3%	\$500	90.4%	18.1%	1	33.3%	\$500	90.4%	18.7%
	Middle	1	33.3%	\$5	0.9%	45.6%	1	33.3%	\$5	0.9%	40.9%
	Upper	1	33.3%	\$48	8.7%	24.7%	1	33.3%	\$48	8.7%	27.1%
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.3%
	Total	3	100.0%	\$553	100.0%	100.0%	3	100.0%	\$553	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.0%	0	0.0%	\$0	0.0%	1.6%
	Middle	2	100.0%	\$125	100.0%	87.0%	2	100.0%	\$125	100.0%	84.3%
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	\$0	0.0%	10.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%
	Total	2	100.0%	\$125	100.0%	100.0%	2	100.0%	\$125	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Champaign**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	1	10.0%	\$64	5.2%	21.5%	1	10.0%	\$64	5.2%	4.3%
	Moderate	2	20.0%	\$133	10.9%	17.4%	2	20.0%	\$133	10.9%	14.7%
	Middle	4	40.0%	\$500	41.0%	21.1%	4	40.0%	\$500	41.0%	19.4%
	Upper	3	30.0%	\$523	42.9%	40.0%	3	30.0%	\$523	42.9%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.8%
	Total	10	100.0%	\$1,220	100.0%	100.0%	10	100.0%	\$1,220	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	\$0	0.0%	2.6%
	Moderate	1	25.0%	\$11	2.1%	17.4%	1	25.0%	\$11	2.1%	9.1%
	Middle	1	25.0%	\$36	6.8%	21.1%	1	25.0%	\$36	6.8%	16.7%
	Upper	2	50.0%	\$485	91.2%	40.0%	2	50.0%	\$485	91.2%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.1%
	Total	4	100.0%	\$532	100.0%	100.0%	4	100.0%	\$532	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	\$0	0.0%	3.5%
	Moderate	1	50.0%	\$13	56.5%	17.4%	1	50.0%	\$13	56.5%	15.5%
	Middle	1	50.0%	\$10	43.5%	21.1%	1	50.0%	\$10	43.5%	20.9%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	\$0	0.0%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.1%
	Total	2	100.0%	\$23	100.0%	100.0%	2	100.0%	\$23	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	6.3%	\$64	3.6%	21.5%	1	6.3%	\$64	3.6%	2.8%
	Moderate	4	25.0%	\$157	8.8%	17.4%	4	25.0%	\$157	8.8%	9.6%
	Middle	6	37.5%	\$546	30.8%	21.1%	6	37.5%	\$546	30.8%	14.2%
	Upper	5	31.3%	\$1,008	56.8%	40.0%	5	31.3%	\$1,008	56.8%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	30.6%
	Total	16	100.0%	\$1,775	100.0%	100.0%	16	100.0%	\$1,775	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	0	0.0%	\$0	0.0%	89.6%	0	0.0%	\$0	0.0%	40.2%
	Over \$1 Million	3	100.0%	\$553	100.0%	9.0%	3	100.0%			
	Total Rev. available	3	100.0%	\$553	100.0%	98.6%	3	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%			
	Total	3	100.0%	\$553	100.0%	100.0%	3	100.0%			
Small Business	Loan Size										
	\$100,000 or Less	2	66.7%	\$53	9.6%		2	66.7%	\$53	9.6%	25.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.7%
	\$250,001 - \$1 Million	1	33.3%	\$500	90.4%		1	33.3%	\$500	90.4%	56.8%
	Total	3	100.0%	\$553	100.0%		3	100.0%	\$553	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	1	50.0%	\$100	80.0%	98.8%	1	50.0%	\$100	80.0%	84.1%
	Over \$1 Million	1	50.0%	\$25	20.0%	1.2%	1	50.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	2	100.0%	\$125	100.0%	100.0%	2	100.0%			
	Loan Size										
	\$100,000 or Less	2	100.0%	\$125	100.0%		2	100.0%	\$125	100.0%	16.6%
Small Farm	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.6%
	Total	2	100.0%	\$125	100.0%		2	100.0%	\$125	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Champaign

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	4.1%	\$0	0.0%	2.0%
	Moderate	3	37.5%	\$301	24.8%	12.1%	3	37.5%	12.1%	\$301	24.8%	7.9%
	Middle	5	62.5%	\$912	75.2%	57.6%	5	62.5%	60.4%	\$912	75.2%	60.3%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	23.2%	\$0	0.0%	29.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	8	100.0%	\$1,213	100.0%	100.0%	8	100.0%	100.0%	\$1,213	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	7.5%	\$0	0.0%	6.3%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	11.5%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	57.6%	0	0.0%	56.5%	\$0	0.0%	54.3%
	Upper	1	100.0%	\$400	100.0%	24.7%	1	100.0%	24.2%	\$400	100.0%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	1.2%
	Total	1	100.0%	\$400	100.0%	100.0%	1	100.0%	100.0%	\$400	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	6.2%	\$0	0.0%	7.9%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	10.3%	\$0	0.0%	5.3%
	Middle	2	100.0%	\$125	100.0%	57.6%	2	100.0%	65.1%	\$125	100.0%	67.9%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	18.2%	\$0	0.0%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	2	100.0%	\$125	100.0%	100.0%	2	100.0%	100.0%	\$125	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	29.4%	0	0.0%	22.3%	\$0	0.0%	39.0%
	Moderate	0	0.0%	\$0	0.0%	23.2%	0	0.0%	9.9%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	29.2%	0	0.0%	44.6%	\$0	0.0%	30.0%
	Upper	0	0.0%	\$0	0.0%	12.4%	0	0.0%	14.0%	\$0	0.0%	11.1%
	Unknown	0	0.0%	\$0	0.0%	5.9%	0	0.0%	9.1%	\$0	0.0%	17.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	5.7%	\$0	0.0%	12.6%
	Moderate	3	27.3%	\$301	17.3%	12.1%	3	27.3%	11.7%	\$301	17.3%	6.4%
	Middle	7	63.6%	\$1,037	59.7%	57.6%	7	63.6%	59.2%	\$1,037	59.7%	51.4%
	Upper	1	9.1%	\$400	23.0%	24.7%	1	9.1%	22.9%	\$400	23.0%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	4.8%
	Total	11	100.0%	\$1,738	100.0%	100.0%	11	100.0%	100.0%	\$1,738	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	10.2%	0	0.0%	11.5%	\$0	0.0%	12.3%
	Moderate	2	40.0%	\$559	52.2%	17.7%	2	40.0%	14.3%	\$559	52.2%	18.1%
	Middle	2	40.0%	\$501	46.8%	44.1%	2	40.0%	42.8%	\$501	46.8%	38.7%
	Upper	1	20.0%	\$10	0.9%	26.0%	1	20.0%	29.0%	\$10	0.9%	30.0%
	Unknown	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.5%	\$0	0.0%	0.7%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.2%
	Total	5	100.0%	\$1,070	100.0%	100.0%	5	100.0%	100.0%	\$1,070	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.7%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	1.4%	\$0	0.0%	0.3%
	Middle	2	100.0%	\$158	100.0%	79.1%	2	100.0%	76.8%	\$158	100.0%	82.1%
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	20.3%	\$0	0.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.0%
	Total	2	100.0%	\$158	100.0%	100.0%	2	100.0%	100.0%	\$158	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Champaign**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	12.5%	\$59	4.9%	22.5%	1	12.5%	\$59	4.9%	4.3%
	Moderate	3	37.5%	\$351	28.9%	16.6%	3	37.5%	\$351	28.9%	13.4%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	21.6%
	Upper	4	50.0%	\$803	66.2%	40.5%	4	50.0%	\$803	66.2%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.7%
	Total	8	100.0%	\$1,213	100.0%	100.0%	8	100.0%	\$1,213	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	8.9%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	16.9%
	Upper	1	100.0%	\$400	100.0%	40.5%	1	100.0%	\$400	100.0%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.2%
	Total	1	100.0%	\$400	100.0%	100.0%	1	100.0%	\$400	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	\$0	0.0%	5.2%
	Moderate	1	50.0%	\$25	20.0%	16.6%	1	50.0%	\$25	20.0%	15.5%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	13.9%
	Upper	1	50.0%	\$100	80.0%	40.5%	1	50.0%	\$100	80.0%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.9%
	Total	2	100.0%	\$125	100.0%	100.0%	2	100.0%	\$125	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	9.1%	\$59	3.4%	22.5%	1	9.1%	\$59	3.4%	2.9%
	Moderate	4	36.4%	\$376	21.6%	16.6%	4	36.4%	\$376	21.6%	9.1%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	14.8%
	Upper	6	54.5%	\$1,303	75.0%	40.5%	6	54.5%	\$1,303	75.0%	36.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	36.3%
	Total	11	100.0%	\$1,738	100.0%	100.0%	11	100.0%	\$1,738	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	3	60.0%	\$320	29.9%	88.6%	3	60.0%	\$320	29.9%	41.9%
	Over \$1 Million	2	40.0%	\$750	70.1%	9.9%	2	40.0%	\$750	70.1%	58.1%
	Total Rev. available	5	100.0%	\$1,070	100.0%	98.5%	5	100.0%	\$1,070	100.0%	100.0%
	Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	1.5%
	Total	5	100.0%	\$1,070	100.0%	100.0%	5	100.0%	\$1,070	100.0%	100.0%
	\$100,000 or Less	2	40.0%	\$11	1.0%		2	40.0%	\$11	1.0%	25.5%
	\$100,001 - \$250,000	1	20.0%	\$250	23.4%		1	20.0%	\$250	23.4%	19.0%
	\$250,001 - \$1 Million	2	40.0%	\$809	75.6%		2	40.0%	\$809	75.6%	55.5%
	Total	5	100.0%	\$1,070	100.0%		5	100.0%	\$1,070	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	2	100.0%	\$158	100.0%	98.3%	2	100.0%	\$158	100.0%	77.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	2.9%
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$158	100.0%	100.0%	2	100.0%	\$158	100.0%	100.0%
	\$100,000 or Less	2	100.0%	\$158	100.0%		2	100.0%	\$158	100.0%	14.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	58.6%
	Total	2	100.0%	\$158	100.0%		2	100.0%	\$158	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Livingston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	4.8%	\$0	0.0%	3.8%
	Middle	2	100.0%	\$179	100.0%	81.7%	2	100.0%	86.5%	\$179	100.0%	86.3%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	8.7%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$179	100.0%	100.0%	2	100.0%	100.0%	\$179	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	7.2%	\$0	0.0%	5.9%
	Middle	2	66.7%	\$98	64.1%	81.7%	2	66.7%	83.5%	\$98	64.1%	85.7%
	Upper	1	33.3%	\$55	35.9%	11.8%	1	33.3%	9.3%	\$55	35.9%	8.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$153	100.0%	100.0%	3	100.0%	100.0%	\$153	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	3.2%	\$0	0.0%	1.2%
	Middle	1	100.0%	\$40	100.0%	81.7%	1	100.0%	90.5%	\$40	100.0%	93.2%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	6.3%	\$0	0.0%	5.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$40	100.0%	100.0%	1	100.0%	100.0%	\$40	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	34.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	47.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	5.5%	\$0	0.0%	4.4%
	Middle	5	83.3%	\$317	85.2%	81.7%	5	83.3%	85.9%	\$317	85.2%	86.7%
	Upper	1	16.7%	\$55	14.8%	11.8%	1	16.7%	8.6%	\$55	14.8%	8.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$372	100.0%	100.0%	6	100.0%	100.0%	\$372	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	9.9%	\$0	0.0%	3.2%
	Middle	1	100.0%	\$20	100.0%	77.0%	1	100.0%	82.0%	\$20	100.0%	79.9%
	Upper	0	0.0%	\$0	0.0%	7.0%	0	0.0%	6.3%	\$0	0.0%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.3%
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.5%	\$0	0.0%	2.8%	
Middle	0	0.0%	\$0	0.0%	95.7%	0	0.0%	97.6%	\$0	0.0%	96.2%	
Upper	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.0%	\$0	0.0%	1.0%	
Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Livingston**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	17.6%
	Middle	2	100.0%	\$179	100.0%	23.3%	2	100.0%	\$179	100.0%	29.8%
	Upper	0	0.0%	\$0	0.0%	45.8%	0	0.0%	\$0	0.0%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.0%
	Total	2	100.0%	\$179	100.0%	100.0%	2	100.0%	\$179	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	2.1%
	Moderate	2	66.7%	\$75	49.0%	14.8%	2	66.7%	\$75	49.0%	10.8%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	21.5%
	Upper	1	33.3%	\$78	51.0%	45.8%	1	33.3%	\$78	51.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.6%
	Total	3	100.0%	\$153	100.0%	100.0%	3	100.0%	\$153	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	7.7%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	19.8%
	Upper	1	100.0%	\$40	100.0%	45.8%	1	100.0%	\$40	100.0%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.2%
	Total	1	100.0%	\$40	100.0%	100.0%	1	100.0%	\$40	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	2.8%
	Moderate	2	33.3%	\$75	20.2%	14.8%	2	33.3%	\$75	20.2%	14.0%
	Middle	2	33.3%	\$179	48.1%	23.3%	2	33.3%	\$179	48.1%	25.4%
	Upper	2	33.3%	\$118	31.7%	45.8%	2	33.3%	\$118	31.7%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.1%
	Total	6	100.0%	\$372	100.0%	100.0%	6	100.0%	\$372	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	1	100.0%	\$20	100.0%	86.9%	1	100.0%	\$20	100.0%	36.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	10.2%	0	0.0%			
	Total Rev. available	1	100.0%	\$20	100.0%	97.1%	1	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	2.9%	0	0.0%			
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%			
	\$100,000 or Less	1	100.0%	\$20	100.0%		1	100.0%	\$20	100.0%	29.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	14.0%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.9%
	Total	1	100.0%	\$20	100.0%		1	100.0%	\$20	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%	0	0.0%	\$0	0.0%	76.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	52.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Peoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.4%	\$0	0.0%	0.6%
	Moderate	4	25.0%	\$247	9.9%	15.9%	4	25.0%	13.2%	\$247	9.9%	7.7%
	Middle	8	50.0%	\$962	38.4%	57.6%	8	50.0%	58.5%	\$962	38.4%	52.9%
	Upper	4	25.0%	\$1,297	51.8%	23.7%	4	25.0%	26.9%	\$1,297	51.8%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,506	100.0%	100.0%	16	100.0%	100.0%	\$2,506	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	3	16.7%	\$153	10.1%	15.9%	3	16.7%	10.5%	\$153	10.1%	6.3%
	Middle	11	61.1%	\$903	59.8%	57.6%	11	61.1%	58.9%	\$903	59.8%	52.4%
	Upper	4	22.2%	\$454	30.1%	23.7%	4	22.2%	29.6%	\$454	30.1%	40.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$1,510	100.0%	100.0%	18	100.0%	100.0%	\$1,510	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Moderate	3	27.3%	\$52	30.6%	15.9%	3	27.3%	16.1%	\$52	30.6%	7.3%
	Middle	7	63.6%	\$98	57.6%	57.6%	7	63.6%	58.9%	\$98	57.6%	53.0%
	Upper	1	9.1%	\$20	11.8%	23.7%	1	9.1%	24.0%	\$20	11.8%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$170	100.0%	100.0%	11	100.0%	100.0%	\$170	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	11.4%	0	0.0%	8.7%	\$0	0.0%	9.4%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	23.2%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	47.7%	0	0.0%	52.2%	\$0	0.0%	41.0%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	15.9%	\$0	0.0%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.2%	\$0	0.0%	1.0%
	Moderate	10	22.2%	\$452	10.8%	15.9%	10	22.2%	12.5%	\$452	10.8%	7.6%
	Middle	26	57.8%	\$1,963	46.9%	57.6%	26	57.8%	58.7%	\$1,963	46.9%	52.1%
	Upper	9	20.0%	\$1,771	42.3%	23.7%	9	20.0%	27.6%	\$1,771	42.3%	39.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$4,186	100.0%	100.0%	45	100.0%	100.0%	\$4,186	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	7.0%	\$0	0.0%	10.5%
	Moderate	1	11.1%	\$300	19.7%	16.0%	1	11.1%	13.3%	\$300	19.7%	13.9%
	Middle	3	33.3%	\$1,005	65.9%	51.7%	3	33.3%	50.8%	\$1,005	65.9%	45.7%
	Upper	5	55.6%	\$221	14.5%	24.5%	5	55.6%	28.0%	\$221	14.5%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.2%
	Total	9	100.0%	\$1,526	100.0%	100.0%	9	100.0%	100.0%	\$1,526	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	68.0%	0	0.0%	71.7%	\$0	0.0%	74.8%
	Upper	0	0.0%	\$0	0.0%	29.3%	0	0.0%	28.0%	\$0	0.0%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Peoria**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	4	25.0%	\$273	10.9%	20.4%	4	25.0%	\$273	10.9%	6.5%
	Moderate	3	18.8%	\$170	6.8%	18.7%	3	18.8%	\$170	6.8%	16.0%
	Middle	4	25.0%	\$511	20.4%	22.1%	4	25.0%	\$511	20.4%	21.6%
	Upper	4	25.0%	\$1,443	57.6%	38.9%	4	25.0%	\$1,443	57.6%	44.9%
	Unknown	1	6.3%	\$109	4.3%	0.0%	1	6.3%	\$109	4.3%	11.1%
	Total	16	100.0%	\$2,506	100.0%	100.0%	16	100.0%	\$2,506	100.0%	100.0%
REFINANCE	Low	5	27.8%	\$200	13.2%	20.4%	5	27.8%	\$200	13.2%	4.2%
	Moderate	4	22.2%	\$259	17.2%	18.7%	4	22.2%	\$259	17.2%	9.8%
	Middle	6	33.3%	\$567	37.5%	22.1%	6	33.3%	\$567	37.5%	17.3%
	Upper	3	16.7%	\$484	32.1%	38.9%	3	16.7%	\$484	32.1%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.3%
	Total	18	100.0%	\$1,510	100.0%	100.0%	18	100.0%	\$1,510	100.0%	100.0%
HOME IMPROVEMENT	Low	1	9.1%	\$2	1.2%	20.4%	1	9.1%	\$2	1.2%	4.9%
	Moderate	5	45.5%	\$30	17.6%	18.7%	5	45.5%	\$30	17.6%	11.8%
	Middle	3	27.3%	\$58	34.1%	22.1%	3	27.3%	\$58	34.1%	17.1%
	Upper	2	18.2%	\$80	47.1%	38.9%	2	18.2%	\$80	47.1%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.6%
	Total	11	100.0%	\$170	100.0%	100.0%	11	100.0%	\$170	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	22.2%	\$475	11.3%	20.4%	10	22.2%	\$475	11.3%	5.2%
	Moderate	12	26.7%	\$459	11.0%	18.7%	12	26.7%	\$459	11.0%	12.7%
	Middle	13	28.9%	\$1,136	27.1%	22.1%	13	28.9%	\$1,136	27.1%	18.7%
	Upper	9	20.0%	\$2,007	47.9%	38.9%	9	20.0%	\$2,007	47.9%	46.8%
	Unknown	1	2.2%	\$109	2.6%	0.0%	1	2.2%	\$109	2.6%	16.5%
	Total	45	100.0%	\$4,186	100.0%	100.0%	45	100.0%	\$4,186	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	4	44.4%	\$146	9.6%	87.5%	4	44.4%	\$146	9.6%	32.1%
	Over \$1 Million	5	55.6%	\$1,380	90.4%	11.2%	5	55.6%			
	Total Rev. available	9	100.0%	\$1,526	100.0%	98.7%	9	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Total	9	100.0%	\$1,526	100.0%	100.0%	9	100.0%			
	\$100,000 or Less	5	55.6%	\$120	7.9%		5	55.6%	\$120	7.9%	25.9%
	\$100,001 - \$250,000	2	22.2%	\$356	23.3%		2	22.2%	\$356	23.3%	16.9%
	\$250,001 - \$1 Million	2	22.2%	\$1,050	68.8%		2	22.2%	\$1,050	68.8%	57.2%
	Total	9	100.0%	\$1,526	100.0%		9	100.0%	\$1,526	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	\$0	0.0%	72.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Peoria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	17.1%	\$0	0.0%	9.9%
	Middle	6	42.9%	\$705	21.3%	45.8%	6	42.9%	46.0%	\$705	21.3%	39.6%
	Upper	8	57.1%	\$2,599	78.7%	31.1%	8	57.1%	34.7%	\$2,599	78.7%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$3,304	100.0%	100.0%	14	100.0%	100.0%	\$3,304	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	2.6%	\$0	0.0%	1.9%
	Moderate	4	25.0%	\$217	17.0%	18.5%	4	25.0%	16.5%	\$217	17.0%	10.0%
	Middle	7	43.8%	\$621	48.6%	45.8%	7	43.8%	43.5%	\$621	48.6%	38.8%
	Upper	5	31.3%	\$441	34.5%	31.1%	5	31.3%	37.4%	\$441	34.5%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$1,279	100.0%	100.0%	16	100.0%	100.0%	\$1,279	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	7.4%	\$0	0.0%	2.3%
	Moderate	4	57.1%	\$74	86.0%	18.5%	4	57.1%	19.3%	\$74	86.0%	11.8%
	Middle	1	14.3%	\$5	5.8%	45.8%	1	14.3%	42.6%	\$5	5.8%	42.3%
	Upper	2	28.6%	\$7	8.1%	31.1%	2	28.6%	30.7%	\$7	8.1%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$86	100.0%	100.0%	7	100.0%	100.0%	\$86	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	17.9%	\$0	0.0%	6.7%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	17.9%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	41.6%	0	0.0%	48.7%	\$0	0.0%	51.0%
	Upper	0	0.0%	\$0	0.0%	19.6%	0	0.0%	15.4%	\$0	0.0%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	2.8%	\$0	0.0%	1.6%
	Moderate	8	21.6%	\$291	6.2%	18.5%	8	21.6%	17.1%	\$291	6.2%	9.9%
	Middle	14	37.8%	\$1,331	28.5%	45.8%	14	37.8%	45.0%	\$1,331	28.5%	39.9%
	Upper	15	40.5%	\$3,047	65.3%	31.1%	15	40.5%	35.0%	\$3,047	65.3%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$4,669	100.0%	100.0%	37	100.0%	100.0%	\$4,669	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	11.9%	0	0.0%	10.9%	\$0	0.0%	13.4%
	Moderate	1	12.5%	\$175	17.4%	16.4%	1	12.5%	14.9%	\$175	17.4%	12.3%
	Middle	4	50.0%	\$278	27.7%	42.7%	4	50.0%	40.6%	\$278	27.7%	41.5%
	Upper	3	37.5%	\$552	54.9%	29.0%	3	37.5%	33.0%	\$552	54.9%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,005	100.0%	100.0%	8	100.0%	100.0%	\$1,005	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	3.4%	0	0.0%	1.8%	\$0	0.0%	0.8%
	Middle	0	0.0%	\$0	0.0%	53.5%	0	0.0%	51.8%	\$0	0.0%	52.3%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	45.9%	\$0	0.0%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Peoria**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	7.1%	\$102	3.1%	21.6%	1	7.1%	15.5%	\$102	3.1%	8.4%	
	Moderate	2	14.3%	\$269	8.1%	17.6%	2	14.3%	24.3%	\$269	8.1%	17.9%	
	Middle	3	21.4%	\$619	18.7%	21.1%	3	21.4%	21.3%	\$619	18.7%	21.0%	
	Upper	6	42.9%	\$2,083	63.0%	39.7%	6	42.9%	30.6%	\$2,083	63.0%	45.2%	
	Unknown	2	14.3%	\$231	7.0%	0.0%	2	14.3%	8.4%	\$231	7.0%	7.5%	
	Total	14	100.0%	\$3,304	100.0%	100.0%	14	100.0%	100.0%	\$3,304	100.0%	100.0%	
REFINANCE	Low	3	18.8%	\$112	8.8%	21.6%	3	18.8%	10.8%	\$112	8.8%	5.7%	
	Moderate	1	6.3%	\$63	4.9%	17.6%	1	6.3%	19.2%	\$63	4.9%	13.5%	
	Middle	7	43.8%	\$550	43.0%	21.1%	7	43.8%	21.9%	\$550	43.0%	19.3%	
	Upper	3	18.8%	\$324	25.3%	39.7%	3	18.8%	35.7%	\$324	25.3%	48.4%	
	Unknown	2	12.5%	\$230	18.0%	0.0%	2	12.5%	12.4%	\$230	18.0%	13.1%	
	Total	16	100.0%	\$1,279	100.0%	100.0%	16	100.0%	100.0%	\$1,279	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	14.3%	\$3	3.5%	21.6%	1	14.3%	17.3%	\$3	3.5%	6.9%	
	Moderate	3	42.9%	\$47	54.7%	17.6%	3	42.9%	20.3%	\$47	54.7%	11.7%	
	Middle	2	28.6%	\$31	36.0%	21.1%	2	28.6%	25.1%	\$31	36.0%	20.9%	
	Upper	1	14.3%	\$5	5.8%	39.7%	1	14.3%	35.3%	\$5	5.8%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	3.8%	
	Total	7	100.0%	\$86	100.0%	100.0%	7	100.0%	100.0%	\$86	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	13.5%	\$217	4.6%	21.6%	5	13.5%	14.2%	\$217	4.6%	7.3%	
	Moderate	6	16.2%	\$379	8.1%	17.6%	6	16.2%	22.3%	\$379	8.1%	15.8%	
	Middle	12	32.4%	\$1,200	25.7%	21.1%	12	32.4%	21.6%	\$1,200	25.7%	19.7%	
	Upper	10	27.0%	\$2,412	51.7%	39.7%	10	27.0%	32.2%	\$2,412	51.7%	44.7%	
	Unknown	4	10.8%	\$461	9.9%	0.0%	4	10.8%	9.7%	\$461	9.9%	12.6%	
	Total	37	100.0%	\$4,669	100.0%	100.0%	37	100.0%	100.0%	\$4,669	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	4	50.0%	\$203	20.2%	86.1%	4	50.0%	45.6%	\$203	20.2%	34.9%
		Over \$1 Million	4	50.0%	\$802	79.8%	12.6%	4	50.0%				
		Total Rev. available	8	100.0%	\$1,005	100.0%	98.7%	8	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Total	8	100.0%	\$1,005	100.0%	100.0%	8	100.0%				
	Loan Size	\$100,000 or Less	4	50.0%	\$118	11.7%		4	50.0%	82.9%	\$118	11.7%	20.6%
		\$100,001 - \$250,000	3	37.5%	\$580	57.7%		3	37.5%	8.2%	\$580	57.7%	19.2%
		\$250,001 - \$1 Million	1	12.5%	\$307	30.5%		1	12.5%	8.9%	\$307	30.5%	60.2%
		Total	8	100.0%	\$1,005	100.0%		8	100.0%	100.0%	\$1,005	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	59.4%	\$0	0.0%	69.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.2%	\$0	0.0%	21.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.6%	\$0	0.0%	30.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.2%	\$0	0.0%	47.6%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southeast IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	8	80.0%	\$830	86.2%	91.0%	8	80.0%	\$830	86.2%	94.6%
	Upper	2	20.0%	\$133	13.8%	9.0%	2	20.0%	\$133	13.8%	4.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%
	Total	10	100.0%	\$963	100.0%	100.0%	10	100.0%	\$963	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	9	75.0%	\$544	84.9%	91.0%	9	75.0%	\$544	84.9%	90.5%
	Upper	3	25.0%	\$97	15.1%	9.0%	3	25.0%	\$97	15.1%	7.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.8%
	Total	12	100.0%	\$641	100.0%	100.0%	12	100.0%	\$641	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	12	92.3%	\$184	74.5%	91.0%	12	92.3%	\$184	74.5%	89.1%
	Upper	1	7.7%	\$63	25.5%	9.0%	1	7.7%	\$63	25.5%	10.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$247	100.0%	100.0%	13	100.0%	\$247	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	94.0%	0	0.0%	\$0	0.0%	32.2%
	Upper	0	0.0%	\$0	0.0%	6.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	67.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	29	82.9%	\$1,558	84.2%	91.0%	29	82.9%	\$1,558	84.2%	91.8%
	Upper	6	17.1%	\$293	15.8%	9.0%	6	17.1%	\$293	15.8%	6.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.2%
	Total	35	100.0%	\$1,851	100.0%	100.0%	35	100.0%	\$1,851	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$177	100.0%	94.3%	4	100.0%	\$177	100.0%	97.9%
	Upper	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	1.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%
	Total	4	100.0%	\$177	100.0%	100.0%	4	100.0%	\$177	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	11	91.7%	\$995	93.4%	86.8%	11	91.7%	\$995	93.4%	89.5%
	Upper	1	8.3%	\$70	6.6%	13.2%	1	8.3%	\$70	6.6%	10.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,065	100.0%	100.0%	12	100.0%	\$1,065	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Southeast IL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	10.0%	\$44	4.6%	18.7%	1	10.0%	\$44	4.6%	4.3%
	Moderate	2	20.0%	\$145	15.1%	20.2%	2	20.0%	\$145	15.1%	15.1%
	Middle	4	40.0%	\$368	38.2%	23.0%	4	40.0%	\$368	38.2%	22.8%
	Upper	3	30.0%	\$406	42.2%	38.1%	3	30.0%	\$406	42.2%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.2%
	Total	10	100.0%	\$963	100.0%	100.0%	10	100.0%	\$963	100.0%	100.0%
REFINANCE	Low	1	8.3%	\$17	2.7%	18.7%	1	8.3%	\$17	2.7%	3.0%
	Moderate	2	16.7%	\$64	10.0%	20.2%	2	16.7%	\$64	10.0%	8.6%
	Middle	6	50.0%	\$319	49.8%	23.0%	6	50.0%	\$319	49.8%	16.6%
	Upper	2	16.7%	\$150	23.4%	38.1%	2	16.7%	\$150	23.4%	49.8%
	Unknown	1	8.3%	\$91	14.2%	0.0%	1	8.3%	\$91	14.2%	22.1%
	Total	12	100.0%	\$641	100.0%	100.0%	12	100.0%	\$641	100.0%	100.0%
HOME IMPROVEMENT	Low	3	23.1%	\$70	28.3%	18.7%	3	23.1%	\$70	28.3%	6.4%
	Moderate	6	46.2%	\$92	37.2%	20.2%	6	46.2%	\$92	37.2%	10.5%
	Middle	3	23.1%	\$78	31.6%	23.0%	3	23.1%	\$78	31.6%	43.6%
	Upper	1	7.7%	\$7	2.8%	38.1%	1	7.7%	\$7	2.8%	38.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%
	Total	13	100.0%	\$247	100.0%	100.0%	13	100.0%	\$247	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	14.3%	\$131	7.1%	18.7%	5	14.3%	\$131	7.1%	3.8%
	Moderate	10	28.6%	\$301	16.3%	20.2%	10	28.6%	\$301	16.3%	12.0%
	Middle	13	37.1%	\$765	41.3%	23.0%	13	37.1%	\$765	41.3%	20.9%
	Upper	6	17.1%	\$563	30.4%	38.1%	6	17.1%	\$563	30.4%	46.4%
	Unknown	1	2.9%	\$91	4.9%	0.0%	1	2.9%	\$91	4.9%	17.0%
	Total	35	100.0%	\$1,851	100.0%	100.0%	35	100.0%	\$1,851	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	4	100.0%	\$177	100.0%	90.0%	4	100.0%	\$177	100.0%	34.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%			
	Total Rev. available	4	100.0%	\$177	100.0%	97.0%	4	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	3.0%	0	0.0%			
	Total	4	100.0%	\$177	100.0%	100.0%	4	100.0%			
	\$100,000 or Less	4	100.0%	\$177	100.0%		4	100.0%	\$177	100.0%	30.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.7%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	55.8%
	Total	4	100.0%	\$177	100.0%		4	100.0%	\$177	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	11	91.7%	\$1,000	93.9%	99.3%	11	91.7%	\$1,000	93.9%	80.4%
	Over \$1 Million	1	8.3%	\$65	6.1%	0.7%	1	8.3%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	12	100.0%	\$1,065	100.0%	100.0%	12	100.0%			
	\$100,000 or Less	8	66.7%	\$485	45.5%		8	66.7%	\$485	45.5%	21.0%
	\$100,001 - \$250,000	4	33.3%	\$580	54.5%		4	33.3%	\$580	54.5%	39.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	39.8%
	Total	12	100.0%	\$1,065	100.0%		12	100.0%	\$1,065	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southeast IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	41.7%	\$315	42.4%	8.6%	5	41.7%	4.9%	\$315	42.4%	2.9%
	Middle	5	41.7%	\$300	40.4%	71.2%	5	41.7%	82.5%	\$300	40.4%	83.9%
	Upper	2	16.7%	\$128	17.2%	20.2%	2	16.7%	12.6%	\$128	17.2%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$743	100.0%	100.0%	12	100.0%	100.0%	\$743	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	33.3%	\$168	20.2%	8.6%	4	33.3%	7.4%	\$168	20.2%	4.5%
	Middle	7	58.3%	\$640	77.1%	71.2%	7	58.3%	77.8%	\$640	77.1%	65.3%
	Upper	1	8.3%	\$22	2.7%	20.2%	1	8.3%	14.8%	\$22	2.7%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$830	100.0%	100.0%	12	100.0%	100.0%	\$830	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$59	54.6%	8.6%	2	28.6%	3.8%	\$59	54.6%	1.2%
	Middle	3	42.9%	\$38	35.2%	71.2%	3	42.9%	80.8%	\$38	35.2%	77.1%
	Upper	2	28.6%	\$11	10.2%	20.2%	2	28.6%	15.4%	\$11	10.2%	21.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$108	100.0%	100.0%	7	100.0%	100.0%	\$108	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	89.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	35.5%	\$542	32.2%	8.6%	11	35.5%	5.5%	\$542	32.2%	3.3%
	Middle	15	48.4%	\$978	58.2%	71.2%	15	48.4%	81.0%	\$978	58.2%	77.8%
	Upper	5	16.1%	\$161	9.6%	20.2%	5	16.1%	13.4%	\$161	9.6%	18.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$1,681	100.0%	100.0%	31	100.0%	100.0%	\$1,681	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$26	6.5%	10.6%	2	28.6%	11.7%	\$26	6.5%	16.1%
	Middle	1	14.3%	\$50	12.5%	72.6%	1	14.3%	69.6%	\$50	12.5%	74.5%
	Upper	4	57.1%	\$323	81.0%	16.8%	4	57.1%	16.8%	\$323	81.0%	9.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.3%
	Total	7	100.0%	\$399	100.0%	100.0%	7	100.0%	100.0%	\$399	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	87.5%	\$888	92.7%	76.4%	7	87.5%	86.0%	\$888	92.7%	88.3%
	Upper	1	12.5%	\$70	7.3%	23.6%	1	12.5%	14.0%	\$70	7.3%	11.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$958	100.0%	100.0%	8	100.0%	100.0%	\$958	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Southeast IL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	5	41.7%	\$273	36.7%	18.9%	5	41.7%	\$273	36.7%	2.9%
	Moderate	3	25.0%	\$160	21.5%	18.3%	3	25.0%	\$160	21.5%	16.9%
	Middle	2	16.7%	\$132	17.8%	21.3%	2	16.7%	\$132	17.8%	19.3%
	Upper	2	16.7%	\$178	24.0%	41.6%	2	16.7%	\$178	24.0%	48.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.6%
	Total	12	100.0%	\$743	100.0%	100.0%	12	100.0%	\$743	100.0%	100.0%
REFINANCE	Low	3	25.0%	\$42	5.1%	18.9%	3	25.0%	\$42	5.1%	1.8%
	Moderate	1	8.3%	\$95	11.4%	18.3%	1	8.3%	\$95	11.4%	10.0%
	Middle	1	8.3%	\$95	11.4%	21.3%	1	8.3%	\$95	11.4%	19.5%
	Upper	7	58.3%	\$598	72.0%	41.6%	7	58.3%	\$598	72.0%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.9%
	Total	12	100.0%	\$830	100.0%	100.0%	12	100.0%	\$830	100.0%	100.0%
HOME IMPROVEMENT	Low	3	42.9%	\$37	34.3%	18.9%	3	42.9%	\$37	34.3%	1.2%
	Moderate	2	28.6%	\$55	50.9%	18.3%	2	28.6%	\$55	50.9%	10.4%
	Middle	1	14.3%	\$4	3.7%	21.3%	1	14.3%	\$4	3.7%	9.0%
	Upper	1	14.3%	\$12	11.1%	41.6%	1	14.3%	\$12	11.1%	77.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.6%
	Total	7	100.0%	\$108	100.0%	100.0%	7	100.0%	\$108	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	11	35.5%	\$352	20.9%	18.9%	11	35.5%	\$352	20.9%	2.5%
	Moderate	6	19.4%	\$310	18.4%	18.3%	6	19.4%	\$310	18.4%	14.5%
	Middle	4	12.9%	\$231	13.7%	21.3%	4	12.9%	\$231	13.7%	18.9%
	Upper	10	32.3%	\$788	46.9%	41.6%	10	32.3%	\$788	46.9%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	12.5%
	Total	31	100.0%	\$1,681	100.0%	100.0%	31	100.0%	\$1,681	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	5	71.4%	\$229	57.4%	88.5%	5	71.4%	\$229	57.4%	24.0%
	Over \$1 Million	2	28.6%	\$170	42.6%	8.2%	2	28.6%			
	Total Rev. available	7	100.0%	\$399	100.0%	96.7%	7	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	3.3%	0	0.0%			
	Total	7	100.0%	\$399	100.0%	100.0%	7	100.0%			
	\$100,000 or Less	6	85.7%	\$249	62.4%		6	85.7%	\$249	62.4%	27.9%
	\$100,001 - \$250,000	1	14.3%	\$150	37.6%		1	14.3%	\$150	37.6%	18.1%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.0%
	Total	7	100.0%	\$399	100.0%		7	100.0%	\$399	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	8	100.0%	\$958	100.0%	98.8%	8	100.0%	\$958	100.0%	82.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	8	100.0%	\$958	100.0%	100.0%	8	100.0%			
	\$100,000 or Less	5	62.5%	\$325	33.9%		5	62.5%	\$325	33.9%	21.7%
	\$100,001 - \$250,000	2	25.0%	\$370	38.6%		2	25.0%	\$370	38.6%	37.5%
	\$250,001 - \$500,000	1	12.5%	\$263	27.5%		1	12.5%	\$263	27.5%	40.7%
	Total	8	100.0%	\$958	100.0%		8	100.0%	\$958	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southern IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	23.7%	\$660	19.3%	23.1%	9	23.7%	19.5%	\$660	19.3%	16.4%
	Middle	29	76.3%	\$2,759	80.7%	71.1%	29	76.3%	76.2%	\$2,759	80.7%	78.5%
	Upper	0	0.0%	\$0	0.0%	5.8%	0	0.0%	4.3%	\$0	0.0%	5.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$3,419	100.0%	100.0%	38	100.0%	100.0%	\$3,419	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	15.7%	\$314	10.1%	23.1%	8	15.7%	16.5%	\$314	10.1%	12.2%
	Middle	38	74.5%	\$2,528	81.0%	71.1%	38	74.5%	77.6%	\$2,528	81.0%	79.2%
	Upper	5	9.8%	\$278	8.9%	5.8%	5	9.8%	5.9%	\$278	8.9%	8.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	51	100.0%	\$3,120	100.0%	100.0%	51	100.0%	100.0%	\$3,120	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	19.6%	\$65	7.4%	23.1%	9	19.6%	18.1%	\$65	7.4%	12.0%
	Middle	31	67.4%	\$538	60.9%	71.1%	31	67.4%	75.2%	\$538	60.9%	79.4%
	Upper	6	13.0%	\$281	31.8%	5.8%	6	13.0%	6.6%	\$281	31.8%	8.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$884	100.0%	100.0%	46	100.0%	100.0%	\$884	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	36.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	63.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	26	19.3%	\$1,039	14.0%	23.1%	26	19.3%	18.2%	\$1,039	14.0%	14.3%
	Middle	98	72.6%	\$5,825	78.5%	71.1%	98	72.6%	76.6%	\$5,825	78.5%	78.9%
	Upper	11	8.1%	\$559	7.5%	5.8%	11	8.1%	5.2%	\$559	7.5%	6.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	135	100.0%	\$7,423	100.0%	100.0%	135	100.0%	100.0%	\$7,423	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	36.4%	\$90	20.1%	29.3%	4	36.4%	28.0%	\$90	20.1%	27.2%
	Middle	7	63.6%	\$358	79.9%	66.0%	7	63.6%	64.7%	\$358	79.9%	69.2%
	Upper	0	0.0%	\$0	0.0%	4.7%	0	0.0%	3.9%	\$0	0.0%	2.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	1.6%
	Total	11	100.0%	\$448	100.0%	100.0%	11	100.0%	100.0%	\$448	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.0%	0	0.0%	10.3%	\$0	0.0%	18.5%
	Middle	2	66.7%	\$384	77.0%	74.4%	2	66.7%	80.0%	\$384	77.0%	77.1%
	Upper	1	33.3%	\$115	23.0%	19.6%	1	33.3%	9.4%	\$115	23.0%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.0%
	Total	3	100.0%	\$499	100.0%	100.0%	3	100.0%	100.0%	\$499	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Southern IL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	5.3%	\$113	3.3%	21.7%	2	5.3%	\$113	3.3%	3.9%
	Moderate	14	36.8%	\$1,017	29.7%	20.0%	14	36.8%	\$1,017	29.7%	17.3%
	Middle	11	28.9%	\$1,024	30.0%	22.7%	11	28.9%	\$1,024	30.0%	24.1%
	Upper	11	28.9%	\$1,265	37.0%	35.6%	11	28.9%	\$1,265	37.0%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.1%
	Total	38	100.0%	\$3,419	100.0%	100.0%	38	100.0%	\$3,419	100.0%	100.0%
REFINANCE	Low	10	19.6%	\$388	12.4%	21.7%	10	19.6%	\$388	12.4%	2.3%
	Moderate	12	23.5%	\$594	19.0%	20.0%	12	23.5%	\$594	19.0%	9.5%
	Middle	13	25.5%	\$873	28.0%	22.7%	13	25.5%	\$873	28.0%	18.1%
	Upper	15	29.4%	\$1,106	35.4%	35.6%	15	29.4%	\$1,106	35.4%	54.0%
	Unknown	1	2.0%	\$159	5.1%	0.0%	1	2.0%	\$159	5.1%	16.1%
	Total	51	100.0%	\$3,120	100.0%	100.0%	51	100.0%	\$3,120	100.0%	100.0%
HOME IMPROVEMENT	Low	4	8.7%	\$79	8.9%	21.7%	4	8.7%	\$79	8.9%	3.4%
	Moderate	16	34.8%	\$214	24.2%	20.0%	16	34.8%	\$214	24.2%	9.1%
	Middle	8	17.4%	\$88	10.0%	22.7%	8	17.4%	\$88	10.0%	23.7%
	Upper	18	39.1%	\$503	56.9%	35.6%	18	39.1%	\$503	56.9%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%
	Total	46	100.0%	\$884	100.0%	100.0%	46	100.0%	\$884	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	16	11.9%	\$580	7.8%	21.7%	16	11.9%	\$580	7.8%	3.2%
	Moderate	42	31.1%	\$1,825	24.6%	20.0%	42	31.1%	\$1,825	24.6%	13.4%
	Middle	32	23.7%	\$1,985	26.7%	22.7%	32	23.7%	\$1,985	26.7%	21.4%
	Upper	44	32.6%	\$2,874	38.7%	35.6%	44	32.6%	\$2,874	38.7%	49.0%
	Unknown	1	0.7%	\$159	2.1%	0.0%	1	0.7%	\$159	2.1%	12.9%
	Total	135	100.0%	\$7,423	100.0%	100.0%	135	100.0%	\$7,423	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	9	81.8%	\$198	44.2%	87.9%	9	81.8%	\$198	44.2%	38.6%
	Over \$1 Million	2	18.2%	\$250	55.8%	8.9%	2	18.2%			
	Total Rev. available	11	100.0%	\$448	100.0%	96.8%	11	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	3.2%	0	0.0%			
	Total	11	100.0%	\$448	100.0%	100.0%	11	100.0%			
	\$100,000 or Less	10	90.9%	\$248	55.4%		10	90.9%	\$248	55.4%	33.1%
	\$100,001 - \$250,000	1	9.1%	\$200	44.6%		1	9.1%	\$200	44.6%	15.6%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	51.2%
	Total	11	100.0%	\$448	100.0%		11	100.0%	\$448	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	2	66.7%	\$384	77.0%	99.3%	2	66.7%	\$384	77.0%	67.8%
	Over \$1 Million	1	33.3%	\$115	23.0%	0.7%	1	33.3%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	3	100.0%	\$499	100.0%	100.0%	3	100.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.1%
	\$100,001 - \$250,000	3	100.0%	\$499	100.0%		3	100.0%	\$499	100.0%	32.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.0%
	Total	3	100.0%	\$499	100.0%		3	100.0%	\$499	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southern IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	12.2%	\$0	0.0%	8.4%
	Middle	30	100.0%	\$3,210	100.0%	83.9%	30	100.0%	81.3%	\$3,210	100.0%	83.1%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	6.5%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$3,210	100.0%	100.0%	30	100.0%	100.0%	\$3,210	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.8%	\$34	1.5%	12.9%	1	3.8%	7.6%	\$34	1.5%	6.9%
	Middle	25	96.2%	\$2,268	98.5%	83.9%	25	96.2%	87.7%	\$2,268	98.5%	87.5%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	4.7%	\$0	0.0%	5.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$2,302	100.0%	100.0%	26	100.0%	100.0%	\$2,302	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.5%	\$13	2.6%	12.9%	2	6.5%	12.8%	\$13	2.6%	7.9%
	Middle	29	93.5%	\$489	97.4%	83.9%	29	93.5%	83.3%	\$489	97.4%	86.7%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	3.9%	\$0	0.0%	5.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$502	100.0%	100.0%	31	100.0%	100.0%	\$502	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.4%	0	0.0%	16.7%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	71.8%	0	0.0%	83.3%	\$0	0.0%	97.9%
	Upper	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	3.4%	\$47	0.8%	12.9%	3	3.4%	10.8%	\$47	0.8%	7.6%
	Middle	84	96.6%	\$5,967	99.2%	83.9%	84	96.6%	83.6%	\$5,967	99.2%	85.5%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	5.6%	\$0	0.0%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	87	100.0%	\$6,014	100.0%	100.0%	87	100.0%	100.0%	\$6,014	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	4.2%	\$86	9.1%	20.5%	1	4.2%	18.0%	\$86	9.1%	14.8%
	Middle	22	91.7%	\$852	90.3%	74.7%	22	91.7%	73.6%	\$852	90.3%	77.1%
	Upper	1	4.2%	\$6	0.6%	4.8%	1	4.2%	4.9%	\$6	0.6%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	1.8%
	Total	24	100.0%	\$944	100.0%	100.0%	24	100.0%	100.0%	\$944	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.3%	\$0	0.0%	0.5%
	Middle	6	100.0%	\$885	100.0%	92.5%	6	100.0%	95.3%	\$885	100.0%	96.9%
	Upper	0	0.0%	\$0	0.0%	5.3%	0	0.0%	3.4%	\$0	0.0%	2.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$885	100.0%	100.0%	6	100.0%	100.0%	\$885	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Southern IL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	12.2%	\$0	0.0%	8.4%
	Middle	30	100.0%	\$3,210	100.0%	83.9%	30	100.0%	81.3%	\$3,210	100.0%	83.1%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	6.5%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$3,210	100.0%	100.0%	30	100.0%	100.0%	\$3,210	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.8%	\$34	1.5%	12.9%	1	3.8%	7.6%	\$34	1.5%	6.9%
	Middle	25	96.2%	\$2,268	98.5%	83.9%	25	96.2%	87.7%	\$2,268	98.5%	87.5%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	4.7%	\$0	0.0%	5.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$2,302	100.0%	100.0%	26	100.0%	100.0%	\$2,302	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.5%	\$13	2.6%	12.9%	2	6.5%	12.8%	\$13	2.6%	7.9%
	Middle	29	93.5%	\$489	97.4%	83.9%	29	93.5%	83.3%	\$489	97.4%	86.7%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	3.9%	\$0	0.0%	5.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$502	100.0%	100.0%	31	100.0%	100.0%	\$502	100.0%	100.0%
MULTI FAMILY	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	16.7%	\$0		0.0%	2.1%
	Middle	0		0.0%	\$0		0.0%	83.3%	\$0		0.0%	97.9%
	Upper	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Unknown	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	\$0		0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	3.4%	\$47	0.8%	12.9%	3	3.4%	10.8%	\$47	0.8%	7.6%
	Middle	84	96.6%	\$5,967	99.2%	83.9%	84	96.6%	83.6%	\$5,967	99.2%	85.5%
	Upper	0	0.0%	\$0	0.0%	3.1%	0	0.0%	5.6%	\$0	0.0%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	87	100.0%	\$6,014	100.0%	100.0%	87	100.0%	100.0%	\$6,014	100.0%	100.0%
SMALL BUSINESSES	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	1		4.2%	\$86		9.1%	20.5%	\$86		9.1%	14.8%
	Middle	22		91.7%	\$852		90.3%	74.7%	\$852		90.3%	77.1%
	Upper	1		4.2%	\$6		0.6%	4.8%	\$6		0.6%	6.3%
	Unknown	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Tr Unknown	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	1.8%
	Total	24	100.0%	\$944	100.0%	100.0%	24	100.0%	100.0%	\$944	100.0%	100.0%
SMALL FARM	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	2.2%	\$0		0.0%	0.5%
	Middle	6		100.0%	\$885		100.0%	92.5%	\$885		100.0%	96.9%
	Upper	0		0.0%	\$0		0.0%	5.3%	\$0		0.0%	2.6%
	Unknown	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Tr Unknown	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Total	6	100.0%	\$885	100.0%	100.0%	6	100.0%	100.0%	\$885	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Southern IL**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	6.7%	\$160	5.0%	21.9%	2	6.7%	\$160	5.0%	3.4%
	Moderate	11	36.7%	\$718	22.4%	19.0%	11	36.7%	\$718	22.4%	16.5%
	Middle	7	23.3%	\$699	21.8%	22.0%	7	23.3%	\$699	21.8%	21.3%
	Upper	10	33.3%	\$1,633	50.9%	37.1%	10	33.3%	\$1,633	50.9%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.0%
	Total	30	100.0%	\$3,210	100.0%	100.0%	30	100.0%	\$3,210	100.0%	100.0%
REFINANCE	Low	2	7.7%	\$76	3.3%	21.9%	2	7.7%	\$76	3.3%	4.7%
	Moderate	4	15.4%	\$260	11.3%	19.0%	4	15.4%	\$260	11.3%	11.7%
	Middle	7	26.9%	\$767	33.3%	22.0%	7	26.9%	\$767	33.3%	21.6%
	Upper	12	46.2%	\$1,147	49.8%	37.1%	12	46.2%	\$1,147	49.8%	50.9%
	Unknown	1	3.8%	\$52	2.3%	0.0%	1	3.8%	\$52	2.3%	11.1%
	Total	26	100.0%	\$2,302	100.0%	100.0%	26	100.0%	\$2,302	100.0%	100.0%
HOME IMPROVEMENT	Low	3	9.7%	\$11	2.2%	21.9%	3	9.7%	\$11	2.2%	4.7%
	Moderate	6	19.4%	\$70	13.9%	19.0%	6	19.4%	\$70	13.9%	11.5%
	Middle	11	35.5%	\$110	21.9%	22.0%	11	35.5%	\$110	21.9%	21.6%
	Upper	11	35.5%	\$311	62.0%	37.1%	11	35.5%	\$311	62.0%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.3%
	Total	31	100.0%	\$502	100.0%	100.0%	31	100.0%	\$502	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.1%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	8.0%	\$247	4.1%	21.9%	7	8.0%	\$247	4.1%	3.8%
	Moderate	21	24.1%	\$1,048	17.4%	19.0%	21	24.1%	\$1,048	17.4%	13.8%
	Middle	25	28.7%	\$1,576	26.2%	22.0%	25	28.7%	\$1,576	26.2%	20.4%
	Upper	33	37.9%	\$3,091	51.4%	37.1%	33	37.9%	\$3,091	51.4%	45.4%
	Unknown	1	1.1%	\$52	0.9%	0.0%	1	1.1%	\$52	0.9%	16.7%
	Total	87	100.0%	\$6,014	100.0%	100.0%	87	100.0%	\$6,014	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	22	91.7%	\$608	64.4%	86.4%	22	91.7%	\$608	64.4%	38.2%
	Over \$1 Million	1	4.2%	\$250	26.5%	10.1%	1	4.2%			
	Total Rev. available	23	95.9%	\$858	90.9%	96.5%	23	95.9%			
	Rev. Not Known	1	4.2%	\$86	9.1%	3.5%	1	4.2%			
	Total	24	100.0%	\$944	100.0%	100.0%	24	100.0%			
	\$100,000 or Less	22	91.7%	\$546	57.8%		22	91.7%	\$546	57.8%	37.0%
	\$100,001 - \$250,000	2	8.3%	\$398	42.2%		2	8.3%	\$398	42.2%	19.2%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	43.8%
	Total	24	100.0%	\$944	100.0%		24	100.0%	\$944	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	5	83.3%	\$672	75.9%	99.4%	5	83.3%	\$672	75.9%	66.5%
	Over \$1 Million	1	16.7%	\$213	24.1%	0.6%	1	16.7%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	6	100.0%	\$885	100.0%	100.0%	6	100.0%			
	\$100,000 or Less	3	50.0%	\$146	16.5%		3	50.0%	\$146	16.5%	29.3%
	\$100,001 - \$250,000	2	33.3%	\$439	49.6%		2	33.3%	\$439	49.6%	30.2%
	\$250,001 - \$500,000	1	16.7%	\$300	33.9%		1	16.7%	\$300	33.9%	40.5%
	Total	6	100.0%	\$885	100.0%		6	100.0%	\$885	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.4%	0	0.0%	4.0%	\$0	0.0%	1.8%	
	Moderate	1	50.0%	\$57	14.4%	17.5%	1	50.0%	15.8%	\$57	14.4%	8.1%	
	Middle	0	0.0%	\$0	0.0%	40.5%	0	0.0%	40.8%	\$0	0.0%	34.5%	
	Upper	1	50.0%	\$340	85.6%	35.6%	1	50.0%	39.4%	\$340	85.6%	55.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$397	100.0%	100.0%	2	100.0%	100.0%	\$397	100.0%	100.0%	
REFINANCE	Low	2	22.2%	\$48	6.5%	6.4%	2	22.2%	3.0%	\$48	6.5%	1.3%	
	Moderate	1	11.1%	\$59	8.0%	17.5%	1	11.1%	10.2%	\$59	8.0%	4.7%	
	Middle	4	44.4%	\$227	30.6%	40.5%	4	44.4%	38.2%	\$227	30.6%	30.1%	
	Upper	2	22.2%	\$407	54.9%	35.6%	2	22.2%	48.6%	\$407	54.9%	63.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$741	100.0%	100.0%	9	100.0%	100.0%	\$741	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	25.0%	\$27	20.5%	6.4%	2	25.0%	3.7%	\$27	20.5%	1.4%	
	Moderate	1	12.5%	\$6	4.5%	17.5%	1	12.5%	15.0%	\$6	4.5%	6.4%	
	Middle	2	25.0%	\$12	9.1%	40.5%	2	25.0%	38.4%	\$12	9.1%	32.1%	
	Upper	3	37.5%	\$87	65.9%	35.6%	3	37.5%	42.6%	\$87	65.9%	60.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$132	100.0%	100.0%	8	100.0%	100.0%	\$132	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	14.8%	0	0.0%	10.5%	\$0	0.0%	2.3%
	Moderate	0		0.0%	\$0	0.0%	30.9%	0	0.0%	47.4%	\$0	0.0%	66.8%
	Middle	0		0.0%	\$0	0.0%	29.2%	0	0.0%	23.7%	\$0	0.0%	16.4%
	Upper	0		0.0%	\$0	0.0%	19.4%	0	0.0%	10.5%	\$0	0.0%	11.9%
	Unknown	0		0.0%	\$0	0.0%	5.7%	0	0.0%	7.9%	\$0	0.0%	2.6%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	21.1%	\$75	5.9%	6.4%	4	21.1%	3.6%	\$75	5.9%	1.6%	
	Moderate	3	15.8%	\$122	9.6%	17.5%	3	15.8%	13.8%	\$122	9.6%	8.7%	
	Middle	6	31.6%	\$239	18.8%	40.5%	6	31.6%	39.6%	\$239	18.8%	32.1%	
	Upper	6	31.6%	\$834	65.7%	35.6%	6	31.6%	42.9%	\$834	65.7%	57.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	
	Total	19	100.0%	\$1,270	100.0%	100.0%	19	100.0%	100.0%	\$1,270	100.0%	100.0%	
SMALL BUSINESSES	Low	4	25.0%	\$942	76.0%	10.8%	4	25.0%	9.1%	\$942	76.0%	11.8%	
	Moderate	1	6.3%	\$10	0.8%	20.2%	1	6.3%	17.6%	\$10	0.8%	17.9%	
	Middle	8	50.0%	\$173	14.0%	32.2%	8	50.0%	34.7%	\$173	14.0%	28.5%	
	Upper	2	12.5%	\$104	8.4%	33.7%	2	12.5%	34.6%	\$104	8.4%	37.9%	
	Unknown	1	6.3%	\$10	0.8%	3.1%	1	6.3%	3.1%	\$10	0.8%	3.7%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.2%	
	Total	16	100.0%	\$1,239	100.0%	100.0%	16	100.0%	100.0%	\$1,239	100.0%	100.0%	
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.7%	\$0	0.0%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	3.0%	0	0.0%	0.7%	\$0	0.0%	1.4%	
	Middle	0	0.0%	\$0	0.0%	62.3%	0	0.0%	65.3%	\$0	0.0%	60.5%	
	Upper	0	0.0%	\$0	0.0%	33.8%	0	0.0%	33.3%	\$0	0.0%	35.7%	
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Springfield**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	50.0%	\$57	14.4%	22.3%	1	50.0%	\$57	14.4%	6.4%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	15.7%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	\$0	0.0%	20.2%
	Upper	1	50.0%	\$340	85.6%	39.9%	1	50.0%	\$340	85.6%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.4%
	Total	2	100.0%	\$397	100.0%	100.0%	2	100.0%	\$397	100.0%	100.0%
REFINANCE	Low	1	11.1%	\$41	5.5%	22.3%	1	11.1%	\$41	5.5%	3.3%
	Moderate	3	33.3%	\$173	23.3%	15.9%	3	33.3%	\$173	23.3%	9.3%
	Middle	2	22.2%	\$92	12.4%	21.8%	2	22.2%	\$92	12.4%	16.7%
	Upper	3	33.3%	\$435	58.7%	39.9%	3	33.3%	\$435	58.7%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.8%
	Total	9	100.0%	\$741	100.0%	100.0%	9	100.0%	\$741	100.0%	100.0%
HOME IMPROVEMENT	Low	2	25.0%	\$8	6.1%	22.3%	2	25.0%	\$8	6.1%	4.6%
	Moderate	1	12.5%	\$7	5.3%	15.9%	1	12.5%	\$7	5.3%	10.5%
	Middle	1	12.5%	\$5	3.8%	21.8%	1	12.5%	\$5	3.8%	22.4%
	Upper	4	50.0%	\$112	84.8%	39.9%	4	50.0%	\$112	84.8%	56.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.1%
	Total	8	100.0%	\$132	100.0%	100.0%	8	100.0%	\$132	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	21.1%	\$106	8.3%	22.3%	4	21.1%	\$106	8.3%	4.9%
	Moderate	4	21.1%	\$180	14.2%	15.9%	4	21.1%	\$180	14.2%	12.5%
	Middle	3	15.8%	\$97	7.6%	21.8%	3	15.8%	\$97	7.6%	18.3%
	Upper	8	42.1%	\$887	69.8%	39.9%	8	42.1%	\$887	69.8%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.7%
	Total	19	100.0%	\$1,270	100.0%	100.0%	19	100.0%	\$1,270	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	12	75.0%	\$406	32.8%	87.5%	12	75.0%	\$406	32.8%	41.3%
	Over \$1 Million	4	25.0%	\$833	67.2%	10.4%	4	25.0%			
	Total Rev. available	16	100.0%	\$1,239	100.0%	97.9%	16	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	2.1%	0	0.0%			
	Total	16	100.0%	\$1,239	100.0%	100.0%	16	100.0%			
	\$100,000 or Less	13	81.3%	\$312	25.2%		13	81.3%	\$312	25.2%	25.3%
	\$100,001 - \$250,000	2	12.5%	\$331	26.7%		2	12.5%	\$331	26.7%	15.9%
	\$250,001 - \$1 Million	1	6.3%	\$596	48.1%		1	6.3%	\$596	48.1%	58.9%
	Total	16	100.0%	\$1,239	100.0%		16	100.0%	\$1,239	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	\$0	0.0%	48.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	50.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IL Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	9.5%	\$147	5.3%	9.9%	2	9.5%	7.0%	\$147	5.3%	2.8%
	Moderate	3	14.3%	\$325	11.6%	13.3%	3	14.3%	14.7%	\$325	11.6%	8.0%
	Middle	10	47.6%	\$1,243	44.5%	42.2%	10	47.6%	46.4%	\$1,243	44.5%	43.5%
	Upper	6	28.6%	\$1,080	38.6%	34.6%	6	28.6%	31.9%	\$1,080	38.6%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$2,795	100.0%	100.0%	21	100.0%	100.0%	\$2,795	100.0%	100.0%
REFINANCE	Low	1	33.3%	\$58	13.4%	9.9%	1	33.3%	5.9%	\$58	13.4%	3.2%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	11.9%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	42.2%	0	0.0%	44.8%	\$0	0.0%	39.6%
	Upper	2	66.7%	\$375	86.6%	34.6%	2	66.7%	37.4%	\$375	86.6%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$433	100.0%	100.0%	3	100.0%	100.0%	\$433	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.9%	0	0.0%	8.7%	\$0	0.0%	3.6%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	11.8%	\$0	0.0%	5.5%
	Middle	3	75.0%	\$110	84.6%	42.2%	3	75.0%	41.4%	\$110	84.6%	33.8%
	Upper	1	25.0%	\$20	15.4%	34.6%	1	25.0%	38.0%	\$20	15.4%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$130	100.0%	100.0%	4	100.0%	100.0%	\$130	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	25.8%	0	0.0%	8.6%	\$0	0.0%	3.4%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	20.0%	\$0	0.0%	7.1%
	Middle	0	0.0%	\$0	0.0%	40.2%	0	0.0%	62.9%	\$0	0.0%	66.8%
	Upper	0	0.0%	\$0	0.0%	13.5%	0	0.0%	8.6%	\$0	0.0%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	10.7%	\$205	6.1%	9.9%	3	10.7%	6.8%	\$205	6.1%	3.0%
	Moderate	3	10.7%	\$325	9.7%	13.3%	3	10.7%	13.7%	\$325	9.7%	7.8%
	Middle	13	46.4%	\$1,353	40.3%	42.2%	13	46.4%	45.7%	\$1,353	40.3%	42.8%
	Upper	9	32.1%	\$1,475	43.9%	34.6%	9	32.1%	33.8%	\$1,475	43.9%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$3,358	100.0%	100.0%	28	100.0%	100.0%	\$3,358	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	2	25.0%	\$214	63.3%	13.7%	2	25.0%	13.5%	\$214	63.3%	15.6%
	Moderate	2	25.0%	\$45	13.3%	18.0%	2	25.0%	16.7%	\$45	13.3%	16.9%
	Middle	2	25.0%	\$35	10.4%	37.5%	2	25.0%	37.2%	\$35	10.4%	34.2%
	Upper	2	25.0%	\$44	13.0%	30.8%	2	25.0%	31.7%	\$44	13.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.1%
	Total	8	100.0%	\$338	100.0%	100.0%	8	100.0%	100.0%	\$338	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.7%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.3%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	62.8%	0	0.0%	65.3%	\$0	0.0%	58.5%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	32.7%	\$0	0.0%	36.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IL Springfield**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	3	14.3%	\$329	11.8%	22.8%	3	14.3%	\$329	11.8%	6.6%
	Moderate	7	33.3%	\$911	32.6%	16.2%	7	33.3%	\$911	32.6%	18.3%
	Middle	5	23.8%	\$513	18.4%	20.4%	5	23.8%	\$513	18.4%	20.2%
	Upper	6	28.6%	\$1,042	37.3%	40.5%	6	28.6%	\$1,042	37.3%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.1%
	Total	21	100.0%	\$2,795	100.0%	100.0%	21	100.0%	\$2,795	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	5.0%
	Moderate	1	33.3%	\$58	13.4%	16.2%	1	33.3%	\$58	13.4%	13.2%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	19.2%
	Upper	2	66.7%	\$375	86.6%	40.5%	2	66.7%	\$375	86.6%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.1%
	Total	3	100.0%	\$433	100.0%	100.0%	3	100.0%	\$433	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	4.5%
	Moderate	1	25.0%	\$5	3.8%	16.2%	1	25.0%	\$5	3.8%	13.6%
	Middle	1	25.0%	\$30	23.1%	20.4%	1	25.0%	\$30	23.1%	23.6%
	Upper	2	50.0%	\$95	73.1%	40.5%	2	50.0%	\$95	73.1%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.6%
	Total	4	100.0%	\$130	100.0%	100.0%	4	100.0%	\$130	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	10.7%	\$329	9.8%	22.8%	3	10.7%	\$329	9.8%	5.9%
	Moderate	9	32.1%	\$974	29.0%	16.2%	9	32.1%	\$974	29.0%	16.0%
	Middle	6	21.4%	\$543	16.2%	20.4%	6	21.4%	\$543	16.2%	19.4%
	Upper	10	35.7%	\$1,512	45.0%	40.5%	10	35.7%	\$1,512	45.0%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.1%
	Total	28	100.0%	\$3,358	100.0%	100.0%	28	100.0%	\$3,358	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	7	87.5%	\$333	98.5%	86.4%	7	87.5%	\$333	98.5%	43.5%
	Over \$1 Million	1	12.5%	\$5	1.5%	11.3%	1	12.5%			
	Total Rev. available	8	100.0%	\$338	100.0%	97.7%	8	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	2.3%	0	0.0%			
	Total	8	100.0%	\$338	100.0%	100.0%	8	100.0%			
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	\$0	0.0%	51.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
Small Farm											
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	15.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	29.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	55.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.0%	\$0	0.0%	1.4%
	Moderate	3	17.6%	\$361	12.2%	11.9%	3	17.6%	12.0%	\$361	12.2%	8.3%
	Middle	7	41.2%	\$1,332	45.0%	51.8%	7	41.2%	46.9%	\$1,332	45.0%	45.9%
	Upper	7	41.2%	\$1,264	42.7%	33.9%	7	41.2%	39.0%	\$1,264	42.7%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,957	100.0%	100.0%	17	100.0%	100.0%	\$2,957	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.1%	\$0	0.0%	1.2%
	Moderate	3	15.8%	\$287	10.9%	11.9%	3	15.8%	8.7%	\$287	10.9%	4.9%
	Middle	11	57.9%	\$1,632	62.0%	51.8%	11	57.9%	49.6%	\$1,632	62.0%	47.7%
	Upper	5	26.3%	\$714	27.1%	33.9%	5	26.3%	39.6%	\$714	27.1%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$2,633	100.0%	100.0%	19	100.0%	100.0%	\$2,633	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	3.2%	\$0	0.0%	2.7%
	Moderate	2	40.0%	\$22	9.6%	11.9%	2	40.0%	12.6%	\$22	9.6%	7.9%
	Middle	2	40.0%	\$192	83.8%	51.8%	2	40.0%	51.3%	\$192	83.8%	53.9%
	Upper	1	20.0%	\$15	6.6%	33.9%	1	20.0%	32.9%	\$15	6.6%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$229	100.0%	100.0%	5	100.0%	100.0%	\$229	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	21.1%	\$0	0.0%	8.1%
	Moderate	0	0.0%	\$0	0.0%	25.5%	0	0.0%	15.8%	\$0	0.0%	8.4%
	Middle	0	0.0%	\$0	0.0%	33.6%	0	0.0%	42.1%	\$0	0.0%	24.2%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	21.1%	\$0	0.0%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.2%	\$0	0.0%	2.0%
	Moderate	8	19.5%	\$670	11.5%	11.9%	8	19.5%	10.8%	\$670	11.5%	7.1%
	Middle	20	48.8%	\$3,156	54.2%	51.8%	20	48.8%	48.2%	\$3,156	54.2%	44.9%
	Upper	13	31.7%	\$1,993	34.2%	33.9%	13	31.7%	38.7%	\$1,993	34.2%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$5,819	100.0%	100.0%	41	100.0%	100.0%	\$5,819	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	4	20.0%	\$117	5.4%	7.0%	4	20.0%	6.5%	\$117	5.4%	4.1%
	Moderate	2	10.0%	\$615	28.3%	12.7%	2	10.0%	12.0%	\$615	28.3%	13.9%
	Middle	10	50.0%	\$1,278	58.8%	52.2%	10	50.0%	46.8%	\$1,278	58.8%	45.8%
	Upper	4	20.0%	\$162	7.5%	28.1%	4	20.0%	32.9%	\$162	7.5%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.6%
	Total	20	100.0%	\$2,172	100.0%	100.0%	20	100.0%	100.0%	\$2,172	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	13.6%
	Middle	0	0.0%	\$0	0.0%	76.7%	0	0.0%	46.7%	\$0	0.0%	59.3%
	Upper	0	0.0%	\$0	0.0%	22.1%	0	0.0%	40.0%	\$0	0.0%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	1.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Bloomington**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	2	11.8%	\$191	6.5%	20.7%	2	11.8%	\$191	6.5%	4.1%
	Moderate	6	35.3%	\$729	24.7%	16.5%	6	35.3%	\$729	24.7%	13.7%
	Middle	2	11.8%	\$268	9.1%	20.3%	2	11.8%	\$268	9.1%	18.9%
	Upper	7	41.2%	\$1,769	59.8%	42.4%	7	41.2%	\$1,769	59.8%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.4%
	Total	17	100.0%	\$2,957	100.0%	100.0%	17	100.0%	\$2,957	100.0%	100.0%
REFINANCE	Low	2	10.5%	\$251	9.5%	20.7%	2	10.5%	\$251	9.5%	3.4%
	Moderate	6	31.6%	\$577	21.9%	16.5%	6	31.6%	\$577	21.9%	9.1%
	Middle	7	36.8%	\$829	31.5%	20.3%	7	36.8%	\$829	31.5%	14.1%
	Upper	4	21.1%	\$976	37.1%	42.4%	4	21.1%	\$976	37.1%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.8%
	Total	19	100.0%	\$2,633	100.0%	100.0%	19	100.0%	\$2,633	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	5.3%
	Moderate	1	20.0%	\$10	4.4%	16.5%	1	20.0%	\$10	4.4%	16.4%
	Middle	1	20.0%	\$12	5.2%	20.3%	1	20.0%	\$12	5.2%	19.6%
	Upper	3	60.0%	\$207	90.4%	42.4%	3	60.0%	\$207	90.4%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.0%
	Total	5	100.0%	\$229	100.0%	100.0%	5	100.0%	\$229	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	9.8%	\$442	7.6%	20.7%	4	9.8%	\$442	7.6%	3.5%
	Moderate	13	31.7%	\$1,316	22.6%	16.5%	13	31.7%	\$1,316	22.6%	11.0%
	Middle	10	24.4%	\$1,109	19.1%	20.3%	10	24.4%	\$1,109	19.1%	15.6%
	Upper	14	34.1%	\$2,952	50.7%	42.4%	14	34.1%	\$2,952	50.7%	47.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.5%
	Total	41	100.0%	\$5,819	100.0%	100.0%	41	100.0%	\$5,819	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	13	65.0%	\$990	45.6%	91.1%	13	65.0%	\$990	45.6%	33.0%
	Over \$1 Million	7	35.0%	\$1,182	54.4%	8.1%	7	35.0%			
	Total Rev. available	20	100.0%	\$2,172	100.0%	99.2%	20	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
	Total	20	100.0%	\$2,172	100.0%	100.0%	20	100.0%			
	\$100,000 or Less	16	80.0%	\$422	19.4%		16	80.0%	\$422	19.4%	19.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.3%
	\$250,001 - \$1 Million	4	20.0%	\$1,750	80.6%		4	20.0%	\$1,750	80.6%	63.8%
	Total	20	100.0%	\$2,172	100.0%		20	100.0%	\$2,172	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.7%	0	0.0%	\$0	0.0%	92.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	28.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	71.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Bloomington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %		%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.6%	\$0	0.0%	1.0%	
	Moderate	1	11.1%	\$196	9.6%	7.6%	1	11.1%	9.6%	\$196	9.6%	7.5%	
	Middle	4	44.4%	\$649	31.7%	44.8%	4	44.4%	48.1%	\$649	31.7%	42.5%	
	Upper	4	44.4%	\$1,202	58.7%	44.4%	4	44.4%	40.7%	\$1,202	58.7%	49.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$2,047	100.0%	100.0%	9	100.0%	100.0%	\$2,047	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.0%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	7.6%	0	0.0%	8.1%	\$0	0.0%	9.7%	
	Middle	6	40.0%	\$838	31.8%	44.8%	6	40.0%	50.1%	\$838	31.8%	43.9%	
	Upper	9	60.0%	\$1,798	68.2%	44.4%	9	60.0%	39.6%	\$1,798	68.2%	45.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	
	Total	15	100.0%	\$2,636	100.0%	100.0%	15	100.0%	100.0%	\$2,636	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.4%	\$0	0.0%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	7.6%	0	0.0%	6.5%	\$0	0.0%	5.6%	
	Middle	0	0.0%	\$0	0.0%	44.8%	0	0.0%	44.6%	\$0	0.0%	35.9%	
	Upper	1	100.0%	\$15	100.0%	44.4%	1	100.0%	47.5%	\$15	100.0%	57.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	7.2%	0	0.0%	11.1%	\$0	0.0%	4.2%
	Moderate	0		0.0%	\$0	0.0%	45.0%	0	0.0%	61.1%	\$0	0.0%	50.9%
	Middle	0		0.0%	\$0	0.0%	24.1%	0	0.0%	22.2%	\$0	0.0%	39.7%
	Upper	0		0.0%	\$0	0.0%	23.6%	0	0.0%	5.6%	\$0	0.0%	5.2%
	Unknown	0		0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.8%	\$0	0.0%	1.5%	
	Moderate	1	4.0%	\$196	4.2%	7.6%	1	4.0%	9.2%	\$196	4.2%	13.6%	
	Middle	10	40.0%	\$1,487	31.7%	44.8%	10	40.0%	48.2%	\$1,487	31.7%	42.2%	
	Upper	14	56.0%	\$3,015	64.2%	44.4%	14	56.0%	40.8%	\$3,015	64.2%	42.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	
	Total	25	100.0%	\$4,698	100.0%	100.0%	25	100.0%	100.0%	\$4,698	100.0%	100.0%	
SMALL BUSINESSES	Low	0		0.0%	\$0	0.0%	5.2%	0	0.0%	6.7%	\$0	0.0%	6.2%
	Moderate	5	33.3%	\$529	25.3%	20.6%	5	33.3%	21.0%	\$529	25.3%	20.1%	
	Middle	6	40.0%	\$673	32.2%	36.9%	6	40.0%	35.4%	\$673	32.2%	34.1%	
	Upper	4	26.7%	\$889	42.5%	35.9%	4	26.7%	34.9%	\$889	42.5%	39.1%	
	Unknown	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.4%	\$0	0.0%	0.1%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.5%	
	Total	15	100.0%	\$2,091	100.0%	100.0%	15	100.0%	100.0%	\$2,091	100.0%	100.0%	
SMALL FARM	Low	0		0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0		0.0%	\$0	0.0%	4.5%	0	0.0%	2.6%	\$0	0.0%	0.2%
	Middle	0		0.0%	\$0	0.0%	50.7%	0	0.0%	86.8%	\$0	0.0%	73.3%
	Upper	0		0.0%	\$0	0.0%	43.3%	0	0.0%	10.5%	\$0	0.0%	26.6%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0		0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Bloomington**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	11.1%	\$120	5.9%	22.2%	1	11.1%	\$120	5.9%	2.3%
	Moderate	1	11.1%	\$159	7.8%	15.8%	1	11.1%	\$159	7.8%	10.3%
	Middle	1	11.1%	\$196	9.6%	19.5%	1	11.1%	\$196	9.6%	17.7%
	Upper	6	66.7%	\$1,572	76.8%	42.5%	6	66.7%	\$1,572	76.8%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.6%
	Total	9	100.0%	\$2,047	100.0%	100.0%	9	100.0%	\$2,047	100.0%	100.0%
REFINANCE	Low	1	6.7%	\$45	1.7%	22.2%	1	6.7%	\$45	1.7%	3.8%
	Moderate	1	6.7%	\$83	3.1%	15.8%	1	6.7%	\$83	3.1%	10.4%
	Middle	2	13.3%	\$159	6.0%	19.5%	2	13.3%	\$159	6.0%	14.3%
	Upper	11	73.3%	\$2,349	89.1%	42.5%	11	73.3%	\$2,349	89.1%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.2%
	Total	15	100.0%	\$2,636	100.0%	100.0%	15	100.0%	\$2,636	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	7.5%
	Middle	1	100.0%	\$15	100.0%	19.5%	1	100.0%	\$15	100.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	\$0	0.0%	68.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.6%
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	\$15	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	8.0%	\$165	3.5%	22.2%	2	8.0%	\$165	3.5%	2.3%
	Moderate	2	8.0%	\$242	5.2%	15.8%	2	8.0%	\$242	5.2%	8.9%
	Middle	4	16.0%	\$370	7.9%	19.5%	4	16.0%	\$370	7.9%	14.6%
	Upper	17	68.0%	\$3,921	83.5%	42.5%	17	68.0%	\$3,921	83.5%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.0%
	Total	25	100.0%	\$4,698	100.0%	100.0%	25	100.0%	\$4,698	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	10	66.7%	\$173	8.3%	90.0%	10	66.7%	\$173	8.3%	33.6%
	Over \$1 Million	5	33.3%	\$1,918	91.7%	9.2%	5	33.3%			
	Total Rev. available	15	100.0%	\$2,091	100.0%	99.2%	15	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
	Total	15	100.0%	\$2,091	100.0%	100.0%	15	100.0%			
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	\$0	0.0%	94.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	19.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	16.4%	\$850	11.8%	21.8%	12	16.4%	15.1%	\$850	11.8%	8.8%
	Middle	42	57.5%	\$4,050	56.4%	55.4%	42	57.5%	57.4%	\$4,050	56.4%	58.3%
	Upper	19	26.0%	\$2,278	31.7%	22.8%	19	26.0%	27.5%	\$2,278	31.7%	33.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	73	100.0%	\$7,178	100.0%	100.0%	73	100.0%	100.0%	\$7,178	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	10.7%	\$226	5.5%	21.8%	6	10.7%	10.8%	\$226	5.5%	7.7%
	Middle	29	51.8%	\$2,273	55.0%	55.4%	29	51.8%	59.1%	\$2,273	55.0%	58.5%
	Upper	21	37.5%	\$1,636	39.6%	22.8%	21	37.5%	30.2%	\$1,636	39.6%	33.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$4,135	100.0%	100.0%	56	100.0%	100.0%	\$4,135	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	33.3%	\$73	37.6%	21.8%	4	33.3%	12.2%	\$73	37.6%	5.9%
	Middle	4	33.3%	\$100	51.5%	55.4%	4	33.3%	54.0%	\$100	51.5%	56.3%
	Upper	4	33.3%	\$21	10.8%	22.8%	4	33.3%	33.8%	\$21	10.8%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$194	100.0%	100.0%	12	100.0%	100.0%	\$194	100.0%	100.0%
MULTI FAMILY	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	44.7%	\$0		0.0%	0.0%
	Middle	0		0.0%	\$0		0.0%	39.5%	\$0		0.0%	70.8%
	Upper	0		0.0%	\$0		0.0%	15.7%	\$0		0.0%	29.2%
	Unknown	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	\$0		0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	22	15.6%	\$1,149	10.0%	21.8%	22	15.6%	13.3%	\$1,149	10.0%	8.2%
	Middle	75	53.2%	\$6,423	55.8%	55.4%	75	53.2%	57.8%	\$6,423	55.8%	58.4%
	Upper	44	31.2%	\$3,935	34.2%	22.8%	44	31.2%	28.9%	\$3,935	34.2%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	141	100.0%	\$11,507	100.0%	100.0%	141	100.0%	100.0%	\$11,507	100.0%	100.0%
SMALL BUSINESSES	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	7	25.9%	\$1,615	38.6%	27.2%	7	25.9%	24.5%	\$1,615	38.6%	32.2%
	Middle	13	48.1%	\$673	16.1%	50.2%	13	48.1%	45.1%	\$673	16.1%	43.9%
	Upper	7	25.9%	\$1,898	45.3%	22.7%	7	25.9%	28.3%	\$1,898	45.3%	23.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.5%
	Total	27	100.0%	\$4,186	100.0%	100.0%	27	100.0%	100.0%	\$4,186	100.0%	100.0%
SMALL FARM	Low	0		0.0%	\$0		0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Middle	9	37.5%	\$1,552	39.4%	61.0%	9	37.5%	57.5%	\$1,552	39.4%	60.2%
	Upper	15	62.5%	\$2,385	60.6%	37.9%	15	62.5%	41.5%	\$2,385	60.6%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.5%
	Total	24	100.0%	\$3,937	100.0%	100.0%	24	100.0%	100.0%	\$3,937	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Clinton-Grant**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	14	19.2%	\$881	12.3%	19.5%	14	19.2%	\$881	12.3%	7.2%
	Moderate	33	45.2%	\$2,804	39.1%	19.5%	33	45.2%	\$2,804	39.1%	20.3%
	Middle	13	17.8%	\$1,647	22.9%	22.4%	13	17.8%	\$1,647	22.9%	20.6%
	Upper	12	16.4%	\$1,777	24.8%	38.6%	12	16.4%	\$1,777	24.8%	37.6%
	Unknown	1	1.4%	\$69	1.0%	0.0%	1	1.4%	\$69	1.0%	14.4%
	Total	73	100.0%	\$7,178	100.0%	100.0%	73	100.0%	\$7,178	100.0%	100.0%
REFINANCE	Low	2	3.6%	\$103	2.5%	19.5%	2	3.6%	\$103	2.5%	3.4%
	Moderate	11	19.6%	\$564	13.6%	19.5%	11	19.6%	\$564	13.6%	11.2%
	Middle	21	37.5%	\$1,513	36.6%	22.4%	21	37.5%	\$1,513	36.6%	18.6%
	Upper	22	39.3%	\$1,955	47.3%	38.6%	22	39.3%	\$1,955	47.3%	39.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.4%
	Total	56	100.0%	\$4,135	100.0%	100.0%	56	100.0%	\$4,135	100.0%	100.0%
HOME IMPROVEMENT	Low	2	16.7%	\$12	6.2%	19.5%	2	16.7%	\$12	6.2%	6.7%
	Moderate	3	25.0%	\$61	31.4%	19.5%	3	25.0%	\$61	31.4%	11.7%
	Middle	2	16.7%	\$63	32.5%	22.4%	2	16.7%	\$63	32.5%	22.2%
	Upper	5	41.7%	\$58	29.9%	38.6%	5	41.7%	\$58	29.9%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	8.8%
	Total	12	100.0%	\$194	100.0%	100.0%	12	100.0%	\$194	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	12.8%	\$996	8.7%	19.5%	18	12.8%	\$996	8.7%	5.8%
	Moderate	47	33.3%	\$3,429	29.8%	19.5%	47	33.3%	\$3,429	29.8%	16.4%
	Middle	36	25.5%	\$3,223	28.0%	22.4%	36	25.5%	\$3,223	28.0%	19.7%
	Upper	39	27.7%	\$3,790	32.9%	38.6%	39	27.7%	\$3,790	32.9%	38.4%
	Unknown	1	0.7%	\$69	0.6%	0.0%	1	0.7%	\$69	0.6%	19.7%
	Total	141	100.0%	\$11,507	100.0%	100.0%	141	100.0%	\$11,507	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	18	66.7%	\$1,163	27.8%	89.9%	18	66.7%	\$1,163	27.8%	32.2%
	Over \$1 Million	9	33.3%	\$3,023	72.2%	8.3%	9	33.3%			
	Total Rev. available	27	100.0%	\$4,186	100.0%	98.2%	27	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.7%	0	0.0%			
	Total	27	100.0%	\$4,186	100.0%	100.0%	27	100.0%			
	\$100,000 or Less	18	66.7%	\$697	16.7%		18	66.7%	\$697	16.7%	24.0%
	\$100,001 - \$250,000	4	14.8%	\$628	15.0%		4	14.8%	\$628	15.0%	11.0%
	\$250,001 - \$1 Million	5	18.5%	\$2,861	68.3%		5	18.5%	\$2,861	68.3%	65.0%
	Total	27	100.0%	\$4,186	100.0%		27	100.0%	\$4,186	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	20	83.3%	\$2,825	71.8%	99.2%	20	83.3%	\$2,825	71.8%	53.6%
	Over \$1 Million	4	16.7%	\$1,112	28.2%	0.8%	4	16.7%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	24	100.0%	\$3,937	100.0%	100.0%	24	100.0%			
	\$100,000 or Less	10	41.7%	\$534	13.6%		10	41.7%	\$534	13.6%	18.6%
	\$100,001 - \$250,000	10	41.7%	\$1,672	42.5%		10	41.7%	\$1,672	42.5%	36.0%
	\$250,001 - \$500,000	4	16.7%	\$1,731	44.0%		4	16.7%	\$1,731	44.0%	45.5%
	Total	24	100.0%	\$3,937	100.0%		24	100.0%	\$3,937	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Clinton-Grant

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	25	29.1%	\$1,668	19.7%	29.5%	25	29.1%	\$1,668	19.7%	14.6%
	Middle	44	51.2%	\$4,579	54.2%	54.5%	44	51.2%	\$4,579	54.2%	56.7%
	Upper	17	19.8%	\$2,208	26.1%	16.1%	17	19.8%	\$2,208	26.1%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$8,455	100.0%	100.0%	86	100.0%	\$8,455	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	18.4%	\$430	12.0%	29.5%	7	18.4%	\$430	12.0%	15.7%
	Middle	21	55.3%	\$1,439	40.2%	54.5%	21	55.3%	\$1,439	40.2%	57.0%
	Upper	10	26.3%	\$1,711	47.8%	16.1%	10	26.3%	\$1,711	47.8%	27.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$3,580	100.0%	100.0%	38	100.0%	\$3,580	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	45.5%	\$91	46.0%	29.5%	5	45.5%	\$91	46.0%	20.1%
	Middle	4	36.4%	\$69	34.8%	54.5%	4	36.4%	\$69	34.8%	60.9%
	Upper	2	18.2%	\$38	19.2%	16.1%	2	18.2%	\$38	19.2%	19.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$198	100.0%	100.0%	11	100.0%	\$198	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	52.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	37	27.4%	\$2,189	17.9%	29.5%	37	27.4%	\$2,189	17.9%	14.9%
	Middle	69	51.1%	\$6,087	49.8%	54.5%	69	51.1%	\$6,087	49.8%	57.2%
	Upper	29	21.5%	\$3,957	32.3%	16.1%	29	21.5%	\$3,957	32.3%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	135	100.0%	\$12,233	100.0%	100.0%	135	100.0%	\$12,233	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	26.1%	\$429	22.1%	39.2%	6	26.1%	\$429	22.1%	46.9%
	Middle	12	52.2%	\$1,020	52.7%	44.1%	12	52.2%	\$1,020	52.7%	41.5%
	Upper	5	21.7%	\$488	25.2%	16.7%	5	21.7%	\$488	25.2%	11.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%
	Total	23	100.0%	\$1,937	100.0%	100.0%	23	100.0%	\$1,937	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	1.0%
	Middle	6	30.0%	\$1,080	27.0%	61.0%	6	30.0%	\$1,080	27.0%	66.4%
	Upper	14	70.0%	\$2,923	73.0%	37.1%	14	70.0%	\$2,923	73.0%	32.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.5%
	Total	20	100.0%	\$4,003	100.0%	100.0%	20	100.0%	\$4,003	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Clinton-Grant**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	18	20.9%	\$1,081	12.8%	22.6%	18	20.9%	9.3%	\$1,081	12.8%	5.6%	
	Moderate	30	34.9%	\$2,505	29.6%	19.1%	30	34.9%	24.8%	\$2,505	29.6%	18.1%	
	Middle	27	31.4%	\$2,630	31.1%	22.0%	27	31.4%	24.4%	\$2,630	31.1%	24.5%	
	Upper	11	12.8%	\$2,239	26.5%	36.2%	11	12.8%	24.9%	\$2,239	26.5%	36.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	15.5%	
	Total	86	100.0%	\$8,455	100.0%	100.0%	86	100.0%	100.0%	\$8,455	100.0%	100.0%	
REFINANCE	Low	2	5.3%	\$83	2.3%	22.6%	2	5.3%	10.0%	\$83	2.3%	5.3%	
	Moderate	10	26.3%	\$588	16.4%	19.1%	10	26.3%	18.9%	\$588	16.4%	14.9%	
	Middle	15	39.5%	\$1,166	32.6%	22.0%	15	39.5%	24.8%	\$1,166	32.6%	22.3%	
	Upper	10	26.3%	\$1,658	46.3%	36.2%	10	26.3%	28.7%	\$1,658	46.3%	38.1%	
	Unknown	1	2.6%	\$85	2.4%	0.0%	1	2.6%	17.6%	\$85	2.4%	19.4%	
	Total	38	100.0%	\$3,580	100.0%	100.0%	38	100.0%	100.0%	\$3,580	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	18.2%	\$18	9.1%	22.6%	2	18.2%	11.8%	\$18	9.1%	6.2%	
	Moderate	2	18.2%	\$11	5.6%	19.1%	2	18.2%	21.0%	\$11	5.6%	20.7%	
	Middle	4	36.4%	\$117	59.1%	22.0%	4	36.4%	27.7%	\$117	59.1%	23.7%	
	Upper	3	27.3%	\$52	26.3%	36.2%	3	27.3%	35.3%	\$52	26.3%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	5.9%	
	Total	11	100.0%	\$198	100.0%	100.0%	11	100.0%	100.0%	\$198	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	16.3%	\$1,182	9.7%	22.6%	22	16.3%	9.7%	\$1,182	9.7%	5.5%	
	Moderate	42	31.1%	\$3,104	25.4%	19.1%	42	31.1%	22.7%	\$3,104	25.4%	17.2%	
	Middle	46	34.1%	\$3,913	32.0%	22.0%	46	34.1%	24.7%	\$3,913	32.0%	23.7%	
	Upper	24	17.8%	\$3,949	32.3%	36.2%	24	17.8%	26.7%	\$3,949	32.3%	36.7%	
	Unknown	1	0.7%	\$85	0.7%	0.0%	1	0.7%	16.2%	\$85	0.7%	16.9%	
	Total	135	100.0%	\$12,233	100.0%	100.0%	135	100.0%	100.0%	\$12,233	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	18	78.3%	\$1,242	64.1%	89.1%	18	78.3%	47.2%	\$1,242	64.1%	33.5%
		Over \$1 Million	5	21.7%	\$695	35.9%	9.1%	5	21.7%				
		Total Rev. available	23	100.0%	\$1,937	100.0%	98.2%	23	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
	Loan Size	Total	23	100.0%	\$1,937	100.0%	100.0%	23	100.0%				
		\$100,000 or Less	16	69.6%	\$563	29.1%		16	69.6%	89.6%	\$563	29.1%	26.2%
		\$100,001 - \$250,000	5	21.7%	\$681	35.2%		5	21.7%	5.2%	\$681	35.2%	18.2%
		\$250,001 - \$1 Million	2	8.7%	\$693	35.8%		2	8.7%	5.2%	\$693	35.8%	55.6%
		Total	23	100.0%	\$1,937	100.0%		23	100.0%	100.0%	\$1,937	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	14	70.0%	\$2,166	54.1%	99.1%	14	70.0%	61.2%	\$2,166	54.1%	60.2%
		Over \$1 Million	6	30.0%	\$1,837	45.9%	0.9%	6	30.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	20	100.0%	\$4,003	100.0%	100.0%	20	100.0%				
	Loan Size	\$100,000 or Less	6	30.0%	\$275	6.9%		6	30.0%	68.8%	\$275	6.9%	18.7%
		\$100,001 - \$250,000	8	40.0%	\$1,341	33.5%		8	40.0%	18.0%	\$1,341	33.5%	31.6%
		\$250,001 - \$500,000	6	30.0%	\$2,387	59.6%		6	30.0%	13.2%	\$2,387	59.6%	49.7%
		Total	20	100.0%	\$4,003	100.0%		20	100.0%	100.0%	\$4,003	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.4%	\$0	0.0%	1.0%	
	Moderate	1	5.9%	\$72	3.2%	28.2%	1	5.9%	24.7%	\$72	3.2%	16.1%	
	Middle	6	35.3%	\$481	21.2%	33.9%	6	35.3%	32.4%	\$481	21.2%	31.1%	
	Upper	10	58.8%	\$1,712	75.6%	32.6%	10	58.8%	41.5%	\$1,712	75.6%	51.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$2,265	100.0%	100.0%	17	100.0%	100.0%	\$2,265	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	2.0%	\$0	0.0%	1.2%	
	Moderate	2	20.0%	\$112	11.1%	28.2%	2	20.0%	21.3%	\$112	11.1%	12.7%	
	Middle	3	30.0%	\$355	35.2%	33.9%	3	30.0%	32.5%	\$355	35.2%	32.4%	
	Upper	5	50.0%	\$541	53.7%	32.6%	5	50.0%	44.2%	\$541	53.7%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$1,008	100.0%	100.0%	10	100.0%	100.0%	\$1,008	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.3%	\$0	0.0%	1.9%	
	Moderate	0	0.0%	\$0	0.0%	28.2%	0	0.0%	27.4%	\$0	0.0%	12.3%	
	Middle	1	50.0%	\$5	3.7%	33.9%	1	50.0%	34.9%	\$5	3.7%	34.1%	
	Upper	1	50.0%	\$130	96.3%	32.6%	1	50.0%	34.3%	\$130	96.3%	51.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$135	100.0%	100.0%	2	100.0%	100.0%	\$135	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	8.9%	0	0.0%	28.6%	\$0	0.0%	14.7%
	Moderate	0		0.0%	\$0	0.0%	44.0%	0	0.0%	21.4%	\$0	0.0%	7.6%
	Middle	0		0.0%	\$0	0.0%	30.0%	0	0.0%	35.7%	\$0	0.0%	52.0%
	Upper	0		0.0%	\$0	0.0%	17.1%	0	0.0%	14.3%	\$0	0.0%	25.8%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	5.2%	0	0.0%	1.9%	\$0	0.0%	1.5%	
	Moderate	3	10.3%	\$184	5.4%	28.2%	3	10.3%	23.9%	\$184	5.4%	14.6%	
	Middle	10	34.5%	\$841	24.7%	33.9%	10	34.5%	32.7%	\$841	24.7%	32.3%	
	Upper	16	55.2%	\$2,383	69.9%	32.6%	16	55.2%	41.5%	\$2,383	69.9%	51.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$3,408	100.0%	100.0%	29	100.0%	100.0%	\$3,408	100.0%	100.0%	
SMALL BUSINESSES	Low	2	33.3%	\$170	30.0%	6.7%	2	33.3%	6.8%	\$170	30.0%	11.9%	
	Moderate	3	50.0%	\$96	17.0%	32.3%	3	50.0%	33.6%	\$96	17.0%	32.8%	
	Middle	1	16.7%	\$300	53.0%	35.8%	1	16.7%	35.2%	\$300	53.0%	35.1%	
	Upper	0	0.0%	\$0	0.0%	25.2%	0	0.0%	23.9%	\$0	0.0%	20.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.2%	
	Total	6	100.0%	\$566	100.0%	100.0%	6	100.0%	100.0%	\$566	100.0%	100.0%	
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	5.3%	\$0	0.0%	8.0%	
	Middle	0	0.0%	\$0	0.0%	41.8%	0	0.0%	31.6%	\$0	0.0%	27.0%	
	Upper	1	100.0%	\$100	100.0%	44.3%	1	100.0%	63.2%	\$100	100.0%	65.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Evansville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	2	11.8%	\$122	5.4%	23.7%	2	11.8%	\$122	5.4%	5.8%
	Moderate	5	29.4%	\$504	22.3%	17.9%	5	29.4%	\$504	22.3%	18.6%
	Middle	5	29.4%	\$660	29.1%	22.4%	5	29.4%	\$660	29.1%	20.4%
	Upper	5	29.4%	\$979	43.2%	36.0%	5	29.4%	\$979	43.2%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.6%
	Total	17	100.0%	\$2,265	100.0%	100.0%	17	100.0%	\$2,265	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	\$0	0.0%	4.3%
	Moderate	3	30.0%	\$162	16.1%	17.9%	3	30.0%	\$162	16.1%	11.5%
	Middle	3	30.0%	\$291	28.9%	22.4%	3	30.0%	\$291	28.9%	15.1%
	Upper	4	40.0%	\$555	55.1%	36.0%	4	40.0%	\$555	55.1%	40.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.8%
	Total	10	100.0%	\$1,008	100.0%	100.0%	10	100.0%	\$1,008	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	12.5%
	Middle	2	100.0%	\$135	100.0%	22.4%	2	100.0%	\$135	100.0%	17.4%
	Upper	0	0.0%	\$0	0.0%	36.0%	0	0.0%	\$0	0.0%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.6%
	Total	2	100.0%	\$135	100.0%	100.0%	2	100.0%	\$135	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	6.9%	\$122	3.6%	23.7%	2	6.9%	\$122	3.6%	5.1%
	Moderate	8	27.6%	\$666	19.5%	17.9%	8	27.6%	\$666	19.5%	15.5%
	Middle	10	34.5%	\$1,086	31.9%	22.4%	10	34.5%	\$1,086	31.9%	17.9%
	Upper	9	31.0%	\$1,534	45.0%	36.0%	9	31.0%	\$1,534	45.0%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.3%
	Total	29	100.0%	\$3,408	100.0%	100.0%	29	100.0%	\$3,408	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	3	50.0%	\$239	42.2%	85.6%	3	50.0%	\$239	42.2%	29.5%
	Over \$1 Million	3	50.0%	\$327	57.8%	13.7%	3	50.0%			
	Total Rev. available	6	100.0%	\$566	100.0%	99.3%	6	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%			
	Total	6	100.0%	\$566	100.0%	100.0%	6	100.0%			
	\$100,000 or Less	4	66.7%	\$116	20.5%		4	66.7%	\$116	20.5%	20.7%
	\$100,001 - \$250,000	1	16.7%	\$150	26.5%		1	16.7%	\$150	26.5%	18.1%
	\$250,001 - \$1 Million	1	16.7%	\$300	53.0%		1	16.7%	\$300	53.0%	61.2%
	Total	6	100.0%	\$566	100.0%		6	100.0%	\$566	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	1	100.0%	\$100	100.0%	98.4%	1	100.0%	\$100	100.0%	70.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%			
	\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	\$100	100.0%	16.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	53.7%
	Total	1	100.0%	\$100	100.0%		1	100.0%	\$100	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Evansville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	5.3%	\$0	0.0%	3.2%	
	Moderate	2	22.2%	\$108	8.8%	19.6%	2	22.2%	18.8%	\$108	8.8%	13.3%	
	Middle	2	22.2%	\$220	17.9%	35.5%	2	22.2%	35.8%	\$220	17.9%	32.4%	
	Upper	5	55.6%	\$901	73.3%	35.3%	5	55.6%	39.7%	\$901	73.3%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.6%	
	Total	9	100.0%	\$1,229	100.0%	100.0%	9	100.0%	100.0%	\$1,229	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	4.8%	\$0	0.0%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	19.1%	\$0	0.0%	13.8%	
	Middle	3	75.0%	\$563	72.8%	35.5%	3	75.0%	32.9%	\$563	72.8%	27.9%	
	Upper	1	25.0%	\$210	27.2%	35.3%	1	25.0%	42.7%	\$210	27.2%	54.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.6%	
	Total	4	100.0%	\$773	100.0%	100.0%	4	100.0%	100.0%	\$773	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	7.1%	\$0	0.0%	4.0%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	17.1%	\$0	0.0%	10.7%	
	Middle	0	0.0%	\$0	0.0%	35.5%	0	0.0%	37.3%	\$0	0.0%	32.6%	
	Upper	2	100.0%	\$27	100.0%	35.3%	2	100.0%	38.4%	\$27	100.0%	52.6%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$27	100.0%	100.0%	2	100.0%	100.0%	\$27	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	17.5%	0	0.0%	34.2%	\$0	0.0%	19.2%
	Moderate	0		0.0%	\$0	0.0%	42.2%	0	0.0%	36.8%	\$0	0.0%	60.2%
	Middle	0		0.0%	\$0	0.0%	34.0%	0	0.0%	21.1%	\$0	0.0%	19.6%
	Upper	0		0.0%	\$0	0.0%	4.5%	0	0.0%	5.3%	\$0	0.0%	0.6%
	Unknown	0		0.0%	\$0	0.0%	1.7%	0	0.0%	2.6%	\$0	0.0%	0.5%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	9.5%	0	0.0%	5.6%	\$0	0.0%	3.9%	
	Moderate	2	13.3%	\$108	5.3%	19.6%	2	13.3%	18.9%	\$108	5.3%	15.6%	
	Middle	5	33.3%	\$783	38.6%	35.5%	5	33.3%	35.1%	\$783	38.6%	30.6%	
	Upper	8	53.3%	\$1,138	56.1%	35.3%	8	53.3%	40.1%	\$1,138	56.1%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.6%	
	Total	15	100.0%	\$2,029	100.0%	100.0%	15	100.0%	100.0%	\$2,029	100.0%	100.0%	
SMALL BUSINESSES	Low	2	33.3%	\$23	9.0%	11.4%	2	33.3%	11.4%	\$23	9.0%	12.0%	
	Moderate	2	33.3%	\$110	43.0%	26.3%	2	33.3%	28.5%	\$110	43.0%	30.3%	
	Middle	0	0.0%	\$0	0.0%	30.8%	0	0.0%	26.8%	\$0	0.0%	25.4%	
	Upper	2	33.3%	\$123	48.0%	25.9%	2	33.3%	26.3%	\$123	48.0%	23.0%	
	Unknown	0	0.0%	\$0	0.0%	5.6%	0	0.0%	6.3%	\$0	0.0%	9.1%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.2%	
	Total	6	100.0%	\$256	100.0%	100.0%	6	100.0%	100.0%	\$256	100.0%	100.0%	
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.1%	0	0.0%	7.3%	\$0	0.0%	7.2%	
	Middle	0	0.0%	\$0	0.0%	30.3%	0	0.0%	27.3%	\$0	0.0%	40.0%	
	Upper	0	0.0%	\$0	0.0%	58.7%	0	0.0%	65.5%	\$0	0.0%	52.8%	
	Unknown	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Evansville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
Count		Dollar		Bank	Agg		Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	22.2%	\$118	9.6%	24.1%	2	22.2%	11.2%	\$118	9.6%	6.2%	
	Moderate	5	55.6%	\$529	43.0%	18.7%	5	55.6%	23.6%	\$529	43.0%	18.4%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	19.4%	\$0	0.0%	19.4%	
	Upper	1	11.1%	\$259	21.1%	37.3%	1	11.1%	24.3%	\$259	21.1%	35.1%	
	Unknown	1	11.1%	\$323	26.3%	0.0%	1	11.1%	21.5%	\$323	26.3%	21.0%	
	Total	9	100.0%	\$1,229	100.0%	100.0%	9	100.0%	100.0%	\$1,229	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	10.0%	\$0	0.0%	5.5%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	20.5%	\$0	0.0%	14.8%	
	Middle	2	50.0%	\$191	24.7%	19.9%	2	50.0%	20.1%	\$191	24.7%	17.8%	
	Upper	2	50.0%	\$582	75.3%	37.3%	2	50.0%	27.8%	\$582	75.3%	36.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.6%	\$0	0.0%	25.4%	
	Total	4	100.0%	\$773	100.0%	100.0%	4	100.0%	100.0%	\$773	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	12.5%	\$0	0.0%	6.7%	
	Moderate	1	50.0%	\$12	44.4%	18.7%	1	50.0%	24.6%	\$12	44.4%	17.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	24.8%	\$0	0.0%	22.3%	
	Upper	1	50.0%	\$15	55.6%	37.3%	1	50.0%	33.4%	\$15	55.6%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	7.8%	
	Total	2	100.0%	\$27	100.0%	100.0%	2	100.0%	100.0%	\$27	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	13.3%	\$118	5.8%	24.1%	2	13.3%	10.9%	\$118	5.8%	5.7%	
	Moderate	6	40.0%	\$541	26.7%	18.7%	6	40.0%	22.7%	\$541	26.7%	16.5%	
	Middle	2	13.3%	\$191	9.4%	19.9%	2	13.3%	20.1%	\$191	9.4%	18.1%	
	Upper	4	26.7%	\$856	42.2%	37.3%	4	26.7%	26.1%	\$856	42.2%	34.1%	
	Unknown	1	6.7%	\$323	15.9%	0.0%	1	6.7%	20.2%	\$323	15.9%	25.5%	
	Total	15	100.0%	\$2,029	100.0%	100.0%	15	100.0%	100.0%	\$2,029	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	6	100.0%	\$256	100.0%	84.2%	6	100.0%	42.9%	\$256	100.0%	28.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	15.0%	0	0.0%				
		Total Rev. available	6	100.0%	\$256	100.0%	99.2%	6	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	6	100.0%	\$256	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	6	100.0%	\$256	100.0%		6	100.0%	83.8%	\$256	100.0%	20.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.8%	\$0	0.0%	18.4%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	61.2%
		Total	6	100.0%	\$256	100.0%		6	100.0%	100.0%	\$256	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	47.3%	\$0	0.0%	51.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	60.0%	\$0	0.0%	11.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.4%	\$0	0.0%	22.0%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	23.6%	\$0	0.0%	66.2%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$156	11.5%	25.4%	2	13.3%	17.5%	\$156	11.5%	12.6%
	Middle	7	46.7%	\$527	38.7%	36.1%	7	46.7%	36.4%	\$527	38.7%	30.9%
	Upper	6	40.0%	\$679	49.9%	38.5%	6	40.0%	46.1%	\$679	49.9%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$1,362	100.0%	100.0%	15	100.0%	100.0%	\$1,362	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.4%	0	0.0%	14.6%	\$0	0.0%	8.3%
	Middle	3	33.3%	\$309	31.5%	36.1%	3	33.3%	35.7%	\$309	31.5%	32.5%
	Upper	6	66.7%	\$671	68.5%	38.5%	6	66.7%	49.7%	\$671	68.5%	59.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$980	100.0%	100.0%	9	100.0%	100.0%	\$980	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$49	48.0%	25.4%	2	50.0%	25.9%	\$49	48.0%	11.5%
	Middle	2	50.0%	\$53	52.0%	36.1%	2	50.0%	38.8%	\$53	52.0%	31.2%
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	35.3%	\$0	0.0%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$102	100.0%	100.0%	4	100.0%	100.0%	\$102	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	45.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	14.3%	\$205	8.4%	25.4%	4	14.3%	16.8%	\$205	8.4%	10.9%
	Middle	12	42.9%	\$889	36.4%	36.1%	12	42.9%	36.3%	\$889	36.4%	32.6%
	Upper	12	42.9%	\$1,350	55.2%	38.5%	12	42.9%	46.8%	\$1,350	55.2%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$2,444	100.0%	100.0%	28	100.0%	100.0%	\$2,444	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$6	15.0%	35.4%	1	20.0%	33.9%	\$6	15.0%	37.4%
	Middle	2	40.0%	\$12	30.0%	33.3%	2	40.0%	31.9%	\$12	30.0%	31.3%
	Upper	2	40.0%	\$22	55.0%	31.3%	2	40.0%	32.7%	\$22	55.0%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	5	100.0%	\$40	100.0%	100.0%	5	100.0%	100.0%	\$40	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.8%	0	0.0%	2.7%	\$0	0.0%	1.6%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	17.1%	\$0	0.0%	9.5%
	Upper	2	100.0%	\$520	100.0%	68.3%	2	100.0%	80.2%	\$520	100.0%	89.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$520	100.0%	100.0%	2	100.0%	100.0%	\$520	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Kokomo**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	20.0%	\$213	15.6%	21.7%	3	20.0%	\$213	15.6%	6.1%	
	Moderate	2	13.3%	\$175	12.8%	16.6%	2	13.3%	\$175	12.8%	22.0%	
	Middle	5	33.3%	\$471	34.6%	20.9%	5	33.3%	\$471	34.6%	25.6%	
	Upper	2	13.3%	\$169	12.4%	40.8%	2	13.3%	\$169	12.4%	34.2%	
	Unknown	3	20.0%	\$334	24.5%	0.0%	3	20.0%	\$334	24.5%	12.1%	
	Total	15	100.0%	\$1,362	100.0%	100.0%	15	100.0%	\$1,362	100.0%	100.0%	
REFINANCE	Low	1	11.1%	\$42	4.3%	21.7%	1	11.1%	\$42	4.3%	4.8%	
	Moderate	1	11.1%	\$33	3.4%	16.6%	1	11.1%	\$33	3.4%	12.2%	
	Middle	1	11.1%	\$187	19.1%	20.9%	1	11.1%	\$187	19.1%	17.8%	
	Upper	4	44.4%	\$372	38.0%	40.8%	4	44.4%	\$372	38.0%	39.4%	
	Unknown	2	22.2%	\$346	35.3%	0.0%	2	22.2%	\$346	35.3%	25.8%	
	Total	9	100.0%	\$980	100.0%	100.0%	9	100.0%	\$980	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	4.5%	
	Moderate	1	25.0%	\$43	42.2%	16.6%	1	25.0%	\$43	42.2%	12.4%	
	Middle	2	50.0%	\$53	52.0%	20.9%	2	50.0%	\$53	52.0%	33.3%	
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	\$0	0.0%	38.7%	
	Unknown	1	25.0%	\$6	5.9%	0.0%	1	25.0%	\$6	5.9%	11.2%	
	Total	4	100.0%	\$102	100.0%	100.0%	4	100.0%	\$102	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	14.3%	\$255	10.4%	21.7%	4	14.3%	\$255	10.4%	5.5%	
	Moderate	4	14.3%	\$251	10.3%	16.6%	4	14.3%	\$251	10.3%	18.2%	
	Middle	8	28.6%	\$711	29.1%	20.9%	8	28.6%	\$711	29.1%	22.7%	
	Upper	6	21.4%	\$541	22.1%	40.8%	6	21.4%	\$541	22.1%	35.5%	
	Unknown	6	21.4%	\$686	28.1%	0.0%	6	21.4%	\$686	28.1%	18.1%	
	Total	28	100.0%	\$2,444	100.0%	100.0%	28	100.0%	\$2,444	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	5	100.0%	\$40	100.0%	92.1%	5	100.0%	44.1%	\$40	100.0%	30.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%				
	Total Rev. available	5	100.0%	\$40	100.0%	99.1%	5	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	Total	5	100.0%	\$40	100.0%	100.0%	5	100.0%				
	\$100,000 or Less	5	100.0%	\$40	100.0%		5	100.0%	90.0%	\$40	100.0%	29.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	20.9%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	50.2%
	Total	5	100.0%	\$40	100.0%		5	100.0%	100.0%	\$40	100.0%	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	2	100.0%	\$520	100.0%	99.4%	2	100.0%	62.2%	\$520	100.0%	70.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$520	100.0%	100.0%	2	100.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	64.0%	\$0	0.0%	18.9%
	\$100,001 - \$250,000	1	50.0%	\$120	23.1%		1	50.0%	22.5%	\$120	23.1%	35.1%
	\$250,001 - \$500,000	1	50.0%	\$400	76.9%		1	50.0%	13.5%	\$400	76.9%	46.1%
	Total	2	100.0%	\$520	100.0%		2	100.0%	100.0%	\$520	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Kokomo

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	3.0%	\$0	0.0%	1.4%
	Moderate	1	7.7%	\$70	5.7%	14.2%	1	7.7%	8.6%	\$70	5.7%	5.0%
	Middle	6	46.2%	\$619	50.0%	48.7%	6	46.2%	51.2%	\$619	50.0%	48.4%
	Upper	6	46.2%	\$548	44.3%	30.8%	6	46.2%	37.2%	\$548	44.3%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$1,237	100.0%	100.0%	13	100.0%	100.0%	\$1,237	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	2.3%	\$0	0.0%	1.1%
	Moderate	1	11.1%	\$52	8.9%	14.2%	1	11.1%	9.4%	\$52	8.9%	5.3%
	Middle	6	66.7%	\$425	72.4%	48.7%	6	66.7%	53.2%	\$425	72.4%	48.3%
	Upper	2	22.2%	\$110	18.7%	30.8%	2	22.2%	35.1%	\$110	18.7%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$587	100.0%	100.0%	9	100.0%	100.0%	\$587	100.0%	100.0%
HOME IMPROVEMENT	Low	1	25.0%	\$40	19.3%	6.3%	1	25.0%	3.3%	\$40	19.3%	1.4%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	10.9%	\$0	0.0%	45.5%
	Middle	1	25.0%	\$29	14.0%	48.7%	1	25.0%	47.8%	\$29	14.0%	22.2%
	Upper	2	50.0%	\$138	66.7%	30.8%	2	50.0%	38.0%	\$138	66.7%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$207	100.0%	100.0%	4	100.0%	100.0%	\$207	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	14.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	20.0%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	63.6%	0	0.0%	80.0%	\$0	0.0%	98.8%
	Upper	0	0.0%	\$0	0.0%	13.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	3.8%	\$40	2.0%	6.3%	1	3.8%	2.8%	\$40	2.0%	1.3%
	Moderate	2	7.7%	\$122	6.0%	14.2%	2	7.7%	8.9%	\$122	6.0%	6.7%
	Middle	13	50.0%	\$1,073	52.8%	48.7%	13	50.0%	51.7%	\$1,073	52.8%	49.0%
	Upper	10	38.5%	\$796	39.2%	30.8%	10	38.5%	36.6%	\$796	39.2%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$2,031	100.0%	100.0%	26	100.0%	100.0%	\$2,031	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	10.2%	0	0.0%	8.1%	\$0	0.0%	6.6%
	Moderate	2	100.0%	\$15	100.0%	17.5%	2	100.0%	18.6%	\$15	100.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	48.2%	0	0.0%	49.0%	\$0	0.0%	49.2%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	23.0%	\$0	0.0%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%
	Total	2	100.0%	\$15	100.0%	100.0%	2	100.0%	100.0%	\$15	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	52.9%	0	0.0%	48.2%	\$0	0.0%	44.3%
	Upper	1	100.0%	\$500	100.0%	45.7%	1	100.0%	50.9%	\$500	100.0%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$500	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Kokomo**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	23.1%	\$220	17.8%	22.2%	3	23.1%	12.2%	\$220	17.8%	7.3%	
	Moderate	7	53.8%	\$585	47.3%	16.6%	7	53.8%	24.2%	\$585	47.3%	19.7%	
	Middle	2	15.4%	\$305	24.7%	21.1%	2	15.4%	25.0%	\$305	24.7%	26.1%	
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	22.4%	\$0	0.0%	30.7%	
	Unknown	1	7.7%	\$127	10.3%	0.0%	1	7.7%	16.3%	\$127	10.3%	16.3%	
	Total	13	100.0%	\$1,237	100.0%	100.0%	13	100.0%	100.0%	\$1,237	100.0%	100.0%	
REFINANCE	Low	2	22.2%	\$114	19.4%	22.2%	2	22.2%	9.6%	\$114	19.4%	6.2%	
	Moderate	2	22.2%	\$110	18.7%	16.6%	2	22.2%	20.8%	\$110	18.7%	15.6%	
	Middle	3	33.3%	\$239	40.7%	21.1%	3	33.3%	24.3%	\$239	40.7%	24.0%	
	Upper	2	22.2%	\$124	21.1%	40.0%	2	22.2%	25.4%	\$124	21.1%	33.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	20.9%	
	Total	9	100.0%	\$587	100.0%	100.0%	9	100.0%	100.0%	\$587	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	10.9%	\$0	0.0%	5.0%	
	Moderate	1	25.0%	\$40	19.3%	16.6%	1	25.0%	26.1%	\$40	19.3%	11.6%	
	Middle	1	25.0%	\$29	14.0%	21.1%	1	25.0%	26.1%	\$29	14.0%	19.2%	
	Upper	2	50.0%	\$138	66.7%	40.0%	2	50.0%	30.4%	\$138	66.7%	18.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	46.1%	
	Total	4	100.0%	\$207	100.0%	100.0%	4	100.0%	100.0%	\$207	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	19.2%	\$334	16.4%	22.2%	5	19.2%	11.4%	\$334	16.4%	6.7%	
	Moderate	10	38.5%	\$735	36.2%	16.6%	10	38.5%	23.3%	\$735	36.2%	17.7%	
	Middle	6	23.1%	\$573	28.2%	21.1%	6	23.1%	24.8%	\$573	28.2%	24.4%	
	Upper	4	15.4%	\$262	12.9%	40.0%	4	15.4%	23.5%	\$262	12.9%	29.7%	
	Unknown	1	3.8%	\$127	6.3%	0.0%	1	3.8%	16.9%	\$127	6.3%	21.6%	
	Total	26	100.0%	\$2,031	100.0%	100.0%	26	100.0%	100.0%	\$2,031	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	50.0%	\$5	33.3%	91.0%	1	50.0%	47.8%	\$5	33.3%	37.1%
		Over \$1 Million	1	50.0%	\$10	66.7%	7.9%	1	50.0%				
		Total Rev. available	2	100.0%	\$15	100.0%	98.9%	2	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
		Total	2	100.0%	\$15	100.0%	100.0%	2	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$15	100.0%		2	100.0%	90.1%	\$15	100.0%	27.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	18.2%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	54.6%
		Total	2	100.0%	\$15	100.0%		2	100.0%	100.0%	\$15	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$500	100.0%	99.3%	1	100.0%	64.9%	\$500	100.0%	75.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$500	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	62.3%	\$0	0.0%	16.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.8%	\$0	0.0%	35.3%
		\$250,001 - \$500,000	1	100.0%	\$500	100.0%		1	100.0%	14.9%	\$500	100.0%	48.5%
Total		1	100.0%	\$500	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	0.9%	\$124	0.7%	0.7%	1	0.9%	1.4%	\$124	0.7%	0.9%
	Moderate	22	18.8%	\$2,451	13.0%	20.0%	22	18.8%	18.4%	\$2,451	13.0%	12.1%
	Middle	69	59.0%	\$11,325	60.1%	58.5%	69	59.0%	58.8%	\$11,325	60.1%	62.9%
	Upper	25	21.4%	\$4,958	26.3%	20.7%	25	21.4%	21.4%	\$4,958	26.3%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$18,858	100.0%	100.0%	117	100.0%	100.0%	\$18,858	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Moderate	14	15.9%	\$927	9.2%	20.0%	14	15.9%	15.2%	\$927	9.2%	9.9%
	Middle	54	61.4%	\$5,890	58.4%	58.5%	54	61.4%	59.8%	\$5,890	58.4%	62.5%
	Upper	20	22.7%	\$3,273	32.4%	20.7%	20	22.7%	24.0%	\$3,273	32.4%	26.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	88	100.0%	\$10,090	100.0%	100.0%	88	100.0%	100.0%	\$10,090	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	2.0%	\$0	0.0%	4.1%
	Moderate	1	5.9%	\$10	3.0%	20.0%	1	5.9%	15.1%	\$10	3.0%	11.1%
	Middle	12	70.6%	\$252	75.0%	58.5%	12	70.6%	64.9%	\$252	75.0%	66.7%
	Upper	4	23.5%	\$74	22.0%	20.7%	4	23.5%	18.1%	\$74	22.0%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$336	100.0%	100.0%	17	100.0%	100.0%	\$336	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	23.3%	\$0	0.0%	16.8%
	Moderate	0	0.0%	\$0	0.0%	39.8%	0	0.0%	39.5%	\$0	0.0%	22.9%
	Middle	0	0.0%	\$0	0.0%	24.6%	0	0.0%	23.3%	\$0	0.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	16.4%	0	0.0%	14.0%	\$0	0.0%	27.0%
	Unknown	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.5%	\$124	0.4%	0.7%	1	0.5%	1.5%	\$124	0.4%	2.2%
	Moderate	37	16.7%	\$3,388	11.6%	20.0%	37	16.7%	17.3%	\$3,388	11.6%	12.3%
	Middle	135	60.8%	\$17,467	59.6%	58.5%	135	60.8%	59.2%	\$17,467	59.6%	60.5%
	Upper	49	22.1%	\$8,305	28.4%	20.7%	49	22.1%	22.1%	\$8,305	28.4%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	222	100.0%	\$29,284	100.0%	100.0%	222	100.0%	100.0%	\$29,284	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	7	13.2%	\$527	12.7%	5.6%	7	13.2%	5.3%	\$527	12.7%	4.3%
	Moderate	13	24.5%	\$1,912	46.1%	31.0%	13	24.5%	30.9%	\$1,912	46.1%	41.7%
	Middle	24	45.3%	\$1,234	29.8%	46.1%	24	45.3%	46.9%	\$1,234	29.8%	36.1%
	Upper	9	17.0%	\$472	11.4%	16.9%	9	17.0%	15.4%	\$472	11.4%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.5%
Total	53	100.0%	\$4,145	100.0%	100.0%	53	100.0%	100.0%	\$4,145	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.8%	\$0	0.0%	0.1%
	Middle	22	100.0%	\$4,685	100.0%	91.5%	22	100.0%	96.3%	\$4,685	100.0%	98.3%
	Upper	0	0.0%	\$0	0.0%	5.6%	0	0.0%	2.9%	\$0	0.0%	1.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total	22	100.0%	\$4,685	100.0%	100.0%	22	100.0%	100.0%	\$4,685	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Lafayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	17	14.5%	\$1,426	7.6%	21.2%	17	14.5%	11.8%	\$1,426	7.6%	7.1%
	Moderate	38	32.5%	\$4,405	23.4%	17.5%	38	32.5%	20.6%	\$4,405	23.4%	15.5%
	Middle	24	20.5%	\$3,446	18.3%	21.8%	24	20.5%	20.7%	\$3,446	18.3%	20.3%
	Upper	33	28.2%	\$8,695	46.1%	39.5%	33	28.2%	31.9%	\$8,695	46.1%	43.8%
	Unknown	5	4.3%	\$886	4.7%	0.0%	5	4.3%	15.0%	\$886	4.7%	13.3%
	Total	117	100.0%	\$18,858	100.0%	100.0%	117	100.0%	100.0%	\$18,858	100.0%	100.0%
REFINANCE	Low	9	10.2%	\$565	5.6%	21.2%	9	10.2%	6.8%	\$565	5.6%	3.6%
	Moderate	17	19.3%	\$1,446	14.3%	17.5%	17	19.3%	15.5%	\$1,446	14.3%	10.9%
	Middle	27	30.7%	\$2,389	23.7%	21.8%	27	30.7%	20.0%	\$2,389	23.7%	17.8%
	Upper	33	37.5%	\$5,446	54.0%	39.5%	33	37.5%	34.3%	\$5,446	54.0%	45.4%
	Unknown	2	2.3%	\$244	2.4%	0.0%	2	2.3%	23.4%	\$244	2.4%	22.3%
	Total	88	100.0%	\$10,090	100.0%	100.0%	88	100.0%	100.0%	\$10,090	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.8%	\$35	10.4%	21.2%	2	11.8%	9.4%	\$35	10.4%	3.2%
	Moderate	5	29.4%	\$111	33.0%	17.5%	5	29.4%	20.1%	\$111	33.0%	14.9%
	Middle	3	17.6%	\$26	7.7%	21.8%	3	17.6%	25.1%	\$26	7.7%	18.1%
	Upper	7	41.2%	\$164	48.8%	39.5%	7	41.2%	38.1%	\$164	48.8%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.4%	\$0	0.0%	15.8%
	Total	17	100.0%	\$336	100.0%	100.0%	17	100.0%	100.0%	\$336	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	28	12.6%	\$2,026	6.9%	21.2%	28	12.6%	9.9%	\$2,026	6.9%	5.4%
	Moderate	60	27.0%	\$5,962	20.4%	17.5%	60	27.0%	18.7%	\$5,962	20.4%	12.8%
	Middle	54	24.3%	\$5,861	20.0%	21.8%	54	24.3%	20.6%	\$5,861	20.0%	17.9%
	Upper	73	32.9%	\$14,305	48.8%	39.5%	73	32.9%	32.8%	\$14,305	48.8%	40.9%
	Unknown	7	3.2%	\$1,130	3.9%	0.0%	7	3.2%	18.0%	\$1,130	3.9%	23.0%
	Total	222	100.0%	\$29,284	100.0%	100.0%	222	100.0%	100.0%	\$29,284	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	41	77.4%	\$2,385	57.5%	90.8%	41	77.4%	41.5%	\$2,385	57.5%	37.7%
	Over \$1 Million	12	22.6%	\$1,760	42.5%	8.0%	12	22.6%				
	Total Rev. available	53	100.0%	\$4,145	100.0%	98.8%	53	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	53	100.0%	\$4,145	100.0%	100.0%	53	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	42	79.2%	\$1,125	27.1%		42	79.2%	89.1%	\$1,125	27.1%	28.3%
	\$100,001 - \$250,000	6	11.3%	\$1,081	26.1%		6	11.3%	5.6%	\$1,081	26.1%	19.5%
	\$250,001 - \$1 Million	5	9.4%	\$1,939	46.8%		5	9.4%	5.2%	\$1,939	46.8%	52.2%
	Total	53	100.0%	\$4,145	100.0%		53	100.0%	100.0%	\$4,145	100.0%	100.0%
	Revenue											
Small Farm	\$1 Million or Less	17	77.3%	\$2,962	63.2%	98.2%	17	77.3%	55.6%	\$2,962	63.2%	60.1%
	Over \$1 Million	5	22.7%	\$1,723	36.8%	1.8%	5	22.7%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	22	100.0%	\$4,685	100.0%	100.0%	22	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	8	36.4%	\$396	8.5%		8	36.4%	53.9%	\$396	8.5%	10.8%
	\$100,001 - \$250,000	4	18.2%	\$636	13.6%		4	18.2%	21.8%	\$636	13.6%	28.2%
	\$250,001 - \$500,000	10	45.5%	\$3,653	78.0%		10	45.5%	24.3%	\$3,653	78.0%	61.0%
	Total	22	100.0%	\$4,685	100.0%		22	100.0%	100.0%	\$4,685	100.0%	100.0%
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	0.9%
	Moderate	17	16.2%	\$1,549	8.8%	15.8%	17	16.2%	15.1%	\$1,549	8.8%	9.2%
	Middle	42	40.0%	\$6,597	37.6%	40.7%	42	40.0%	37.8%	\$6,597	37.6%	35.9%
	Upper	46	43.8%	\$9,410	53.6%	42.3%	46	43.8%	45.0%	\$9,410	53.6%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Total	105	100.0%	\$17,556	100.0%	100.0%	105	100.0%	100.0%	\$17,556	100.0%	100.0%
REFINANCE	Low	4	8.7%	\$175	3.3%	1.0%	4	8.7%	0.9%	\$175	3.3%	0.6%
	Moderate	5	10.9%	\$358	6.8%	15.8%	5	10.9%	14.9%	\$358	6.8%	10.0%
	Middle	20	43.5%	\$2,376	45.2%	40.7%	20	43.5%	38.1%	\$2,376	45.2%	34.9%
	Upper	17	37.0%	\$2,346	44.6%	42.3%	17	37.0%	46.1%	\$2,346	44.6%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$5,255	100.0%	100.0%	46	100.0%	100.0%	\$5,255	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.8%	\$0	0.0%	4.1%
	Moderate	4	19.0%	\$125	15.6%	15.8%	4	19.0%	15.0%	\$125	15.6%	9.3%
	Middle	13	61.9%	\$507	63.4%	40.7%	13	61.9%	41.4%	\$507	63.4%	32.9%
	Upper	4	19.0%	\$168	21.0%	42.3%	4	19.0%	41.8%	\$168	21.0%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$800	100.0%	100.0%	21	100.0%	100.0%	\$800	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	14.0%	\$0	0.0%	12.1%
	Moderate	0	0.0%	\$0	0.0%	27.3%	0	0.0%	30.2%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	26.7%	0	0.0%	23.3%	\$0	0.0%	5.0%
	Upper	0	0.0%	\$0	0.0%	19.1%	0	0.0%	20.9%	\$0	0.0%	76.1%
	Unknown	0	0.0%	\$0	0.0%	9.6%	0	0.0%	11.6%	\$0	0.0%	2.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	2.3%	\$175	0.7%	1.0%	4	2.3%	1.5%	\$175	0.7%	6.0%
	Moderate	26	15.1%	\$2,032	8.6%	15.8%	26	15.1%	15.2%	\$2,032	8.6%	7.1%
	Middle	75	43.6%	\$9,480	40.2%	40.7%	75	43.6%	37.9%	\$9,480	40.2%	21.6%
	Upper	67	39.0%	\$11,924	50.5%	42.3%	67	39.0%	45.0%	\$11,924	50.5%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	1.3%
	Total	172	100.0%	\$23,611	100.0%	100.0%	172	100.0%	100.0%	\$23,611	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	3	6.5%	\$209	5.6%	4.1%	3	6.5%	4.5%	\$209	5.6%	2.7%
	Moderate	11	23.9%	\$1,341	35.9%	26.7%	11	23.9%	31.1%	\$1,341	35.9%	42.4%
	Middle	13	28.3%	\$260	7.0%	34.5%	13	28.3%	30.1%	\$260	7.0%	22.4%
	Upper	19	41.3%	\$1,926	51.6%	31.6%	19	41.3%	31.1%	\$1,926	51.6%	29.9%
	Unknown	0	0.0%	\$0	0.0%	3.1%	0	0.0%	1.9%	\$0	0.0%	2.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.4%
	Total	46	100.0%	\$3,736	100.0%	100.0%	46	100.0%	100.0%	\$3,736	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.8%	\$0	0.0%	0.8%
	Middle	17	94.4%	\$3,593	98.6%	62.5%	17	94.4%	81.0%	\$3,593	98.6%	82.5%
	Upper	1	5.6%	\$50	1.4%	34.9%	1	5.6%	17.2%	\$50	1.4%	16.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$3,643	100.0%	100.0%	18	100.0%	100.0%	\$3,643	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Lafayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	12	11.4%	\$989	5.6%	20.4%	12	11.4%	9.2%	\$989	5.6%	5.2%	
	Moderate	27	25.7%	\$3,064	17.5%	16.1%	27	25.7%	22.3%	\$3,064	17.5%	16.6%	
	Middle	28	26.7%	\$4,612	26.3%	23.0%	28	26.7%	20.3%	\$4,612	26.3%	19.3%	
	Upper	36	34.3%	\$8,504	48.4%	40.5%	36	34.3%	33.7%	\$8,504	48.4%	45.8%	
	Unknown	2	1.9%	\$387	2.2%	0.0%	2	1.9%	14.5%	\$387	2.2%	13.1%	
	Total	105	100.0%	\$17,556	100.0%	100.0%	105	100.0%	100.0%	\$17,556	100.0%	100.0%	
REFINANCE	Low	3	6.5%	\$272	5.2%	20.4%	3	6.5%	8.8%	\$272	5.2%	4.7%	
	Moderate	12	26.1%	\$1,077	20.5%	16.1%	12	26.1%	17.5%	\$1,077	20.5%	12.4%	
	Middle	15	32.6%	\$1,725	32.8%	23.0%	15	32.6%	23.7%	\$1,725	32.8%	21.3%	
	Upper	16	34.8%	\$2,181	41.5%	40.5%	16	34.8%	30.0%	\$2,181	41.5%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	21.2%	
	Total	46	100.0%	\$5,255	100.0%	100.0%	46	100.0%	100.0%	\$5,255	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.8%	\$6	0.8%	20.4%	1	4.8%	6.8%	\$6	0.8%	2.4%	
	Moderate	6	28.6%	\$90	11.3%	16.1%	6	28.6%	18.6%	\$90	11.3%	15.6%	
	Middle	4	19.0%	\$182	22.8%	23.0%	4	19.0%	22.7%	\$182	22.8%	22.7%	
	Upper	10	47.6%	\$522	65.3%	40.5%	10	47.6%	48.2%	\$522	65.3%	52.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	6.7%	
	Total	21	100.0%	\$800	100.0%	100.0%	21	100.0%	100.0%	\$800	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	9.3%	\$1,267	5.4%	20.4%	16	9.3%	8.9%	\$1,267	5.4%	2.7%	
	Moderate	45	26.2%	\$4,231	17.9%	16.1%	45	26.2%	20.7%	\$4,231	17.9%	8.5%	
	Middle	47	27.3%	\$6,519	27.6%	23.0%	47	27.3%	21.2%	\$6,519	27.6%	10.8%	
	Upper	62	36.0%	\$11,207	47.5%	40.5%	62	36.0%	33.1%	\$11,207	47.5%	24.3%	
	Unknown	2	1.2%	\$387	1.6%	0.0%	2	1.2%	16.2%	\$387	1.6%	53.8%	
	Total	172	100.0%	\$23,611	100.0%	100.0%	172	100.0%	100.0%	\$23,611	100.0%	100.0%	
Small Business	Revenue		Total Businesses										
		\$1 Million or Less	36	78.3%	\$1,467	39.3%	89.8%	36	78.3%	45.3%	\$1,467	39.3%	32.7%
		Over \$1 Million	10	21.7%	\$2,269	60.7%	9.0%	10	21.7%				
		Total Rev. available	46	100.0%	\$3,736	100.0%	98.8%	46	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Loan Size	Total	46	100.0%	\$3,736	100.0%	100.0%	46	100.0%				
		\$100,000 or Less	37	80.4%	\$858	23.0%		37	80.4%	89.7%	\$858	23.0%	27.7%
		\$100,001 - \$250,000	4	8.7%	\$674	18.0%		4	8.7%	5.1%	\$674	18.0%	18.2%
		\$250,001 - \$1 Million	5	10.9%	\$2,204	59.0%		5	10.9%	5.2%	\$2,204	59.0%	54.1%
		Total	46	100.0%	\$3,736	100.0%		46	100.0%	100.0%	\$3,736	100.0%	100.0%
Small Farm	Revenue		Total Farms										
		\$1 Million or Less	17	94.4%	\$3,400	93.3%	97.7%	17	94.4%	53.6%	\$3,400	93.3%	64.3%
		Over \$1 Million	1	5.6%	\$243	6.7%	2.3%	1	5.6%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	18	100.0%	\$3,643	100.0%	100.0%	18	100.0%					
	Loan Size	\$100,000 or Less	7	38.9%	\$279	7.7%		7	38.9%	60.2%	\$279	7.7%	11.9%
		\$100,001 - \$250,000	4	22.2%	\$759	20.8%		4	22.2%	19.7%	\$759	20.8%	29.0%
		\$250,001 - \$500,000	7	38.9%	\$2,605	71.5%		7	38.9%	20.1%	\$2,605	71.5%	59.2%
		Total	18	100.0%	\$3,643	100.0%		18	100.0%	100.0%	\$3,643	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	12.0%	\$311	7.8%	20.3%	3	12.0%	16.2%	\$311	7.8%	12.2%
	Middle	19	76.0%	\$3,217	80.5%	63.3%	19	76.0%	58.9%	\$3,217	80.5%	57.2%
	Upper	3	12.0%	\$470	11.8%	16.5%	3	12.0%	24.8%	\$470	11.8%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	25	100.0%	\$3,998	100.0%	100.0%	25	100.0%	100.0%	\$3,998	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	11.1%	\$210	9.1%	20.3%	3	11.1%	14.9%	\$210	9.1%	10.8%
	Middle	24	88.9%	\$2,101	90.9%	63.3%	24	88.9%	61.9%	\$2,101	90.9%	56.6%
	Upper	0	0.0%	\$0	0.0%	16.5%	0	0.0%	23.2%	\$0	0.0%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$2,311	100.0%	100.0%	27	100.0%	100.0%	\$2,311	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	25.0%	\$54	50.9%	20.3%	2	25.0%	22.9%	\$54	50.9%	18.9%
	Middle	6	75.0%	\$52	49.1%	63.3%	6	75.0%	57.6%	\$52	49.1%	60.9%
	Upper	0	0.0%	\$0	0.0%	16.5%	0	0.0%	19.5%	\$0	0.0%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$106	100.0%	100.0%	8	100.0%	100.0%	\$106	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	50.1%	0	0.0%	12.5%	\$0	0.0%	16.4%
	Middle	0	0.0%	\$0	0.0%	48.2%	0	0.0%	87.5%	\$0	0.0%	83.6%
	Upper	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	13.3%	\$575	9.0%	20.3%	8	13.3%	16.1%	\$575	9.0%	12.0%
	Middle	49	81.7%	\$5,370	83.7%	63.3%	49	81.7%	60.0%	\$5,370	83.7%	57.6%
	Upper	3	5.0%	\$470	7.3%	16.5%	3	5.0%	23.9%	\$470	7.3%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$6,415	100.0%	100.0%	60	100.0%	100.0%	\$6,415	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	11.8%	\$8	1.1%	27.4%	2	11.8%	28.2%	\$8	1.1%	31.4%
	Middle	15	88.2%	\$746	98.9%	58.0%	15	88.2%	53.0%	\$746	98.9%	47.8%
	Upper	0	0.0%	\$0	0.0%	14.6%	0	0.0%	17.6%	\$0	0.0%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.2%
	Total	17	100.0%	\$754	100.0%	100.0%	17	100.0%	100.0%	\$754	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$150	44.5%	23.6%	1	50.0%	36.6%	\$150	44.5%	40.6%
	Middle	1	50.0%	\$187	55.5%	68.7%	1	50.0%	63.4%	\$187	55.5%	59.4%
	Upper	0	0.0%	\$0	0.0%	7.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$337	100.0%	100.0%	2	100.0%	100.0%	\$337	100.0%	100.0%

Originations & Purchases

2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Louisville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income		%	Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	8.0%	\$226	5.7%	20.6%	2	8.0%	\$226	5.7%	7.8%	
	Moderate	13	52.0%	\$2,033	50.9%	20.9%	13	52.0%	\$2,033	50.9%	22.6%	
	Middle	5	20.0%	\$800	20.0%	23.5%	5	20.0%	\$800	20.0%	23.1%	
	Upper	5	20.0%	\$939	23.5%	35.1%	5	20.0%	\$939	23.5%	27.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.3%	
	Total	25	100.0%	\$3,998	100.0%	100.0%	25	100.0%	\$3,998	100.0%	100.0%	
REFINANCE	Low	9	33.3%	\$370	16.0%	20.6%	9	33.3%	\$370	16.0%	5.1%	
	Moderate	5	18.5%	\$251	10.9%	20.9%	5	18.5%	\$251	10.9%	12.2%	
	Middle	9	33.3%	\$1,193	51.6%	23.5%	9	33.3%	\$1,193	51.6%	19.5%	
	Upper	4	14.8%	\$497	21.5%	35.1%	4	14.8%	\$497	21.5%	30.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	32.7%	
	Total	27	100.0%	\$2,311	100.0%	100.0%	27	100.0%	\$2,311	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	6.4%	
	Moderate	5	62.5%	\$67	63.2%	20.9%	5	62.5%	\$67	63.2%	17.3%	
	Middle	2	25.0%	\$24	22.6%	23.5%	2	25.0%	\$24	22.6%	30.0%	
	Upper	1	12.5%	\$15	14.2%	35.1%	1	12.5%	\$15	14.2%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.2%	
	Total	8	100.0%	\$106	100.0%	100.0%	8	100.0%	\$106	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	18.3%	\$596	9.3%	20.6%	11	18.3%	\$596	9.3%	6.6%	
	Moderate	23	38.3%	\$2,351	36.6%	20.9%	23	38.3%	\$2,351	36.6%	18.3%	
	Middle	16	26.7%	\$2,017	31.4%	23.5%	16	26.7%	\$2,017	31.4%	21.5%	
	Upper	10	16.7%	\$1,451	22.6%	35.1%	10	16.7%	\$1,451	22.6%	28.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.5%	
	Total	60	100.0%	\$6,415	100.0%	100.0%	60	100.0%	\$6,415	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue	\$1 Million or Less	14	82.4%	\$278	36.9%	89.8%	14	82.4%	\$278	36.9%	22.2%
	Revenue	Over \$1 Million	3	17.6%	\$476	63.1%	8.9%	3	17.6%			
	Revenue	Total Rev. available	17	100.0%	\$754	100.0%	98.7%	17	100.0%			
	Revenue	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Revenue	Total	17	100.0%	\$754	100.0%	100.0%	17	100.0%			
	Loan Size	\$100,000 or Less	16	94.1%	\$354	46.9%		16	94.1%	\$354	46.9%	30.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.2%
		\$250,001 - \$1 Million	1	5.9%	\$400	53.1%		1	5.9%	\$400	53.1%	51.0%
		Total	17	100.0%	\$754	100.0%		17	100.0%	\$754	100.0%	100.0%
Small Farm	Total Farms											
	Revenue	\$1 Million or Less	2	100.0%	\$337	100.0%	99.0%	2	100.0%	\$337	100.0%	57.0%
	Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Revenue	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Revenue	Total	2	100.0%	\$337	100.0%	100.0%	2	100.0%			
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	25.7%
		\$100,001 - \$250,000	2	100.0%	\$337	100.0%		2	100.0%	\$337	100.0%	32.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.5%
		Total	2	100.0%	\$337	100.0%		2	100.0%	\$337	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Louisville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	16.9%	\$0	0.0%	12.9%
	Middle	14	100.0%	\$2,294	100.0%	78.3%	14	100.0%	83.1%	\$2,294	100.0%	87.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$2,294	100.0%	100.0%	14	100.0%	100.0%	\$2,294	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	8.3%	\$50	3.4%	21.7%	1	8.3%	19.7%	\$50	3.4%	18.2%
	Middle	11	91.7%	\$1,408	96.6%	78.3%	11	91.7%	80.3%	\$1,408	96.6%	81.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,458	100.0%	100.0%	12	100.0%	100.0%	\$1,458	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	17.9%	\$0	0.0%	15.3%
	Middle	6	100.0%	\$196	100.0%	78.3%	6	100.0%	82.1%	\$196	100.0%	84.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$196	100.0%	100.0%	6	100.0%	100.0%	\$196	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.8%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.1%	\$50	1.3%	21.7%	1	3.1%	17.8%	\$50	1.3%	14.4%
	Middle	31	96.9%	\$3,898	98.7%	78.3%	31	96.9%	82.2%	\$3,898	98.7%	85.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$3,948	100.0%	100.0%	32	100.0%	100.0%	\$3,948	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	14.3%	\$123	6.1%	22.7%	3	14.3%	24.3%	\$123	6.1%	17.2%
	Middle	18	85.7%	\$1,878	93.9%	77.3%	18	85.7%	74.3%	\$1,878	93.9%	82.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.3%
	Total	21	100.0%	\$2,001	100.0%	100.0%	21	100.0%	100.0%	\$2,001	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	14.7%	\$0	0.0%	6.3%
	Middle	9	100.0%	\$1,107	100.0%	80.6%	9	100.0%	83.2%	\$1,107	100.0%	93.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	0.2%
Total	9	100.0%	\$1,107	100.0%	100.0%	9	100.0%	100.0%	\$1,107	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Louisville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	14.3%	\$143	6.2%	23.9%	2	14.3%	10.2%	\$143	6.2%	6.6%	
	Moderate	3	21.4%	\$324	14.1%	20.4%	3	21.4%	28.9%	\$324	14.1%	22.3%	
	Middle	3	21.4%	\$449	19.6%	23.1%	3	21.4%	21.8%	\$449	19.6%	22.9%	
	Upper	6	42.9%	\$1,378	60.1%	32.7%	6	42.9%	20.8%	\$1,378	60.1%	29.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.3%	\$0	0.0%	18.8%	
	Total	14	100.0%	\$2,294	100.0%	100.0%	14	100.0%	100.0%	\$2,294	100.0%	100.0%	
REFINANCE	Low	1	8.3%	\$105	7.2%	23.9%	1	8.3%	8.9%	\$105	7.2%	6.5%	
	Moderate	5	41.7%	\$421	28.9%	20.4%	5	41.7%	21.0%	\$421	28.9%	16.7%	
	Middle	1	8.3%	\$50	3.4%	23.1%	1	8.3%	22.5%	\$50	3.4%	22.0%	
	Upper	5	41.7%	\$882	60.5%	32.7%	5	41.7%	21.4%	\$882	60.5%	26.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.3%	\$0	0.0%	27.9%	
	Total	12	100.0%	\$1,458	100.0%	100.0%	12	100.0%	100.0%	\$1,458	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	14.2%	\$0	0.0%	7.1%	
	Moderate	3	50.0%	\$41	20.9%	20.4%	3	50.0%	16.4%	\$41	20.9%	16.7%	
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	23.9%	\$0	0.0%	13.8%	
	Upper	3	50.0%	\$155	79.1%	32.7%	3	50.0%	32.1%	\$155	79.1%	42.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	19.7%	
	Total	6	100.0%	\$196	100.0%	100.0%	6	100.0%	100.0%	\$196	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	32.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	9.4%	\$248	6.3%	23.9%	3	9.4%	10.1%	\$248	6.3%	6.6%	
	Moderate	11	34.4%	\$786	19.9%	20.4%	11	34.4%	25.8%	\$786	19.9%	20.5%	
	Middle	4	12.5%	\$499	12.6%	23.1%	4	12.5%	22.1%	\$499	12.6%	22.1%	
	Upper	14	43.8%	\$2,415	61.2%	32.7%	14	43.8%	21.7%	\$2,415	61.2%	29.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.3%	\$0	0.0%	21.6%	
	Total	32	100.0%	\$3,948	100.0%	100.0%	32	100.0%	100.0%	\$3,948	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	19	90.5%	\$1,578	78.9%	92.5%	19	90.5%	55.4%	\$1,578	78.9%	45.0%
		Over \$1 Million	2	9.5%	\$423	21.1%	5.3%	2	9.5%				
		Total Rev. available	21	100.0%	\$2,001	100.0%	97.8%	21	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.1%	0	0.0%				
		Total	21	100.0%	\$2,001	100.0%	100.0%	21	100.0%				
	Loan Size	\$100,000 or Less	16	76.2%	\$445	22.2%		16	76.2%	96.6%	\$445	22.2%	53.4%
		\$100,001 - \$250,000	2	9.5%	\$350	17.5%		2	9.5%	2.0%	\$350	17.5%	12.8%
		\$250,001 - \$1 Million	3	14.3%	\$1,206	60.3%		3	14.3%	1.4%	\$1,206	60.3%	33.8%
		Total	21	100.0%	\$2,001	100.0%		21	100.0%	100.0%	\$2,001	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	5	55.6%	\$381	34.4%	98.9%	5	55.6%	50.5%	\$381	34.4%	48.7%
		Over \$1 Million	4	44.4%	\$726	65.6%	1.1%	4	44.4%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	9	100.0%	\$1,107	100.0%	100.0%	9	100.0%				
	Loan Size	\$100,000 or Less	4	44.4%	\$143	12.9%		4	44.4%	77.9%	\$143	12.9%	22.9%
		\$100,001 - \$250,000	3	33.3%	\$394	35.6%		3	33.3%	12.6%	\$394	35.6%	26.8%
		\$250,001 - \$500,000	2	22.2%	\$570	51.5%		2	22.2%	9.5%	\$570	51.5%	50.3%
		Total	9	100.0%	\$1,107	100.0%		9	100.0%	100.0%	\$1,107	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	18	22.8%	\$1,248	15.1%	11.3%	18	22.8%	10.7%	\$1,248	15.1%	5.7%	
	Middle	52	65.8%	\$6,036	73.1%	70.7%	52	65.8%	69.4%	\$6,036	73.1%	77.2%	
	Upper	9	11.4%	\$971	11.8%	17.9%	9	11.4%	19.9%	\$971	11.8%	17.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	79	100.0%	\$8,255	100.0%	100.0%	79	100.0%	100.0%	\$8,255	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	16	16.3%	\$620	9.1%	11.3%	16	16.3%	6.3%	\$620	9.1%	3.7%	
	Middle	74	75.5%	\$5,547	81.6%	70.7%	74	75.5%	73.2%	\$5,547	81.6%	75.1%	
	Upper	8	8.2%	\$629	9.3%	17.9%	8	8.2%	20.5%	\$629	9.3%	21.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	98	100.0%	\$6,796	100.0%	100.0%	98	100.0%	100.0%	\$6,796	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	6	19.4%	\$81	16.7%	11.3%	6	19.4%	9.0%	\$81	16.7%	6.0%	
	Middle	22	71.0%	\$376	77.7%	70.7%	22	71.0%	72.4%	\$376	77.7%	73.1%	
	Upper	3	9.7%	\$27	5.6%	17.9%	3	9.7%	18.6%	\$27	5.6%	20.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$484	100.0%	100.0%	31	100.0%	100.0%	\$484	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0		0.0%	\$0	0.0%	25.5%	0	0.0%	42.9%	\$0	0.0%	22.9%
	Middle	0		0.0%	\$0	0.0%	67.4%	0	0.0%	57.1%	\$0	0.0%	77.1%
	Upper	0		0.0%	\$0	0.0%	7.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	40	19.2%	\$1,949	12.5%	11.3%	40	19.2%	8.9%	\$1,949	12.5%	5.3%	
	Middle	148	71.2%	\$11,959	77.0%	70.7%	148	71.2%	71.2%	\$11,959	77.0%	76.3%	
	Upper	20	9.6%	\$1,627	10.5%	17.9%	20	9.6%	19.9%	\$1,627	10.5%	18.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	208	100.0%	\$15,535	100.0%	100.0%	208	100.0%	100.0%	\$15,535	100.0%	100.0%	
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	13	25.0%	\$1,879	49.8%	18.7%	13	25.0%	16.6%	\$1,879	49.8%	19.4%	
	Middle	35	67.3%	\$1,694	44.9%	65.6%	35	67.3%	67.8%	\$1,694	44.9%	65.1%	
	Upper	4	7.7%	\$197	5.2%	15.7%	4	7.7%	14.4%	\$197	5.2%	14.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.1%	\$0	0.0%	1.0%	
	Total	52	100.0%	\$3,770	100.0%	100.0%	52	100.0%	100.0%	\$3,770	100.0%	100.0%	
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.9%	\$0	0.0%	1.2%	
	Middle	13	100.0%	\$1,273	100.0%	81.8%	13	100.0%	89.2%	\$1,273	100.0%	91.6%	
	Upper	0	0.0%	\$0	0.0%	16.3%	0	0.0%	9.9%	\$0	0.0%	7.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$1,273	100.0%	100.0%	13	100.0%	100.0%	\$1,273	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Southwest IN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	11	13.9%	\$603	7.3%	19.4%	11	13.9%	8.5%	\$603	7.3%	3.8%	
	Moderate	23	29.1%	\$1,914	23.2%	18.9%	23	29.1%	22.7%	\$1,914	23.2%	12.6%	
	Middle	23	29.1%	\$2,486	30.1%	21.8%	23	29.1%	24.2%	\$2,486	30.1%	18.5%	
	Upper	22	27.8%	\$3,252	39.4%	39.9%	22	27.8%	25.6%	\$3,252	39.4%	27.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.0%	\$0	0.0%	37.6%	
	Total	79	100.0%	\$8,255	100.0%	100.0%	79	100.0%	100.0%	\$8,255	100.0%	100.0%	
REFINANCE	Low	16	16.3%	\$716	10.5%	19.4%	16	16.3%	6.6%	\$716	10.5%	4.8%	
	Moderate	22	22.4%	\$1,092	16.1%	18.9%	22	22.4%	16.3%	\$1,092	16.1%	9.9%	
	Middle	29	29.6%	\$2,100	30.9%	21.8%	29	29.6%	19.5%	\$2,100	30.9%	14.2%	
	Upper	29	29.6%	\$2,715	39.9%	39.9%	29	29.6%	35.1%	\$2,715	39.9%	43.6%	
	Unknown	2	2.0%	\$173	2.5%	0.0%	2	2.0%	22.4%	\$173	2.5%	27.6%	
	Total	98	100.0%	\$6,796	100.0%	100.0%	98	100.0%	100.0%	\$6,796	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	3.2%	\$2	0.4%	19.4%	1	3.2%	6.0%	\$2	0.4%	3.2%	
	Moderate	10	32.3%	\$51	10.5%	18.9%	10	32.3%	21.1%	\$51	10.5%	11.1%	
	Middle	7	22.6%	\$185	38.2%	21.8%	7	22.6%	26.4%	\$185	38.2%	21.3%	
	Upper	11	35.5%	\$229	47.3%	39.9%	11	35.5%	44.8%	\$229	47.3%	62.6%	
	Unknown	2	6.5%	\$17	3.5%	0.0%	2	6.5%	1.6%	\$17	3.5%	1.9%	
	Total	31	100.0%	\$484	100.0%	100.0%	31	100.0%	100.0%	\$484	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	13.5%	\$1,321	8.5%	19.4%	28	13.5%	7.5%	\$1,321	8.5%	4.0%	
	Moderate	55	26.4%	\$3,057	19.7%	18.9%	55	26.4%	20.1%	\$3,057	19.7%	11.4%	
	Middle	59	28.4%	\$4,771	30.7%	21.8%	59	28.4%	22.7%	\$4,771	30.7%	16.9%	
	Upper	62	29.8%	\$6,196	39.9%	39.9%	62	29.8%	31.4%	\$6,196	39.9%	34.2%	
	Unknown	4	1.9%	\$190	1.2%	0.0%	4	1.9%	18.3%	\$190	1.2%	33.5%	
	Total	208	100.0%	\$15,535	100.0%	100.0%	208	100.0%	100.0%	\$15,535	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	41	78.8%	\$2,032	53.9%	90.7%	41	78.8%	42.3%	\$2,032	53.9%	34.7%
		Over \$1 Million	11	21.2%	\$1,738	46.1%	7.4%	11	21.2%				
		Total Rev. available	52	100.0%	\$3,770	100.0%	98.1%	52	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
		Total	52	100.0%	\$3,770	100.0%	100.0%	52	100.0%				
	Loan Size	\$100,000 or Less	43	82.7%	\$1,302	34.5%		43	82.7%	88.8%	\$1,302	34.5%	29.9%
		\$100,001 - \$250,000	7	13.5%	\$1,076	28.5%		7	13.5%	7.0%	\$1,076	28.5%	25.3%
		\$250,001 - \$1 Million	2	3.8%	\$1,392	36.9%		2	3.8%	4.2%	\$1,392	36.9%	44.8%
		Total	52	100.0%	\$3,770	100.0%		52	100.0%	100.0%	\$3,770	100.0%	100.0%
		Total Businesses											
Small Farm	Revenue	\$1 Million or Less	11	84.6%	\$1,013	79.6%	98.7%	11	84.6%	59.9%	\$1,013	79.6%	61.6%
		Over \$1 Million	2	15.4%	\$260	20.4%	1.3%	2	15.4%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	13	100.0%	\$1,273	100.0%	100.0%	13	100.0%				
	Loan Size	\$100,000 or Less	8	61.5%	\$423	33.2%		8	61.5%	64.9%	\$423	33.2%	20.8%
		\$100,001 - \$250,000	4	30.8%	\$500	39.3%		4	30.8%	22.6%	\$500	39.3%	36.9%
		\$250,001 - \$500,000	1	7.7%	\$350	27.5%		1	7.7%	12.5%	\$350	27.5%	42.2%
		Total	13	100.0%	\$1,273	100.0%		13	100.0%	100.0%	\$1,273	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Southwest IN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	21.0%	\$958	16.2%	11.7%	13	21.0%	14.3%	\$958	16.2%	10.7%
	Middle	33	53.2%	\$3,325	56.4%	70.9%	33	53.2%	68.0%	\$3,325	56.4%	69.4%
	Upper	16	25.8%	\$1,615	27.4%	17.3%	16	25.8%	17.7%	\$1,615	27.4%	19.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$5,898	100.0%	100.0%	62	100.0%	100.0%	\$5,898	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	25.0%	\$567	11.3%	11.7%	18	25.0%	10.3%	\$567	11.3%	6.9%
	Middle	35	48.6%	\$3,030	60.2%	70.9%	35	48.6%	72.1%	\$3,030	60.2%	73.9%
	Upper	19	26.4%	\$1,437	28.5%	17.3%	19	26.4%	17.6%	\$1,437	28.5%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	72	100.0%	\$5,034	100.0%	100.0%	72	100.0%	100.0%	\$5,034	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	25.9%	\$105	18.2%	11.7%	7	25.9%	10.6%	\$105	18.2%	11.0%
	Middle	12	44.4%	\$171	29.7%	70.9%	12	44.4%	67.5%	\$171	29.7%	65.2%
	Upper	8	29.6%	\$300	52.1%	17.3%	8	29.6%	21.9%	\$300	52.1%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$576	100.0%	100.0%	27	100.0%	100.0%	\$576	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.1%	0	0.0%	50.0%	\$0	0.0%	46.8%
	Middle	0	0.0%	\$0	0.0%	63.3%	0	0.0%	25.0%	\$0	0.0%	45.5%
	Upper	0	0.0%	\$0	0.0%	10.6%	0	0.0%	25.0%	\$0	0.0%	7.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	38	23.6%	\$1,630	14.2%	11.7%	38	23.6%	12.9%	\$1,630	14.2%	9.7%
	Middle	80	49.7%	\$6,526	56.7%	70.9%	80	49.7%	69.0%	\$6,526	56.7%	70.4%
	Upper	43	26.7%	\$3,352	29.1%	17.3%	43	26.7%	18.1%	\$3,352	29.1%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	161	100.0%	\$11,508	100.0%	100.0%	161	100.0%	100.0%	\$11,508	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	32.5%	\$2,180	61.7%	19.9%	13	32.5%	17.4%	\$2,180	61.7%	17.5%
	Middle	23	57.5%	\$1,065	30.1%	65.0%	23	57.5%	62.9%	\$1,065	30.1%	59.9%
	Upper	4	10.0%	\$290	8.2%	15.1%	4	10.0%	18.5%	\$290	8.2%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.8%
	Total	40	100.0%	\$3,535	100.0%	100.0%	40	100.0%	100.0%	\$3,535	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	16.7%	\$454	18.1%	1.9%	3	16.7%	3.2%	\$454	18.1%	3.9%
	Middle	8	44.4%	\$1,346	53.7%	67.1%	8	44.4%	60.7%	\$1,346	53.7%	61.0%
	Upper	7	38.9%	\$706	28.2%	31.1%	7	38.9%	35.9%	\$706	28.2%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.2%	\$0	0.0%	0.0%
	Total	18	100.0%	\$2,506	100.0%	100.0%	18	100.0%	100.0%	\$2,506	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: IN Southwest IN

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	%			
HOME PURCHASE	Low	12	19.4%	\$678	11.5%	18.4%	12	19.4%	7.2%	\$678	11.5%	4.1%	
	Moderate	16	25.8%	\$1,198	20.3%	18.7%	16	25.8%	21.1%	\$1,198	20.3%	16.1%	
	Middle	21	33.9%	\$2,226	37.7%	22.0%	21	33.9%	21.4%	\$2,226	37.7%	20.7%	
	Upper	11	17.7%	\$1,532	26.0%	40.9%	11	17.7%	26.4%	\$1,532	26.0%	38.1%	
	Unknown	2	3.2%	\$264	4.5%	0.0%	2	3.2%	23.9%	\$264	4.5%	21.0%	
	Total	62	100.0%	\$5,898	100.0%	100.0%	62	100.0%	100.0%	\$5,898	100.0%	100.0%	
REFINANCE	Low	8	11.1%	\$421	8.4%	18.4%	8	11.1%	7.6%	\$421	8.4%	3.7%	
	Moderate	20	27.8%	\$1,002	19.9%	18.7%	20	27.8%	14.8%	\$1,002	19.9%	10.0%	
	Middle	14	19.4%	\$703	14.0%	22.0%	14	19.4%	24.4%	\$703	14.0%	20.2%	
	Upper	28	38.9%	\$2,715	53.9%	40.9%	28	38.9%	34.6%	\$2,715	53.9%	44.6%	
	Unknown	2	2.8%	\$193	3.8%	0.0%	2	2.8%	18.6%	\$193	3.8%	21.5%	
	Total	72	100.0%	\$5,034	100.0%	100.0%	72	100.0%	100.0%	\$5,034	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	11.1%	\$15	2.6%	18.4%	3	11.1%	7.5%	\$15	2.6%	3.0%	
	Moderate	7	25.9%	\$106	18.4%	18.7%	7	25.9%	19.2%	\$106	18.4%	12.5%	
	Middle	4	14.8%	\$52	9.0%	22.0%	4	14.8%	21.9%	\$52	9.0%	15.5%	
	Upper	13	48.1%	\$403	70.0%	40.9%	13	48.1%	47.3%	\$403	70.0%	64.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	5.0%	
	Total	27	100.0%	\$576	100.0%	100.0%	27	100.0%	100.0%	\$576	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	23	14.3%	\$1,114	9.7%	18.4%	23	14.3%	7.3%	\$1,114	9.7%	3.9%	
	Moderate	43	26.7%	\$2,306	20.0%	18.7%	43	26.7%	19.1%	\$2,306	20.0%	14.1%	
	Middle	39	24.2%	\$2,981	25.9%	22.0%	39	24.2%	22.3%	\$2,981	25.9%	20.2%	
	Upper	52	32.3%	\$4,650	40.4%	40.9%	52	32.3%	30.8%	\$4,650	40.4%	41.2%	
	Unknown	4	2.5%	\$457	4.0%	0.0%	4	2.5%	20.5%	\$457	4.0%	20.6%	
	Total	161	100.0%	\$11,508	100.0%	100.0%	161	100.0%	100.0%	\$11,508	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	33	82.5%	\$2,121	60.0%	89.5%	33	82.5%	45.2%	\$2,121	60.0%	33.7%
		Over \$1 Million	7	17.5%	\$1,414	40.0%	8.4%	7	17.5%				
		Total Rev. available	40	100.0%	\$3,535	100.0%	97.9%	40	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
		Total	40	100.0%	\$3,535	100.0%	100.0%	40	100.0%				
	Loan Size	\$100,000 or Less	32	80.0%	\$1,201	34.0%		32	80.0%	89.0%	\$1,201	34.0%	29.6%
		\$100,001 - \$250,000	6	15.0%	\$844	23.9%		6	15.0%	6.5%	\$844	23.9%	22.4%
		\$250,001 - \$1 Million	2	5.0%	\$1,490	42.1%		2	5.0%	4.5%	\$1,490	42.1%	48.0%
		Total	40	100.0%	\$3,535	100.0%		40	100.0%	100.0%	\$3,535	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	15	83.3%	\$2,292	91.5%	98.2%	15	83.3%	58.4%	\$2,292	91.5%	65.2%
		Over \$1 Million	3	16.7%	\$214	8.5%	1.8%	3	16.7%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	18	100.0%	\$2,506	100.0%	100.0%	18	100.0%					
	Loan Size	\$100,000 or Less	7	38.9%	\$327	13.0%		7	38.9%	67.0%	\$327	13.0%	21.6%
		\$100,001 - \$250,000	10	55.6%	\$1,679	67.0%		10	55.6%	24.1%	\$1,679	67.0%	43.7%
		\$250,001 - \$500,000	1	5.6%	\$500	20.0%		1	5.6%	8.9%	\$500	20.0%	34.6%
Total		18	100.0%	\$2,506	100.0%		18	100.0%	100.0%	\$2,506	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	16.7%	\$76	15.4%	8.1%	1	16.7%	\$76	15.4%	1.6%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	7.7%
	Middle	4	66.7%	\$319	64.4%	39.7%	4	66.7%	\$319	64.4%	39.7%
	Upper	1	16.7%	\$100	20.2%	35.7%	1	16.7%	\$100	20.2%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$495	100.0%	100.0%	6	100.0%	\$495	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	8.1%	0	0.0%	\$0	0.0%	1.8%
	Moderate	1	20.0%	\$69	10.9%	16.5%	1	20.0%	\$69	10.9%	5.7%
	Middle	1	20.0%	\$70	11.0%	39.7%	1	20.0%	\$70	11.0%	35.3%
	Upper	3	60.0%	\$495	78.1%	35.7%	3	60.0%	\$495	78.1%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$634	100.0%	100.0%	5	100.0%	\$634	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	8.1%	0	0.0%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	\$0	0.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	35.7%	0	0.0%	\$0	0.0%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	33.5%	0	0.0%	\$0	0.0%	26.3%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	30.1%	0	0.0%	\$0	0.0%	68.1%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	\$0	0.0%	0.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	9.1%	\$76	6.7%	8.1%	1	9.1%	\$76	6.7%	3.6%
	Moderate	1	9.1%	\$69	6.1%	16.5%	1	9.1%	\$69	6.1%	6.8%
	Middle	5	45.5%	\$389	34.5%	39.7%	5	45.5%	\$389	34.5%	40.2%
	Upper	4	36.4%	\$595	52.7%	35.7%	4	36.4%	\$595	52.7%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,129	100.0%	100.0%	11	100.0%	\$1,129	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	3	33.3%	\$40	3.5%	21.3%	3	33.3%	\$40	3.5%	25.9%
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	\$0	0.0%	15.0%
	Middle	2	22.2%	\$90	8.0%	36.6%	2	22.2%	\$90	8.0%	39.7%
	Upper	4	44.4%	\$999	88.5%	29.8%	4	44.4%	\$999	88.5%	19.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%
	Total	9	100.0%	\$1,129	100.0%	100.0%	9	100.0%	\$1,129	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	3.3%
	Middle	0	0.0%	\$0	0.0%	28.9%	0	0.0%	\$0	0.0%	43.3%
	Upper	0	0.0%	\$0	0.0%	69.1%	0	0.0%	\$0	0.0%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Terre Haute**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	33.3%	\$110	22.2%	22.1%	2	33.3%	\$110	22.2%	3.5%
	Moderate	2	33.3%	\$142	28.7%	18.8%	2	33.3%	\$142	28.7%	13.3%
	Middle	2	33.3%	\$243	49.1%	18.2%	2	33.3%	\$243	49.1%	21.7%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.3%
	Total	6	100.0%	\$495	100.0%	100.0%	6	100.0%	\$495	100.0%	100.0%
REFINANCE	Low	1	20.0%	\$69	10.9%	22.1%	1	20.0%	\$69	10.9%	2.3%
	Moderate	1	20.0%	\$70	11.0%	18.8%	1	20.0%	\$70	11.0%	8.1%
	Middle	1	20.0%	\$204	32.2%	18.2%	1	20.0%	\$204	32.2%	15.6%
	Upper	2	40.0%	\$291	45.9%	40.9%	2	40.0%	\$291	45.9%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.4%
	Total	5	100.0%	\$634	100.0%	100.0%	5	100.0%	\$634	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	9.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	18.7%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	27.3%	\$179	15.9%	22.1%	3	27.3%	\$179	15.9%	3.0%
	Moderate	3	27.3%	\$212	18.8%	18.8%	3	27.3%	\$212	18.8%	10.7%
	Middle	3	27.3%	\$447	39.6%	18.2%	3	27.3%	\$447	39.6%	18.3%
	Upper	2	18.2%	\$291	25.8%	40.9%	2	18.2%	\$291	25.8%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.9%
	Total	11	100.0%	\$1,129	100.0%	100.0%	11	100.0%	\$1,129	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	5	55.6%	\$234	20.7%	87.4%	5	55.6%	\$234	20.7%	38.7%
	Over \$1 Million	4	44.4%	\$895	79.3%	11.3%	4	44.4%			
	Total Rev. available	9	100.0%	\$1,129	100.0%	98.7%	9	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Total	9	100.0%	\$1,129	100.0%	100.0%	9	100.0%			
	\$100,000 or Less	6	66.7%	\$135	12.0%		6	66.7%	\$135	12.0%	28.0%
	\$100,001 - \$250,000	1	11.1%	\$159	14.1%		1	11.1%	\$159	14.1%	23.2%
	\$250,001 - \$1 Million	2	22.2%	\$835	74.0%		2	22.2%	\$835	74.0%	48.8%
	Total	9	100.0%	\$1,129	100.0%		9	100.0%	\$1,129	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	82.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	43.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: IN Terre Haute

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	1.7%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	12.6%	\$0	0.0%	7.2%	
	Middle	5	55.6%	\$465	56.1%	30.3%	5	55.6%	33.7%	\$465	56.1%	29.4%	
	Upper	4	44.4%	\$364	43.9%	47.0%	4	44.4%	52.0%	\$364	43.9%	62.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$829	100.0%	100.0%	9	100.0%	100.0%	\$829	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	2.0%	\$0	0.0%	1.0%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	13.8%	\$0	0.0%	8.0%	
	Middle	1	100.0%	\$68	100.0%	30.3%	1	100.0%	27.9%	\$68	100.0%	24.9%	
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	56.2%	\$0	0.0%	66.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$68	100.0%	100.0%	1	100.0%	100.0%	\$68	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	4.2%	\$0	0.0%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	14.4%	\$0	0.0%	9.3%	
	Middle	0	0.0%	\$0	0.0%	30.3%	0	0.0%	30.2%	\$0	0.0%	33.1%	
	Upper	1	100.0%	\$12	100.0%	47.0%	1	100.0%	51.2%	\$12	100.0%	55.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$12	100.0%	100.0%	1	100.0%	100.0%	\$12	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	10.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0		0.0%	\$0	0.0%	35.8%	0	0.0%	57.1%	\$0	0.0%	45.6%
	Middle	0		0.0%	\$0	0.0%	24.5%	0	0.0%	14.3%	\$0	0.0%	2.8%
	Upper	0		0.0%	\$0	0.0%	28.9%	0	0.0%	28.6%	\$0	0.0%	51.6%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	2.0%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	13.4%	\$0	0.0%	10.4%	
	Middle	6	54.5%	\$533	58.6%	30.3%	6	54.5%	31.8%	\$533	58.6%	26.6%	
	Upper	5	45.5%	\$376	41.4%	47.0%	5	45.5%	52.8%	\$376	41.4%	62.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$909	100.0%	100.0%	11	100.0%	100.0%	\$909	100.0%	100.0%	
SMALL BUSINESSES	Low	1	14.3%	\$200	25.8%	8.6%	1	14.3%	13.3%	\$200	25.8%	14.2%	
	Moderate	0	0.0%	\$0	0.0%	24.7%	0	0.0%	20.1%	\$0	0.0%	21.2%	
	Middle	3	42.9%	\$525	67.7%	25.2%	3	42.9%	22.2%	\$525	67.7%	27.9%	
	Upper	3	42.9%	\$50	6.5%	41.6%	3	42.9%	43.6%	\$50	6.5%	36.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.2%	
	Total	7	100.0%	\$775	100.0%	100.0%	7	100.0%	100.0%	\$775	100.0%	100.0%	
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	0.6%	
	Middle	0	0.0%	\$0	0.0%	9.2%	0	0.0%	6.1%	\$0	0.0%	8.0%	
	Upper	0	0.0%	\$0	0.0%	89.7%	0	0.0%	90.9%	\$0	0.0%	91.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: IN Terre Haute**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
Count		Dollar		Bank	Agg		Bank	Agg					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.5%	\$0	0.0%	2.5%	
	Moderate	3	33.3%	\$209	25.2%	18.0%	3	33.3%	18.2%	\$209	25.2%	11.8%	
	Middle	3	33.3%	\$273	32.9%	19.0%	3	33.3%	25.2%	\$273	32.9%	21.5%	
	Upper	1	11.1%	\$140	16.9%	40.7%	1	11.1%	40.7%	\$140	16.9%	54.6%	
	Unknown	2	22.2%	\$207	25.0%	0.0%	2	22.2%	10.4%	\$207	25.0%	9.6%	
	Total	9	100.0%	\$829	100.0%	100.0%	9	100.0%	100.0%	\$829	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	6.1%	\$0	0.0%	2.9%	
	Moderate	1	100.0%	\$68	100.0%	18.0%	1	100.0%	18.5%	\$68	100.0%	11.4%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	19.8%	\$0	0.0%	16.1%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	38.5%	\$0	0.0%	51.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	18.3%	
	Total	1	100.0%	\$68	100.0%	100.0%	1	100.0%	100.0%	\$68	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	8.8%	\$0	0.0%	6.8%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	18.1%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	26.0%	\$0	0.0%	23.7%	
	Upper	1	100.0%	\$12	100.0%	40.7%	1	100.0%	41.9%	\$12	100.0%	50.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	9.1%	
	Total	1	100.0%	\$12	100.0%	100.0%	1	100.0%	100.0%	\$12	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	5.9%	\$0	0.0%	2.6%	
	Moderate	4	36.4%	\$277	30.5%	18.0%	4	36.4%	18.1%	\$277	30.5%	10.7%	
	Middle	3	27.3%	\$273	30.0%	19.0%	3	27.3%	23.8%	\$273	30.0%	18.8%	
	Upper	2	18.2%	\$152	16.7%	40.7%	2	18.2%	40.0%	\$152	16.7%	49.5%	
	Unknown	2	18.2%	\$207	22.8%	0.0%	2	18.2%	12.1%	\$207	22.8%	18.5%	
	Total	11	100.0%	\$909	100.0%	100.0%	11	100.0%	100.0%	\$909	100.0%	100.0%	
Small Business	Revenue			Total Businesses									
		\$1 Million or Less	5	71.4%	\$260	33.5%	86.0%	5	71.4%	42.8%	\$260	33.5%	35.9%
		Over \$1 Million	2	28.6%	\$515	66.5%	12.6%	2	28.6%				
		Total Rev. available	7	100.0%	\$775	100.0%	98.6%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Total	7	100.0%	\$775	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	5	71.4%	\$125	16.1%		5	71.4%	85.7%	\$125	16.1%	25.4%
		\$100,001 - \$250,000	1	14.3%	\$200	25.8%		1	14.3%	8.2%	\$200	25.8%	22.1%
		\$250,001 - \$1 Million	1	14.3%	\$450	58.1%		1	14.3%	6.2%	\$450	58.1%	52.6%
		Total	7	100.0%	\$775	100.0%		7	100.0%	100.0%	\$775	100.0%	100.0%
Small Farm	Revenue			Total Farms									
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	79.8%	\$0	0.0%	81.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.7%	\$0	0.0%	22.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	20.2%	\$0	0.0%	39.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	37.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	2	40.0%	\$306	50.2%	73.6%	2	40.0%	68.4%	\$306	50.2%
	Upper	3	60.0%	\$303	49.8%	26.4%	3	60.0%	30.6%	\$303	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%
	Total	5	100.0%	\$609	100.0%	100.0%	5	100.0%	100.0%	\$609	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	4	80.0%	\$370	77.9%	73.6%	4	80.0%	72.7%	\$370	77.9%
	Upper	1	20.0%	\$105	22.1%	26.4%	1	20.0%	26.7%	\$105	22.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%
	Total	5	100.0%	\$475	100.0%	100.0%	5	100.0%	100.0%	\$475	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	1	50.0%	\$4	66.7%	73.6%	1	50.0%	80.4%	\$4	66.7%
	Upper	1	50.0%	\$2	33.3%	26.4%	1	50.0%	19.6%	\$2	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%	100.0%	\$6	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	87.5%	0	0.0%	66.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	12.5%	0	0.0%	33.3%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	7	58.3%	\$680	62.4%	73.6%	7	58.3%	71.1%	\$680	62.4%
	Upper	5	41.7%	\$410	37.6%	26.4%	5	41.7%	28.2%	\$410	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%
	Total	12	100.0%	\$1,090	100.0%	100.0%	12	100.0%	100.0%	\$1,090	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	3	75.0%	\$105	80.8%	77.4%	3	75.0%	68.2%	\$105	80.8%
	Upper	1	25.0%	\$25	19.2%	22.6%	1	25.0%	30.3%	\$25	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%
	Total	4	100.0%	\$130	100.0%	100.0%	4	100.0%	100.0%	\$130	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	68.3%	0	0.0%	66.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	31.7%	0	0.0%	33.3%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: KY Simpson

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
Borrower Income Levels		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	6.2%	\$0	0.0%	4.4%	
	Moderate	1	20.0%	\$109	17.9%	14.8%	1	20.0%	20.5%	\$109	17.9%	15.9%	
	Middle	2	40.0%	\$207	34.0%	20.4%	2	40.0%	18.6%	\$207	34.0%	16.8%	
	Upper	2	40.0%	\$293	48.1%	48.1%	2	40.0%	34.5%	\$293	48.1%	42.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	20.2%	
	Total	5	100.0%	\$609	100.0%	100.0%	5	100.0%	100.0%	\$609	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	6.4%	\$0	0.0%	3.3%	
	Moderate	3	60.0%	\$197	41.5%	14.8%	3	60.0%	8.6%	\$197	41.5%	5.8%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	16.6%	\$0	0.0%	13.6%	
	Upper	2	40.0%	\$278	58.5%	48.1%	2	40.0%	46.0%	\$278	58.5%	54.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.5%	\$0	0.0%	23.3%	
	Total	5	100.0%	\$475	100.0%	100.0%	5	100.0%	100.0%	\$475	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$2	33.3%	16.7%	1	50.0%	16.1%	\$2	33.3%	4.2%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	14.3%	\$0	0.0%	1.4%	
	Middle	1	50.0%	\$4	66.7%	20.4%	1	50.0%	19.6%	\$4	66.7%	24.8%	
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	48.2%	\$0	0.0%	67.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	2.0%	
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%	100.0%	\$6	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	8.3%	\$2	0.2%	16.7%	1	8.3%	7.2%	\$2	0.2%	3.7%	
	Moderate	4	33.3%	\$306	28.1%	14.8%	4	33.3%	15.7%	\$306	28.1%	10.8%	
	Middle	3	25.0%	\$211	19.4%	20.4%	3	25.0%	17.9%	\$211	19.4%	15.0%	
	Upper	4	33.3%	\$571	52.4%	48.1%	4	33.3%	39.6%	\$571	52.4%	45.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.5%	\$0	0.0%	25.0%	
	Total	12	100.0%	\$1,090	100.0%	100.0%	12	100.0%	100.0%	\$1,090	100.0%	100.0%	
Small Business	Total Businesses												
	Revenue	\$1 Million or Less	2	50.0%	\$30	23.1%	92.2%	2	50.0%	39.4%	\$30	23.1%	23.4%
		Over \$1 Million	2	50.0%	\$100	76.9%	6.6%	2	50.0%				
		Total Rev. available	4	100.0%	\$130	100.0%	98.8%	4	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
		Total	4	100.0%	\$130	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	4	100.0%	\$130	100.0%		4	100.0%	92.4%	\$130	100.0%	31.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	10.4%
\$250,001 - \$1 Million		0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	57.8%	
Total		4	100.0%	\$130	100.0%		4	100.0%	100.0%	\$130	100.0%	100.0%	
Small Farm	Total Farms												
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	53.3%	\$0	0.0%	93.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.3%	\$0	0.0%	46.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	53.4%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: KY Simpson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	42.9%	\$264	32.6%	57.7%	3	42.9%	61.4%	\$264	32.6%	57.5%
	Upper	4	57.1%	\$547	67.4%	42.3%	4	57.1%	38.4%	\$547	67.4%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	7	100.0%	\$811	100.0%	100.0%	7	100.0%	100.0%	\$811	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	66.7%	\$203	73.3%	57.7%	2	66.7%	63.6%	\$203	73.3%	49.4%
	Upper	1	33.3%	\$74	26.7%	42.3%	1	33.3%	36.4%	\$74	26.7%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$277	100.0%	100.0%	3	100.0%	100.0%	\$277	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	57.7%	0	0.0%	70.2%	\$0	0.0%	60.9%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	29.8%	\$0	0.0%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	59.6%	0	0.0%	66.7%	\$0	0.0%	46.6%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	33.3%	\$0	0.0%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	50.0%	\$467	42.9%	57.7%	5	50.0%	62.9%	\$467	42.9%	53.6%
	Upper	5	50.0%	\$621	57.1%	42.3%	5	50.0%	37.0%	\$621	57.1%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	10	100.0%	\$1,088	100.0%	100.0%	10	100.0%	100.0%	\$1,088	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	66.8%	0	0.0%	66.0%	\$0	0.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	33.2%	0	0.0%	33.0%	\$0	0.0%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$300	50.0%	45.4%	1	50.0%	41.7%	\$300	50.0%	23.9%
	Upper	1	50.0%	\$300	50.0%	54.6%	1	50.0%	58.3%	\$300	50.0%	76.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$600	100.0%	100.0%	2	100.0%	100.0%	\$600	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: KY Simpson

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income %	Count			Dollar		
Borrower Income Levels		Count	Dollar		Bank		Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	2.2%	\$0	0.0%	1.2%
	Moderate	2	28.6%	\$151	18.6%	18.1%	2	28.6%	19.2%	\$151	18.6%	14.2%
	Middle	2	28.6%	\$157	19.4%	18.3%	2	28.6%	23.5%	\$157	19.4%	20.5%
	Upper	3	42.9%	\$503	62.0%	45.3%	3	42.9%	35.9%	\$503	62.0%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	17.7%
	Total	7	100.0%	\$811	100.0%	100.0%	7	100.0%	100.0%	\$811	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	5.5%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	13.3%	\$0	0.0%	6.0%
	Middle	2	66.7%	\$203	73.3%	18.3%	2	66.7%	21.2%	\$203	73.3%	10.1%
	Upper	1	33.3%	\$74	26.7%	45.3%	1	33.3%	41.8%	\$74	26.7%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	55.9%
	Total	3	100.0%	\$277	100.0%	100.0%	3	100.0%	100.0%	\$277	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	7.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	19.3%	\$0	0.0%	22.8%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	21.1%	\$0	0.0%	20.8%
	Upper	0	0.0%	\$0	0.0%	45.3%	0	0.0%	40.4%	\$0	0.0%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.3%	\$0	0.0%	11.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.3%	0	0.0%	3.5%	\$0	0.0%	1.3%
	Moderate	2	20.0%	\$151	13.9%	18.1%	2	20.0%	17.5%	\$151	13.9%	10.2%
	Middle	4	40.0%	\$360	33.1%	18.3%	4	40.0%	22.5%	\$360	33.1%	15.0%
	Upper	4	40.0%	\$577	53.0%	45.3%	4	40.0%	37.8%	\$577	53.0%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.7%	\$0	0.0%	38.2%
	Total	10	100.0%	\$1,088	100.0%	100.0%	10	100.0%	100.0%	\$1,088	100.0%	100.0%
Small Business Loan Size	Total Businesses											
	\$1 Million or Less	0	0.0%	\$0	0.0%	91.1%	0	0.0%	42.0%	\$0	0.0%	21.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.7%	0	0.0%				
	Total Rev. available	0	0.0%	\$0	0.0%	98.8%	0	0.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.0%	\$0	0.0%	20.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	13.6%
\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	6.0%	\$0	0.0%	65.5%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	
Small Farm Loan Size	Total Farms											
	\$1 Million or Less	2	100.0%	\$600	100.0%	100.0%	2	100.0%	50.0%	\$600	100.0%	75.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$600	100.0%	100.0%	2	100.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	66.7%	\$0	0.0%	11.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	16.3%
	\$250,001 - \$500,000	2	100.0%	\$600	100.0%		2	100.0%	25.0%	\$600	100.0%	72.4%
Total	2	100.0%	\$600	100.0%		2	100.0%	100.0%	\$600	100.0%	100.0%	

Origination & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	6.3%	\$110	4.3%	5.9%	1	6.3%	\$110	4.3%	0.3%	
	Moderate	3	18.8%	\$241	9.4%	11.1%	3	18.8%	\$241	9.4%	4.8%	
	Middle	4	25.0%	\$564	22.0%	34.3%	4	25.0%	\$564	22.0%	26.5%	
	Upper	8	50.0%	\$1,654	64.4%	48.8%	8	50.0%	\$1,654	64.4%	68.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$2,569	100.0%	100.0%	16	100.0%	\$2,569	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	1	4.5%	\$63	2.3%	11.1%	1	4.5%	\$63	2.3%	5.5%	
	Middle	5	22.7%	\$446	16.4%	34.3%	5	22.7%	\$446	16.4%	28.0%	
	Upper	16	72.7%	\$2,206	81.3%	48.8%	16	72.7%	\$2,206	81.3%	65.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$2,715	100.0%	100.0%	22	100.0%	\$2,715	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	\$0	0.0%	1.5%	
	Moderate	2	11.8%	\$78	13.6%	11.1%	2	11.8%	\$78	13.6%	7.2%	
	Middle	6	35.3%	\$246	43.0%	34.3%	6	35.3%	\$246	43.0%	27.2%	
	Upper	9	52.9%	\$248	43.4%	48.8%	9	52.9%	\$248	43.4%	64.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$572	100.0%	100.0%	17	100.0%	\$572	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.3%	0	0.0%	\$0	0.0%	61.5%	
	Upper	0	0.0%	\$0	0.0%	60.4%	0	0.0%	\$0	0.0%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.8%	\$110	1.9%	5.9%	1	1.8%	\$110	1.9%	0.6%	
	Moderate	6	10.9%	\$382	6.5%	11.1%	6	10.9%	\$382	6.5%	5.0%	
	Middle	15	27.3%	\$1,256	21.4%	34.3%	15	27.3%	\$1,256	21.4%	28.5%	
	Upper	33	60.0%	\$4,108	70.2%	48.8%	33	60.0%	\$4,108	70.2%	66.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	55	100.0%	\$5,856	100.0%	100.0%	55	100.0%	\$5,856	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	6.5%	\$182	6.1%	10.8%	2	6.5%	\$182	6.1%	8.3%	
	Moderate	4	12.9%	\$259	8.6%	10.7%	4	12.9%	\$259	8.6%	11.0%	
	Middle	2	6.5%	\$52	1.7%	27.9%	2	6.5%	\$52	1.7%	24.3%	
	Upper	22	71.0%	\$2,158	71.9%	50.6%	22	71.0%	\$2,158	71.9%	54.8%	
	Unknown	1	3.2%	\$350	11.7%	0.1%	1	3.2%	\$350	11.7%	1.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	31	100.0%	\$3,001	100.0%	100.0%	31	100.0%	\$3,001	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	9.5%	
	Moderate	0	0.0%	\$0	0.0%	5.3%	0	0.0%	\$0	0.0%	14.4%	
	Middle	1	100.0%	\$25	100.0%	31.1%	1	100.0%	\$25	100.0%	14.3%	
	Upper	0	0.0%	\$0	0.0%	62.3%	0	0.0%	\$0	0.0%	61.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%	\$25	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Alexandria**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	6.3%	\$71	2.8%	23.6%	1	6.3%	\$71	2.8%	1.4%
	Moderate	3	18.8%	\$300	11.7%	16.4%	3	18.8%	\$300	11.7%	8.6%
	Middle	3	18.8%	\$381	14.8%	17.4%	3	18.8%	\$381	14.8%	19.1%
	Upper	9	56.3%	\$1,817	70.7%	42.6%	9	56.3%	\$1,817	70.7%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.2%
	Total	16	100.0%	\$2,569	100.0%	100.0%	16	100.0%	\$2,569	100.0%	100.0%
REFINANCE	Low	1	4.5%	\$63	2.3%	23.6%	1	4.5%	\$63	2.3%	1.6%
	Moderate	4	18.2%	\$419	15.4%	16.4%	4	18.2%	\$419	15.4%	4.8%
	Middle	1	4.5%	\$48	1.8%	17.4%	1	4.5%	\$48	1.8%	9.8%
	Upper	15	68.2%	\$2,070	76.2%	42.6%	15	68.2%	\$2,070	76.2%	47.2%
	Unknown	1	4.5%	\$115	4.2%	0.0%	1	4.5%	\$115	4.2%	36.7%
	Total	22	100.0%	\$2,715	100.0%	100.0%	22	100.0%	\$2,715	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	2.9%
	Moderate	3	17.6%	\$18	3.1%	16.4%	3	17.6%	\$18	3.1%	6.0%
	Middle	2	11.8%	\$24	4.2%	17.4%	2	11.8%	\$24	4.2%	15.9%
	Upper	12	70.6%	\$530	92.7%	42.6%	12	70.6%	\$530	92.7%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.4%
	Total	17	100.0%	\$572	100.0%	100.0%	17	100.0%	\$572	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	3.6%	\$134	2.3%	23.6%	2	3.6%	\$134	2.3%	1.4%
	Moderate	10	18.2%	\$737	12.6%	16.4%	10	18.2%	\$737	12.6%	6.7%
	Middle	6	10.9%	\$453	7.7%	17.4%	6	10.9%	\$453	7.7%	14.6%
	Upper	36	65.5%	\$4,417	75.4%	42.6%	36	65.5%	\$4,417	75.4%	48.7%
	Unknown	1	1.8%	\$115	2.0%	0.0%	1	1.8%	\$115	2.0%	28.7%
	Total	55	100.0%	\$5,856	100.0%	100.0%	55	100.0%	\$5,856	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	15	48.4%	\$677	22.6%	91.2%	15	48.4%	\$677	22.6%	45.0%
	Over \$1 Million	16	51.6%	\$2,324	77.4%	7.7%	16	51.6%			
	Total Rev. available	31	100.0%	\$3,001	100.0%	98.9%	31	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Total	31	100.0%	\$3,001	100.0%	100.0%	31	100.0%			
	Loan Size										
	\$100,000 or Less	25	80.6%	\$884	29.5%		25	80.6%	\$884	29.5%	32.1%
	\$100,001 - \$250,000	3	9.7%	\$639	21.3%		3	9.7%	\$639	21.3%	19.0%
	\$250,001 - \$1 Million	3	9.7%	\$1,478	49.3%		3	9.7%	\$1,478	49.3%	48.9%
	Total	31	100.0%	\$3,001	100.0%		31	100.0%	\$3,001	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.0%	0	0.0%	\$0	0.0%	67.7%
	Over \$1 Million	1	100.0%	\$25	100.0%	5.0%	1	100.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%			
	Loan Size										
	\$100,000 or Less	1	100.0%	\$25	100.0%		1	100.0%	\$25	100.0%	21.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	31.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.8%
	Total	1	100.0%	\$25	100.0%		1	100.0%	\$25	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Alexandria

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	1.2%	
	Moderate	3	11.1%	\$670	11.7%	8.5%	3	11.1%	\$670	11.7%	4.6%	
	Middle	6	22.2%	\$1,554	27.1%	45.0%	6	22.2%	\$1,554	27.1%	42.3%	
	Upper	18	66.7%	\$3,506	61.2%	42.0%	18	66.7%	\$3,506	61.2%	51.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$5,730	100.0%	100.0%	27	100.0%	\$5,730	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	2	9.5%	\$188	7.5%	8.5%	2	9.5%	\$188	7.5%	6.9%	
	Middle	8	38.1%	\$774	30.7%	45.0%	8	38.1%	\$774	30.7%	40.9%	
	Upper	11	52.4%	\$1,558	61.8%	42.0%	11	52.4%	\$1,558	61.8%	51.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$2,520	100.0%	100.0%	21	100.0%	\$2,520	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	1.3%	
	Moderate	1	6.3%	\$5	1.5%	8.5%	1	6.3%	\$5	1.5%	9.9%	
	Middle	8	50.0%	\$169	51.5%	45.0%	8	50.0%	\$169	51.5%	46.6%	
	Upper	7	43.8%	\$154	47.0%	42.0%	7	43.8%	\$154	47.0%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$328	100.0%	100.0%	16	100.0%	\$328	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	\$0	0.0%	14.0%	
	Middle	0	0.0%	\$0	0.0%	38.3%	0	0.0%	\$0	0.0%	3.2%	
	Upper	0	0.0%	\$0	0.0%	35.8%	0	0.0%	\$0	0.0%	82.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	6	9.4%	\$863	10.1%	8.5%	6	9.4%	\$863	10.1%	5.9%	
	Middle	22	34.4%	\$2,497	29.1%	45.0%	22	34.4%	\$2,497	29.1%	40.6%	
	Upper	36	56.3%	\$5,218	60.8%	42.0%	36	56.3%	\$5,218	60.8%	52.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	64	100.0%	\$8,578	100.0%	100.0%	64	100.0%	\$8,578	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	9	15.5%	\$981	16.2%	10.5%	9	15.5%	\$981	16.2%	12.9%	
	Moderate	6	10.3%	\$330	5.4%	11.2%	6	10.3%	\$330	5.4%	9.3%	
	Middle	17	29.3%	\$1,513	24.9%	43.5%	17	29.3%	\$1,513	24.9%	43.3%	
	Upper	24	41.4%	\$2,866	47.3%	34.7%	24	41.4%	\$2,866	47.3%	32.9%	
	Unknown	2	3.4%	\$375	6.2%	0.1%	2	3.4%	\$375	6.2%	1.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.5%	
	Total	58	100.0%	\$6,065	100.0%	100.0%	58	100.0%	\$6,065	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	1	50.0%	\$25	33.3%	47.8%	1	50.0%	\$25	33.3%	48.0%	
	Upper	1	50.0%	\$50	66.7%	49.3%	1	50.0%	\$50	66.7%	51.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	2	100.0%	\$75	100.0%	100.0%	2	100.0%	\$75	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Alexandria**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Dollar		Families by Family Income	Count			Dollar		
		Count					Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Moderate	6	22.2%	\$739	12.9%	16.4%	6	22.2%	15.0%	\$739	12.9%	9.9%
	Middle	6	22.2%	\$821	14.3%	17.9%	6	22.2%	20.9%	\$821	14.3%	18.1%
	Upper	15	55.6%	\$4,170	72.8%	41.9%	15	55.6%	39.5%	\$4,170	72.8%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	20.1%
	Total	27	100.0%	\$5,730	100.0%	100.0%	27	100.0%	100.0%	\$5,730	100.0%	100.0%
REFINANCE	Low	1	4.8%	\$142	5.6%	23.8%	1	4.8%	5.6%	\$142	5.6%	2.3%
	Moderate	4	19.0%	\$430	17.1%	16.4%	4	19.0%	12.1%	\$430	17.1%	7.2%
	Middle	4	19.0%	\$244	9.7%	17.9%	4	19.0%	16.2%	\$244	9.7%	11.9%
	Upper	12	57.1%	\$1,704	67.6%	41.9%	12	57.1%	41.4%	\$1,704	67.6%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.8%	\$0	0.0%	30.3%
	Total	21	100.0%	\$2,520	100.0%	100.0%	21	100.0%	100.0%	\$2,520	100.0%	100.0%
HOME IMPROVEMENT	Low	1	6.3%	\$2	0.6%	23.8%	1	6.3%	9.3%	\$2	0.6%	1.0%
	Moderate	3	18.8%	\$23	7.0%	16.4%	3	18.8%	13.2%	\$23	7.0%	8.3%
	Middle	6	37.5%	\$91	27.7%	17.9%	6	37.5%	16.1%	\$91	27.7%	18.2%
	Upper	6	37.5%	\$212	64.6%	41.9%	6	37.5%	48.8%	\$212	64.6%	58.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	14.1%
	Total	16	100.0%	\$328	100.0%	100.0%	16	100.0%	100.0%	\$328	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	3.1%	\$144	1.7%	23.8%	2	3.1%	4.3%	\$144	1.7%	1.6%
	Moderate	13	20.3%	\$1,192	13.9%	16.4%	13	20.3%	13.7%	\$1,192	13.9%	8.6%
	Middle	16	25.0%	\$1,156	13.5%	17.9%	16	25.0%	18.7%	\$1,156	13.5%	15.4%
	Upper	33	51.6%	\$6,086	70.9%	41.9%	33	51.6%	40.8%	\$6,086	70.9%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.4%	\$0	0.0%	26.2%
	Total	64	100.0%	\$8,578	100.0%	100.0%	64	100.0%	100.0%	\$8,578	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	33	56.9%	\$1,414	23.3%	90.0%	33	56.9%	44.0%	\$1,414	23.3%	43.9%
	Over \$1 Million	25	43.1%	\$4,651	76.7%	8.9%	25	43.1%				
	Total Rev. available	58	100.0%	\$6,065	100.0%	98.9%	58	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
	Total	58	100.0%	\$6,065	100.0%	100.0%	58	100.0%				
	Loan Size											
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	1	50.0%	\$50	66.7%	93.7%	1	50.0%	50.0%	\$50	66.7%	66.5%
	Over \$1 Million	1	50.0%	\$25	33.3%	6.3%	1	50.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$75	100.0%	100.0%	2	100.0%				
	Loan Size											
	\$100,000 or Less	2	100.0%	\$75	100.0%		2	100.0%	68.2%	\$75	100.0%	19.5%
Small Business	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	25.8%	\$0	0.0%	53.3%
	\$250,001 - \$1 Million	7	12.1%	\$3,058	50.4%		7	12.1%	4.0%	\$3,058	50.4%	46.6%
	Total	58	100.0%	\$6,065	100.0%		58	100.0%	100.0%	\$6,065	100.0%	100.0%
	Total	2	100.0%	\$75	100.0%		2	100.0%	100.0%	\$75	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	7	3.8%	\$675	1.4%	5.7%	7	3.8%	\$675	1.4%	1.0%	
	Moderate	11	6.0%	\$2,043	4.1%	11.3%	11	6.0%	\$2,043	4.1%	5.5%	
	Middle	53	28.8%	\$10,157	20.5%	40.9%	53	28.8%	\$10,157	20.5%	36.2%	
	Upper	113	61.4%	\$36,728	74.0%	42.1%	113	61.4%	\$36,728	74.0%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	184	100.0%	\$49,603	100.0%	100.0%	184	100.0%	\$49,603	100.0%	100.0%	
REFINANCE	Low	4	2.3%	\$191	0.6%	5.7%	4	2.3%	\$191	0.6%	0.9%	
	Moderate	17	9.7%	\$1,530	4.6%	11.3%	17	9.7%	\$1,530	4.6%	5.2%	
	Middle	54	30.9%	\$9,436	28.3%	40.9%	54	30.9%	\$9,436	28.3%	32.7%	
	Upper	100	57.1%	\$22,156	66.5%	42.1%	100	57.1%	\$22,156	66.5%	61.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	175	100.0%	\$33,313	100.0%	100.0%	175	100.0%	\$33,313	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	3.0%	\$168	5.0%	5.7%	5	3.0%	\$168	5.0%	2.0%	
	Moderate	11	6.6%	\$92	2.7%	11.3%	11	6.6%	\$92	2.7%	4.2%	
	Middle	93	55.7%	\$1,791	53.0%	40.9%	93	55.7%	\$1,791	53.0%	31.4%	
	Upper	58	34.7%	\$1,326	39.3%	42.1%	58	34.7%	\$1,326	39.3%	62.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	167	100.0%	\$3,377	100.0%	100.0%	167	100.0%	\$3,377	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	14.4%	
	Moderate	1	50.0%	\$431	16.9%	18.7%	1	50.0%	\$431	16.9%	23.3%	
	Middle	1	50.0%	\$2,125	83.1%	20.7%	1	50.0%	\$2,125	83.1%	21.0%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$2,556	100.0%	100.0%	2	100.0%	\$2,556	100.0%	100.0%	
HMDA TOTALS	Low	16	3.0%	\$1,034	1.2%	5.7%	16	3.0%	\$1,034	1.2%	1.8%	
	Moderate	40	7.6%	\$4,096	4.6%	11.3%	40	7.6%	\$4,096	4.6%	6.4%	
	Middle	201	38.1%	\$23,509	26.5%	40.9%	201	38.1%	\$23,509	26.5%	34.1%	
	Upper	271	51.3%	\$60,210	67.8%	42.1%	271	51.3%	\$60,210	67.8%	57.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	528	100.0%	\$88,849	100.0%	100.0%	528	100.0%	\$88,849	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	19	6.7%	\$1,123	3.6%	6.5%	19	6.7%	\$1,123	3.6%	5.1%	
	Moderate	57	20.2%	\$7,303	23.4%	12.9%	57	20.2%	\$7,303	23.4%	15.0%	
	Middle	80	28.4%	\$5,572	17.9%	33.7%	80	28.4%	\$5,572	17.9%	28.5%	
	Upper	126	44.7%	\$17,192	55.1%	46.8%	126	44.7%	\$17,192	55.1%	50.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	282	100.0%	\$31,190	100.0%	100.0%	282	100.0%	\$31,190	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	6	27.3%	\$1,820	34.7%	16.0%	6	27.3%	\$1,820	34.7%	21.6%	
	Middle	16	72.7%	\$3,424	65.3%	43.6%	16	72.7%	\$3,424	65.3%	62.4%	
	Upper	0	0.0%	\$0	0.0%	36.4%	0	0.0%	\$0	0.0%	15.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$5,244	100.0%	100.0%	22	100.0%	\$5,244	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Baton Rouge**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	14	7.6%	\$1,497	3.0%	22.3%	14	7.6%	\$1,497	3.0%	2.3%
	Moderate	41	22.3%	\$5,870	11.8%	16.7%	41	22.3%	\$5,870	11.8%	12.6%
	Middle	23	12.5%	\$4,045	8.2%	18.5%	23	12.5%	\$4,045	8.2%	19.4%
	Upper	102	55.4%	\$37,285	75.2%	42.6%	102	55.4%	\$37,285	75.2%	48.1%
	Unknown	4	2.2%	\$906	1.8%	0.0%	4	2.2%	\$906	1.8%	17.6%
	Total	184	100.0%	\$49,603	100.0%	100.0%	184	100.0%	\$49,603	100.0%	100.0%
REFINANCE	Low	18	10.3%	\$1,279	3.8%	22.3%	18	10.3%	\$1,279	3.8%	1.9%
	Moderate	21	12.0%	\$2,053	6.2%	16.7%	21	12.0%	\$2,053	6.2%	6.0%
	Middle	30	17.1%	\$3,426	10.3%	18.5%	30	17.1%	\$3,426	10.3%	12.0%
	Upper	100	57.1%	\$24,927	74.8%	42.6%	100	57.1%	\$24,927	74.8%	54.1%
	Unknown	6	3.4%	\$1,628	4.9%	0.0%	6	3.4%	\$1,628	4.9%	26.0%
	Total	175	100.0%	\$33,313	100.0%	100.0%	175	100.0%	\$33,313	100.0%	100.0%
HOME IMPROVEMENT	Low	12	7.2%	\$127	3.8%	22.3%	12	7.2%	\$127	3.8%	2.3%
	Moderate	28	16.8%	\$312	9.2%	16.7%	28	16.8%	\$312	9.2%	6.1%
	Middle	43	25.7%	\$557	16.5%	18.5%	43	25.7%	\$557	16.5%	14.2%
	Upper	79	47.3%	\$2,235	66.2%	42.6%	79	47.3%	\$2,235	66.2%	70.1%
	Unknown	5	3.0%	\$146	4.3%	0.0%	5	3.0%	\$146	4.3%	7.2%
	Total	167	100.0%	\$3,377	100.0%	100.0%	167	100.0%	\$3,377	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$2,556	100.0%	0.0%	2	100.0%	\$2,556	100.0%	100.0%
	Total	2	100.0%	\$2,556	100.0%	100.0%	2	100.0%	\$2,556	100.0%	100.0%
HMDA TOTALS	Low	44	8.3%	\$2,903	3.3%	22.3%	44	8.3%	\$2,903	3.3%	2.1%
	Moderate	90	17.0%	\$8,235	9.3%	16.7%	90	17.0%	\$8,235	9.3%	9.7%
	Middle	96	18.2%	\$8,028	9.0%	18.5%	96	18.2%	\$8,028	9.0%	15.9%
	Upper	281	53.2%	\$64,447	72.5%	42.6%	281	53.2%	\$64,447	72.5%	47.7%
	Unknown	17	3.2%	\$5,236	5.9%	0.0%	17	3.2%	\$5,236	5.9%	24.7%
	Total	528	100.0%	\$88,849	100.0%	100.0%	528	100.0%	\$88,849	100.0%	100.0%
Small Business Loan Size	Total Businesses										
	\$1 Million or Less	186	66.0%	\$10,907	35.0%	91.2%	186	66.0%	\$10,907	35.0%	33.2%
	Over \$1 Million	94	33.3%	\$20,167	64.7%	7.6%	94	33.3%			
	Total Rev. available	280	99.3%	\$31,074	99.7%	98.8%	280	99.3%			
	Rev. Not Known	2	0.7%	\$116	0.4%	1.2%	2	0.7%			
	Total	282	100.0%	\$31,190	100.0%	100.0%	282	100.0%			
	\$100,000 or Less	212	75.2%	\$6,681	21.4%		212	75.2%	\$6,681	21.4%	29.3%
	\$100,001 - \$250,000	40	14.2%	\$7,449	23.9%		40	14.2%	\$7,449	23.9%	17.3%
	\$250,001 - \$1 Million	30	10.6%	\$17,060	54.7%		30	10.6%	\$17,060	54.7%	53.4%
	Total	282	100.0%	\$31,190	100.0%		282	100.0%	\$31,190	100.0%	100.0%
Small Farm Loan Size	Total Farms										
	\$1 Million or Less	12	54.5%	\$1,935	36.9%	95.2%	12	54.5%	\$1,935	36.9%	43.2%
	Over \$1 Million	10	45.5%	\$3,309	63.1%	4.8%	10	45.5%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	22	100.0%	\$5,244	100.0%	100.0%	22	100.0%			
	\$100,000 or Less	5	22.7%	\$256	4.9%		5	22.7%	\$256	4.9%	14.9%
	\$100,001 - \$250,000	8	36.4%	\$1,354	25.8%		8	36.4%	\$1,354	25.8%	27.1%
	\$250,001 - \$500,000	9	40.9%	\$3,634	69.3%		9	40.9%	\$3,634	69.3%	58.0%
	Total	22	100.0%	\$5,244	100.0%		22	100.0%	\$5,244	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Baton Rouge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner		Occupied Units %	Count		Agg %	Dollar		
		Count		Dollar	\$ %		Bank			Bank		Agg
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	1.6%	\$345	0.7%	4.4%	3	1.6%	1.5%	\$345	0.7%	0.9%
	Moderate	25	13.0%	\$4,262	8.1%	19.1%	25	13.0%	14.8%	\$4,262	8.1%	10.9%
	Middle	48	25.0%	\$9,060	17.2%	38.6%	48	25.0%	38.8%	\$9,060	17.2%	35.5%
	Upper	116	60.4%	\$39,052	74.1%	37.9%	116	60.4%	44.9%	\$39,052	74.1%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	192	100.0%	\$52,719	100.0%	100.0%	192	100.0%	100.0%	\$52,719	100.0%	100.0%
REFINANCE	Low	1	1.0%	\$171	0.8%	4.4%	1	1.0%	1.8%	\$171	0.8%	0.9%
	Moderate	14	13.5%	\$1,516	6.7%	19.1%	14	13.5%	15.0%	\$1,516	6.7%	11.6%
	Middle	45	43.3%	\$8,215	36.6%	38.6%	45	43.3%	39.0%	\$8,215	36.6%	35.1%
	Upper	44	42.3%	\$12,565	55.9%	37.9%	44	42.3%	44.2%	\$12,565	55.9%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	104	100.0%	\$22,467	100.0%	100.0%	104	100.0%	100.0%	\$22,467	100.0%	100.0%
HOME IMPROVEMENT	Low	3	3.3%	\$27	1.2%	4.4%	3	3.3%	3.1%	\$27	1.2%	2.7%
	Moderate	13	14.1%	\$280	12.8%	19.1%	13	14.1%	16.3%	\$280	12.8%	9.7%
	Middle	36	39.1%	\$855	39.1%	38.6%	36	39.1%	39.1%	\$855	39.1%	31.9%
	Upper	40	43.5%	\$1,022	46.8%	37.9%	40	43.5%	41.6%	\$1,022	46.8%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	92	100.0%	\$2,184	100.0%	100.0%	92	100.0%	100.0%	\$2,184	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	29.3%	\$0	0.0%	11.7%
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	31.0%	\$0	0.0%	16.1%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	19.0%	\$0	0.0%	7.5%
	Upper	0	0.0%	\$0	0.0%	37.8%	0	0.0%	20.7%	\$0	0.0%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	1.8%	\$543	0.7%	4.4%	7	1.8%	1.7%	\$543	0.7%	1.8%
	Moderate	52	13.4%	\$6,058	7.8%	19.1%	52	13.4%	15.0%	\$6,058	7.8%	11.5%
	Middle	129	33.2%	\$18,130	23.4%	38.6%	129	33.2%	38.8%	\$18,130	23.4%	33.2%
	Upper	200	51.5%	\$52,639	68.0%	37.9%	200	51.5%	44.4%	\$52,639	68.0%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	388	100.0%	\$77,370	100.0%	100.0%	388	100.0%	100.0%	\$77,370	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	9	3.9%	\$1,621	6.0%	5.7%	9	3.9%	5.3%	\$1,621	6.0%	5.2%
	Moderate	39	17.1%	\$6,068	22.6%	19.5%	39	17.1%	18.3%	\$6,068	22.6%	19.1%
	Middle	74	32.5%	\$6,719	25.1%	32.8%	74	32.5%	31.7%	\$6,719	25.1%	28.8%
	Upper	106	46.5%	\$12,410	46.3%	42.0%	106	46.5%	43.5%	\$12,410	46.3%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.4%
	Total	228	100.0%	\$26,818	100.0%	100.0%	228	100.0%	100.0%	\$26,818	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	37.5%	\$1,163	34.0%	23.8%	6	37.5%	31.0%	\$1,163	34.0%	24.9%
	Middle	10	62.5%	\$2,262	66.0%	39.4%	10	62.5%	41.4%	\$2,262	66.0%	58.0%
	Upper	0	0.0%	\$0	0.0%	34.7%	0	0.0%	18.4%	\$0	0.0%	16.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	9.2%	\$0	0.0%	0.3%
	Total	16	100.0%	\$3,425	100.0%	100.0%	16	100.0%	100.0%	\$3,425	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: LA Baton Rouge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%		
HOME PURCHASE	Low	15	7.8%	\$1,619	3.1%	23.5%	15	7.8%	\$1,619	3.1%	3.0%	
	Moderate	38	19.8%	\$5,769	10.9%	16.1%	38	19.8%	\$5,769	10.9%	15.0%	
	Middle	29	15.1%	\$5,420	10.3%	18.0%	29	15.1%	\$5,420	10.3%	20.7%	
	Upper	106	55.2%	\$38,731	73.5%	42.5%	106	55.2%	\$38,731	73.5%	42.4%	
	Unknown	4	2.1%	\$1,180	2.2%	0.0%	4	2.1%	\$1,180	2.2%	18.9%	
	Total	192	100.0%	\$52,719	100.0%	100.0%	192	100.0%	\$52,719	100.0%	100.0%	
REFINANCE	Low	11	10.6%	\$927	4.1%	23.5%	11	10.6%	\$927	4.1%	3.0%	
	Moderate	11	10.6%	\$1,357	6.0%	16.1%	11	10.6%	\$1,357	6.0%	8.2%	
	Middle	29	27.9%	\$3,804	16.9%	18.0%	29	27.9%	\$3,804	16.9%	14.2%	
	Upper	51	49.0%	\$15,242	67.8%	42.5%	51	49.0%	\$15,242	67.8%	49.5%	
	Unknown	2	1.9%	\$1,137	5.1%	0.0%	2	1.9%	\$1,137	5.1%	25.1%	
	Total	104	100.0%	\$22,467	100.0%	100.0%	104	100.0%	\$22,467	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	6.5%	\$32	1.5%	23.5%	6	6.5%	\$32	1.5%	3.0%	
	Moderate	18	19.6%	\$274	12.5%	16.1%	18	19.6%	\$274	12.5%	7.2%	
	Middle	23	25.0%	\$473	21.7%	18.0%	23	25.0%	\$473	21.7%	14.2%	
	Upper	44	47.8%	\$1,399	64.1%	42.5%	44	47.8%	\$1,399	64.1%	60.4%	
	Unknown	1	1.1%	\$6	0.3%	0.0%	1	1.1%	\$6	0.3%	15.2%	
	Total	92	100.0%	\$2,184	100.0%	100.0%	92	100.0%	\$2,184	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	32	8.2%	\$2,578	3.3%	23.5%	32	8.2%	\$2,578	3.3%	2.7%	
	Moderate	67	17.3%	\$7,400	9.6%	16.1%	67	17.3%	\$7,400	9.6%	12.0%	
	Middle	81	20.9%	\$9,697	12.5%	18.0%	81	20.9%	\$9,697	12.5%	17.4%	
	Upper	201	51.8%	\$55,372	71.6%	42.5%	201	51.8%	\$55,372	71.6%	41.3%	
	Unknown	7	1.8%	\$2,323	3.0%	0.0%	7	1.8%	\$2,323	3.0%	26.5%	
	Total	388	100.0%	\$77,370	100.0%	100.0%	388	100.0%	\$77,370	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	150	65.8%	\$7,389	27.6%	89.7%	150	65.8%	\$7,389	27.6%	35.7%	
	Over \$1 Million	74	32.5%	\$19,192	71.6%	9.0%	74	32.5%				
	Total Rev. available	224	98.3%	\$26,581	99.2%	98.7%	224	98.3%				
	Rev. Not Known	4	1.8%	\$237	0.9%	1.3%	4	1.8%				
	Total	228	100.0%	\$26,818	100.0%	100.0%	228	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	159	69.7%	\$5,036	18.8%		159	69.7%	\$5,036	18.8%	26.5%	
	\$100,001 - \$250,000	41	18.0%	\$7,622	28.4%		41	18.0%	\$7,622	28.4%	18.2%	
	\$250,001 - \$1 Million	28	12.3%	\$14,160	52.8%		28	12.3%	\$14,160	52.8%	55.3%	
	Total	228	100.0%	\$26,818	100.0%		228	100.0%	\$26,818	100.0%	100.0%	
	Total Farms											
	\$1 Million or Less	11	68.8%	\$2,072	60.5%	94.2%	11	68.8%	\$2,072	60.5%	53.7%	
	Over \$1 Million	5	31.3%	\$1,353	39.5%	5.8%	5	31.3%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
Small Farm	Total	16	100.0%	\$3,425	100.0%	100.0%	16	100.0%				
	Loan Size											
	\$100,000 or Less	5	31.3%	\$284	8.3%		5	31.3%	\$284	8.3%	22.9%	
	\$100,001 - \$250,000	4	25.0%	\$675	19.7%		4	25.0%	\$675	19.7%	23.1%	
Small Farm	\$250,001 - \$500,000	7	43.8%	\$2,466	72.0%		7	43.8%	\$2,466	72.0%	54.0%	
	Total	16	100.0%	\$3,425	100.0%		16	100.0%	\$3,425	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	4	21.1%	\$810	16.9%	23.5%	4	21.1%	\$810	16.9%	10.3%	
	Middle	11	57.9%	\$2,679	55.8%	56.7%	11	57.9%	\$2,679	55.8%	65.3%	
	Upper	4	21.1%	\$1,316	27.4%	19.8%	4	21.1%	\$1,316	27.4%	24.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$4,805	100.0%	100.0%	19	100.0%	\$4,805	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	14.3%	\$363	12.0%	23.5%	3	14.3%	\$363	12.0%	8.8%	
	Middle	13	61.9%	\$1,886	62.2%	56.7%	13	61.9%	\$1,886	62.2%	67.4%	
	Upper	5	23.8%	\$781	25.8%	19.8%	5	23.8%	\$781	25.8%	23.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$3,030	100.0%	100.0%	21	100.0%	\$3,030	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	7	21.9%	\$98	15.5%	23.5%	7	21.9%	\$98	15.5%	11.0%	
	Middle	21	65.6%	\$455	71.8%	56.7%	21	65.6%	\$455	71.8%	62.3%	
	Upper	4	12.5%	\$81	12.8%	19.8%	4	12.5%	\$81	12.8%	26.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	32	100.0%	\$634	100.0%	100.0%	32	100.0%	\$634	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	20.2%	
	Middle	0	0.0%	\$0	0.0%	74.8%	0	0.0%	\$0	0.0%	79.8%	
	Upper	0	0.0%	\$0	0.0%	7.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	14	19.4%	\$1,271	15.0%	23.5%	14	19.4%	\$1,271	15.0%	9.9%	
	Middle	45	62.5%	\$5,020	59.3%	56.7%	45	62.5%	\$5,020	59.3%	66.1%	
	Upper	13	18.1%	\$2,178	25.7%	19.8%	13	18.1%	\$2,178	25.7%	23.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	72	100.0%	\$8,469	100.0%	100.0%	72	100.0%	\$8,469	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	27	47.4%	\$6,178	73.4%	27.7%	27	47.4%	\$6,178	73.4%	35.8%	
	Middle	22	38.6%	\$1,762	20.9%	54.1%	22	38.6%	\$1,762	20.9%	45.8%	
	Upper	8	14.0%	\$482	5.7%	18.2%	8	14.0%	\$482	5.7%	16.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.7%	
	Total	57	100.0%	\$8,422	100.0%	100.0%	57	100.0%	\$8,422	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	33.0%	0	0.0%	\$0	0.0%	40.4%	
	Middle	0	0.0%	\$0	0.0%	56.6%	0	0.0%	\$0	0.0%	56.9%	
	Upper	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Hammond**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.7%	0	0.0%	\$0	0.0%	1.4%
	Moderate	2	10.5%	\$277	5.8%	15.6%	2	10.5%	\$277	5.8%	11.4%
	Middle	3	15.8%	\$388	8.1%	17.9%	3	15.8%	\$388	8.1%	22.8%
	Upper	9	47.4%	\$2,270	47.2%	40.8%	9	47.4%	\$2,270	47.2%	38.4%
	Unknown	5	26.3%	\$1,870	38.9%	0.0%	5	26.3%	\$1,870	38.9%	26.0%
	Total	19	100.0%	\$4,805	100.0%	100.0%	19	100.0%	\$4,805	100.0%	100.0%
REFINANCE	Low	2	9.5%	\$115	3.8%	25.7%	2	9.5%	\$115	3.8%	1.6%
	Moderate	3	14.3%	\$284	9.4%	15.6%	3	14.3%	\$284	9.4%	5.6%
	Middle	5	23.8%	\$764	25.2%	17.9%	5	23.8%	\$764	25.2%	14.2%
	Upper	10	47.6%	\$1,622	53.5%	40.8%	10	47.6%	\$1,622	53.5%	43.9%
	Unknown	1	4.8%	\$245	8.1%	0.0%	1	4.8%	\$245	8.1%	34.7%
	Total	21	100.0%	\$3,030	100.0%	100.0%	21	100.0%	\$3,030	100.0%	100.0%
HOME IMPROVEMENT	Low	2	6.3%	\$19	3.0%	25.7%	2	6.3%	\$19	3.0%	2.7%
	Moderate	5	15.6%	\$33	5.2%	15.6%	5	15.6%	\$33	5.2%	5.8%
	Middle	6	18.8%	\$47	7.4%	17.9%	6	18.8%	\$47	7.4%	18.1%
	Upper	19	59.4%	\$535	84.4%	40.8%	19	59.4%	\$535	84.4%	62.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.5%
	Total	32	100.0%	\$634	100.0%	100.0%	32	100.0%	\$634	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	5.6%	\$134	1.6%	25.7%	4	5.6%	\$134	1.6%	1.5%
	Moderate	10	13.9%	\$594	7.0%	15.6%	10	13.9%	\$594	7.0%	9.2%
	Middle	14	19.4%	\$1,199	14.2%	17.9%	14	19.4%	\$1,199	14.2%	19.5%
	Upper	38	52.8%	\$4,427	52.3%	40.8%	38	52.8%	\$4,427	52.3%	40.3%
	Unknown	6	8.3%	\$2,115	25.0%	0.0%	6	8.3%	\$2,115	25.0%	29.5%
	Total	72	100.0%	\$8,469	100.0%	100.0%	72	100.0%	\$8,469	100.0%	100.0%
Small Business Loan Size	Total Businesses										
	\$1 Million or Less	30	52.6%	\$1,674	19.9%	93.5%	30	52.6%	\$1,674	19.9%	43.3%
	Over \$1 Million	26	45.6%	\$6,738	80.0%	5.4%	26	45.6%			
	Total Rev. available	56	98.2%	\$8,412	99.9%	98.9%	56	98.2%			
	Rev. Not Known	1	1.8%	\$10	0.1%	1.1%	1	1.8%			
	Total	57	100.0%	\$8,422	100.0%	100.0%	57	100.0%			
	\$100,000 or Less	34	59.6%	\$1,050	12.5%		34	59.6%	\$1,050	12.5%	24.6%
	\$100,001 - \$250,000	14	24.6%	\$2,258	26.8%		14	24.6%	\$2,258	26.8%	18.6%
	\$250,001 - \$1 Million	9	15.8%	\$5,114	60.7%		9	15.8%	\$5,114	60.7%	56.9%
	Total	57	100.0%	\$8,422	100.0%		57	100.0%	\$8,422	100.0%	100.0%
Small Farm Loan Size	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.4%	0	0.0%	\$0	0.0%	61.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	79.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Hammond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	23.5%	\$485	16.9%	16.7%	4	23.5%	5.7%	\$485	16.9%	6.0%
	Middle	9	52.9%	\$1,729	60.3%	47.8%	9	52.9%	48.4%	\$1,729	60.3%	45.3%
	Upper	4	23.5%	\$653	22.8%	35.5%	4	23.5%	45.9%	\$653	22.8%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,867	100.0%	100.0%	17	100.0%	100.0%	\$2,867	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	28.6%	\$506	28.5%	16.7%	4	28.6%	9.9%	\$506	28.5%	9.6%
	Middle	6	42.9%	\$584	32.9%	47.8%	6	42.9%	49.0%	\$584	32.9%	44.2%
	Upper	4	28.6%	\$687	38.7%	35.5%	4	28.6%	41.1%	\$687	38.7%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$1,777	100.0%	100.0%	14	100.0%	100.0%	\$1,777	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.6%	\$5	0.9%	16.7%	1	5.6%	13.2%	\$5	0.9%	8.6%
	Middle	12	66.7%	\$303	55.6%	47.8%	12	66.7%	50.0%	\$303	55.6%	57.3%
	Upper	5	27.8%	\$237	43.5%	35.5%	5	27.8%	36.8%	\$237	43.5%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$545	100.0%	100.0%	18	100.0%	100.0%	\$545	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.2%	0	0.0%	25.0%	\$0	0.0%	42.7%
	Middle	0	0.0%	\$0	0.0%	62.8%	0	0.0%	75.0%	\$0	0.0%	57.3%
	Upper	0	0.0%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	18.4%	\$996	19.2%	16.7%	9	18.4%	7.3%	\$996	19.2%	8.8%
	Middle	27	55.1%	\$2,616	50.4%	47.8%	27	55.1%	48.7%	\$2,616	50.4%	45.9%
	Upper	13	26.5%	\$1,577	30.4%	35.5%	13	26.5%	44.0%	\$1,577	30.4%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	49	100.0%	\$5,189	100.0%	100.0%	49	100.0%	100.0%	\$5,189	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	26	41.9%	\$3,662	62.3%	21.3%	26	41.9%	24.5%	\$3,662	62.3%	22.0%
	Middle	22	35.5%	\$1,840	31.3%	52.2%	22	35.5%	50.2%	\$1,840	31.3%	58.7%
	Upper	14	22.6%	\$372	6.3%	26.5%	14	22.6%	23.6%	\$372	6.3%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.2%
	Total	62	100.0%	\$5,874	100.0%	100.0%	62	100.0%	100.0%	\$5,874	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	23.4%	\$0	0.0%	38.9%
	Middle	0	0.0%	\$0	0.0%	52.1%	0	0.0%	46.8%	\$0	0.0%	36.7%
	Upper	0	0.0%	\$0	0.0%	29.8%	0	0.0%	21.3%	\$0	0.0%	23.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	0.9%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Hammond**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg		
#	%	\$ (000s)	\$ %	#	%	%			\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	4.4%	\$0	0.0%	2.3%	
	Moderate	3	17.6%	\$280	9.8%	16.4%	3	17.6%	15.6%	\$280	9.8%	11.7%	
	Middle	2	11.8%	\$243	8.5%	15.5%	2	11.8%	21.6%	\$243	8.5%	20.0%	
	Upper	12	70.6%	\$2,344	81.8%	42.2%	12	70.6%	31.9%	\$2,344	81.8%	39.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.5%	\$0	0.0%	27.0%	
	Total	17	100.0%	\$2,867	100.0%	100.0%	17	100.0%	100.0%	\$2,867	100.0%	100.0%	
REFINANCE	Low	1	7.1%	\$113	6.4%	25.9%	1	7.1%	3.8%	\$113	6.4%	2.1%	
	Moderate	1	7.1%	\$59	3.3%	16.4%	1	7.1%	9.2%	\$59	3.3%	6.1%	
	Middle	5	35.7%	\$814	45.8%	15.5%	5	35.7%	15.8%	\$814	45.8%	13.3%	
	Upper	7	50.0%	\$791	44.5%	42.2%	7	50.0%	39.8%	\$791	44.5%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.4%	\$0	0.0%	35.3%	
	Total	14	100.0%	\$1,777	100.0%	100.0%	14	100.0%	100.0%	\$1,777	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	16.7%	\$13	2.4%	25.9%	3	16.7%	12.6%	\$13	2.4%	5.0%	
	Moderate	1	5.6%	\$45	8.3%	16.4%	1	5.6%	14.9%	\$45	8.3%	5.4%	
	Middle	3	16.7%	\$29	5.3%	15.5%	3	16.7%	19.0%	\$29	5.3%	15.8%	
	Upper	11	61.1%	\$458	84.0%	42.2%	11	61.1%	45.4%	\$458	84.0%	58.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	15.3%	
	Total	18	100.0%	\$545	100.0%	100.0%	18	100.0%	100.0%	\$545	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	8.2%	\$126	2.4%	25.9%	4	8.2%	4.8%	\$126	2.4%	2.2%	
	Moderate	5	10.2%	\$384	7.4%	16.4%	5	10.2%	13.8%	\$384	7.4%	9.5%	
	Middle	10	20.4%	\$1,086	20.9%	15.5%	10	20.4%	19.8%	\$1,086	20.9%	17.1%	
	Upper	30	61.2%	\$3,593	69.2%	42.2%	30	61.2%	34.7%	\$3,593	69.2%	38.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.9%	\$0	0.0%	32.4%	
	Total	49	100.0%	\$5,189	100.0%	100.0%	49	100.0%	100.0%	\$5,189	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	39	62.9%	\$1,276	21.7%	92.4%	39	62.9%	38.2%	\$1,276	21.7%	36.2%
		Over \$1 Million	23	37.1%	\$4,598	78.3%	6.3%	23	37.1%				
		Total Rev. available	62	100.0%	\$5,874	100.0%	98.7%	62	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Total	62	100.0%	\$5,874	100.0%	100.0%	62	100.0%					
	Loan Size	\$100,000 or Less	50	80.6%	\$1,915	32.6%		50	80.6%	90.2%	\$1,915	32.6%	28.2%
		\$100,001 - \$250,000	6	9.7%	\$916	15.6%		6	9.7%	5.2%	\$916	15.6%	19.0%
\$250,001 - \$1 Million		6	9.7%	\$3,043	51.8%		6	9.7%	4.6%	\$3,043	51.8%	52.8%	
Total	62	100.0%	\$5,874	100.0%		62	100.0%	100.0%	\$5,874	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	61.7%	\$0	0.0%	71.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.2%	\$0	0.0%	40.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	29.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	29.9%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	%
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	18	36.0%	\$3,090	34.8%	25.2%	18	36.0%	\$3,090	34.8%	16.7%	
	Middle	21	42.0%	\$3,219	36.2%	54.9%	21	42.0%	\$3,219	36.2%	51.9%	
	Upper	11	22.0%	\$2,572	29.0%	19.9%	11	22.0%	\$2,572	29.0%	31.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	50	100.0%	\$8,881	100.0%	100.0%	50	100.0%	\$8,881	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	11	21.2%	\$1,141	14.8%	25.2%	11	21.2%	\$1,141	14.8%	15.0%	
	Middle	21	40.4%	\$3,358	43.5%	54.9%	21	40.4%	\$3,358	43.5%	48.0%	
	Upper	20	38.5%	\$3,220	41.7%	19.9%	20	38.5%	\$3,220	41.7%	37.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	52	100.0%	\$7,719	100.0%	100.0%	52	100.0%	\$7,719	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	9	21.4%	\$55	13.7%	25.2%	9	21.4%	\$55	13.7%	19.9%	
	Middle	23	54.8%	\$240	59.9%	54.9%	23	54.8%	\$240	59.9%	49.4%	
	Upper	10	23.8%	\$106	26.4%	19.9%	10	23.8%	\$106	26.4%	30.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	42	100.0%	\$401	100.0%	100.0%	42	100.0%	\$401	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	27.0%	0	0.0%	\$0	0.0%	22.6%	
	Middle	0	0.0%	\$0	0.0%	58.7%	0	0.0%	\$0	0.0%	60.3%	
	Upper	0	0.0%	\$0	0.0%	14.3%	0	0.0%	\$0	0.0%	17.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	38	26.4%	\$4,286	25.2%	25.2%	38	26.4%	\$4,286	25.2%	16.2%	
	Middle	65	45.1%	\$6,817	40.1%	54.9%	65	45.1%	\$6,817	40.1%	50.3%	
	Upper	41	28.5%	\$5,898	34.7%	19.9%	41	28.5%	\$5,898	34.7%	33.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	144	100.0%	\$17,001	100.0%	100.0%	144	100.0%	\$17,001	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	19.4%	\$274	7.8%	21.6%	6	19.4%	\$274	7.8%	28.3%	
	Middle	17	54.8%	\$2,700	77.0%	53.2%	17	54.8%	\$2,700	77.0%	47.8%	
	Upper	8	25.8%	\$531	15.1%	25.1%	8	25.8%	\$531	15.1%	22.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.4%	
	Total	31	100.0%	\$3,505	100.0%	100.0%	31	100.0%	\$3,505	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	36.5%	
	Middle	0	0.0%	\$0	0.0%	53.0%	0	0.0%	\$0	0.0%	45.5%	
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	17.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Houma**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.0%	\$173	1.9%	25.3%	2	4.0%	\$173	1.9%	3.1%
	Moderate	13	26.0%	\$1,525	17.2%	15.3%	13	26.0%	\$1,525	17.2%	16.0%
	Middle	17	34.0%	\$2,525	28.4%	18.3%	17	34.0%	\$2,525	28.4%	21.1%
	Upper	18	36.0%	\$4,658	52.4%	41.2%	18	36.0%	\$4,658	52.4%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.4%
	Total	50	100.0%	\$8,881	100.0%	100.0%	50	100.0%	\$8,881	100.0%	100.0%
REFINANCE	Low	5	9.6%	\$401	5.2%	25.3%	5	9.6%	\$401	5.2%	3.2%
	Moderate	8	15.4%	\$760	9.8%	15.3%	8	15.4%	\$760	9.8%	8.6%
	Middle	9	17.3%	\$1,164	15.1%	18.3%	9	17.3%	\$1,164	15.1%	14.1%
	Upper	29	55.8%	\$5,225	67.7%	41.2%	29	55.8%	\$5,225	67.7%	44.7%
	Unknown	1	1.9%	\$169	2.2%	0.0%	1	1.9%	\$169	2.2%	29.4%
	Total	52	100.0%	\$7,719	100.0%	100.0%	52	100.0%	\$7,719	100.0%	100.0%
HOME IMPROVEMENT	Low	7	16.7%	\$30	7.5%	25.3%	7	16.7%	\$30	7.5%	3.6%
	Moderate	10	23.8%	\$55	13.7%	15.3%	10	23.8%	\$55	13.7%	13.0%
	Middle	10	23.8%	\$94	23.4%	18.3%	10	23.8%	\$94	23.4%	15.1%
	Upper	15	35.7%	\$222	55.4%	41.2%	15	35.7%	\$222	55.4%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.8%
	Total	42	100.0%	\$401	100.0%	100.0%	42	100.0%	\$401	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	14	9.7%	\$604	3.6%	25.3%	14	9.7%	\$604	3.6%	3.1%
	Moderate	31	21.5%	\$2,340	13.8%	15.3%	31	21.5%	\$2,340	13.8%	12.3%
	Middle	36	25.0%	\$3,783	22.3%	18.3%	36	25.0%	\$3,783	22.3%	17.4%
	Upper	62	43.1%	\$10,105	59.4%	41.2%	62	43.1%	\$10,105	59.4%	42.0%
	Unknown	1	0.7%	\$169	1.0%	0.0%	1	0.7%	\$169	1.0%	25.2%
	Total	144	100.0%	\$17,001	100.0%	100.0%	144	100.0%	\$17,001	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	24	77.4%	\$1,346	38.4%	90.3%	24	77.4%	\$1,346	38.4%	21.6%
	Over \$1 Million	6	19.4%	\$2,134	60.9%	8.7%	6	19.4%			
	Total Rev. available	30	96.8%	\$3,480	99.3%	99.0%	30	96.8%			
	Rev. Not Known	1	3.2%	\$25	0.7%	0.9%	1	3.2%			
	Total	31	100.0%	\$3,505	100.0%	100.0%	31	100.0%			
	Loan Size										
	\$100,000 or Less	23	74.2%	\$897	25.6%		23	74.2%	\$897	25.6%	32.4%
	\$100,001 - \$250,000	6	19.4%	\$1,108	31.6%		6	19.4%	\$1,108	31.6%	12.8%
	\$250,001 - \$1 Million	2	6.5%	\$1,500	42.8%		2	6.5%	\$1,500	42.8%	54.8%
	Total	31	100.0%	\$3,505	100.0%		31	100.0%	\$3,505	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.9%	0	0.0%	\$0	0.0%	20.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	5.1%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	67.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Houma

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count					Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	10.9%	\$896	8.7%	14.0%	6	10.9%	\$896	8.7%	10.4%	
	Middle	38	69.1%	\$5,490	53.5%	64.5%	38	69.1%	\$5,490	53.5%	55.9%	
	Upper	11	20.0%	\$3,884	37.8%	21.6%	11	20.0%	\$3,884	37.8%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	55	100.0%	\$10,270	100.0%	100.0%	55	100.0%	\$10,270	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	4.3%	\$39	1.2%	14.0%	1	4.3%	\$39	1.2%	9.6%	
	Middle	8	34.8%	\$924	27.8%	64.5%	8	34.8%	\$924	27.8%	59.5%	
	Upper	14	60.9%	\$2,360	71.0%	21.6%	14	60.9%	\$2,360	71.0%	30.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	23	100.0%	\$3,323	100.0%	100.0%	23	100.0%	\$3,323	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	11	36.7%	\$105	28.6%	14.0%	11	36.7%	\$105	28.6%	14.2%	
	Middle	13	43.3%	\$214	58.3%	64.5%	13	43.3%	\$214	58.3%	57.1%	
	Upper	6	20.0%	\$48	13.1%	21.6%	6	20.0%	\$48	13.1%	28.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$367	100.0%	100.0%	30	100.0%	\$367	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	\$0	0.0%	0.5%	
	Middle	0	0.0%	\$0	0.0%	53.4%	0	0.0%	\$0	0.0%	92.5%	
	Upper	0	0.0%	\$0	0.0%	27.6%	0	0.0%	\$0	0.0%	6.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	18	16.7%	\$1,040	7.4%	14.0%	18	16.7%	\$1,040	7.4%	10.1%	
	Middle	59	54.6%	\$6,628	47.5%	64.5%	59	54.6%	\$6,628	47.5%	57.6%	
	Upper	31	28.7%	\$6,292	45.1%	21.6%	31	28.7%	\$6,292	45.1%	32.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	108	100.0%	\$13,960	100.0%	100.0%	108	100.0%	\$13,960	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	9	26.5%	\$425	11.6%	18.6%	9	26.5%	\$425	11.6%	24.6%	
	Middle	15	44.1%	\$2,528	68.9%	56.1%	15	44.1%	\$2,528	68.9%	46.8%	
	Upper	10	29.4%	\$714	19.5%	25.3%	10	29.4%	\$714	19.5%	27.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.8%	
	Total	34	100.0%	\$3,667	100.0%	100.0%	34	100.0%	\$3,667	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	100.0%	\$6	100.0%	8.7%	1	100.0%	\$6	100.0%	74.1%	
	Middle	0	0.0%	\$0	0.0%	65.3%	0	0.0%	\$0	0.0%	21.4%	
	Upper	0	0.0%	\$0	0.0%	26.0%	0	0.0%	\$0	0.0%	2.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	2.0%	
	Total	1	100.0%	\$6	100.0%	100.0%	1	100.0%	\$6	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Houma**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Dollar		Families by Family Income	Count			Dollar		
		Count					Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	7.3%	\$396	3.9%	22.7%	4	7.3%	3.1%	\$396	3.9%	1.3%
	Moderate	9	16.4%	\$883	8.6%	16.2%	9	16.4%	13.4%	\$883	8.6%	9.3%
	Middle	16	29.1%	\$2,255	22.0%	18.7%	16	29.1%	25.0%	\$2,255	22.0%	22.6%
	Upper	25	45.5%	\$6,589	64.2%	42.4%	25	45.5%	36.4%	\$6,589	64.2%	46.6%
	Unknown	1	1.8%	\$147	1.4%	0.0%	1	1.8%	22.2%	\$147	1.4%	20.3%
	Total	55	100.0%	\$10,270	100.0%	100.0%	55	100.0%	100.0%	\$10,270	100.0%	100.0%
REFINANCE	Low	1	4.3%	\$63	1.9%	22.7%	1	4.3%	6.9%	\$63	1.9%	2.7%
	Moderate	2	8.7%	\$160	4.8%	16.2%	2	8.7%	10.1%	\$160	4.8%	6.1%
	Middle	5	21.7%	\$690	20.8%	18.7%	5	21.7%	15.2%	\$690	20.8%	11.9%
	Upper	14	60.9%	\$2,272	68.4%	42.4%	14	60.9%	44.6%	\$2,272	68.4%	50.3%
	Unknown	1	4.3%	\$138	4.2%	0.0%	1	4.3%	23.2%	\$138	4.2%	29.1%
	Total	23	100.0%	\$3,323	100.0%	100.0%	23	100.0%	100.0%	\$3,323	100.0%	100.0%
HOME IMPROVEMENT	Low	2	6.7%	\$15	4.1%	22.7%	2	6.7%	4.6%	\$15	4.1%	1.4%
	Moderate	7	23.3%	\$33	9.0%	16.2%	7	23.3%	8.0%	\$33	9.0%	2.4%
	Middle	8	26.7%	\$141	38.4%	18.7%	8	26.7%	20.9%	\$141	38.4%	19.5%
	Upper	13	43.3%	\$178	48.5%	42.4%	13	43.3%	49.0%	\$178	48.5%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.5%	\$0	0.0%	12.7%
	Total	30	100.0%	\$367	100.0%	100.0%	30	100.0%	100.0%	\$367	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	6.5%	\$474	3.4%	22.7%	7	6.5%	4.7%	\$474	3.4%	1.9%
	Moderate	18	16.7%	\$1,076	7.7%	16.2%	18	16.7%	11.7%	\$1,076	7.7%	7.8%
	Middle	29	26.9%	\$3,086	22.1%	18.7%	29	26.9%	20.8%	\$3,086	22.1%	18.2%
	Upper	52	48.1%	\$9,039	64.7%	42.4%	52	48.1%	40.4%	\$9,039	64.7%	48.2%
	Unknown	2	1.9%	\$285	2.0%	0.0%	2	1.9%	22.4%	\$285	2.0%	24.0%
	Total	108	100.0%	\$13,960	100.0%	100.0%	108	100.0%	100.0%	\$13,960	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	27	79.4%	\$1,996	54.4%	88.9%	27	79.4%	26.8%	\$1,996	54.4%	18.8%
	Over \$1 Million	6	17.6%	\$1,575	43.0%	10.1%	6	17.6%				
	Total Rev. available	33	97.0%	\$3,571	97.4%	99.0%	33	97.0%				
	Rev. Not Known	1	2.9%	\$96	2.6%	1.0%	1	2.9%				
	Total	34	100.0%	\$3,667	100.0%	100.0%	34	100.0%				
	Loan Size											
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	1	100.0%	\$6	100.0%	93.8%	1	100.0%	53.6%	\$6	100.0%	17.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$6	100.0%	100.0%	1	100.0%				
	Loan Size											
	\$100,000 or Less	1	100.0%	\$6	100.0%		1	100.0%	96.4%	\$6	100.0%	27.1%
Small Business	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	72.9%
	Total	1	100.0%	\$6	100.0%		1	100.0%	100.0%	\$6	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	1	3.4%	\$102	1.2%	13.2%	1	3.4%	\$102	1.2%	6.3%	
	Middle	7	24.1%	\$1,597	18.1%	43.1%	7	24.1%	\$1,597	18.1%	29.0%	
	Upper	21	72.4%	\$7,103	80.7%	40.7%	21	72.4%	\$7,103	80.7%	64.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$8,802	100.0%	100.0%	29	100.0%	\$8,802	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	0.5%	
	Moderate	1	2.9%	\$142	2.4%	13.2%	1	2.9%	\$142	2.4%	5.9%	
	Middle	14	40.0%	\$1,595	27.3%	43.1%	14	40.0%	\$1,595	27.3%	29.2%	
	Upper	20	57.1%	\$4,112	70.3%	40.7%	20	57.1%	\$4,112	70.3%	64.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	35	100.0%	\$5,849	100.0%	100.0%	35	100.0%	\$5,849	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	8	21.6%	\$116	18.2%	13.2%	8	21.6%	\$116	18.2%	10.4%	
	Middle	10	27.0%	\$196	30.8%	43.1%	10	27.0%	\$196	30.8%	32.2%	
	Upper	19	51.4%	\$325	51.0%	40.7%	19	51.4%	\$325	51.0%	56.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	37	100.0%	\$637	100.0%	100.0%	37	100.0%	\$637	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	0	0.0%	\$0	0.0%	10.3%	0	0.0%	\$0	0.0%	7.6%	
	Middle	0	0.0%	\$0	0.0%	59.5%	0	0.0%	\$0	0.0%	24.6%	
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	\$0	0.0%	67.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	10	9.9%	\$360	2.4%	13.2%	10	9.9%	\$360	2.4%	6.3%	
	Middle	31	30.7%	\$3,388	22.2%	43.1%	31	30.7%	\$3,388	22.2%	29.0%	
	Upper	60	59.4%	\$11,540	75.5%	40.7%	60	59.4%	\$11,540	75.5%	64.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	101	100.0%	\$15,288	100.0%	100.0%	101	100.0%	\$15,288	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	3	7.1%	\$62	1.5%	9.6%	3	7.1%	\$62	1.5%	6.7%	
	Middle	27	64.3%	\$2,153	50.9%	44.4%	27	64.3%	\$2,153	50.9%	45.8%	
	Upper	12	28.6%	\$2,017	47.7%	43.9%	12	28.6%	\$2,017	47.7%	46.0%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.8%	
	Total	42	100.0%	\$4,232	100.0%	100.0%	42	100.0%	\$4,232	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	\$0	0.0%	5.5%	
	Middle	5	83.3%	\$1,375	98.6%	43.4%	5	83.3%	\$1,375	98.6%	75.2%	
	Upper	1	16.7%	\$20	1.4%	43.9%	1	16.7%	\$20	1.4%	19.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$1,395	100.0%	100.0%	6	100.0%	\$1,395	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Lafayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	3.4%	\$65	0.7%	22.3%	1	3.4%	\$65	0.7%	2.4%
	Moderate	7	24.1%	\$1,000	11.4%	15.3%	7	24.1%	\$1,000	11.4%	13.6%
	Middle	2	6.9%	\$550	6.2%	17.7%	2	6.9%	\$550	6.2%	18.7%
	Upper	18	62.1%	\$6,915	78.6%	44.7%	18	62.1%	\$6,915	78.6%	46.5%
	Unknown	1	3.4%	\$272	3.1%	0.0%	1	3.4%	\$272	3.1%	18.8%
	Total	29	100.0%	\$8,802	100.0%	100.0%	29	100.0%	\$8,802	100.0%	100.0%
REFINANCE	Low	1	2.9%	\$92	1.6%	22.3%	1	2.9%	\$92	1.6%	2.2%
	Moderate	5	14.3%	\$359	6.1%	15.3%	5	14.3%	\$359	6.1%	7.0%
	Middle	11	31.4%	\$1,332	22.8%	17.7%	11	31.4%	\$1,332	22.8%	12.3%
	Upper	14	40.0%	\$3,619	61.9%	44.7%	14	40.0%	\$3,619	61.9%	50.1%
	Unknown	4	11.4%	\$447	7.6%	0.0%	4	11.4%	\$447	7.6%	28.4%
	Total	35	100.0%	\$5,849	100.0%	100.0%	35	100.0%	\$5,849	100.0%	100.0%
HOME IMPROVEMENT	Low	9	24.3%	\$148	23.2%	22.3%	9	24.3%	\$148	23.2%	3.8%
	Moderate	4	10.8%	\$34	5.3%	15.3%	4	10.8%	\$34	5.3%	10.1%
	Middle	5	13.5%	\$113	17.7%	17.7%	5	13.5%	\$113	17.7%	14.6%
	Upper	18	48.6%	\$334	52.4%	44.7%	18	48.6%	\$334	52.4%	58.8%
	Unknown	1	2.7%	\$8	1.3%	0.0%	1	2.7%	\$8	1.3%	12.7%
	Total	37	100.0%	\$637	100.0%	100.0%	37	100.0%	\$637	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	10.9%	\$305	2.0%	22.3%	11	10.9%	\$305	2.0%	2.3%
	Moderate	16	15.8%	\$1,393	9.1%	15.3%	16	15.8%	\$1,393	9.1%	10.6%
	Middle	18	17.8%	\$1,995	13.0%	17.7%	18	17.8%	\$1,995	13.0%	15.6%
	Upper	50	49.5%	\$10,868	71.1%	44.7%	50	49.5%	\$10,868	71.1%	46.5%
	Unknown	6	5.9%	\$727	4.8%	0.0%	6	5.9%	\$727	4.8%	25.0%
	Total	101	100.0%	\$15,288	100.0%	100.0%	101	100.0%	\$15,288	100.0%	100.0%
Small Business Loan Size	Total Businesses										
	\$1 Million or Less	28	66.7%	\$1,466	34.6%	90.0%	28	66.7%	\$1,466	34.6%	25.7%
	Over \$1 Million	12	28.6%	\$2,716	64.2%	9.2%	12	28.6%			
	Total Rev. available	40	95.3%	\$4,182	98.8%	99.2%	40	95.3%			
	Rev. Not Known	2	4.8%	\$50	1.2%	0.8%	2	4.8%			
	Total	42	100.0%	\$4,232	100.0%	100.0%	42	100.0%			
	\$100,000 or Less	33	78.6%	\$913	21.6%		33	78.6%	\$913	21.6%	30.1%
	\$100,001 - \$250,000	3	7.1%	\$428	10.1%		3	7.1%	\$428	10.1%	18.6%
	\$250,001 - \$1 Million	6	14.3%	\$2,891	68.3%		6	14.3%	\$2,891	68.3%	51.2%
	Total	42	100.0%	\$4,232	100.0%		42	100.0%	\$4,232	100.0%	100.0%
Small Farm Loan Size	Total Farms										
	\$1 Million or Less	5	83.3%	\$1,295	92.8%	93.6%	5	83.3%	\$1,295	92.8%	63.9%
	Over \$1 Million	1	16.7%	\$100	7.2%	6.4%	1	16.7%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	6	100.0%	\$1,395	100.0%	100.0%	6	100.0%			
	\$100,000 or Less	2	33.3%	\$120	8.6%		2	33.3%	\$120	8.6%	22.3%
	\$100,001 - \$250,000	1	16.7%	\$125	9.0%		1	16.7%	\$125	9.0%	14.1%
	\$250,001 - \$500,000	3	50.0%	\$1,150	82.4%		3	50.0%	\$1,150	82.4%	63.7%
	Total	6	100.0%	\$1,395	100.0%		6	100.0%	\$1,395	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Lafayette

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	2	11.1%	\$320	6.7%	16.3%	2	11.1%	\$320	6.7%	7.2%	
	Middle	6	33.3%	\$1,364	28.5%	38.2%	6	33.3%	\$1,364	28.5%	29.9%	
	Upper	10	55.6%	\$3,098	64.8%	42.9%	10	55.6%	\$3,098	64.8%	61.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$4,782	100.0%	100.0%	18	100.0%	\$4,782	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	3.0%	
	Moderate	5	22.7%	\$377	12.7%	16.3%	5	22.7%	\$377	12.7%	8.9%	
	Middle	9	40.9%	\$1,184	39.8%	38.2%	9	40.9%	\$1,184	39.8%	29.4%	
	Upper	8	36.4%	\$1,412	47.5%	42.9%	8	36.4%	\$1,412	47.5%	58.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$2,973	100.0%	100.0%	22	100.0%	\$2,973	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	4.5%	
	Moderate	7	35.0%	\$94	23.2%	16.3%	7	35.0%	\$94	23.2%	11.3%	
	Middle	8	40.0%	\$67	16.5%	38.2%	8	40.0%	\$67	16.5%	29.2%	
	Upper	5	25.0%	\$245	60.3%	42.9%	5	25.0%	\$245	60.3%	55.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$406	100.0%	100.0%	20	100.0%	\$406	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	\$0	0.0%	8.0%	
	Middle	0	0.0%	\$0	0.0%	32.2%	0	0.0%	\$0	0.0%	56.7%	
	Upper	0	0.0%	\$0	0.0%	37.6%	0	0.0%	\$0	0.0%	31.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	2.1%	
	Moderate	14	23.3%	\$791	9.7%	16.3%	14	23.3%	\$791	9.7%	7.8%	
	Middle	23	38.3%	\$2,615	32.0%	38.2%	23	38.3%	\$2,615	32.0%	31.3%	
	Upper	23	38.3%	\$4,755	58.3%	42.9%	23	38.3%	\$4,755	58.3%	58.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	60	100.0%	\$8,161	100.0%	100.0%	60	100.0%	\$8,161	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	3.7%	\$269	4.8%	6.4%	2	3.7%	\$269	4.8%	8.1%	
	Moderate	9	16.7%	\$1,067	19.1%	15.4%	9	16.7%	\$1,067	19.1%	12.3%	
	Middle	25	46.3%	\$3,478	62.3%	36.3%	25	46.3%	\$3,478	62.3%	42.1%	
	Upper	18	33.3%	\$767	13.7%	41.9%	18	33.3%	\$767	13.7%	36.7%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.9%	
	Total	54	100.0%	\$5,581	100.0%	100.0%	54	100.0%	\$5,581	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	\$0	0.0%	4.7%	
	Middle	4	100.0%	\$1,214	100.0%	43.3%	4	100.0%	\$1,214	100.0%	64.5%	
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	28.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.1%	
	Total	4	100.0%	\$1,214	100.0%	100.0%	4	100.0%	\$1,214	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Lafayette**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count			Dollar		
		Count	Dollar				Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	5.1%	\$0	0.0%	2.6%
	Moderate	3	16.7%	\$461	9.6%	14.9%	3	16.7%	17.0%	\$461	9.6%	12.6%
	Middle	5	27.8%	\$642	13.4%	16.8%	5	27.8%	19.9%	\$642	13.4%	19.1%
	Upper	10	55.6%	\$3,679	76.9%	45.6%	10	55.6%	33.9%	\$3,679	76.9%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.0%	\$0	0.0%	21.1%
	Total	18	100.0%	\$4,782	100.0%	100.0%	18	100.0%	100.0%	\$4,782	100.0%	100.0%
REFINANCE	Low	4	18.2%	\$165	5.5%	22.7%	4	18.2%	6.3%	\$165	5.5%	3.2%
	Moderate	5	22.7%	\$445	15.0%	14.9%	5	22.7%	13.0%	\$445	15.0%	8.0%
	Middle	3	13.6%	\$459	15.4%	16.8%	3	13.6%	15.9%	\$459	15.4%	13.1%
	Upper	9	40.9%	\$1,679	56.5%	45.6%	9	40.9%	36.6%	\$1,679	56.5%	46.4%
	Unknown	1	4.5%	\$225	7.6%	0.0%	1	4.5%	28.3%	\$225	7.6%	29.4%
	Total	22	100.0%	\$2,973	100.0%	100.0%	22	100.0%	100.0%	\$2,973	100.0%	100.0%
HOME IMPROVEMENT	Low	4	20.0%	\$38	9.4%	22.7%	4	20.0%	15.1%	\$38	9.4%	4.3%
	Moderate	3	15.0%	\$25	6.2%	14.9%	3	15.0%	17.2%	\$25	6.2%	12.2%
	Middle	3	15.0%	\$29	7.1%	16.8%	3	15.0%	18.8%	\$29	7.1%	16.0%
	Upper	9	45.0%	\$284	70.0%	45.6%	9	45.0%	34.4%	\$284	70.0%	52.4%
	Unknown	1	5.0%	\$30	7.4%	0.0%	1	5.0%	14.4%	\$30	7.4%	15.0%
	Total	20	100.0%	\$406	100.0%	100.0%	20	100.0%	100.0%	\$406	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	13.3%	\$203	2.5%	22.7%	8	13.3%	6.1%	\$203	2.5%	2.6%
	Moderate	11	18.3%	\$931	11.4%	14.9%	11	18.3%	15.7%	\$931	11.4%	10.4%
	Middle	11	18.3%	\$1,130	13.8%	16.8%	11	18.3%	18.5%	\$1,130	13.8%	16.1%
	Upper	28	46.7%	\$5,642	69.1%	45.6%	28	46.7%	34.7%	\$5,642	69.1%	42.8%
	Unknown	2	3.3%	\$255	3.1%	0.0%	2	3.3%	25.0%	\$255	3.1%	28.0%
	Total	60	100.0%	\$8,161	100.0%	100.0%	60	100.0%	100.0%	\$8,161	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	36	66.7%	\$2,232	40.0%	88.5%	36	66.7%	37.0%	\$2,232	40.0%	35.8%
	Over \$1 Million	16	29.6%	\$3,244	58.1%	10.6%	16	29.6%				
	Total Rev. available	52	96.3%	\$5,476	98.1%	99.1%	52	96.3%				
	Rev. Not Known	2	3.7%	\$105	1.9%	0.9%	2	3.7%				
	Total	54	100.0%	\$5,581	100.0%	100.0%	54	100.0%				
	Loan Size											
	\$100,000 or Less	39	72.2%	\$1,514	27.1%		39	72.2%	90.3%	\$1,514	27.1%	30.5%
	\$100,001 - \$250,000	11	20.4%	\$2,067	37.0%		11	20.4%	5.5%	\$2,067	37.0%	20.8%
	\$250,001 - \$1 Million	4	7.4%	\$2,000	35.8%		4	7.4%	4.2%	\$2,000	35.8%	48.7%
	Total	54	100.0%	\$5,581	100.0%		54	100.0%	100.0%	\$5,581	100.0%	100.0%
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	4	100.0%	\$1,214	100.0%	92.6%	4	100.0%	36.9%	\$1,214	100.0%	56.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.4%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$1,214	100.0%	100.0%	4	100.0%				
	Loan Size											
	\$100,000 or Less	1	25.0%	\$64	5.3%		1	25.0%	89.2%	\$64	5.3%	29.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	6.7%
	\$250,001 - \$500,000	3	75.0%	\$1,150	94.7%		3	75.0%	9.2%	\$1,150	94.7%	64.2%
	Total	4	100.0%	\$1,214	100.0%		4	100.0%	100.0%	\$1,214	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	4	9.1%	\$504	6.8%	15.6%	4	9.1%	\$504	6.8%	4.4%	
	Middle	26	59.1%	\$4,411	59.7%	42.2%	26	59.1%	\$4,411	59.7%	44.6%	
	Upper	14	31.8%	\$2,472	33.5%	35.9%	14	31.8%	\$2,472	33.5%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>\$7,387</i>	<i>100.0%</i>	<i>100.0%</i>	<i>44</i>	<i>100.0%</i>	<i>\$7,387</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	2	4.8%	\$68	1.1%	6.3%	2	4.8%	\$68	1.1%	0.7%	
	Moderate	4	9.5%	\$269	4.4%	15.6%	4	9.5%	\$269	4.4%	4.6%	
	Middle	10	23.8%	\$1,179	19.4%	42.2%	10	23.8%	\$1,179	19.4%	41.8%	
	Upper	26	61.9%	\$4,550	75.0%	35.9%	26	61.9%	\$4,550	75.0%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$6,066</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>\$6,066</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	1	5.6%	\$10	2.8%	15.6%	1	5.6%	\$10	2.8%	31.0%	
	Middle	6	33.3%	\$127	35.6%	42.2%	6	33.3%	\$127	35.6%	35.8%	
	Upper	11	61.1%	\$220	61.6%	35.9%	11	61.1%	\$220	61.6%	32.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$357</i>	<i>100.0%</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>\$357</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	28.5%	
	Middle	1	100.0%	\$18	100.0%	32.8%	1	100.0%	\$18	100.0%	39.6%	
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	\$0	0.0%	31.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$18</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>\$18</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	2	1.9%	\$68	0.5%	6.3%	2	1.9%	\$68	0.5%	0.9%	
	Moderate	9	8.6%	\$783	5.7%	15.6%	9	8.6%	\$783	5.7%	6.7%	
	Middle	43	41.0%	\$5,735	41.5%	42.2%	43	41.0%	\$5,735	41.5%	43.1%	
	Upper	51	48.6%	\$7,242	52.4%	35.9%	51	48.6%	\$7,242	52.4%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>105</i>	<i>100.0%</i>	<i>\$13,828</i>	<i>100.0%</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>	<i>\$13,828</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL BUSINESSES	Small Businesses											
	Low	3	10.3%	\$1,020	19.8%	11.9%	3	10.3%	\$1,020	19.8%	21.8%	
	Moderate	5	17.2%	\$873	17.0%	19.5%	5	17.2%	\$873	17.0%	13.6%	
	Middle	11	37.9%	\$2,267	44.1%	33.7%	11	37.9%	\$2,267	44.1%	33.9%	
	Upper	10	34.5%	\$980	19.1%	34.8%	10	34.5%	\$980	19.1%	30.0%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.6%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	<i>Total</i>	<i>29</i>	<i>100.0%</i>	<i>\$5,140</i>	<i>100.0%</i>	<i>100.0%</i>	<i>29</i>	<i>100.0%</i>	<i>\$5,140</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	8.1%	
	Moderate	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	0.4%	
	Middle	3	100.0%	\$673	100.0%	49.6%	3	100.0%	\$673	100.0%	84.9%	
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	\$0	0.0%	6.6%	
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$673</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>\$673</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Monroe**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.5%	\$178	2.4%	23.9%	2	4.5%	\$178	2.4%	1.0%
	Moderate	9	20.5%	\$1,013	13.7%	16.0%	9	20.5%	\$1,013	13.7%	8.6%
	Middle	12	27.3%	\$1,740	23.6%	18.5%	12	27.3%	\$1,740	23.6%	18.3%
	Upper	19	43.2%	\$3,934	53.3%	41.5%	19	43.2%	\$3,934	53.3%	53.4%
	Unknown	2	4.5%	\$522	7.1%	0.0%	2	4.5%	\$522	7.1%	18.8%
	Total	44	100.0%	\$7,387	100.0%	100.0%	44	100.0%	\$7,387	100.0%	100.0%
REFINANCE	Low	2	4.8%	\$96	1.6%	23.9%	2	4.8%	\$96	1.6%	1.5%
	Moderate	7	16.7%	\$688	11.3%	16.0%	7	16.7%	\$688	11.3%	4.9%
	Middle	8	19.0%	\$587	9.7%	18.5%	8	19.0%	\$587	9.7%	11.7%
	Upper	23	54.8%	\$4,327	71.3%	41.5%	23	54.8%	\$4,327	71.3%	54.9%
	Unknown	2	4.8%	\$368	6.1%	0.0%	2	4.8%	\$368	6.1%	27.1%
	Total	42	100.0%	\$6,066	100.0%	100.0%	42	100.0%	\$6,066	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.1%	\$15	4.2%	23.9%	2	11.1%	\$15	4.2%	1.3%
	Moderate	1	5.6%	\$8	2.2%	16.0%	1	5.6%	\$8	2.2%	5.1%
	Middle	5	27.8%	\$34	9.5%	18.5%	5	27.8%	\$34	9.5%	13.1%
	Upper	10	55.6%	\$300	84.0%	41.5%	10	55.6%	\$300	84.0%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	32.0%
	Total	18	100.0%	\$357	100.0%	100.0%	18	100.0%	\$357	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$18	100.0%	0.0%	1	100.0%	\$18	100.0%	100.0%
	Total	1	100.0%	\$18	100.0%	100.0%	1	100.0%	\$18	100.0%	100.0%
HMDA TOTALS	Low	6	5.7%	\$289	2.1%	23.9%	6	5.7%	\$289	2.1%	1.1%
	Moderate	17	16.2%	\$1,709	12.4%	16.0%	17	16.2%	\$1,709	12.4%	6.7%
	Middle	25	23.8%	\$2,361	17.1%	18.5%	25	23.8%	\$2,361	17.1%	14.8%
	Upper	52	49.5%	\$8,561	61.9%	41.5%	52	49.5%	\$8,561	61.9%	50.3%
	Unknown	5	4.8%	\$908	6.6%	0.0%	5	4.8%	\$908	6.6%	27.1%
	Total	105	100.0%	\$13,828	100.0%	100.0%	105	100.0%	\$13,828	100.0%	100.0%
Small Business Loan Size	Total Businesses										
	\$1 Million or Less	18	62.1%	\$2,046	39.8%	91.0%	18	62.1%	\$2,046	39.8%	34.6%
	Over \$1 Million	11	37.9%	\$3,094	60.2%	8.4%	11	37.9%			
	Total Rev. available	29	100.0%	\$5,140	100.0%	99.4%	29	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%			
	Total	29	100.0%	\$5,140	100.0%	100.0%	29	100.0%			
	\$100,000 or Less	18	62.1%	\$798	15.5%		18	62.1%	\$798	15.5%	32.0%
	\$100,001 - \$250,000	4	13.8%	\$678	13.2%		4	13.8%	\$678	13.2%	17.6%
	\$250,001 - \$1 Million	7	24.1%	\$3,664	71.3%		7	24.1%	\$3,664	71.3%	50.3%
	Total	29	100.0%	\$5,140	100.0%		29	100.0%	\$5,140	100.0%	100.0%
Small Farm Loan Size	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.3%	0	0.0%	\$0	0.0%	65.3%
	Over \$1 Million	3	100.0%	\$673	100.0%	0.7%	3	100.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	3	100.0%	\$673	100.0%	100.0%	3	100.0%			
	\$100,000 or Less	1	33.3%	\$31	4.6%		1	33.3%	\$31	4.6%	23.3%
	\$100,001 - \$250,000	1	33.3%	\$239	35.5%		1	33.3%	\$239	35.5%	29.2%
	\$250,001 - \$500,000	1	33.3%	\$403	59.9%		1	33.3%	\$403	59.9%	47.5%
	Total	3	100.0%	\$673	100.0%		3	100.0%	\$673	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Monroe

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	4.2%	
	Moderate	2	8.3%	\$417	6.9%	11.7%	2	8.3%	\$417	6.9%	8.5%	
	Middle	2	8.3%	\$261	4.3%	28.8%	2	8.3%	\$261	4.3%	26.4%	
	Upper	20	83.3%	\$5,364	88.8%	49.7%	20	83.3%	\$5,364	88.8%	60.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%	
	Total	24	100.0%	\$6,042	100.0%	100.0%	24	100.0%	\$6,042	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	2.9%	
	Moderate	5	13.9%	\$672	9.4%	11.7%	5	13.9%	\$672	9.4%	7.1%	
	Middle	9	25.0%	\$1,366	19.1%	28.8%	9	25.0%	\$1,366	19.1%	26.0%	
	Upper	22	61.1%	\$5,123	71.5%	49.7%	22	61.1%	\$5,123	71.5%	63.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	36	100.0%	\$7,161	100.0%	100.0%	36	100.0%	\$7,161	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	10.1%	
	Moderate	0	0.0%	\$0	0.0%	11.7%	0	0.0%	\$0	0.0%	8.8%	
	Middle	4	40.0%	\$149	51.0%	28.8%	4	40.0%	\$149	51.0%	21.9%	
	Upper	6	60.0%	\$143	49.0%	49.7%	6	60.0%	\$143	49.0%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$292	100.0%	100.0%	10	100.0%	\$292	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	12.8%	0	0.0%	\$0	0.0%	4.8%	
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	\$0	0.0%	10.8%	
	Middle	0	0.0%	\$0	0.0%	33.7%	0	0.0%	\$0	0.0%	9.7%	
	Upper	0	0.0%	\$0	0.0%	48.3%	0	0.0%	\$0	0.0%	74.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	4.0%	
	Moderate	7	10.0%	\$1,089	8.1%	11.7%	7	10.0%	\$1,089	8.1%	8.2%	
	Middle	15	21.4%	\$1,776	13.2%	28.8%	15	21.4%	\$1,776	13.2%	25.4%	
	Upper	48	68.6%	\$10,630	78.8%	49.7%	48	68.6%	\$10,630	78.8%	62.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Total	70	100.0%	\$13,495	100.0%	100.0%	70	100.0%	\$13,495	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	11	21.2%	\$1,786	31.1%	18.1%	11	21.2%	\$1,786	31.1%	28.3%	
	Moderate	5	9.6%	\$503	8.7%	10.3%	5	9.6%	\$503	8.7%	14.2%	
	Middle	9	17.3%	\$439	7.6%	25.8%	9	17.3%	\$439	7.6%	13.2%	
	Upper	27	51.9%	\$3,021	52.5%	45.6%	27	51.9%	\$3,021	52.5%	43.0%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	1.1%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.2%	
	Total	52	100.0%	\$5,749	100.0%	100.0%	52	100.0%	\$5,749	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	16.3%	
	Moderate	0	0.0%	\$0	0.0%	3.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	1	50.0%	\$5	1.0%	39.2%	1	50.0%	\$5	1.0%	54.7%	
	Upper	1	50.0%	\$500	99.0%	54.6%	1	50.0%	\$500	99.0%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$505	100.0%	100.0%	2	100.0%	\$505	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Monroe**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg		
#	%	\$ (000s)	\$ %	#	%	%			\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.0%	0	0.0%	2.5%	\$0	0.0%	1.1%	
	Moderate	6	25.0%	\$826	13.7%	16.2%	6	25.0%	12.4%	\$826	13.7%	7.5%	
	Middle	3	12.5%	\$441	7.3%	15.6%	3	12.5%	20.5%	\$441	7.3%	17.5%	
	Upper	15	62.5%	\$4,775	79.0%	43.2%	15	62.5%	38.9%	\$4,775	79.0%	47.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.7%	\$0	0.0%	26.8%	
	Total	24	100.0%	\$6,042	100.0%	100.0%	24	100.0%	100.0%	\$6,042	100.0%	100.0%	
REFINANCE	Low	2	5.6%	\$164	2.3%	25.0%	2	5.6%	3.2%	\$164	2.3%	1.1%	
	Moderate	4	11.1%	\$403	5.6%	16.2%	4	11.1%	8.1%	\$403	5.6%	4.6%	
	Middle	7	19.4%	\$850	11.9%	15.6%	7	19.4%	16.9%	\$850	11.9%	12.2%	
	Upper	22	61.1%	\$5,588	78.0%	43.2%	22	61.1%	44.0%	\$5,588	78.0%	53.2%	
	Unknown	1	2.8%	\$156	2.2%	0.0%	1	2.8%	27.7%	\$156	2.2%	29.0%	
	Total	36	100.0%	\$7,161	100.0%	100.0%	36	100.0%	100.0%	\$7,161	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	25.0%	0	0.0%	6.4%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	16.9%	\$0	0.0%	9.5%	
	Middle	1	10.0%	\$5	1.7%	15.6%	1	10.0%	13.4%	\$5	1.7%	14.5%	
	Upper	9	90.0%	\$287	98.3%	43.2%	9	90.0%	44.2%	\$287	98.3%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	28.3%	
	Total	10	100.0%	\$292	100.0%	100.0%	10	100.0%	100.0%	\$292	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	2.9%	\$164	1.2%	25.0%	2	2.9%	2.9%	\$164	1.2%	1.0%	
	Moderate	10	14.3%	\$1,229	9.1%	16.2%	10	14.3%	11.1%	\$1,229	9.1%	6.3%	
	Middle	11	15.7%	\$1,296	9.6%	15.6%	11	15.7%	18.8%	\$1,296	9.6%	14.8%	
	Upper	46	65.7%	\$10,650	78.9%	43.2%	46	65.7%	40.7%	\$10,650	78.9%	46.9%	
	Unknown	1	1.4%	\$156	1.2%	0.0%	1	1.4%	26.4%	\$156	1.2%	30.9%	
	Total	70	100.0%	\$13,495	100.0%	100.0%	70	100.0%	100.0%	\$13,495	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	31	59.6%	\$2,021	35.2%	89.7%	31	59.6%	37.1%	\$2,021	35.2%	40.5%
		Over \$1 Million	19	36.5%	\$2,847	49.5%	9.6%	19	36.5%				
		Total Rev. available	50	96.1%	\$4,868	84.7%	99.3%	50	96.1%				
		Rev. Not Known	2	3.8%	\$881	15.3%	0.7%	2	3.8%				
	Loan Size	Total	52	100.0%	\$5,749	100.0%	100.0%	52	100.0%				
		\$100,000 or Less	39	75.0%	\$1,852	32.2%		39	75.0%	91.7%	\$1,852	32.2%	33.6%
		\$100,001 - \$250,000	7	13.5%	\$1,279	22.2%		7	13.5%	4.9%	\$1,279	22.2%	20.7%
		\$250,001 - \$1 Million	6	11.5%	\$2,618	45.5%		6	11.5%	3.4%	\$2,618	45.5%	45.7%
		Total	52	100.0%	\$5,749	100.0%		52	100.0%	100.0%	\$5,749	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	50.0%	\$5	1.0%	99.2%	1	50.0%	27.0%	\$5	1.0%	55.7%
		Over \$1 Million	1	50.0%	\$500	99.0%	0.8%	1	50.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$505	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	1	50.0%	\$5	1.0%		1	50.0%	83.8%	\$5	1.0%	13.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.4%	\$0	0.0%	18.0%
		\$250,001 - \$500,000	1	50.0%	\$500	99.0%		1	50.0%	10.8%	\$500	99.0%	68.6%
Total		2	100.0%	\$505	100.0%		2	100.0%	100.0%	\$505	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Morehouse

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	\$0	0.0%	3.7%	
	Moderate	3	42.9%	\$214	26.6%	17.8%	3	42.9%	\$214	26.6%	15.4%	
	Middle	4	57.1%	\$591	73.4%	77.6%	4	57.1%	\$591	73.4%	80.9%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$805	100.0%	100.0%	7	100.0%	\$805	100.0%	100.0%	
REFINANCE	Low	3	18.8%	\$210	16.4%	4.6%	3	18.8%	\$210	16.4%	4.5%	
	Moderate	3	18.8%	\$220	17.2%	17.8%	3	18.8%	\$220	17.2%	10.7%	
	Middle	10	62.5%	\$848	66.4%	77.6%	10	62.5%	\$848	66.4%	83.7%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%	
	Total	16	100.0%	\$1,278	100.0%	100.0%	16	100.0%	\$1,278	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	\$0	0.0%	2.3%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	14.5%	
	Middle	7	100.0%	\$126	100.0%	77.6%	7	100.0%	\$126	100.0%	83.2%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$126	100.0%	100.0%	7	100.0%	\$126	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	30.2%	0	0.0%	\$0	0.0%	100.0%	
	Middle	0	0.0%	\$0	0.0%	54.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	10.0%	\$210	9.5%	4.6%	3	10.0%	\$210	9.5%	3.8%	
	Moderate	6	20.0%	\$434	19.6%	17.8%	6	20.0%	\$434	19.6%	17.1%	
	Middle	21	70.0%	\$1,565	70.8%	77.6%	21	70.0%	\$1,565	70.8%	78.6%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%	
	Total	30	100.0%	\$2,209	100.0%	100.0%	30	100.0%	\$2,209	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	6.7%	\$432	15.7%	3.9%	1	6.7%	\$432	15.7%	6.4%	
	Moderate	2	13.3%	\$1,999	72.6%	26.6%	2	13.3%	\$1,999	72.6%	38.6%	
	Middle	12	80.0%	\$321	11.7%	69.6%	12	80.0%	\$321	11.7%	54.6%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	15	100.0%	\$2,752	100.0%	100.0%	15	100.0%	\$2,752	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	7.1%	0	0.0%	\$0	0.0%	8.9%	
	Middle	10	100.0%	\$2,253	100.0%	92.9%	10	100.0%	\$2,253	100.0%	91.1%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$2,253	100.0%	100.0%	10	100.0%	\$2,253	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Morehouse**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	\$0	0.0%	2.9%
	Moderate	1	14.3%	\$131	16.3%	17.8%	1	14.3%	\$131	16.3%	12.0%
	Middle	2	28.6%	\$238	29.6%	21.0%	2	28.6%	\$238	29.6%	17.7%
	Upper	3	42.9%	\$317	39.4%	36.2%	3	42.9%	\$317	39.4%	49.0%
	Unknown	1	14.3%	\$119	14.8%	0.0%	1	14.3%	\$119	14.8%	18.4%
	Total	7	100.0%	\$805	100.0%	100.0%	7	100.0%	\$805	100.0%	100.0%
REFINANCE	Low	2	12.5%	\$73	5.7%	24.9%	2	12.5%	\$73	5.7%	2.9%
	Moderate	3	18.8%	\$211	16.5%	17.8%	3	18.8%	\$211	16.5%	6.0%
	Middle	2	12.5%	\$247	19.3%	21.0%	2	12.5%	\$247	19.3%	14.0%
	Upper	9	56.3%	\$747	58.5%	36.2%	9	56.3%	\$747	58.5%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.3%
	Total	16	100.0%	\$1,278	100.0%	100.0%	16	100.0%	\$1,278	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	\$0	0.0%	5.1%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	14.2%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	16.7%
	Upper	7	100.0%	\$126	100.0%	36.2%	7	100.0%	\$126	100.0%	61.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	2.7%
	Total	7	100.0%	\$126	100.0%	100.0%	7	100.0%	\$126	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	6.7%	\$73	3.3%	24.9%	2	6.7%	\$73	3.3%	2.9%
	Moderate	4	13.3%	\$342	15.5%	17.8%	4	13.3%	\$342	15.5%	9.3%
	Middle	4	13.3%	\$485	22.0%	21.0%	4	13.3%	\$485	22.0%	15.6%
	Upper	19	63.3%	\$1,190	53.9%	36.2%	19	63.3%	\$1,190	53.9%	50.9%
	Unknown	1	3.3%	\$119	5.4%	0.0%	1	3.3%	\$119	5.4%	21.3%
	Total	30	100.0%	\$2,209	100.0%	100.0%	30	100.0%	\$2,209	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	12	80.0%	\$696	25.3%	91.8%	12	80.0%	\$696	25.3%	29.2%
	Over \$1 Million	2	13.3%	\$1,999	72.6%	6.2%	2	13.3%			
	Total Rev. available	14	93.3%	\$2,695	97.9%	98.0%	14	93.3%			
	Rev. Not Known	1	6.7%	\$57	2.1%	2.0%	1	6.7%			
	Total	15	100.0%	\$2,752	100.0%	100.0%	15	100.0%			
	Loan Size										
	\$100,000 or Less	12	80.0%	\$321	11.7%		12	80.0%	\$321	11.7%	41.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.4%
	\$250,001 - \$1 Million	3	20.0%	\$2,431	88.3%		3	20.0%	\$2,431	88.3%	42.7%
	Total	15	100.0%	\$2,752	100.0%		15	100.0%	\$2,752	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	7	70.0%	\$962	42.7%	96.7%	7	70.0%	\$962	42.7%	65.8%
	Over \$1 Million	3	30.0%	\$1,291	57.3%	3.3%	3	30.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	10	100.0%	\$2,253	100.0%	100.0%	10	100.0%			
	Loan Size										
	\$100,000 or Less	4	40.0%	\$59	2.6%		4	40.0%	\$59	2.6%	14.2%
	\$100,001 - \$250,000	1	10.0%	\$123	5.5%		1	10.0%	\$123	5.5%	7.8%
	\$250,001 - \$500,000	5	50.0%	\$2,071	91.9%		5	50.0%	\$2,071	91.9%	78.1%
	Total	10	100.0%	\$2,253	100.0%		10	100.0%	\$2,253	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Morehouse

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	\$0	0.0%	4.7%	
	Moderate	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	21.2%	
	Middle	6	100.0%	\$801	100.0%	67.6%	6	100.0%	\$801	100.0%	74.1%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$801	100.0%	100.0%	6	100.0%	\$801	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	\$0	0.0%	8.8%	
	Moderate	3	23.1%	\$177	17.1%	26.8%	3	23.1%	\$177	17.1%	17.5%	
	Middle	10	76.9%	\$860	82.9%	67.6%	10	76.9%	\$860	82.9%	73.7%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$1,037	100.0%	100.0%	13	100.0%	\$1,037	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	\$0	0.0%	8.6%	
	Moderate	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	14.6%	
	Middle	3	100.0%	\$42	100.0%	67.6%	3	100.0%	\$42	100.0%	76.8%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$42	100.0%	100.0%	3	100.0%	\$42	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	60.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	30.7%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	\$0	0.0%	6.1%	
	Moderate	3	13.6%	\$177	9.4%	26.8%	3	13.6%	\$177	9.4%	19.8%	
	Middle	19	86.4%	\$1,703	90.6%	67.6%	19	86.4%	\$1,703	90.6%	74.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
SMALL BUSINESSES	Total	22	100.0%	\$1,880	100.0%	100.0%	22	100.0%	\$1,880	100.0%	100.0%	
	Small Businesses											
	Low	0	0.0%	\$0	0.0%	6.0%	0	0.0%	\$0	0.0%	7.6%	
	Moderate	1	12.5%	\$999	81.4%	31.0%	1	12.5%	\$999	81.4%	44.7%	
	Middle	7	87.5%	\$228	18.6%	63.0%	7	87.5%	\$228	18.6%	47.1%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
SMALL FARM	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	8	100.0%	\$2,085	100.0%	100.0%	8	100.0%	\$2,085	100.0%	100.0%	
	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	25.0%	\$700	33.6%	21.0%	2	25.0%	\$700	33.6%	45.1%	
	Middle	6	75.0%	\$1,385	66.4%	79.0%	6	75.0%	\$1,385	66.4%	54.8%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	8	100.0%	\$2,085	100.0%	100.0%	8	100.0%	\$2,085	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Morehouse**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank		Agg %	Bank		Agg \$ %	
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	31.8%	0	0.0%	5.6%	\$0	0.0%	3.4%	
	Moderate	1	16.7%	\$64	8.0%	16.3%	1	16.7%	10.9%	\$64	8.0%	7.8%	
	Middle	1	16.7%	\$132	16.5%	16.6%	1	16.7%	20.8%	\$132	16.5%	19.3%	
	Upper	4	66.7%	\$605	75.5%	35.3%	4	66.7%	33.1%	\$605	75.5%	40.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.6%	\$0	0.0%	29.3%	
	Total	6	100.0%	\$801	100.0%	100.0%	6	100.0%	100.0%	\$801	100.0%	100.0%	
REFINANCE	Low	3	23.1%	\$132	12.7%	31.8%	3	23.1%	2.9%	\$132	12.7%	1.3%	
	Moderate	1	7.7%	\$43	4.1%	16.3%	1	7.7%	10.9%	\$43	4.1%	5.7%	
	Middle	3	23.1%	\$263	25.4%	16.6%	3	23.1%	16.1%	\$263	25.4%	11.6%	
	Upper	6	46.2%	\$599	57.8%	35.3%	6	46.2%	49.6%	\$599	57.8%	59.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.4%	\$0	0.0%	21.5%	
	Total	13	100.0%	\$1,037	100.0%	100.0%	13	100.0%	100.0%	\$1,037	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	31.8%	0	0.0%	6.5%	\$0	0.0%	4.8%	
	Moderate	1	33.3%	\$7	16.7%	16.3%	1	33.3%	9.7%	\$7	16.7%	5.4%	
	Middle	0	0.0%	\$0	0.0%	16.6%	0	0.0%	22.6%	\$0	0.0%	7.8%	
	Upper	2	66.7%	\$35	83.3%	35.3%	2	66.7%	51.6%	\$35	83.3%	67.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	14.3%	
	Total	3	100.0%	\$42	100.0%	100.0%	3	100.0%	100.0%	\$42	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	31.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	3	13.6%	\$132	7.0%	31.8%	3	13.6%	4.9%	\$132	7.0%	2.7%	
	Moderate	3	13.6%	\$114	6.1%	16.3%	3	13.6%	10.8%	\$114	6.1%	7.0%	
	Middle	4	18.2%	\$395	21.0%	16.6%	4	18.2%	19.5%	\$395	21.0%	16.4%	
	Upper	12	54.5%	\$1,239	65.9%	35.3%	12	54.5%	39.4%	\$1,239	65.9%	47.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.4%	\$0	0.0%	26.4%	
	Total	22	100.0%	\$1,880	100.0%	100.0%	22	100.0%	100.0%	\$1,880	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	7	87.5%	\$228	18.6%	90.8%	7	87.5%	30.2%	\$228	18.6%	21.6%
		Over \$1 Million	1	12.5%	\$999	81.4%	6.9%	1	12.5%				
		Total Rev. available	8	100.0%	\$1,227	100.0%	97.7%	8	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
	Total	8	100.0%	\$1,227	100.0%	100.0%	8	100.0%					
	Loan Size	\$100,000 or Less	7	87.5%	\$228	18.6%		7	87.5%	94.6%	\$228	18.6%	41.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	18.2%
\$250,001 - \$1 Million		1	12.5%	\$999	81.4%		1	12.5%	1.8%	\$999	81.4%	40.7%	
Total	8	100.0%	\$1,227	100.0%		8	100.0%	100.0%	\$1,227	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	6	75.0%	\$1,085	52.0%	96.4%	6	75.0%	22.4%	\$1,085	52.0%	39.6%
		Over \$1 Million	2	25.0%	\$1,000	48.0%	3.6%	2	25.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	8	100.0%	\$2,085	100.0%	100.0%	8	100.0%					
	Loan Size	\$100,000 or Less	2	25.0%	\$70	3.4%		2	25.0%	81.6%	\$70	3.4%	14.4%
		\$100,001 - \$250,000	3	37.5%	\$582	27.9%		3	37.5%	8.2%	\$582	27.9%	22.6%
		\$250,001 - \$500,000	3	37.5%	\$1,433	68.7%		3	37.5%	10.2%	\$1,433	68.7%	63.0%
Total		8	100.0%	\$2,085	100.0%		8	100.0%	100.0%	\$2,085	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	1	12.5%	\$139	10.8%	17.8%	1	12.5%	\$139	10.8%	16.7%	
	Middle	1	12.5%	\$90	7.0%	43.5%	1	12.5%	\$90	7.0%	23.0%	
	Upper	6	75.0%	\$1,064	82.3%	35.5%	6	75.0%	\$1,064	82.3%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$1,293	100.0%	100.0%	8	100.0%	\$1,293	100.0%	100.0%	
REFINANCE	Low	1	10.0%	\$93	9.0%	3.2%	1	10.0%	\$93	9.0%	2.2%	
	Moderate	3	30.0%	\$391	37.7%	17.8%	3	30.0%	\$391	37.7%	13.7%	
	Middle	3	30.0%	\$89	8.6%	43.5%	3	30.0%	\$89	8.6%	31.1%	
	Upper	3	30.0%	\$465	44.8%	35.5%	3	30.0%	\$465	44.8%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$1,038	100.0%	100.0%	10	100.0%	\$1,038	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	50.0%	\$17	53.1%	3.2%	2	50.0%	\$17	53.1%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	18.9%	
	Middle	1	25.0%	\$7	21.9%	43.5%	1	25.0%	\$7	21.9%	12.5%	
	Upper	1	25.0%	\$8	25.0%	35.5%	1	25.0%	\$8	25.0%	68.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$32	100.0%	100.0%	4	100.0%	\$32	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	14.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	37.7%	0	0.0%	\$0	0.0%	89.9%	
	Middle	0	0.0%	\$0	0.0%	15.3%	0	0.0%	\$0	0.0%	2.9%	
	Upper	0	0.0%	\$0	0.0%	32.9%	0	0.0%	\$0	0.0%	7.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	13.6%	\$110	4.7%	3.2%	3	13.6%	\$110	4.7%	1.4%	
	Moderate	4	18.2%	\$530	22.4%	17.8%	4	18.2%	\$530	22.4%	19.5%	
	Middle	5	22.7%	\$186	7.9%	43.5%	5	22.7%	\$186	7.9%	24.9%	
	Upper	10	45.5%	\$1,537	65.0%	35.5%	10	45.5%	\$1,537	65.0%	54.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$2,363	100.0%	100.0%	22	100.0%	\$2,363	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	7.0%	0	0.0%	\$0	0.0%	1.7%	
	Moderate	1	33.3%	\$1	2.9%	17.5%	1	33.3%	\$1	2.9%	12.1%	
	Middle	2	66.7%	\$34	97.1%	31.8%	2	66.7%	\$34	97.1%	24.1%	
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	\$0	0.0%	61.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	3	100.0%	\$35	100.0%	100.0%	3	100.0%	\$35	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	\$0	0.0%	2.9%	
	Middle	0	0.0%	\$0	0.0%	48.1%	0	0.0%	\$0	0.0%	13.5%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	\$0	0.0%	83.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Northwest LA**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	3.6%
	Middle	2	25.0%	\$285	22.0%	17.5%	2	25.0%	\$285	22.0%	11.2%
	Upper	6	75.0%	\$1,008	78.0%	43.5%	6	75.0%	\$1,008	78.0%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.7%
	Total	8	100.0%	\$1,293	100.0%	100.0%	8	100.0%	\$1,293	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	1.8%
	Moderate	2	20.0%	\$124	11.9%	14.7%	2	20.0%	\$124	11.9%	4.6%
	Middle	2	20.0%	\$148	14.3%	17.5%	2	20.0%	\$148	14.3%	7.8%
	Upper	6	60.0%	\$766	73.8%	43.5%	6	60.0%	\$766	73.8%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.7%
	Total	10	100.0%	\$1,038	100.0%	100.0%	10	100.0%	\$1,038	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	0.6%
	Middle	4	100.0%	\$32	100.0%	17.5%	4	100.0%	\$32	100.0%	7.2%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	\$0	0.0%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	60.2%
	Total	4	100.0%	\$32	100.0%	100.0%	4	100.0%	\$32	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	9.1%	\$124	5.2%	14.7%	2	9.1%	\$124	5.2%	3.7%
	Middle	8	36.4%	\$465	19.7%	17.5%	8	36.4%	\$465	19.7%	9.1%
	Upper	12	54.5%	\$1,774	75.1%	43.5%	12	54.5%	\$1,774	75.1%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	30.1%
	Total	22	100.0%	\$2,363	100.0%	100.0%	22	100.0%	\$2,363	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	2	66.7%	\$23	65.7%	90.8%	2	66.7%	\$23	65.7%	53.7%
	Over \$1 Million	1	33.3%	\$12	34.3%	7.8%	1	33.3%			
	Total Rev. available	3	100.0%	\$35	100.0%	98.6%	3	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%			
	Total	3	100.0%	\$35	100.0%	100.0%	3	100.0%			
	Loan Size										
	\$100,000 or Less	3	100.0%	\$35	100.0%		3	100.0%	\$35	100.0%	26.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	17.7%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.1%
	Total	3	100.0%	\$35	100.0%		3	100.0%	\$35	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.2%	0	0.0%	\$0	0.0%	46.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	5.8%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	74.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	25.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Northwest LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner		Occupied Units %	Count		Dollar		Agg	%
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	\$0	0.0%	2.4%	0.0%
	Moderate	1	33.3%	\$256	31.7%	10.4%	1	33.3%	\$256	31.7%	4.4%	4.2%
	Middle	2	66.7%	\$551	68.3%	19.7%	2	66.7%	\$551	68.3%	25.9%	25.7%
	Upper	0	0.0%	\$0	0.0%	66.2%	0	0.0%	\$0	0.0%	67.2%	68.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	3	100.0%	\$807	100.0%	100.0%	3	100.0%	\$807	100.0%	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	\$0	0.0%	4.3%	1.8%
	Moderate	2	40.0%	\$131	27.1%	10.4%	2	40.0%	\$131	27.1%	8.6%	7.1%
	Middle	1	20.0%	\$120	24.8%	19.7%	1	20.0%	\$120	24.8%	19.6%	16.2%
	Upper	2	40.0%	\$233	48.1%	66.2%	2	40.0%	\$233	48.1%	67.5%	75.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	5	100.0%	\$484	100.0%	100.0%	5	100.0%	\$484	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	\$0	0.0%	7.1%	2.4%
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	11.9%	10.6%
	Middle	1	100.0%	\$20	100.0%	19.7%	1	100.0%	\$20	100.0%	16.7%	20.8%
	Upper	0	0.0%	\$0	0.0%	66.2%	0	0.0%	\$0	0.0%	64.3%	66.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%	\$20	100.0%	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	21.4%	16.5%
	Middle	0	0.0%	\$0	0.0%	30.1%	0	0.0%	\$0	0.0%	28.6%	23.5%
	Upper	0	0.0%	\$0	0.0%	28.0%	0	0.0%	\$0	0.0%	50.0%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
HMDA TOTALS	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	\$0	0.0%	3.6%	1.7%
	Moderate	3	33.3%	\$387	29.5%	10.4%	3	33.3%	\$387	29.5%	7.1%	6.7%
	Middle	4	44.4%	\$691	52.7%	19.7%	4	44.4%	\$691	52.7%	22.6%	21.9%
	Upper	2	22.2%	\$233	17.8%	66.2%	2	22.2%	\$233	17.8%	66.8%	69.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
SMALL BUSINESSES	Total	9	100.0%	\$1,311	100.0%	100.0%	9	100.0%	\$1,311	100.0%	100.0%	100.0%
	Small Businesses											
	Low	0	0.0%	\$0	0.0%	8.7%	0	0.0%	\$0	0.0%	1.5%	0.6%
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	\$0	0.0%	7.6%	7.7%
	Middle	3	42.9%	\$44	2.6%	18.7%	3	42.9%	\$44	2.6%	18.0%	22.1%
	Upper	4	57.1%	\$1,657	97.4%	60.3%	4	57.1%	\$1,657	97.4%	71.8%	69.3%
SMALL FARM	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%	0.3%
	Total	7	100.0%	\$1,701	100.0%	100.0%	7	100.0%	\$1,701	100.0%	100.0%	100.0%
	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	\$0	0.0%	3.3%	0.3%
SMALL FARM	Middle	0	0.0%	\$0	0.0%	8.9%	0	0.0%	\$0	0.0%	6.7%	19.4%
	Upper	2	100.0%	\$70	100.0%	84.4%	2	100.0%	\$70	100.0%	90.0%	80.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	2	100.0%	\$70	100.0%	100.0%	2	100.0%	\$70	100.0%	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Northwest LA**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Dollar		Families by Family Income %	Count		Dollar			
		Count #	%	\$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	2.7%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	6.0%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	14.0%	0	0.0%	12.9%	\$0	0.0%	10.0%
	Upper	3	100.0%	\$807	100.0%	47.5%	3	100.0%	58.3%	\$807	100.0%	68.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	17.1%
	Total	3	100.0%	\$807	100.0%	100.0%	3	100.0%	100.0%	\$807	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	5.1%	\$0	0.0%	2.0%
	Moderate	1	20.0%	\$67	13.8%	13.6%	1	20.0%	5.1%	\$67	13.8%	2.5%
	Middle	1	20.0%	\$65	13.4%	14.0%	1	20.0%	11.6%	\$65	13.4%	7.3%
	Upper	3	60.0%	\$352	72.7%	47.5%	3	60.0%	51.9%	\$352	72.7%	57.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.3%	\$0	0.0%	30.6%
	Total	5	100.0%	\$484	100.0%	100.0%	5	100.0%	100.0%	\$484	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	4.8%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	10.7%	\$0	0.0%	3.4%
	Middle	0	0.0%	\$0	0.0%	14.0%	0	0.0%	13.1%	\$0	0.0%	11.7%
	Upper	1	100.0%	\$20	100.0%	47.5%	1	100.0%	56.0%	\$20	100.0%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	22.0%
	Total	1	100.0%	\$20	100.0%	100.0%	1	100.0%	100.0%	\$20	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	14.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	47.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	24.9%	0	0.0%	3.8%	\$0	0.0%	1.3%
	Moderate	1	11.1%	\$67	5.1%	13.6%	1	11.1%	6.0%	\$67	5.1%	2.6%
	Middle	1	11.1%	\$65	5.0%	14.0%	1	11.1%	12.2%	\$65	5.0%	8.0%
	Upper	7	77.8%	\$1,179	89.9%	47.5%	7	77.8%	54.6%	\$1,179	89.9%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.5%	\$0	0.0%	31.2%
	Total	9	100.0%	\$1,311	100.0%	100.0%	9	100.0%	100.0%	\$1,311	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	7	100.0%	\$1,701	100.0%	90.1%	7	100.0%	38.9%	\$1,701	100.0%	52.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	8.8%	0	0.0%				
	Total Rev. available	7	100.0%	\$1,701	100.0%	98.9%	7	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	7	100.0%	\$1,701	100.0%	100.0%	7	100.0%				
	Loan Size											
	\$100,000 or Less	5	71.4%	\$144	8.5%		5	71.4%	91.1%	\$144	8.5%	31.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0	0.0%	19.3%
	\$250,001 - \$1 Million	2	28.6%	\$1,557	91.5%		2	28.6%	3.7%	\$1,557	91.5%	49.4%
	Total	7	100.0%	\$1,701	100.0%		7	100.0%	100.0%	\$1,701	100.0%	100.0%
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.8%	0	0.0%	53.3%	\$0	0.0%	51.5%
	Over \$1 Million	2	100.0%	\$70	100.0%	6.3%	2	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$70	100.0%	100.0%	2	100.0%				
	Loan Size											
	\$100,000 or Less	2	100.0%	\$70	100.0%		2	100.0%	76.7%	\$70	100.0%	32.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	14.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	52.8%
	Total	2	100.0%	\$70	100.0%		2	100.0%	100.0%	\$70	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	0.8%	\$14	0.1%	3.8%	1	0.8%	\$14	0.1%	0.4%	
	Moderate	13	9.9%	\$1,348	5.2%	17.5%	13	9.9%	\$1,348	5.2%	4.9%	
	Middle	41	31.3%	\$6,221	24.1%	41.1%	41	31.3%	\$6,221	24.1%	28.9%	
	Upper	76	58.0%	\$18,213	70.6%	37.6%	76	58.0%	\$18,213	70.6%	65.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	131	100.0%	\$25,796	100.0%	100.0%	131	100.0%	\$25,796	100.0%	100.0%	
REFINANCE	Low	1	0.6%	\$20	0.1%	3.8%	1	0.6%	\$20	0.1%	1.0%	
	Moderate	24	14.2%	\$1,277	5.9%	17.5%	24	14.2%	\$1,277	5.9%	5.9%	
	Middle	62	36.7%	\$6,048	28.1%	41.1%	62	36.7%	\$6,048	28.1%	29.0%	
	Upper	82	48.5%	\$14,148	65.8%	37.6%	82	48.5%	\$14,148	65.8%	64.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	169	100.0%	\$21,493	100.0%	100.0%	169	100.0%	\$21,493	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	5.6%	\$51	2.0%	3.8%	5	5.6%	\$51	2.0%	1.8%	
	Moderate	19	21.1%	\$456	17.6%	17.5%	19	21.1%	\$456	17.6%	9.3%	
	Middle	39	43.3%	\$574	22.1%	41.1%	39	43.3%	\$574	22.1%	32.9%	
	Upper	27	30.0%	\$1,517	58.4%	37.6%	27	30.0%	\$1,517	58.4%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	90	100.0%	\$2,598	100.0%	100.0%	90	100.0%	\$2,598	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.4%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	26.9%	0	0.0%	\$0	0.0%	12.4%	
	Middle	0	0.0%	\$0	0.0%	43.8%	0	0.0%	\$0	0.0%	80.2%	
	Upper	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	6.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	1.8%	\$85	0.2%	3.8%	7	1.8%	\$85	0.2%	0.7%	
	Moderate	56	14.4%	\$3,081	6.2%	17.5%	56	14.4%	\$3,081	6.2%	5.6%	
	Middle	142	36.4%	\$12,843	25.7%	41.1%	142	36.4%	\$12,843	25.7%	30.7%	
	Upper	185	47.4%	\$33,878	67.9%	37.6%	185	47.4%	\$33,878	67.9%	63.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	390	100.0%	\$49,887	100.0%	100.0%	390	100.0%	\$49,887	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	38	13.0%	\$4,468	15.2%	10.8%	38	13.0%	\$4,468	15.2%	16.1%	
	Moderate	75	25.6%	\$6,953	23.7%	19.7%	75	25.6%	\$6,953	23.7%	17.8%	
	Middle	84	28.7%	\$6,061	20.6%	34.5%	84	28.7%	\$6,061	20.6%	30.3%	
	Upper	96	32.8%	\$11,906	40.5%	35.0%	96	32.8%	\$11,906	40.5%	35.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
SMALL FARM	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.2%	
	Total	293	100.0%	\$29,388	100.0%	100.0%	293	100.0%	\$29,388	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	2	40.0%	\$260	24.5%	2.3%	2	40.0%	\$260	24.5%	16.9%	
	Moderate	1	20.0%	\$100	9.4%	9.2%	1	20.0%	\$100	9.4%	6.3%	
	Middle	2	40.0%	\$700	66.0%	46.4%	2	40.0%	\$700	66.0%	56.6%	
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	\$0	0.0%	14.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	6.1%	
	Total	5	100.0%	\$1,060	100.0%	100.0%	5	100.0%	\$1,060	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Shreveport**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	8	6.1%	\$677	2.6%	23.6%	8	6.1%	\$677	2.6%	2.2%
	Moderate	25	19.1%	\$2,850	11.0%	16.2%	25	19.1%	\$2,850	11.0%	11.0%
	Middle	35	26.7%	\$5,386	20.9%	18.6%	35	26.7%	\$5,386	20.9%	19.8%
	Upper	59	45.0%	\$16,015	62.1%	41.6%	59	45.0%	\$16,015	62.1%	46.1%
	Unknown	4	3.1%	\$868	3.4%	0.0%	4	3.1%	\$868	3.4%	21.0%
	Total	131	100.0%	\$25,796	100.0%	100.0%	131	100.0%	\$25,796	100.0%	100.0%
REFINANCE	Low	16	9.5%	\$727	3.4%	23.6%	16	9.5%	\$727	3.4%	1.8%
	Moderate	21	12.4%	\$1,445	6.7%	16.2%	21	12.4%	\$1,445	6.7%	5.5%
	Middle	45	26.6%	\$4,465	20.8%	18.6%	45	26.6%	\$4,465	20.8%	11.0%
	Upper	86	50.9%	\$14,724	68.5%	41.6%	86	50.9%	\$14,724	68.5%	42.2%
	Unknown	1	0.6%	\$132	0.6%	0.0%	1	0.6%	\$132	0.6%	39.5%
	Total	169	100.0%	\$21,493	100.0%	100.0%	169	100.0%	\$21,493	100.0%	100.0%
HOME IMPROVEMENT	Low	17	18.9%	\$90	3.5%	23.6%	17	18.9%	\$90	3.5%	2.4%
	Moderate	16	17.8%	\$203	7.8%	16.2%	16	17.8%	\$203	7.8%	7.6%
	Middle	31	34.4%	\$561	21.6%	18.6%	31	34.4%	\$561	21.6%	16.7%
	Upper	26	28.9%	\$1,744	67.1%	41.6%	26	28.9%	\$1,744	67.1%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.3%
	Total	90	100.0%	\$2,598	100.0%	100.0%	90	100.0%	\$2,598	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	41	10.5%	\$1,494	3.0%	23.6%	41	10.5%	\$1,494	3.0%	2.0%
	Moderate	62	15.9%	\$4,498	9.0%	16.2%	62	15.9%	\$4,498	9.0%	8.4%
	Middle	111	28.5%	\$10,412	20.9%	18.6%	111	28.5%	\$10,412	20.9%	15.6%
	Upper	171	43.8%	\$32,483	65.1%	41.6%	171	43.8%	\$32,483	65.1%	43.2%
	Unknown	5	1.3%	\$1,000	2.0%	0.0%	5	1.3%	\$1,000	2.0%	30.9%
	Total	390	100.0%	\$49,887	100.0%	100.0%	390	100.0%	\$49,887	100.0%	100.0%
Small Business Loan Size	Total Businesses										
	\$1 Million or Less	200	68.3%	\$11,033	37.5%	91.7%	200	68.3%	\$11,033	37.5%	33.6%
	Over \$1 Million	88	30.0%	\$18,142	61.7%	7.5%	88	30.0%			
	Total Rev. available	288	98.3%	\$29,175	99.2%	99.2%	288	98.3%			
	Rev. Not Known	5	1.7%	\$213	0.7%	0.8%	5	1.7%			
	Total	293	100.0%	\$29,388	100.0%	100.0%	293	100.0%			
	\$100,000 or Less	238	81.2%	\$8,143	27.7%		238	81.2%	\$8,143	27.7%	32.5%
	\$100,001 - \$250,000	22	7.5%	\$3,585	12.2%		22	7.5%	\$3,585	12.2%	18.5%
	\$250,001 - \$1 Million	33	11.3%	\$17,660	60.1%		33	11.3%	\$17,660	60.1%	49.0%
	Total	293	100.0%	\$29,388	100.0%		293	100.0%	\$29,388	100.0%	100.0%
Small Farm Loan Size	Total Farms										
	\$1 Million or Less	1	20.0%	\$10	0.9%	94.9%	1	20.0%	\$10	0.9%	52.0%
	Over \$1 Million	4	80.0%	\$1,050	99.1%	5.1%	4	80.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	5	100.0%	\$1,060	100.0%	100.0%	5	100.0%			
	\$100,000 or Less	2	40.0%	\$110	10.4%		2	40.0%	\$110	10.4%	17.2%
	\$100,001 - \$250,000	1	20.0%	\$250	23.6%		1	20.0%	\$250	23.6%	49.7%
	\$250,001 - \$500,000	2	40.0%	\$700	66.0%		2	40.0%	\$700	66.0%	33.1%
	Total	5	100.0%	\$1,060	100.0%		5	100.0%	\$1,060	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Shreveport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	1.8%	\$295	1.2%	7.5%	2	1.8%	\$295	1.2%	1.1%	
	Moderate	8	7.1%	\$985	3.9%	14.9%	8	7.1%	\$985	3.9%	5.1%	
	Middle	21	18.8%	\$3,268	13.0%	31.6%	21	18.8%	\$3,268	13.0%	22.2%	
	Upper	81	72.3%	\$20,507	81.8%	45.9%	81	72.3%	\$20,507	81.8%	71.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	112	100.0%	\$25,055	100.0%	100.0%	112	100.0%	\$25,055	100.0%	100.0%	
REFINANCE	Low	3	2.7%	\$141	1.2%	7.5%	3	2.7%	\$141	1.2%	2.2%	
	Moderate	13	11.8%	\$800	6.6%	14.9%	13	11.8%	\$800	6.6%	7.3%	
	Middle	35	31.8%	\$3,961	32.6%	31.6%	35	31.8%	\$3,961	32.6%	23.5%	
	Upper	59	53.6%	\$7,237	59.6%	45.9%	59	53.6%	\$7,237	59.6%	67.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	110	100.0%	\$12,139	100.0%	100.0%	110	100.0%	\$12,139	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	9.4%	\$36	4.2%	7.5%	6	9.4%	\$36	4.2%	2.3%	
	Moderate	14	21.9%	\$203	23.9%	14.9%	14	21.9%	\$203	23.9%	6.3%	
	Middle	23	35.9%	\$291	34.3%	31.6%	23	35.9%	\$291	34.3%	31.6%	
	Upper	21	32.8%	\$318	37.5%	45.9%	21	32.8%	\$318	37.5%	59.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	64	100.0%	\$848	100.0%	100.0%	64	100.0%	\$848	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	4.5%	
	Moderate	0	0.0%	\$0	0.0%	30.2%	0	0.0%	\$0	0.0%	9.1%	
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	\$0	0.0%	14.2%	
	Upper	1	100.0%	\$3,693	100.0%	28.1%	1	100.0%	\$3,693	100.0%	72.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$3,693	100.0%	100.0%	1	100.0%	\$3,693	100.0%	100.0%	
HMDA TOTALS	Low	11	3.8%	\$472	1.1%	7.5%	11	3.8%	\$472	1.1%	1.6%	
	Moderate	35	12.2%	\$1,988	4.8%	14.9%	35	12.2%	\$1,988	4.8%	6.0%	
	Middle	79	27.5%	\$7,520	18.0%	31.6%	79	27.5%	\$7,520	18.0%	22.4%	
	Upper	162	56.4%	\$31,755	76.1%	45.9%	162	56.4%	\$31,755	76.1%	70.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	287	100.0%	\$41,735	100.0%	100.0%	287	100.0%	\$41,735	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	58	20.6%	\$6,761	28.0%	14.5%	58	20.6%	\$6,761	28.0%	20.8%	
	Moderate	60	21.4%	\$4,683	19.4%	21.0%	60	21.4%	\$4,683	19.4%	21.0%	
	Middle	64	22.8%	\$6,611	27.4%	25.5%	64	22.8%	\$6,611	27.4%	23.1%	
	Upper	99	35.2%	\$6,079	25.2%	39.0%	99	35.2%	\$6,079	25.2%	34.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	281	100.0%	\$24,134	100.0%	100.0%	281	100.0%	\$24,134	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	1	25.0%	\$25	3.6%	3.4%	1	25.0%	\$25	3.6%	0.7%	
	Moderate	1	25.0%	\$100	14.5%	11.9%	1	25.0%	\$100	14.5%	2.2%	
	Middle	0	0.0%	\$0	0.0%	30.6%	0	0.0%	\$0	0.0%	35.8%	
	Upper	2	50.0%	\$563	81.8%	54.0%	2	50.0%	\$563	81.8%	61.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.2%	
	Total	4	100.0%	\$688	100.0%	100.0%	4	100.0%	\$688	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Shreveport**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	3	2.7%	\$241	1.0%	24.8%	3	2.7%	\$241	1.0%	1.3%
	Moderate	17	15.2%	\$2,055	8.2%	15.7%	17	15.2%	\$2,055	8.2%	8.1%
	Middle	31	27.7%	\$4,668	18.6%	16.8%	31	27.7%	\$4,668	18.6%	20.6%
	Upper	58	51.8%	\$17,394	69.4%	42.6%	58	51.8%	\$17,394	69.4%	49.3%
	Unknown	3	2.7%	\$697	2.8%	0.0%	3	2.7%	\$697	2.8%	20.6%
	Total	112	100.0%	\$25,055	100.0%	100.0%	112	100.0%	\$25,055	100.0%	100.0%
REFINANCE	Low	5	4.5%	\$195	1.6%	24.8%	5	4.5%	\$195	1.6%	1.6%
	Moderate	18	16.4%	\$1,198	9.9%	15.7%	18	16.4%	\$1,198	9.9%	5.3%
	Middle	31	28.2%	\$2,709	22.3%	16.8%	31	28.2%	\$2,709	22.3%	10.9%
	Upper	53	48.2%	\$7,669	63.2%	42.6%	53	48.2%	\$7,669	63.2%	44.0%
	Unknown	3	2.7%	\$368	3.0%	0.0%	3	2.7%	\$368	3.0%	38.2%
	Total	110	100.0%	\$12,139	100.0%	100.0%	110	100.0%	\$12,139	100.0%	100.0%
HOME IMPROVEMENT	Low	8	12.5%	\$48	5.7%	24.8%	8	12.5%	\$48	5.7%	2.0%
	Moderate	15	23.4%	\$102	12.0%	15.7%	15	23.4%	\$102	12.0%	6.9%
	Middle	14	21.9%	\$159	18.8%	16.8%	14	21.9%	\$159	18.8%	10.3%
	Upper	27	42.2%	\$539	63.6%	42.6%	27	42.2%	\$539	63.6%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.2%
	Total	64	100.0%	\$848	100.0%	100.0%	64	100.0%	\$848	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$3,693	100.0%	0.0%	1	100.0%	\$3,693	100.0%	100.0%
	Total	1	100.0%	\$3,693	100.0%	100.0%	1	100.0%	\$3,693	100.0%	100.0%
HMDA TOTALS	Low	16	5.6%	\$484	1.2%	24.8%	16	5.6%	\$484	1.2%	1.4%
	Moderate	50	17.4%	\$3,355	8.0%	15.7%	50	17.4%	\$3,355	8.0%	6.9%
	Middle	76	26.5%	\$7,536	18.1%	16.8%	76	26.5%	\$7,536	18.1%	16.6%
	Upper	138	48.1%	\$25,602	61.3%	42.6%	138	48.1%	\$25,602	61.3%	45.8%
	Unknown	7	2.4%	\$4,758	11.4%	0.0%	7	2.4%	\$4,758	11.4%	29.4%
	Total	287	100.0%	\$41,735	100.0%	100.0%	287	100.0%	\$41,735	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	215	76.5%	\$8,304	34.4%	90.5%	215	76.5%	\$8,304	34.4%	36.8%
	Over \$1 Million	65	23.1%	\$15,770	65.3%	8.7%	65	23.1%			
	Total Rev. available	280	99.6%	\$24,074	99.7%	99.2%	280	99.6%			
	Rev. Not Known	1	0.4%	\$60	0.2%	0.8%	1	0.4%			
	Total	281	100.0%	\$24,134	100.0%	100.0%	281	100.0%			
	Loan Size	\$100,000 or Less	240	85.4%	\$8,374	34.7%	240	85.4%	\$8,374	34.7%	36.6%
		\$100,001 - \$250,000	21	7.5%	\$3,880	16.1%	21	7.5%	\$3,880	16.1%	20.0%
		\$250,001 - \$1 Million	20	7.1%	\$11,880	49.2%	20	7.1%	\$11,880	49.2%	43.5%
		Total	281	100.0%	\$24,134	100.0%	281	100.0%	\$24,134	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	1	25.0%	\$25	3.6%	95.1%	1	25.0%	\$25	3.6%	52.7%
	Over \$1 Million	3	75.0%	\$663	96.4%	4.9%	3	75.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	4	100.0%	\$688	100.0%	100.0%	4	100.0%			
	Loan Size	\$100,000 or Less	2	50.0%	\$125	18.2%	2	50.0%	\$125	18.2%	24.1%
		\$100,001 - \$250,000	1	25.0%	\$183	26.6%	1	25.0%	\$183	26.6%	35.2%
		\$250,001 - \$500,000	1	25.0%	\$380	55.2%	1	25.0%	\$380	55.2%	40.7%
		Total	4	100.0%	\$688	100.0%	4	100.0%	\$688	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	2.2%	
	Middle	8	80.0%	\$1,096	77.9%	72.5%	8	80.0%	\$1,096	77.9%	70.2%	
	Upper	2	20.0%	\$311	22.1%	21.1%	2	20.0%	\$311	22.1%	27.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$1,407	100.0%	100.0%	10	100.0%	\$1,407	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	2.1%	
	Middle	5	71.4%	\$472	72.2%	72.5%	5	71.4%	\$472	72.2%	62.5%	
	Upper	2	28.6%	\$182	27.8%	21.1%	2	28.6%	\$182	27.8%	35.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$654	100.0%	100.0%	7	100.0%	\$654	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	8.3%	\$8	4.8%	6.4%	1	8.3%	\$8	4.8%	2.3%	
	Middle	8	66.7%	\$66	39.3%	72.5%	8	66.7%	\$66	39.3%	67.7%	
	Upper	3	25.0%	\$94	56.0%	21.1%	3	25.0%	\$94	56.0%	29.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$168	100.0%	100.0%	12	100.0%	\$168	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	2.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	69.3%	0	0.0%	\$0	0.0%	100.0%	
	Upper	0	0.0%	\$0	0.0%	28.2%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	3.4%	\$8	0.4%	6.4%	1	3.4%	\$8	0.4%	2.2%	
	Middle	21	72.4%	\$1,634	73.3%	72.5%	21	72.4%	\$1,634	73.3%	67.4%	
	Upper	7	24.1%	\$587	26.3%	21.1%	7	24.1%	\$587	26.3%	30.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$2,229	100.0%	100.0%	29	100.0%	\$2,229	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	4.2%	0	0.0%	\$0	0.0%	0.9%	
	Middle	8	80.0%	\$2,034	95.5%	58.3%	8	80.0%	\$2,034	95.5%	64.1%	
	Upper	2	20.0%	\$96	4.5%	37.5%	2	20.0%	\$96	4.5%	34.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.0%	
	Total	10	100.0%	\$2,130	100.0%	100.0%	10	100.0%	\$2,130	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.7%	0	0.0%	\$0	0.0%	2.7%	
	Middle	0	0.0%	\$0	0.0%	73.3%	0	0.0%	\$0	0.0%	97.3%	
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Southern LA**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	0.4%
	Moderate	1	10.0%	\$68	4.8%	16.3%	1	10.0%	\$68	4.8%	7.8%
	Middle	4	40.0%	\$488	34.7%	16.2%	4	40.0%	\$488	34.7%	20.4%
	Upper	5	50.0%	\$851	60.5%	44.7%	5	50.0%	\$851	60.5%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.3%
	Total	10	100.0%	\$1,407	100.0%	100.0%	10	100.0%	\$1,407	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	\$0	0.0%	5.3%
	Middle	2	28.6%	\$322	49.2%	16.2%	2	28.6%	\$322	49.2%	14.3%
	Upper	5	71.4%	\$332	50.8%	44.7%	5	71.4%	\$332	50.8%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.1%
	Total	7	100.0%	\$654	100.0%	100.0%	7	100.0%	\$654	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	3.9%
	Moderate	4	33.3%	\$29	17.3%	16.3%	4	33.3%	\$29	17.3%	12.8%
	Middle	1	8.3%	\$5	3.0%	16.2%	1	8.3%	\$5	3.0%	17.3%
	Upper	6	50.0%	\$131	78.0%	44.7%	6	50.0%	\$131	78.0%	63.6%
	Unknown	1	8.3%	\$3	1.8%	0.0%	1	8.3%	\$3	1.8%	2.4%
	Total	12	100.0%	\$168	100.0%	100.0%	12	100.0%	\$168	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	\$0	0.0%	1.4%
	Moderate	5	17.2%	\$97	4.4%	16.3%	5	17.2%	\$97	4.4%	6.8%
	Middle	7	24.1%	\$815	36.6%	16.2%	7	24.1%	\$815	36.6%	17.4%
	Upper	16	55.2%	\$1,314	59.0%	44.7%	16	55.2%	\$1,314	59.0%	52.1%
	Unknown	1	3.4%	\$3	0.1%	0.0%	1	3.4%	\$3	0.1%	22.3%
	Total	29	100.0%	\$2,229	100.0%	100.0%	29	100.0%	\$2,229	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	5	50.0%	\$311	14.6%	88.4%	5	50.0%	39.4%	\$311	14.6%
	Over \$1 Million	4	40.0%	\$1,783	83.7%	10.1%	4	40.0%			
	Total Rev. available	9	90.0%	\$2,094	98.3%	98.5%	9	90.0%			
	Rev. Not Known	1	10.0%	\$36	1.7%	1.5%	1	10.0%			
	Total	10	100.0%	\$2,130	100.0%	100.0%	10	100.0%			
	Loan Size										
	\$100,000 or Less	6	60.0%	\$257	12.1%		6	60.0%	89.9%	\$257	12.1%
	\$100,001 - \$250,000	2	20.0%	\$301	14.1%		2	20.0%	6.3%	\$301	14.1%
	\$250,001 - \$1 Million	2	20.0%	\$1,572	73.8%		2	20.0%	3.8%	\$1,572	73.8%
	Total	10	100.0%	\$2,130	100.0%		10	100.0%	100.0%	\$2,130	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.8%	0	0.0%	36.4%	\$0	0.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.9%	\$0	0.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: LA Southern LA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	1	25.0%	\$358	43.5%	19.8%	1	25.0%	\$358	43.5%	13.6%	
	Middle	2	50.0%	\$258	31.3%	53.0%	2	50.0%	\$258	31.3%	48.8%	
	Upper	1	25.0%	\$207	25.2%	24.4%	1	25.0%	\$207	25.2%	37.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$823	100.0%	100.0%	4	100.0%	\$823	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	16.0%	
	Middle	4	50.0%	\$348	44.9%	53.0%	4	50.0%	\$348	44.9%	44.7%	
	Upper	4	50.0%	\$427	55.1%	24.4%	4	50.0%	\$427	55.1%	38.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$775	100.0%	100.0%	8	100.0%	\$775	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	17.2%	
	Middle	3	75.0%	\$26	89.7%	53.0%	3	75.0%	\$26	89.7%	57.8%	
	Upper	1	25.0%	\$3	10.3%	24.4%	1	25.0%	\$3	10.3%	23.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$29	100.0%	100.0%	4	100.0%	\$29	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	51.0%	0	0.0%	\$0	0.0%	100.0%	
	Upper	0	0.0%	\$0	0.0%	22.6%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.8%	
	Moderate	1	6.3%	\$358	22.0%	19.8%	1	6.3%	\$358	22.0%	14.8%	
	Middle	9	56.3%	\$632	38.8%	53.0%	9	56.3%	\$632	38.8%	47.8%	
	Upper	6	37.5%	\$637	39.2%	24.4%	6	37.5%	\$637	39.2%	36.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$1,627	100.0%	100.0%	16	100.0%	\$1,627	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	1	10.0%	\$68	2.2%	18.1%	1	10.0%	\$68	2.2%	15.0%	
	Middle	8	80.0%	\$2,964	94.6%	48.4%	8	80.0%	\$2,964	94.6%	66.0%	
	Upper	1	10.0%	\$100	3.2%	31.8%	1	10.0%	\$100	3.2%	17.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.1%	
	Total	10	100.0%	\$3,132	100.0%	100.0%	10	100.0%	\$3,132	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	63.0%	0	0.0%	\$0	0.0%	18.6%	
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	80.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: LA Southern LA**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Dollar		Families by Family Income %	Count		Dollar		
		Count					Bank	Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	25.0%	\$68	8.3%	24.2%	1	25.0%	\$68	8.3%	1.3%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	21.1%
	Upper	3	75.0%	\$755	91.7%	43.0%	3	75.0%	\$755	91.7%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	23.7%
	Total	4	100.0%	\$823	100.0%	100.0%	4	100.0%	\$823	100.0%	100.0%
REFINANCE	Low	2	25.0%	\$185	23.9%	24.2%	2	25.0%	\$185	23.9%	2.6%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	5.4%
	Middle	2	25.0%	\$174	22.5%	18.8%	2	25.0%	\$174	22.5%	10.6%
	Upper	4	50.0%	\$416	53.7%	43.0%	4	50.0%	\$416	53.7%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.7%
	Total	8	100.0%	\$775	100.0%	100.0%	8	100.0%	\$775	100.0%	100.0%
HOME IMPROVEMENT	Low	1	25.0%	\$3	10.3%	24.2%	1	25.0%	\$3	10.3%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	4.8%
	Middle	2	50.0%	\$18	62.1%	18.8%	2	50.0%	\$18	62.1%	12.3%
	Upper	1	25.0%	\$8	27.6%	43.0%	1	25.0%	\$8	27.6%	76.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.4%
	Total	4	100.0%	\$29	100.0%	100.0%	4	100.0%	\$29	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	25.0%	\$256	15.7%	24.2%	4	25.0%	\$256	15.7%	1.8%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	7.0%
	Middle	4	25.0%	\$192	11.8%	18.8%	4	25.0%	\$192	11.8%	15.9%
	Upper	8	50.0%	\$1,179	72.5%	43.0%	8	50.0%	\$1,179	72.5%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.5%
	Total	16	100.0%	\$1,627	100.0%	100.0%	16	100.0%	\$1,627	100.0%	100.0%
Small Business	Total Businesses										
	Revenue	\$1 Million or Less	2	20.0%	\$430	13.7%	86.9%	2	20.0%	31.0%	\$430 13.7% 25.0%
		Over \$1 Million	7	70.0%	\$2,634	84.1%	11.6%	7	70.0%		
		Total Rev. available	9	90.0%	\$3,064	97.8%	98.5%	9	90.0%		
		Rev. Not Known	1	10.0%	\$68	2.2%	1.5%	1	10.0%		
	Loan Size	Total	10	100.0%	\$3,132	100.0%	100.0%	10	100.0%		
		\$100,000 or Less	5	50.0%	\$202	6.4%		5	50.0%	89.4%	\$202 6.4% 28.5%
		\$100,001 - \$250,000	2	20.0%	\$430	13.7%		2	20.0%	6.0%	\$430 13.7% 21.3%
		\$250,001 - \$1 Million	3	30.0%	\$2,500	79.8%		3	30.0%	4.6%	\$2,500 79.8% 50.2%
		Total	10	100.0%	\$3,132	100.0%		10	100.0%	100.0%	\$3,132 100.0% 100.0%
Small Farm	Total Farms										
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	93.1%	0	0.0%	50.0%	\$0 0.0% 93.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.9%	0	0.0%		
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%		
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%		
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.0%	\$0 0.0% 32.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0 0.0% 0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0 0.0% 67.9%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0 0.0% 100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	6.1%	0	0.0%	5.7%	\$0	0.0%	3.5%
	Middle	20	90.9%	\$2,995	91.5%	60.7%	20	90.9%	62.5%	\$2,995	91.5%	62.4%
	Upper	2	9.1%	\$280	8.5%	31.8%	2	9.1%	31.4%	\$280	8.5%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$3,275	100.0%	100.0%	22	100.0%	100.0%	\$3,275	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	7	11.3%	\$353	6.5%	6.1%	7	11.3%	5.1%	\$353	6.5%	3.4%
	Middle	39	62.9%	\$3,636	67.4%	60.7%	39	62.9%	62.9%	\$3,636	67.4%	62.0%
	Upper	16	25.8%	\$1,407	26.1%	31.8%	16	25.8%	31.5%	\$1,407	26.1%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$5,396	100.0%	100.0%	62	100.0%	100.0%	\$5,396	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	2.3%	\$0	0.0%	0.5%
	Moderate	1	5.6%	\$25	6.1%	6.1%	1	5.6%	8.0%	\$25	6.1%	3.4%
	Middle	11	61.1%	\$306	74.1%	60.7%	11	61.1%	52.3%	\$306	74.1%	58.0%
	Upper	6	33.3%	\$82	19.9%	31.8%	6	33.3%	37.4%	\$82	19.9%	38.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$413	100.0%	100.0%	18	100.0%	100.0%	\$413	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.4%	0	0.0%	4.0%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	29.4%	0	0.0%	36.0%	\$0	0.0%	44.1%
	Middle	0	0.0%	\$0	0.0%	46.8%	0	0.0%	48.0%	\$0	0.0%	33.8%
	Upper	0	0.0%	\$0	0.0%	15.3%	0	0.0%	12.0%	\$0	0.0%	19.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	8	7.8%	\$378	4.2%	6.1%	8	7.8%	5.9%	\$378	4.2%	5.5%
	Middle	70	68.6%	\$6,937	76.4%	60.7%	70	68.6%	61.8%	\$6,937	76.4%	60.7%
	Upper	24	23.5%	\$1,769	19.5%	31.8%	24	23.5%	31.6%	\$1,769	19.5%	33.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	102	100.0%	\$9,084	100.0%	100.0%	102	100.0%	100.0%	\$9,084	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	3.5%	\$0	0.0%	5.3%
	Moderate	2	13.3%	\$25	2.7%	9.1%	2	13.3%	10.2%	\$25	2.7%	11.6%
	Middle	12	80.0%	\$847	92.2%	63.0%	12	80.0%	60.0%	\$847	92.2%	62.2%
	Upper	1	6.7%	\$47	5.1%	24.9%	1	6.7%	25.2%	\$47	5.1%	20.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.6%
	Total	15	100.0%	\$919	100.0%	100.0%	15	100.0%	100.0%	\$919	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$400	100.0%	73.4%	1	100.0%	66.7%	\$400	100.0%	58.7%
	Upper	0	0.0%	\$0	0.0%	25.7%	0	0.0%	33.3%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$400	100.0%	100.0%	1	100.0%	100.0%	\$400	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	9.1%	\$153	4.7%	17.7%	2	9.1%	\$153	4.7%	3.1%
	Moderate	6	27.3%	\$685	20.9%	17.2%	6	27.3%	\$685	20.9%	14.4%
	Middle	5	22.7%	\$723	22.1%	22.2%	5	22.7%	\$723	22.1%	14.6%
	Upper	9	40.9%	\$1,714	52.3%	42.9%	9	40.9%	\$1,714	52.3%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.4%
	Total	22	100.0%	\$3,275	100.0%	100.0%	22	100.0%	\$3,275	100.0%	100.0%
REFINANCE	Low	6	9.7%	\$370	6.9%	17.7%	6	9.7%	\$370	6.9%	1.9%
	Moderate	12	19.4%	\$835	15.5%	17.2%	12	19.4%	\$835	15.5%	6.0%
	Middle	19	30.6%	\$1,381	25.6%	22.2%	19	30.6%	\$1,381	25.6%	15.9%
	Upper	24	38.7%	\$2,704	50.1%	42.9%	24	38.7%	\$2,704	50.1%	51.9%
	Unknown	1	1.6%	\$106	2.0%	0.0%	1	1.6%	\$106	2.0%	24.3%
	Total	62	100.0%	\$5,396	100.0%	100.0%	62	100.0%	\$5,396	100.0%	100.0%
HOME IMPROVEMENT	Low	1	5.6%	\$5	1.2%	17.7%	1	5.6%	\$5	1.2%	4.8%
	Moderate	4	22.2%	\$55	13.3%	17.2%	4	22.2%	\$55	13.3%	8.5%
	Middle	6	33.3%	\$164	39.7%	22.2%	6	33.3%	\$164	39.7%	22.1%
	Upper	7	38.9%	\$189	45.8%	42.9%	7	38.9%	\$189	45.8%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.6%
	Total	18	100.0%	\$413	100.0%	100.0%	18	100.0%	\$413	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	8.8%	\$528	5.8%	17.7%	9	8.8%	\$528	5.8%	2.6%
	Moderate	22	21.6%	\$1,575	17.3%	17.2%	22	21.6%	\$1,575	17.3%	10.5%
	Middle	30	29.4%	\$2,268	25.0%	22.2%	30	29.4%	\$2,268	25.0%	14.6%
	Upper	40	39.2%	\$4,607	50.7%	42.9%	40	39.2%	\$4,607	50.7%	46.3%
	Unknown	1	1.0%	\$106	1.2%	0.0%	1	1.0%	\$106	1.2%	26.1%
	Total	102	100.0%	\$9,084	100.0%	100.0%	102	100.0%	\$9,084	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	12	80.0%	\$203	22.1%	87.5%	12	80.0%	\$203	22.1%	35.5%
	Over \$1 Million	3	20.0%	\$716	77.9%	11.7%	3	20.0%			
	Total Rev. available	15	100.0%	\$919	100.0%	99.2%	15	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
	Total	15	100.0%	\$919	100.0%	100.0%	15	100.0%			
	\$100,000 or Less	13	86.7%	\$233	25.4%		13	86.7%	\$233	25.4%	34.7%
	\$100,001 - \$250,000	1	6.7%	\$150	16.3%		1	6.7%	\$150	16.3%	15.3%
	\$250,001 - \$1 Million	1	6.7%	\$536	58.3%		1	6.7%	\$536	58.3%	50.0%
	Total	15	100.0%	\$919	100.0%		15	100.0%	\$919	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	1	100.0%	\$400	100.0%	99.5%	1	100.0%	\$400	100.0%	74.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$400	100.0%	100.0%	1	100.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.8%
	\$250,001 - \$500,000	1	100.0%	\$400	100.0%		1	100.0%	\$400	100.0%	24.9%
	Total	1	100.0%	\$400	100.0%		1	100.0%	\$400	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.6%	\$0	0.0%	0.3%	
	Moderate	2	8.7%	\$260	8.4%	6.4%	2	8.7%	5.7%	\$260	8.4%	3.2%	
	Middle	12	52.2%	\$1,625	52.3%	68.6%	12	52.2%	73.8%	\$1,625	52.3%	77.9%	
	Upper	9	39.1%	\$1,221	39.3%	23.0%	9	39.1%	19.9%	\$1,221	39.3%	18.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	23	100.0%	\$3,106	100.0%	100.0%	23	100.0%	100.0%	\$3,106	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.2%	\$0	0.0%	5.4%	
	Moderate	3	6.5%	\$128	3.9%	6.4%	3	6.5%	6.5%	\$128	3.9%	3.6%	
	Middle	31	67.4%	\$2,292	69.2%	68.6%	31	67.4%	72.9%	\$2,292	69.2%	74.7%	
	Upper	12	26.1%	\$891	26.9%	23.0%	12	26.1%	19.4%	\$891	26.9%	16.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	46	100.0%	\$3,311	100.0%	100.0%	46	100.0%	100.0%	\$3,311	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.5%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	6.4%	0	0.0%	8.3%	\$0	0.0%	12.4%	
	Middle	2	28.6%	\$45	23.6%	68.6%	2	28.6%	71.7%	\$45	23.6%	67.6%	
	Upper	5	71.4%	\$146	76.4%	23.0%	5	71.4%	17.5%	\$146	76.4%	19.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$191	100.0%	100.0%	7	100.0%	100.0%	\$191	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	6.9%	0	0.0%	4.5%	\$0	0.0%	0.8%
	Moderate	0		0.0%	\$0	0.0%	25.9%	0	0.0%	22.7%	\$0	0.0%	48.1%
	Middle	0		0.0%	\$0	0.0%	48.8%	0	0.0%	40.9%	\$0	0.0%	34.3%
	Upper	0		0.0%	\$0	0.0%	18.3%	0	0.0%	31.8%	\$0	0.0%	16.9%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.9%	\$0	0.0%	1.7%	
	Moderate	5	6.6%	\$388	5.9%	6.4%	5	6.6%	6.3%	\$388	5.9%	8.5%	
	Middle	45	59.2%	\$3,962	60.0%	68.6%	45	59.2%	73.0%	\$3,962	60.0%	72.0%	
	Upper	26	34.2%	\$2,258	34.2%	23.0%	26	34.2%	19.8%	\$2,258	34.2%	17.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	76	100.0%	\$6,608	100.0%	100.0%	76	100.0%	100.0%	\$6,608	100.0%	100.0%	
SMALL BUSINESSES	Low	2	9.5%	\$230	29.2%	3.2%	2	9.5%	4.0%	\$230	29.2%	6.5%	
	Moderate	2	9.5%	\$6	0.8%	9.2%	2	9.5%	11.2%	\$6	0.8%	14.1%	
	Middle	14	66.7%	\$384	48.7%	65.1%	14	66.7%	64.9%	\$384	48.7%	65.0%	
	Upper	3	14.3%	\$169	21.4%	22.5%	3	14.3%	19.3%	\$169	21.4%	14.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.2%	
	Total	21	100.0%	\$789	100.0%	100.0%	21	100.0%	100.0%	\$789	100.0%	100.0%	
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.1%	
	Middle	4	100.0%	\$214	100.0%	91.7%	4	100.0%	97.5%	\$214	100.0%	96.6%	
	Upper	0	0.0%	\$0	0.0%	7.2%	0	0.0%	1.3%	\$0	0.0%	3.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$214	100.0%	100.0%	4	100.0%	100.0%	\$214	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Cape Girardeau

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg
		#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	3.0%	
	Moderate	10	43.5%	\$1,029	33.1%	15.9%	10	43.5%	\$1,029	33.1%	12.3%	
	Middle	4	17.4%	\$483	15.6%	21.3%	4	17.4%	\$483	15.6%	16.6%	
	Upper	8	34.8%	\$1,504	48.4%	43.3%	8	34.8%	\$1,504	48.4%	44.0%	
	Unknown	1	4.3%	\$90	2.9%	0.0%	1	4.3%	\$90	2.9%	24.1%	
	Total	23	100.0%	\$3,106	100.0%	100.0%	23	100.0%	\$3,106	100.0%	100.0%	
REFINANCE	Low	6	13.0%	\$188	5.7%	19.6%	6	13.0%	\$188	5.7%	2.5%	
	Moderate	9	19.6%	\$412	12.4%	15.9%	9	19.6%	\$412	12.4%	9.4%	
	Middle	18	39.1%	\$1,539	46.5%	21.3%	18	39.1%	\$1,539	46.5%	14.2%	
	Upper	13	28.3%	\$1,172	35.4%	43.3%	13	28.3%	\$1,172	35.4%	46.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.6%	
	Total	46	100.0%	\$3,311	100.0%	100.0%	46	100.0%	\$3,311	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	2	28.6%	\$17	8.9%	15.9%	2	28.6%	\$17	8.9%	5.9%	
	Middle	2	28.6%	\$50	26.2%	21.3%	2	28.6%	\$50	26.2%	7.3%	
	Upper	3	42.9%	\$124	64.9%	43.3%	3	42.9%	\$124	64.9%	44.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	41.3%	
	Total	7	100.0%	\$191	100.0%	100.0%	7	100.0%	\$191	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	7.9%	\$188	2.8%	19.6%	6	7.9%	\$188	2.8%	2.4%	
	Moderate	21	27.6%	\$1,458	22.1%	15.9%	21	27.6%	\$1,458	22.1%	10.0%	
	Middle	24	31.6%	\$2,072	31.4%	21.3%	24	31.6%	\$2,072	31.4%	13.9%	
	Upper	24	31.6%	\$2,800	42.4%	43.3%	24	31.6%	\$2,800	42.4%	39.9%	
	Unknown	1	1.3%	\$90	1.4%	0.0%	1	1.3%	\$90	1.4%	33.8%	
	Total	76	100.0%	\$6,608	100.0%	100.0%	76	100.0%	\$6,608	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	21	100.0%	\$789	100.0%	85.8%	21	100.0%	\$789	100.0%	50.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	13.4%	0	0.0%				
	Total Rev. available	21	100.0%	\$789	100.0%	99.2%	21	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	21	100.0%	\$789	100.0%	100.0%	21	100.0%				
	\$100,000 or Less	18	85.7%	\$325	41.2%		18	85.7%	\$325	41.2%	29.4%	
	\$100,001 - \$250,000	3	14.3%	\$464	58.8%		3	14.3%	\$464	58.8%	20.8%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	49.9%	
	Total	21	100.0%	\$789	100.0%		21	100.0%	\$789	100.0%	100.0%	
Small Farm	Total Farms											
	\$1 Million or Less	3	75.0%	\$38	17.8%	99.5%	3	75.0%	\$38	17.8%	72.0%	
	Over \$1 Million	1	25.0%	\$176	82.2%	0.5%	1	25.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$214	100.0%	100.0%	4	100.0%				
	\$100,000 or Less	3	75.0%	\$38	17.8%		3	75.0%	\$38	17.8%	35.6%	
	\$100,001 - \$250,000	1	25.0%	\$176	82.2%		1	25.0%	\$176	82.2%	40.2%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	24.2%	
	Total	4	100.0%	\$214	100.0%		4	100.0%	\$214	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Central MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$133	19.2%	4.0%	1	14.3%	3.0%	\$133	19.2%	2.5%
	Middle	4	57.1%	\$345	49.9%	65.4%	4	57.1%	59.5%	\$345	49.9%	55.7%
	Upper	2	28.6%	\$214	30.9%	30.6%	2	28.6%	37.4%	\$214	30.9%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	7	100.0%	\$692	100.0%	100.0%	7	100.0%	100.0%	\$692	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.6%	\$114	9.2%	4.0%	1	5.6%	2.3%	\$114	9.2%	1.8%
	Middle	13	72.2%	\$824	66.8%	65.4%	13	72.2%	60.6%	\$824	66.8%	59.1%
	Upper	4	22.2%	\$296	24.0%	30.6%	4	22.2%	36.3%	\$296	24.0%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Total	18	100.0%	\$1,234	100.0%	100.0%	18	100.0%	100.0%	\$1,234	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.0%	0	0.0%	2.4%	\$0	0.0%	3.4%
	Middle	2	66.7%	\$53	73.6%	65.4%	2	66.7%	67.1%	\$53	73.6%	69.9%
	Upper	1	33.3%	\$19	26.4%	30.6%	1	33.3%	30.5%	\$19	26.4%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$72	100.0%	100.0%	3	100.0%	100.0%	\$72	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	26.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	51.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	7.1%	\$247	12.4%	4.0%	2	7.1%	2.7%	\$247	12.4%	2.2%
	Middle	19	67.9%	\$1,222	61.2%	65.4%	19	67.9%	60.4%	\$1,222	61.2%	58.9%
	Upper	7	25.0%	\$529	26.5%	30.6%	7	25.0%	36.6%	\$529	26.5%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Total	28	100.0%	\$1,998	100.0%	100.0%	28	100.0%	100.0%	\$1,998	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$90	35.3%	15.2%	2	50.0%	12.5%	\$90	35.3%	15.0%
	Middle	1	25.0%	\$160	62.7%	57.6%	1	25.0%	55.8%	\$160	62.7%	58.8%
	Upper	1	25.0%	\$5	2.0%	27.2%	1	25.0%	29.1%	\$5	2.0%	24.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	1.6%
	Total	4	100.0%	\$255	100.0%	100.0%	4	100.0%	100.0%	\$255	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.5%	0	0.0%	84.6%	\$0	0.0%	86.8%
	Upper	0	0.0%	\$0	0.0%	24.7%	0	0.0%	15.4%	\$0	0.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Central MO**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	14.3%	\$64	9.2%	16.9%	1	14.3%	4.2%	\$64	9.2%	2.3%	
	Moderate	1	14.3%	\$74	10.7%	16.5%	1	14.3%	15.1%	\$74	10.7%	10.4%	
	Middle	3	42.9%	\$324	46.8%	22.2%	3	42.9%	20.7%	\$324	46.8%	16.8%	
	Upper	2	28.6%	\$230	33.2%	44.4%	2	28.6%	43.5%	\$230	33.2%	55.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	14.8%	
	Total	7	100.0%	\$692	100.0%	100.0%	7	100.0%	100.0%	\$692	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	3.4%	\$0	0.0%	1.8%	
	Moderate	2	11.1%	\$134	10.9%	16.5%	2	11.1%	8.8%	\$134	10.9%	5.0%	
	Middle	8	44.4%	\$479	38.8%	22.2%	8	44.4%	16.4%	\$479	38.8%	12.4%	
	Upper	8	44.4%	\$621	50.3%	44.4%	8	44.4%	48.1%	\$621	50.3%	52.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.3%	\$0	0.0%	28.1%	
	Total	18	100.0%	\$1,234	100.0%	100.0%	18	100.0%	100.0%	\$1,234	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	4.9%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	13.4%	\$0	0.0%	3.9%	
	Middle	2	66.7%	\$53	73.6%	22.2%	2	66.7%	22.0%	\$53	73.6%	16.6%	
	Upper	1	33.3%	\$19	26.4%	44.4%	1	33.3%	51.2%	\$19	26.4%	65.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.5%	\$0	0.0%	12.6%	
	Total	3	100.0%	\$72	100.0%	100.0%	3	100.0%	100.0%	\$72	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	3.6%	\$64	3.2%	16.9%	1	3.6%	3.9%	\$64	3.2%	2.0%	
	Moderate	3	10.7%	\$208	10.4%	16.5%	3	10.7%	12.6%	\$208	10.4%	7.7%	
	Middle	13	46.4%	\$856	42.8%	22.2%	13	46.4%	19.1%	\$856	42.8%	14.5%	
	Upper	11	39.3%	\$870	43.5%	44.4%	11	39.3%	45.5%	\$870	43.5%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.9%	\$0	0.0%	22.9%	
	Total	28	100.0%	\$1,998	100.0%	100.0%	28	100.0%	100.0%	\$1,998	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	2	50.0%	\$165	64.7%	91.8%	2	50.0%	45.3%	\$165	64.7%	46.5%
		Over \$1 Million	2	50.0%	\$90	35.3%	6.7%	2	50.0%				
		Total Rev. available	4	100.0%	\$255	100.0%	98.5%	4	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
	Loan Size	Total	4	100.0%	\$255	100.0%	100.0%	4	100.0%				
		\$100,000 or Less	3	75.0%	\$95	37.3%		3	75.0%	95.1%	\$95	37.3%	46.6%
		\$100,001 - \$250,000	1	25.0%	\$160	62.7%		1	25.0%	2.9%	\$160	62.7%	20.6%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	32.9%
		Total	4	100.0%	\$255	100.0%		4	100.0%	100.0%	\$255	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	82.8%	\$0	0.0%	92.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.9%	\$0	0.0%	52.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.4%	\$0	0.0%	34.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	12.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Central MO

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$400	100.0%	84.8%	3	100.0%	\$400	100.0%	93.7%
	Upper	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	3	100.0%	\$400	100.0%	100.0%	3	100.0%	\$400	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$163	100.0%	84.8%	4	100.0%	\$163	100.0%	95.1%
	Upper	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	4.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	4	100.0%	\$163	100.0%	100.0%	4	100.0%	\$163	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$61	100.0%	84.8%	3	100.0%	\$61	100.0%	97.6%
	Upper	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	2.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	3	100.0%	\$61	100.0%	100.0%	3	100.0%	\$61	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	10	100.0%	\$624	100.0%	84.8%	10	100.0%	\$624	100.0%	94.5%
	Upper	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	5.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	10	100.0%	\$624	100.0%	100.0%	10	100.0%	\$624	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.0%	0	0.0%	\$0	0.0%	79.0%
	Upper	0	0.0%	\$0	0.0%	12.0%	0	0.0%	\$0	0.0%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.8%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.5%	0	0.0%	\$0	0.0%	97.5%
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	2.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Central MO**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	33.3%	\$83	20.8%	15.7%	1	33.3%	\$83	20.8%	3.2%
	Moderate	1	33.3%	\$80	20.0%	14.9%	1	33.3%	\$80	20.0%	19.1%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	21.4%
	Upper	1	33.3%	\$237	59.3%	46.3%	1	33.3%	\$237	59.3%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.1%
	Total	3	100.0%	\$400	100.0%	100.0%	3	100.0%	\$400	100.0%	100.0%
REFINANCE	Low	1	25.0%	\$57	35.0%	15.7%	1	25.0%	\$57	35.0%	1.2%
	Moderate	2	50.0%	\$42	25.8%	14.9%	2	50.0%	\$42	25.8%	6.4%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	20.6%
	Upper	1	25.0%	\$64	39.3%	46.3%	1	25.0%	\$64	39.3%	54.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.1%
	Total	4	100.0%	\$163	100.0%	100.0%	4	100.0%	\$163	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	15.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$6	9.8%	14.9%	1	33.3%	\$6	9.8%	7.6%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	21.4%
	Upper	2	66.7%	\$55	90.2%	46.3%	2	66.7%	\$55	90.2%	69.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.1%
	Total	3	100.0%	\$61	100.0%	100.0%	3	100.0%	\$61	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	46.3%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	2	20.0%	\$140	22.4%	15.7%	2	20.0%	\$140	22.4%	2.2%
	Moderate	4	40.0%	\$128	20.5%	14.9%	4	40.0%	\$128	20.5%	13.3%
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	21.1%
	Upper	4	40.0%	\$356	57.1%	46.3%	4	40.0%	\$356	57.1%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.8%
	Total	10	100.0%	\$624	100.0%	100.0%	10	100.0%	\$624	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	0	0.0%	\$0	0.0%	91.5%	0	0.0%	\$0	0.0%	42.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.0%	0	0.0%			
	Total Rev. available	0	0.0%	\$0	0.0%	98.5%	0	0.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.8%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.4%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	91.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	44.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.9%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	1.0%
	Moderate	4	21.1%	\$377	11.8%	14.9%	4	21.1%	\$377	11.8%	13.2%
	Middle	7	36.8%	\$1,009	31.5%	50.2%	7	36.8%	\$1,009	31.5%	48.1%
	Upper	8	42.1%	\$1,822	56.8%	32.9%	8	42.1%	\$1,822	56.8%	37.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$3,208	100.0%	100.0%	19	100.0%	\$3,208	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	\$0	0.0%	10.0%
	Middle	15	88.2%	\$1,578	75.9%	50.2%	15	88.2%	\$1,578	75.9%	45.1%
	Upper	2	11.8%	\$500	24.1%	32.9%	2	11.8%	\$500	24.1%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,078	100.0%	100.0%	17	100.0%	\$2,078	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	4.6%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	\$0	0.0%	6.5%
	Middle	1	50.0%	\$50	28.1%	50.2%	1	50.0%	\$50	28.1%	44.3%
	Upper	1	50.0%	\$128	71.9%	32.9%	1	50.0%	\$128	71.9%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$178	100.0%	100.0%	2	100.0%	\$178	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	\$0	0.0%	16.2%
	Moderate	0	0.0%	\$0	0.0%	29.4%	0	0.0%	\$0	0.0%	52.9%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	\$0	0.0%	5.9%
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	\$0	0.0%	25.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	2.5%
	Moderate	4	10.5%	\$377	6.9%	14.9%	4	10.5%	\$377	6.9%	15.2%
	Middle	23	60.5%	\$2,637	48.3%	50.2%	23	60.5%	\$2,637	48.3%	43.5%
	Upper	11	28.9%	\$2,450	44.8%	32.9%	11	28.9%	\$2,450	44.8%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$5,464	100.0%	100.0%	38	100.0%	\$5,464	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	18.0%
	Moderate	2	22.2%	\$30	18.9%	16.0%	2	22.2%	\$30	18.9%	16.8%
	Middle	4	44.4%	\$36	22.6%	36.8%	4	44.4%	\$36	22.6%	33.6%
	Upper	3	33.3%	\$93	58.5%	30.1%	3	33.3%	\$93	58.5%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%
	Total	9	100.0%	\$159	100.0%	100.0%	9	100.0%	\$159	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	\$0	0.0%	14.1%
	Middle	0	0.0%	\$0	0.0%	70.9%	0	0.0%	\$0	0.0%	73.2%
	Upper	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	9.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Columbia**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Agg
							#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	15.8%	\$250	7.8%	21.0%	3	15.8%	\$250	7.8%	4.1%
	Moderate	7	36.8%	\$976	30.4%	17.1%	7	36.8%	\$976	30.4%	15.7%
	Middle	4	21.1%	\$442	13.8%	22.3%	4	21.1%	\$442	13.8%	20.4%
	Upper	5	26.3%	\$1,540	48.0%	39.5%	5	26.3%	\$1,540	48.0%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.8%
	Total	19	100.0%	\$3,208	100.0%	100.0%	19	100.0%	\$3,208	100.0%	100.0%
REFINANCE	Low	3	17.6%	\$94	4.5%	21.0%	3	17.6%	\$94	4.5%	2.6%
	Moderate	4	23.5%	\$383	18.4%	17.1%	4	23.5%	\$383	18.4%	8.6%
	Middle	3	17.6%	\$347	16.7%	22.3%	3	17.6%	\$347	16.7%	13.6%
	Upper	7	41.2%	\$1,254	60.3%	39.5%	7	41.2%	\$1,254	60.3%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.3%
	Total	17	100.0%	\$2,078	100.0%	100.0%	17	100.0%	\$2,078	100.0%	100.0%
HOME IMPROVEMENT	Low	1	50.0%	\$50	28.1%	21.0%	1	50.0%	\$50	28.1%	4.2%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	10.4%
	Middle	1	50.0%	\$128	71.9%	22.3%	1	50.0%	\$128	71.9%	20.1%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.0%
	Total	2	100.0%	\$178	100.0%	100.0%	2	100.0%	\$178	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	18.4%	\$394	7.2%	21.0%	7	18.4%	\$394	7.2%	3.3%
	Moderate	11	28.9%	\$1,359	24.9%	17.1%	11	28.9%	\$1,359	24.9%	11.9%
	Middle	8	21.1%	\$917	16.8%	22.3%	8	21.1%	\$917	16.8%	16.6%
	Upper	12	31.6%	\$2,794	51.1%	39.5%	12	31.6%	\$2,794	51.1%	42.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.5%
	Total	38	100.0%	\$5,464	100.0%	100.0%	38	100.0%	\$5,464	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	9	100.0%	\$159	100.0%	91.2%	9	100.0%	\$159	100.0%	52.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	8.1%	0	0.0%			
	Total Rev. available	9	100.0%	\$159	100.0%	99.3%	9	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%			
	Total	9	100.0%	\$159	100.0%	100.0%	9	100.0%			
	\$100,000 or Less	9	100.0%	\$159	100.0%		9	100.0%	\$159	100.0%	25.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	19.8%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.6%
	Total	9	100.0%	\$159	100.0%		9	100.0%	\$159	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	76.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	25.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	27.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	2.0%	\$0	0.0%	1.5%
	Moderate	1	7.1%	\$169	5.3%	15.5%	1	7.1%	17.8%	\$169	5.3%	13.6%
	Middle	11	78.6%	\$2,268	70.8%	48.9%	11	78.6%	51.1%	\$2,268	70.8%	48.9%
	Upper	2	14.3%	\$767	23.9%	33.5%	2	14.3%	28.8%	\$767	23.9%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.6%
	Total	14	100.0%	\$3,204	100.0%	100.0%	14	100.0%	100.0%	\$3,204	100.0%	100.0%
REFINANCE	Low	3	12.5%	\$84	2.9%	1.6%	3	12.5%	2.8%	\$84	2.9%	2.3%
	Moderate	7	29.2%	\$591	20.1%	15.5%	7	29.2%	15.7%	\$591	20.1%	12.0%
	Middle	9	37.5%	\$1,592	54.1%	48.9%	9	37.5%	49.9%	\$1,592	54.1%	49.7%
	Upper	5	20.8%	\$674	22.9%	33.5%	5	20.8%	30.0%	\$674	22.9%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	1.6%	\$0	0.0%	2.8%
	Total	24	100.0%	\$2,941	100.0%	100.0%	24	100.0%	100.0%	\$2,941	100.0%	100.0%
HOME IMPROVEMENT	Low	1	25.0%	\$4	2.2%	1.6%	1	25.0%	1.2%	\$4	2.2%	0.5%
	Moderate	1	25.0%	\$6	3.3%	15.5%	1	25.0%	11.5%	\$6	3.3%	12.0%
	Middle	1	25.0%	\$142	78.0%	48.9%	1	25.0%	53.9%	\$142	78.0%	49.6%
	Upper	1	25.0%	\$30	16.5%	33.5%	1	25.0%	30.9%	\$30	16.5%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	2.4%	\$0	0.0%	1.7%
	Total	4	100.0%	\$182	100.0%	100.0%	4	100.0%	100.0%	\$182	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.2%	0	0.0%	33.3%	\$0	0.0%	14.1%
	Moderate	0	0.0%	\$0	0.0%	33.4%	0	0.0%	9.5%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	14.5%	0	0.0%	23.8%	\$0	0.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	28.0%	0	0.0%	14.3%	\$0	0.0%	11.9%
	Unknown	0	0.0%	\$0	0.0%	15.8%	0	0.0%	19.0%	\$0	0.0%	46.8%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	9.5%	\$88	1.4%	1.6%	4	9.5%	2.3%	\$88	1.4%	2.5%
	Moderate	9	21.4%	\$766	12.1%	15.5%	9	21.4%	17.0%	\$766	12.1%	12.9%
	Middle	21	50.0%	\$4,002	63.3%	48.9%	21	50.0%	50.8%	\$4,002	63.3%	47.1%
	Upper	8	19.0%	\$1,471	23.2%	33.5%	8	19.0%	29.1%	\$1,471	23.2%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.8%	\$0	0.0%	4.1%
	Total	42	100.0%	\$6,327	100.0%	100.0%	42	100.0%	100.0%	\$6,327	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	14.3%	\$8	3.2%	11.8%	1	14.3%	11.6%	\$8	3.2%	14.2%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	17.1%	\$0	0.0%	22.5%
	Middle	1	14.3%	\$5	2.0%	35.2%	1	14.3%	36.5%	\$5	2.0%	29.8%
	Upper	5	71.4%	\$238	94.8%	29.3%	5	71.4%	28.6%	\$238	94.8%	25.4%
	Unknown	0	0.0%	\$0	0.0%	6.6%	0	0.0%	5.7%	\$0	0.0%	8.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.5%	\$0	0.0%	0.1%
Total	7	100.0%	\$251	100.0%	100.0%	7	100.0%	100.0%	\$251	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	5.0%	0	0.0%	4.1%	\$0	0.0%	3.5%
	Middle	1	100.0%	\$5	100.0%	77.9%	1	100.0%	76.0%	\$5	100.0%	88.0%
	Upper	0	0.0%	\$0	0.0%	16.0%	0	0.0%	16.5%	\$0	0.0%	8.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.2%
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Columbia**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	7.1%	\$120	3.7%	21.0%	1	7.1%	\$120	3.7%	5.9%
	Moderate	2	14.3%	\$304	9.5%	17.1%	2	14.3%	\$304	9.5%	18.0%
	Middle	4	28.6%	\$825	25.7%	22.0%	4	28.6%	\$825	25.7%	21.1%
	Upper	7	50.0%	\$1,955	61.0%	39.9%	7	50.0%	\$1,955	61.0%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.2%
	Total	14	100.0%	\$3,204	100.0%	100.0%	14	100.0%	\$3,204	100.0%	100.0%
REFINANCE	Low	2	8.3%	\$69	2.3%	21.0%	2	8.3%	\$69	2.3%	4.8%
	Moderate	10	41.7%	\$657	22.3%	17.1%	10	41.7%	\$657	22.3%	12.9%
	Middle	4	16.7%	\$283	9.6%	22.0%	4	16.7%	\$283	9.6%	18.8%
	Upper	8	33.3%	\$1,932	65.7%	39.9%	8	33.3%	\$1,932	65.7%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.6%
	Total	24	100.0%	\$2,941	100.0%	100.0%	24	100.0%	\$2,941	100.0%	100.0%
HOME IMPROVEMENT	Low	2	50.0%	\$10	5.5%	21.0%	2	50.0%	\$10	5.5%	4.3%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	12.7%
	Middle	1	25.0%	\$142	78.0%	22.0%	1	25.0%	\$142	78.0%	20.3%
	Upper	1	25.0%	\$30	16.5%	39.9%	1	25.0%	\$30	16.5%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.8%
	Total	4	100.0%	\$182	100.0%	100.0%	4	100.0%	\$182	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	11.9%	\$199	3.1%	21.0%	5	11.9%	\$199	3.1%	5.3%
	Moderate	12	28.6%	\$961	15.2%	17.1%	12	28.6%	\$961	15.2%	15.5%
	Middle	9	21.4%	\$1,250	19.8%	22.0%	9	21.4%	\$1,250	19.8%	19.2%
	Upper	16	38.1%	\$3,917	61.9%	39.9%	16	38.1%	\$3,917	61.9%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.3%
	Total	42	100.0%	\$6,327	100.0%	100.0%	42	100.0%	\$6,327	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	6	85.7%	\$186	74.1%	90.0%	6	85.7%	\$186	74.1%	54.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	9.3%	0	0.0%			
	Total Rev. available	6	85.7%	\$186	74.1%	99.3%	6	85.7%			
	Rev. Not Known	1	14.3%	\$65	25.9%	0.7%	1	14.3%			
	Total	7	100.0%	\$251	100.0%	100.0%	7	100.0%			
	Loan Size	\$100,000 or Less	7	100.0%	\$251	100.0%	7	100.0%	\$251	100.0%	23.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	15.8%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	60.9%
		Total	7	100.0%	\$251	100.0%	7	100.0%	\$251	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	1	100.0%	\$5	100.0%	100.0%	1	100.0%	\$5	100.0%	71.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%			
	Loan Size	\$100,000 or Less	1	100.0%	\$5	100.0%	1	100.0%	\$5	100.0%	24.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	23.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%	53.0%
		Total	1	100.0%	\$5	100.0%	1	100.0%	\$5	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	2	11.1%	\$103	4.3%	7.7%	2	11.1%	6.3%	\$103	4.3%	5.0%
	Middle	7	38.9%	\$1,202	50.0%	68.7%	7	38.9%	68.3%	\$1,202	50.0%	68.3%
	Upper	9	50.0%	\$1,097	45.7%	22.9%	9	50.0%	24.7%	\$1,097	45.7%	26.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$2,402	100.0%	100.0%	18	100.0%	100.0%	\$2,402	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	1	3.0%	\$66	1.9%	7.7%	1	3.0%	5.1%	\$66	1.9%	3.8%
	Middle	25	75.8%	\$2,760	79.1%	68.7%	25	75.8%	68.3%	\$2,760	79.1%	67.9%
	Upper	7	21.2%	\$665	19.0%	22.9%	7	21.2%	26.1%	\$665	19.0%	28.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$3,491	100.0%	100.0%	33	100.0%	100.0%	\$3,491	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	7.7%	0	0.0%	9.4%	\$0	0.0%	8.5%
	Middle	4	44.4%	\$32	10.8%	68.7%	4	44.4%	66.9%	\$32	10.8%	68.4%
	Upper	5	55.6%	\$265	89.2%	22.9%	5	55.6%	22.3%	\$265	89.2%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$297	100.0%	100.0%	9	100.0%	100.0%	\$297	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.6%	0	0.0%	26.3%	\$0	0.0%	9.3%
	Moderate	0	0.0%	\$0	0.0%	34.6%	0	0.0%	10.5%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	40.1%	0	0.0%	42.1%	\$0	0.0%	79.8%
	Upper	0	0.0%	\$0	0.0%	14.6%	0	0.0%	21.1%	\$0	0.0%	8.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.6%
	Moderate	3	5.0%	\$169	2.7%	7.7%	3	5.0%	6.1%	\$169	2.7%	4.6%
	Middle	36	60.0%	\$3,994	64.5%	68.7%	36	60.0%	68.0%	\$3,994	64.5%	68.4%
	Upper	21	35.0%	\$2,027	32.7%	22.9%	21	35.0%	25.0%	\$2,027	32.7%	26.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$6,190	100.0%	100.0%	60	100.0%	100.0%	\$6,190	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	16.7%	\$40	12.2%	9.4%	1	16.7%	8.2%	\$40	12.2%	11.8%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	12.2%	\$0	0.0%	14.7%
	Middle	4	66.7%	\$284	86.3%	56.6%	4	66.7%	57.6%	\$284	86.3%	54.2%
	Upper	1	16.7%	\$5	1.5%	21.1%	1	16.7%	20.6%	\$5	1.5%	19.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.3%
Total	6	100.0%	\$329	100.0%	100.0%	6	100.0%	100.0%	\$329	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	6.5%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	79.6%	0	0.0%	82.7%	\$0	0.0%	80.6%
	Upper	0	0.0%	\$0	0.0%	13.0%	0	0.0%	10.1%	\$0	0.0%	11.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	5.6%	\$68	2.8%	17.4%	1	5.6%	\$68	2.8%	5.2%
	Moderate	10	55.6%	\$1,058	44.0%	18.5%	10	55.6%	\$1,058	44.0%	18.2%
	Middle	2	11.1%	\$253	10.5%	24.1%	2	11.1%	\$253	10.5%	22.9%
	Upper	5	27.8%	\$1,023	42.6%	40.1%	5	27.8%	\$1,023	42.6%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.8%
	Total	18	100.0%	\$2,402	100.0%	100.0%	18	100.0%	\$2,402	100.0%	100.0%
REFINANCE	Low	1	3.0%	\$58	1.7%	17.4%	1	3.0%	\$58	1.7%	2.3%
	Moderate	8	24.2%	\$509	14.6%	18.5%	8	24.2%	\$509	14.6%	10.3%
	Middle	11	33.3%	\$1,125	32.2%	24.1%	11	33.3%	\$1,125	32.2%	15.6%
	Upper	12	36.4%	\$1,651	47.3%	40.1%	12	36.4%	\$1,651	47.3%	50.4%
	Unknown	1	3.0%	\$148	4.2%	0.0%	1	3.0%	\$148	4.2%	21.5%
	Total	33	100.0%	\$3,491	100.0%	100.0%	33	100.0%	\$3,491	100.0%	100.0%
HOME IMPROVEMENT	Low	3	33.3%	\$43	14.5%	17.4%	3	33.3%	\$43	14.5%	5.0%
	Moderate	2	22.2%	\$14	4.7%	18.5%	2	22.2%	\$14	4.7%	11.4%
	Middle	1	11.1%	\$5	1.7%	24.1%	1	11.1%	\$5	1.7%	14.2%
	Upper	3	33.3%	\$235	79.1%	40.1%	3	33.3%	\$235	79.1%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.7%
	Total	9	100.0%	\$297	100.0%	100.0%	9	100.0%	\$297	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	8.3%	\$169	2.7%	17.4%	5	8.3%	\$169	2.7%	4.0%
	Moderate	20	33.3%	\$1,581	25.5%	18.5%	20	33.3%	\$1,581	25.5%	14.6%
	Middle	14	23.3%	\$1,383	22.3%	24.1%	14	23.3%	\$1,383	22.3%	19.4%
	Upper	20	33.3%	\$2,909	47.0%	40.1%	20	33.3%	\$2,909	47.0%	43.8%
	Unknown	1	1.7%	\$148	2.4%	0.0%	1	1.7%	\$148	2.4%	18.3%
	Total	60	100.0%	\$6,190	100.0%	100.0%	60	100.0%	\$6,190	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	6	100.0%	\$329	100.0%	88.3%	6	100.0%	\$329	100.0%	43.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	9.3%	0	0.0%			
	Total Rev. available	6	100.0%	\$329	100.0%	97.6%	6	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	2.4%	0	0.0%			
	Total	6	100.0%	\$329	100.0%	100.0%	6	100.0%			
	\$100,000 or Less	5	83.3%	\$79	24.0%		5	83.3%	\$79	24.0%	23.1%
	\$100,001 - \$250,000	1	16.7%	\$250	76.0%		1	16.7%	\$250	76.0%	22.5%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.4%
	Total	6	100.0%	\$329	100.0%		6	100.0%	\$329	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	\$0	0.0%	92.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	49.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	42.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	8.8%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Jefferson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison							
		2017					2017							
		Bank				Owner Occupied Units	Count			Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.9%	\$0	0.0%	0.4%		
	Moderate	2	18.2%	\$210	16.5%	8.7%	2	18.2%	8.1%	\$210	16.5%	6.1%		
	Middle	5	45.5%	\$750	59.1%	63.8%	5	45.5%	64.6%	\$750	59.1%	61.5%		
	Upper	4	36.4%	\$310	24.4%	27.0%	4	36.4%	26.4%	\$310	24.4%	32.1%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	11	100.0%	\$1,270	100.0%	100.0%	11	100.0%	100.0%	\$1,270	100.0%	100.0%		
REFINANCE	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.3%		
	Moderate	1	2.9%	\$84	2.9%	8.7%	1	2.9%	7.9%	\$84	2.9%	5.7%		
	Middle	25	73.5%	\$2,271	78.1%	63.8%	25	73.5%	62.2%	\$2,271	78.1%	60.8%		
	Upper	8	23.5%	\$552	19.0%	27.0%	8	23.5%	29.4%	\$552	19.0%	33.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	34	100.0%	\$2,907	100.0%	100.0%	34	100.0%	100.0%	\$2,907	100.0%	100.0%		
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.3%		
	Moderate	1	16.7%	\$6	4.2%	8.7%	1	16.7%	7.2%	\$6	4.2%	8.6%		
	Middle	4	66.7%	\$132	92.3%	63.8%	4	66.7%	68.6%	\$132	92.3%	56.7%		
	Upper	1	16.7%	\$5	3.5%	27.0%	1	16.7%	23.7%	\$5	3.5%	34.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	6	100.0%	\$143	100.0%	100.0%	6	100.0%	100.0%	\$143	100.0%	100.0%		
MULTI FAMILY	Low	0		0.0%	\$0		0.0%	12.2%	0	0.0%	8.3%	\$0	0.0%	4.3%
	Moderate	0		0.0%	\$0		0.0%	32.8%	0	0.0%	50.0%	\$0	0.0%	66.6%
	Middle	0		0.0%	\$0		0.0%	31.3%	0	0.0%	33.3%	\$0	0.0%	25.4%
	Upper	0		0.0%	\$0		0.0%	23.7%	0	0.0%	8.3%	\$0	0.0%	3.8%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.4%		
	Moderate	4	7.8%	\$300	6.9%	8.7%	4	7.8%	8.2%	\$300	6.9%	7.0%		
	Middle	34	66.7%	\$3,153	73.0%	63.8%	34	66.7%	64.2%	\$3,153	73.0%	60.6%		
	Upper	13	25.5%	\$867	20.1%	27.0%	13	25.5%	26.8%	\$867	20.1%	32.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Total	51	100.0%	\$4,320	100.0%	100.0%	51	100.0%	100.0%	\$4,320	100.0%	100.0%		
SMALL BUSINESSES	Low	0		0.0%	\$0		0.0%	9.6%	0	0.0%	8.7%	\$0	0.0%	12.3%
	Moderate	0		0.0%	\$0		0.0%	15.4%	0	0.0%	15.6%	\$0	0.0%	18.3%
	Middle	8		80.0%	\$901		89.9%	44.5%	8	80.0%	45.1%	\$901	89.9%	36.4%
	Upper	2		20.0%	\$101		10.1%	30.5%	2	20.0%	29.5%	\$101	10.1%	32.9%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0		0.0%	\$0		0.0%		0	0.0%	1.0%	\$0	0.0%	0.2%
	Total	10	100.0%	\$1,002	100.0%	100.0%	10	100.0%	100.0%	\$1,002	100.0%	100.0%		
SMALL FARM	Low	0		0.0%	\$0		0.0%	1.4%	0	0.0%	1.0%	\$0	0.0%	0.8%
	Moderate	0		0.0%	\$0		0.0%	19.9%	0	0.0%	18.5%	\$0	0.0%	25.9%
	Middle	0		0.0%	\$0		0.0%	61.5%	0	0.0%	67.0%	\$0	0.0%	65.5%
	Upper	0		0.0%	\$0		0.0%	17.2%	0	0.0%	13.0%	\$0	0.0%	7.7%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0		0.0%	\$0		0.0%		0	0.0%	0.5%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO Jefferson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	9.1%	\$25	2.0%	18.6%	1	9.1%	\$25	2.0%	5.9%
	Moderate	6	54.5%	\$646	50.9%	16.6%	6	54.5%	\$646	50.9%	17.2%
	Middle	3	27.3%	\$438	34.5%	25.2%	3	27.3%	\$438	34.5%	21.0%
	Upper	1	9.1%	\$161	12.7%	39.5%	1	9.1%	\$161	12.7%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	15.6%
	Total	11	100.0%	\$1,270	100.0%	100.0%	11	100.0%	\$1,270	100.0%	100.0%
REFINANCE	Low	6	17.6%	\$368	12.7%	18.6%	6	17.6%	\$368	12.7%	4.6%
	Moderate	8	23.5%	\$464	16.0%	16.6%	8	23.5%	\$464	16.0%	10.9%
	Middle	9	26.5%	\$766	26.4%	25.2%	9	26.5%	\$766	26.4%	23.4%
	Upper	11	32.4%	\$1,309	45.0%	39.5%	11	32.4%	\$1,309	45.0%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.9%
	Total	34	100.0%	\$2,907	100.0%	100.0%	34	100.0%	\$2,907	100.0%	100.0%
HOME IMPROVEMENT	Low	2	33.3%	\$8	5.6%	18.6%	2	33.3%	\$8	5.6%	7.3%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	15.1%
	Middle	0	0.0%	\$0	0.0%	25.2%	0	0.0%	\$0	0.0%	23.1%
	Upper	4	66.7%	\$135	94.4%	39.5%	4	66.7%	\$135	94.4%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.4%
	Total	6	100.0%	\$143	100.0%	100.0%	6	100.0%	\$143	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	17.6%	\$401	9.3%	18.6%	9	17.6%	\$401	9.3%	5.6%
	Moderate	14	27.5%	\$1,110	25.7%	16.6%	14	27.5%	\$1,110	25.7%	15.3%
	Middle	12	23.5%	\$1,204	27.9%	25.2%	12	23.5%	\$1,204	27.9%	21.3%
	Upper	16	31.4%	\$1,605	37.2%	39.5%	16	31.4%	\$1,605	37.2%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.5%
	Total	51	100.0%	\$4,320	100.0%	100.0%	51	100.0%	\$4,320	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	6	60.0%	\$296	29.5%	87.0%	6	60.0%	\$296	29.5%	47.0%
	Over \$1 Million	3	30.0%	\$637	63.6%	10.4%	3	30.0%			
	Total Rev. available	9	90.0%	\$933	93.1%	97.4%	9	90.0%			
	Rev. Not Known	1	10.0%	\$69	6.9%	2.6%	1	10.0%			
	Total	10	100.0%	\$1,002	100.0%	100.0%	10	100.0%			
	\$100,000 or Less	8	80.0%	\$413	41.2%		8	80.0%	\$413	41.2%	22.6%
	\$100,001 - \$250,000	1	10.0%	\$250	25.0%		1	10.0%	\$250	25.0%	22.5%
	\$250,001 - \$1 Million	1	10.0%	\$339	33.8%		1	10.0%	\$339	33.8%	54.9%
	Total	10	100.0%	\$1,002	100.0%		10	100.0%	\$1,002	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	\$0	0.0%	86.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	8.2%	\$0	0.0%	6.3%
	Middle	3	100.0%	\$132	100.0%	93.5%	3	100.0%	91.8%	\$132	100.0%	93.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$132	100.0%	100.0%	3	100.0%	100.0%	\$132	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	2.5%	\$0	0.0%	1.9%
	Middle	19	100.0%	\$1,304	100.0%	93.5%	19	100.0%	97.5%	\$1,304	100.0%	98.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$1,304	100.0%	100.0%	19	100.0%	100.0%	\$1,304	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	7.6%	\$0	0.0%	1.5%
	Middle	6	100.0%	\$88	100.0%	93.5%	6	100.0%	92.4%	\$88	100.0%	98.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$88	100.0%	100.0%	6	100.0%	100.0%	\$88	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	85.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.5%	0	0.0%	6.0%	\$0	0.0%	4.1%
	Middle	28	100.0%	\$1,524	100.0%	93.5%	28	100.0%	94.0%	\$1,524	100.0%	95.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$1,524	100.0%	100.0%	28	100.0%	100.0%	\$1,524	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$1	3.0%	6.3%	1	25.0%	4.8%	\$1	3.0%	3.7%
	Middle	3	75.0%	\$32	97.0%	93.7%	3	75.0%	93.0%	\$32	97.0%	95.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	0.4%
	Total	4	100.0%	\$33	100.0%	100.0%	4	100.0%	100.0%	\$33	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.1%
Middle		0	0.0%	\$0	0.0%	99.5%	0	0.0%	99.4%	\$0	0.0%	99.9%
Upper		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Unknown		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Lawrence**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	\$ %	Agg
							#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	33.3%	\$24	18.2%	20.6%	1	33.3%	\$24	18.2%	2.2%
	Moderate	2	66.7%	\$108	81.8%	15.9%	2	66.7%	\$108	81.8%	15.3%
	Middle	0	0.0%	\$0	0.0%	25.1%	0	0.0%	\$0	0.0%	24.3%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	\$0	0.0%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.8%
	Total	3	100.0%	\$132	100.0%	100.0%	3	100.0%	\$132	100.0%	100.0%
REFINANCE	Low	1	5.3%	\$40	3.1%	20.6%	1	5.3%	\$40	3.1%	2.1%
	Moderate	1	5.3%	\$50	3.8%	15.9%	1	5.3%	\$50	3.8%	7.4%
	Middle	6	31.6%	\$348	26.7%	25.1%	6	31.6%	\$348	26.7%	13.0%
	Upper	11	57.9%	\$866	66.4%	38.4%	11	57.9%	\$866	66.4%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.4%
	Total	19	100.0%	\$1,304	100.0%	100.0%	19	100.0%	\$1,304	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.3%
	Moderate	2	33.3%	\$24	27.3%	15.9%	2	33.3%	\$24	27.3%	8.9%
	Middle	1	16.7%	\$10	11.4%	25.1%	1	16.7%	\$10	11.4%	8.6%
	Upper	3	50.0%	\$54	61.4%	38.4%	3	50.0%	\$54	61.4%	76.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.1%
	Total	6	100.0%	\$88	100.0%	100.0%	6	100.0%	\$88	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	25.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.4%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	7.1%	\$64	4.2%	20.6%	2	7.1%	\$64	4.2%	2.0%
	Moderate	5	17.9%	\$182	11.9%	15.9%	5	17.9%	\$182	11.9%	11.5%
	Middle	7	25.0%	\$358	23.5%	25.1%	7	25.0%	\$358	23.5%	18.6%
	Upper	14	50.0%	\$920	60.4%	38.4%	14	50.0%	\$920	60.4%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.4%
	Total	28	100.0%	\$1,524	100.0%	100.0%	28	100.0%	\$1,524	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	4	100.0%	\$33	100.0%	91.6%	4	100.0%	\$33	100.0%	46.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.6%	0	0.0%			
	Total Rev. available	4	100.0%	\$33	100.0%	98.2%	4	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.8%	0	0.0%			
	Total	4	100.0%	\$33	100.0%	100.0%	4	100.0%			
	\$100,000 or Less	4	100.0%	\$33	100.0%		4	100.0%	\$33	100.0%	42.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	39.7%
	Total	4	100.0%	\$33	100.0%		4	100.0%	\$33	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	\$0	0.0%	78.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	33.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	71.4%	\$652	75.2%	80.7%	5	71.4%	79.3%	\$652	75.2%	77.1%
	Upper	2	28.6%	\$215	24.8%	19.3%	2	28.6%	20.7%	\$215	24.8%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$867	100.0%	100.0%	7	100.0%	100.0%	\$867	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	57.1%	\$227	44.0%	80.7%	4	57.1%	83.5%	\$227	44.0%	84.6%
	Upper	3	42.9%	\$289	56.0%	19.3%	3	42.9%	16.5%	\$289	56.0%	15.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$516	100.0%	100.0%	7	100.0%	100.0%	\$516	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$194	100.0%	80.7%	2	100.0%	80.4%	\$194	100.0%	83.6%
	Upper	0	0.0%	\$0	0.0%	19.3%	0	0.0%	19.6%	\$0	0.0%	16.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$194	100.0%	100.0%	2	100.0%	100.0%	\$194	100.0%	100.0%
MULTI FAMILY	Low	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Middle	0		0.0%	\$0		0.0%	61.1%	0		0.0%	0.0%
	Upper	0		0.0%	\$0		0.0%	38.9%	0		0.0%	100.0%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	0		0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	68.8%	\$1,073	68.0%	80.7%	11	68.8%	80.6%	\$1,073	68.0%	79.8%
	Upper	5	31.3%	\$504	32.0%	19.3%	5	31.3%	19.4%	\$504	32.0%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$1,577	100.0%	100.0%	16	100.0%	100.0%	\$1,577	100.0%	100.0%
SMALL BUSINESSES	Low	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Middle	0		0.0%	\$0		0.0%	75.6%	0		0.0%	54.7%
	Upper	2		100.0%	\$11		100.0%	24.4%	2		100.0%	45.1%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Tr Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.2%
	Total	2		100.0%	\$11		100.0%	100.0%	2		100.0%	100.0%
SMALL FARM	Low	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Moderate	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Middle	0		0.0%	\$0		0.0%	90.6%	0		0.0%	90.0%
	Upper	0		0.0%	\$0		0.0%	9.4%	0		0.0%	9.9%
	Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Tr Unknown	0		0.0%	\$0		0.0%	0.0%	0		0.0%	0.0%
	Total	0		0.0%	\$0		0.0%	100.0%	0		0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Lawrence**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	28.6%	\$142	16.4%	20.4%	2	28.6%	6.3%	\$142	16.4%	3.7%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	21.5%	\$0	0.0%	17.6%	
	Middle	3	42.9%	\$482	55.6%	22.2%	3	42.9%	24.3%	\$482	55.6%	24.9%	
	Upper	2	28.6%	\$243	28.0%	40.3%	2	28.6%	24.7%	\$243	28.0%	34.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.1%	\$0	0.0%	19.7%	
	Total	7	100.0%	\$867	100.0%	100.0%	7	100.0%	100.0%	\$867	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	6.3%	\$0	0.0%	2.4%	
	Moderate	2	28.6%	\$104	20.2%	17.1%	2	28.6%	13.1%	\$104	20.2%	6.7%	
	Middle	2	28.6%	\$133	25.8%	22.2%	2	28.6%	17.3%	\$133	25.8%	12.7%	
	Upper	3	42.9%	\$279	54.1%	40.3%	3	42.9%	37.1%	\$279	54.1%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.2%	\$0	0.0%	34.7%	
	Total	7	100.0%	\$516	100.0%	100.0%	7	100.0%	100.0%	\$516	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	6.5%	\$0	0.0%	8.8%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	30.4%	\$0	0.0%	29.4%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	23.9%	\$0	0.0%	21.9%	
	Upper	2	100.0%	\$194	100.0%	40.3%	2	100.0%	30.4%	\$194	100.0%	16.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.7%	\$0	0.0%	23.8%	
	Total	2	100.0%	\$194	100.0%	100.0%	2	100.0%	100.0%	\$194	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	12.5%	\$142	9.0%	20.4%	2	12.5%	6.3%	\$142	9.0%	3.3%	
	Moderate	2	12.5%	\$104	6.6%	17.1%	2	12.5%	19.4%	\$104	6.6%	13.5%	
	Middle	5	31.3%	\$615	39.0%	22.2%	5	31.3%	22.1%	\$615	39.0%	20.0%	
	Upper	7	43.8%	\$716	45.4%	40.3%	7	43.8%	28.8%	\$716	45.4%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.3%	\$0	0.0%	26.0%	
	Total	16	100.0%	\$1,577	100.0%	100.0%	16	100.0%	100.0%	\$1,577	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	100.0%	\$11	100.0%	90.4%	2	100.0%	60.4%	\$11	100.0%	57.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.6%	0	0.0%				
		Total Rev. available	2	100.0%	\$11	100.0%	98.0%	2	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
		Total	2	100.0%	\$11	100.0%	100.0%	2	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$11	100.0%		2	100.0%	92.2%	\$11	100.0%	28.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	14.3%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	56.9%
		Total	2	100.0%	\$11	100.0%		2	100.0%	100.0%	\$11	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	67.6%	\$0	0.0%	86.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.1%	\$0	0.0%	43.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.7%	\$0	0.0%	47.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	9.4%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.2%	
	Moderate	5	16.7%	\$294	8.1%	15.8%	5	16.7%	10.6%	\$294	8.1%	6.0%	
	Middle	16	53.3%	\$1,778	49.2%	57.8%	16	53.3%	61.7%	\$1,778	49.2%	59.7%	
	Upper	9	30.0%	\$1,541	42.7%	25.8%	9	30.0%	27.2%	\$1,541	42.7%	34.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$3,613	100.0%	100.0%	30	100.0%	100.0%	\$3,613	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.4%	
	Moderate	6	9.4%	\$245	3.8%	15.8%	6	9.4%	9.4%	\$245	3.8%	6.6%	
	Middle	45	70.3%	\$4,249	65.2%	57.8%	45	70.3%	58.4%	\$4,249	65.2%	55.8%	
	Upper	13	20.3%	\$2,022	31.0%	25.8%	13	20.3%	31.7%	\$2,022	31.0%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	64	100.0%	\$6,516	100.0%	100.0%	64	100.0%	100.0%	\$6,516	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	14.4%	\$0	0.0%	9.0%	
	Middle	4	57.1%	\$124	37.8%	57.8%	4	57.1%	59.0%	\$124	37.8%	58.1%	
	Upper	3	42.9%	\$204	62.2%	25.8%	3	42.9%	26.1%	\$204	62.2%	32.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$328	100.0%	100.0%	7	100.0%	100.0%	\$328	100.0%	100.0%	
MULTI FAMILY	Low	0		0.0%	\$0	0.0%	8.1%	0	0.0%	11.8%	\$0	0.0%	9.8%
	Moderate	0		0.0%	\$0	0.0%	28.5%	0	0.0%	27.5%	\$0	0.0%	13.5%
	Middle	0		0.0%	\$0	0.0%	46.2%	0	0.0%	37.3%	\$0	0.0%	51.1%
	Upper	0		0.0%	\$0	0.0%	17.1%	0	0.0%	23.5%	\$0	0.0%	25.6%
	Unknown	0		0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0		0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.9%	
	Moderate	11	10.9%	\$539	5.2%	15.8%	11	10.9%	10.4%	\$539	5.2%	6.8%	
	Middle	65	64.4%	\$6,151	58.8%	57.8%	65	64.4%	60.4%	\$6,151	58.8%	57.8%	
	Upper	25	24.8%	\$3,767	36.0%	25.8%	25	24.8%	28.7%	\$3,767	36.0%	34.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	101	100.0%	\$10,457	100.0%	100.0%	101	100.0%	100.0%	\$10,457	100.0%	100.0%	
SMALL BUSINESSES	Low	0		0.0%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	6	35.3%	\$130	39.3%	24.1%	6	35.3%	24.7%	\$130	39.3%	34.7%	
	Middle	7	41.2%	\$156	47.1%	53.0%	7	41.2%	49.4%	\$156	47.1%	42.6%	
	Upper	4	23.5%	\$45	13.6%	22.1%	4	23.5%	24.5%	\$45	13.6%	22.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.2%	
	Total	17	100.0%	\$331	100.0%	100.0%	17	100.0%	100.0%	\$331	100.0%	100.0%	
SMALL FARM	Low	0		0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%	0	0.0%	9.6%	\$0	0.0%	8.1%	
	Middle	0	0.0%	\$0	0.0%	77.8%	0	0.0%	81.3%	\$0	0.0%	82.8%	
	Upper	0	0.0%	\$0	0.0%	11.3%	0	0.0%	8.8%	\$0	0.0%	9.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.3%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Springfield**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	6.7%	\$105	2.9%	19.1%	2	6.7%	\$105	2.9%	2.4%
	Moderate	8	26.7%	\$663	18.4%	17.8%	8	26.7%	\$663	18.4%	12.3%
	Middle	3	10.0%	\$291	8.1%	22.1%	3	10.0%	\$291	8.1%	17.4%
	Upper	14	46.7%	\$2,215	61.3%	41.0%	14	46.7%	\$2,215	61.3%	44.4%
	Unknown	3	10.0%	\$339	9.4%	0.0%	3	10.0%	\$339	9.4%	23.5%
	Total	30	100.0%	\$3,613	100.0%	100.0%	30	100.0%	\$3,613	100.0%	100.0%
REFINANCE	Low	6	9.4%	\$316	4.8%	19.1%	6	9.4%	\$316	4.8%	1.6%
	Moderate	8	12.5%	\$450	6.9%	17.8%	8	12.5%	\$450	6.9%	6.3%
	Middle	16	25.0%	\$1,300	20.0%	22.1%	16	25.0%	\$1,300	20.0%	11.4%
	Upper	33	51.6%	\$4,338	66.6%	41.0%	33	51.6%	\$4,338	66.6%	45.0%
	Unknown	1	1.6%	\$112	1.7%	0.0%	1	1.6%	\$112	1.7%	35.7%
	Total	64	100.0%	\$6,516	100.0%	100.0%	64	100.0%	\$6,516	100.0%	100.0%
HOME IMPROVEMENT	Low	1	14.3%	\$3	0.9%	19.1%	1	14.3%	\$3	0.9%	2.4%
	Moderate	1	14.3%	\$61	18.6%	17.8%	1	14.3%	\$61	18.6%	7.1%
	Middle	1	14.3%	\$14	4.3%	22.1%	1	14.3%	\$14	4.3%	18.5%
	Upper	4	57.1%	\$250	76.2%	41.0%	4	57.1%	\$250	76.2%	63.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.0%
	Total	7	100.0%	\$328	100.0%	100.0%	7	100.0%	\$328	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	8.9%	\$424	4.1%	19.1%	9	8.9%	\$424	4.1%	2.0%
	Moderate	17	16.8%	\$1,174	11.2%	17.8%	17	16.8%	\$1,174	11.2%	9.4%
	Middle	20	19.8%	\$1,605	15.3%	22.1%	20	19.8%	\$1,605	15.3%	14.2%
	Upper	51	50.5%	\$6,803	65.1%	41.0%	51	50.5%	\$6,803	65.1%	42.2%
	Unknown	4	4.0%	\$451	4.3%	0.0%	4	4.0%	\$451	4.3%	32.2%
	Total	101	100.0%	\$10,457	100.0%	100.0%	101	100.0%	\$10,457	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	16	94.1%	\$281	84.9%	89.8%	16	94.1%	\$281	84.9%	40.6%
	Over \$1 Million	1	5.9%	\$50	15.1%	9.5%	1	5.9%			
	Total Rev. available	17	100.0%	\$331	100.0%	99.3%	17	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%			
	Total	17	100.0%	\$331	100.0%	100.0%	17	100.0%			
	\$100,000 or Less	17	100.0%	\$331	100.0%		17	100.0%	\$331	100.0%	22.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.3%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	59.0%
	Total	17	100.0%	\$331	100.0%		17	100.0%	\$331	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	\$0	0.0%	89.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Springfield

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	7.4%	\$131	3.2%	2.7%	2	7.4%	2.5%	\$131	3.2%	1.1%
	Moderate	2	7.4%	\$157	3.8%	12.8%	2	7.4%	11.9%	\$157	3.8%	7.3%
	Middle	19	70.4%	\$2,651	63.8%	58.7%	19	70.4%	63.2%	\$2,651	63.8%	62.5%
	Upper	4	14.8%	\$1,213	29.2%	25.7%	4	14.8%	22.4%	\$1,213	29.2%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$4,152	100.0%	100.0%	27	100.0%	100.0%	\$4,152	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	3	6.0%	\$191	4.3%	12.8%	3	6.0%	11.4%	\$191	4.3%	8.2%
	Middle	43	86.0%	\$3,616	82.3%	58.7%	43	86.0%	59.5%	\$3,616	82.3%	57.4%
	Upper	4	8.0%	\$585	13.3%	25.7%	4	8.0%	26.4%	\$585	13.3%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$4,392	100.0%	100.0%	50	100.0%	100.0%	\$4,392	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	3.3%	\$0	0.0%	1.5%
	Moderate	3	30.0%	\$88	35.2%	12.8%	3	30.0%	13.2%	\$88	35.2%	7.9%
	Middle	5	50.0%	\$153	61.2%	58.7%	5	50.0%	63.8%	\$153	61.2%	65.7%
	Upper	2	20.0%	\$9	3.6%	25.7%	2	20.0%	19.7%	\$9	3.6%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$250	100.0%	100.0%	10	100.0%	100.0%	\$250	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.6%	0	0.0%	4.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	41.8%	0	0.0%	18.0%	\$0	0.0%	9.0%
	Middle	0	0.0%	\$0	0.0%	39.6%	0	0.0%	52.0%	\$0	0.0%	54.5%
	Upper	0	0.0%	\$0	0.0%	7.6%	0	0.0%	16.0%	\$0	0.0%	33.9%
	Unknown	0	0.0%	\$0	0.0%	2.4%	0	0.0%	10.0%	\$0	0.0%	2.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	2.3%	\$131	1.5%	2.7%	2	2.3%	2.6%	\$131	1.5%	1.1%
	Moderate	8	9.2%	\$436	5.0%	12.8%	8	9.2%	11.8%	\$436	5.0%	7.7%
	Middle	67	77.0%	\$6,420	73.0%	58.7%	67	77.0%	62.2%	\$6,420	73.0%	60.6%
	Upper	10	11.5%	\$1,807	20.5%	25.7%	10	11.5%	23.3%	\$1,807	20.5%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	87	100.0%	\$8,794	100.0%	100.0%	87	100.0%	100.0%	\$8,794	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	7.1%	\$60	10.4%	2.5%	1	7.1%	2.1%	\$60	10.4%	1.7%
	Moderate	3	21.4%	\$50	8.6%	24.3%	3	21.4%	25.8%	\$50	8.6%	33.8%
	Middle	10	71.4%	\$469	81.0%	53.8%	10	71.4%	49.7%	\$469	81.0%	45.1%
	Upper	0	0.0%	\$0	0.0%	19.1%	0	0.0%	21.5%	\$0	0.0%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	0.1%
Total	14	100.0%	\$579	100.0%	100.0%	14	100.0%	100.0%	\$579	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	1.3%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	73.1%	0	0.0%	79.0%	\$0	0.0%	73.8%
	Upper	0	0.0%	\$0	0.0%	19.2%	0	0.0%	19.2%	\$0	0.0%	24.2%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Springfield**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	1	3.7%	\$35	0.8%	19.6%	1	3.7%	\$35	0.8%	2.6%
	Moderate	6	22.2%	\$513	12.4%	18.3%	6	22.2%	\$513	12.4%	13.1%
	Middle	10	37.0%	\$1,458	35.1%	20.9%	10	37.0%	\$1,458	35.1%	18.7%
	Upper	7	25.9%	\$1,786	43.0%	41.3%	7	25.9%	\$1,786	43.0%	43.1%
	Unknown	3	11.1%	\$360	8.7%	0.0%	3	11.1%	\$360	8.7%	22.4%
	Total	27	100.0%	\$4,152	100.0%	100.0%	27	100.0%	\$4,152	100.0%	100.0%
REFINANCE	Low	3	6.0%	\$152	3.5%	19.6%	3	6.0%	\$152	3.5%	2.5%
	Moderate	11	22.0%	\$852	19.4%	18.3%	11	22.0%	\$852	19.4%	8.2%
	Middle	18	36.0%	\$1,349	30.7%	20.9%	18	36.0%	\$1,349	30.7%	13.2%
	Upper	17	34.0%	\$1,968	44.8%	41.3%	17	34.0%	\$1,968	44.8%	45.7%
	Unknown	1	2.0%	\$71	1.6%	0.0%	1	2.0%	\$71	1.6%	30.4%
	Total	50	100.0%	\$4,392	100.0%	100.0%	50	100.0%	\$4,392	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	2.8%
	Moderate	1	10.0%	\$3	1.2%	18.3%	1	10.0%	\$3	1.2%	9.9%
	Middle	3	30.0%	\$48	19.2%	20.9%	3	30.0%	\$48	19.2%	25.9%
	Upper	6	60.0%	\$199	79.6%	41.3%	6	60.0%	\$199	79.6%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.6%
	Total	10	100.0%	\$250	100.0%	100.0%	10	100.0%	\$250	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	4.6%	\$187	2.1%	19.6%	4	4.6%	\$187	2.1%	2.4%
	Moderate	18	20.7%	\$1,368	15.6%	18.3%	18	20.7%	\$1,368	15.6%	10.7%
	Middle	31	35.6%	\$2,855	32.5%	20.9%	31	35.6%	\$2,855	32.5%	15.9%
	Upper	30	34.5%	\$3,953	45.0%	41.3%	30	34.5%	\$3,953	45.0%	40.2%
	Unknown	4	4.6%	\$431	4.9%	0.0%	4	4.6%	\$431	4.9%	30.7%
	Total	87	100.0%	\$8,794	100.0%	100.0%	87	100.0%	\$8,794	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	13	92.9%	\$504	87.0%	88.2%	13	92.9%	\$504	87.0%	42.0%
	Over \$1 Million	1	7.1%	\$75	13.0%	11.1%	1	7.1%			
	Total Rev. available	14	100.0%	\$579	100.0%	99.3%	14	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%			
	Total	14	100.0%	\$579	100.0%	100.0%	14	100.0%			
	\$100,000 or Less	13	92.9%	\$359	62.0%		13	92.9%	\$359	62.0%	24.4%
	\$100,001 - \$250,000	1	7.1%	\$220	38.0%		1	7.1%	\$220	38.0%	19.6%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	56.0%
	Total	14	100.0%	\$579	100.0%		14	100.0%	\$579	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	\$0	0.0%	75.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	#	%	%					\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	9	69.2%	\$950	58.4%	64.3%	9	69.2%	65.7%	\$950	58.4%	61.0%
	Upper	4	30.8%	\$677	41.6%	35.7%	4	30.8%	34.2%	\$677	41.6%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	13	100.0%	\$1,627	100.0%	100.0%	13	100.0%	100.0%	\$1,627	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	20	57.1%	\$1,380	46.0%	64.3%	20	57.1%	55.3%	\$1,380	46.0%	50.8%
	Upper	15	42.9%	\$1,623	54.0%	35.7%	15	42.9%	44.5%	\$1,623	54.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.4%
	Total	35	100.0%	\$3,003	100.0%	100.0%	35	100.0%	100.0%	\$3,003	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	66.7%	\$172	48.7%	64.3%	10	66.7%	64.0%	\$172	48.7%	52.0%
	Upper	5	33.3%	\$181	51.3%	35.7%	5	33.3%	36.0%	\$181	51.3%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$353	100.0%	100.0%	15	100.0%	100.0%	\$353	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units				0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate					0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle					0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper					1	100.0%	100.0%	\$139	100.0%	100.0%	
	Unknown					0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$139	100.0%	100.0%	1	100.0%	100.0%	\$139	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	39	60.9%	\$2,502	48.8%	64.3%	39	60.9%	61.6%	\$2,502	48.8%	55.6%
	Upper	25	39.1%	\$2,620	51.2%	35.7%	25	39.1%	38.3%	\$2,620	51.2%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	64	100.0%	\$5,122	100.0%	100.0%	64	100.0%	100.0%	\$5,122	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	77.8%	\$636	82.5%	68.4%	7	77.8%	69.8%	\$636	82.5%	80.2%
	Upper	2	22.2%	\$135	17.5%	31.6%	2	22.2%	29.0%	\$135	17.5%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.2%
	Total	9	100.0%	\$771	100.0%	100.0%	9	100.0%	100.0%	\$771	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	66.7%	\$24	32.4%	51.2%	2	66.7%	51.1%	\$24	32.4%	53.5%
	Upper	1	33.3%	\$50	67.6%	48.8%	1	33.3%	48.9%	\$50	67.6%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$74	100.0%	100.0%	3	100.0%	100.0%	\$74	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		#	%	\$ (000s)	\$ %		#	%	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	1	7.7%	\$60	3.7%	13.1%	1	7.7%	\$60	3.7%	1.8%
	Moderate	2	15.4%	\$131	8.1%	13.7%	2	15.4%	\$131	8.1%	10.2%
	Middle	3	23.1%	\$327	20.1%	21.9%	3	23.1%	\$327	20.1%	16.7%
	Upper	6	46.2%	\$1,022	62.8%	51.4%	6	46.2%	\$1,022	62.8%	49.6%
	Unknown	1	7.7%	\$87	5.3%	0.0%	1	7.7%	\$87	5.3%	21.8%
	Total	13	100.0%	\$1,627	100.0%	100.0%	13	100.0%	\$1,627	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	13.1%	0	0.0%	\$0	0.0%	1.6%
	Moderate	4	11.4%	\$221	7.4%	13.7%	4	11.4%	\$221	7.4%	3.9%
	Middle	10	28.6%	\$856	28.5%	21.9%	10	28.6%	\$856	28.5%	11.6%
	Upper	21	60.0%	\$1,926	64.1%	51.4%	21	60.0%	\$1,926	64.1%	56.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.6%
	Total	35	100.0%	\$3,003	100.0%	100.0%	35	100.0%	\$3,003	100.0%	100.0%
HOME IMPROVEMENT	Low	2	13.3%	\$10	2.8%	13.1%	2	13.3%	\$10	2.8%	1.2%
	Moderate	1	6.7%	\$6	1.7%	13.7%	1	6.7%	\$6	1.7%	8.5%
	Middle	2	13.3%	\$89	25.2%	21.9%	2	13.3%	\$89	25.2%	22.2%
	Upper	10	66.7%	\$248	70.3%	51.4%	10	66.7%	\$248	70.3%	53.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.5%
	Total	15	100.0%	\$353	100.0%	100.0%	15	100.0%	\$353	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	13.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	51.4%	0	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$139	100.0%	0.0%	1	100.0%	\$139	100.0%	100.0%
	Total	1	100.0%	\$139	100.0%	100.0%	1	100.0%	\$139	100.0%	100.0%
HMDA TOTALS	Low	3	4.7%	\$70	1.4%	13.1%	3	4.7%	\$70	1.4%	1.7%
	Moderate	7	10.9%	\$358	7.0%	13.7%	7	10.9%	\$358	7.0%	7.5%
	Middle	15	23.4%	\$1,272	24.8%	21.9%	15	23.4%	\$1,272	24.8%	14.7%
	Upper	37	57.8%	\$3,196	62.4%	51.4%	37	57.8%	\$3,196	62.4%	51.7%
	Unknown	2	3.1%	\$226	4.4%	0.0%	2	3.1%	\$226	4.4%	24.5%
	Total	64	100.0%	\$5,122	100.0%	100.0%	64	100.0%	\$5,122	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	6	66.7%	\$94	12.2%	89.0%	6	66.7%	\$94	12.2%	45.6%
	Over \$1 Million	3	33.3%	\$677	87.8%	9.6%	3	33.3%			
	Total Rev. available	9	100.0%	\$771	100.0%	98.6%	9	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%			
	Total	9	100.0%	\$771	100.0%	100.0%	9	100.0%			
	\$100,000 or Less	8	88.9%	\$221	28.7%		8	88.9%	\$221	28.7%	34.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.1%
	\$250,001 - \$1 Million	1	11.1%	\$550	71.3%		1	11.1%	\$550	71.3%	44.9%
	Total	9	100.0%	\$771	100.0%		9	100.0%	\$771	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	3	100.0%	\$74	100.0%	100.0%	3	100.0%	\$74	100.0%	77.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	3	100.0%	\$74	100.0%	100.0%	3	100.0%			
	\$100,000 or Less	3	100.0%	\$74	100.0%		3	100.0%	\$74	100.0%	43.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	25.6%
	Total	3	100.0%	\$74	100.0%		3	100.0%	\$74	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	50.0%	\$773	35.5%	36.4%	8	50.0%	48.2%	\$773	35.5%	42.3%
	Upper	8	50.0%	\$1,406	64.5%	63.6%	8	50.0%	51.8%	\$1,406	64.5%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,179	100.0%	100.0%	16	100.0%	100.0%	\$2,179	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	36.7%	\$679	29.2%	36.4%	11	36.7%	29.4%	\$679	29.2%	25.4%
	Upper	19	63.3%	\$1,645	70.8%	63.6%	19	63.3%	70.6%	\$1,645	70.8%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$2,324	100.0%	100.0%	30	100.0%	100.0%	\$2,324	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	42.9%	\$140	56.7%	36.4%	6	42.9%	35.1%	\$140	56.7%	53.7%
	Upper	8	57.1%	\$107	43.3%	63.6%	8	57.1%	64.9%	\$107	43.3%	46.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$247	100.0%	100.0%	14	100.0%	100.0%	\$247	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	79.6%	0	0.0%	50.0%	\$0	0.0%	37.6%
	Upper	0	0.0%	\$0	0.0%	20.4%	0	0.0%	50.0%	\$0	0.0%	62.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	25	41.7%	\$1,592	33.5%	36.4%	25	41.7%	42.1%	\$1,592	33.5%	38.4%
	Upper	35	58.3%	\$3,158	66.5%	63.6%	35	58.3%	57.9%	\$3,158	66.5%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$4,750	100.0%	100.0%	60	100.0%	100.0%	\$4,750	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	50.0%	\$642	51.6%	53.0%	6	50.0%	47.5%	\$642	51.6%	56.8%
	Upper	6	50.0%	\$601	48.4%	47.0%	6	50.0%	51.7%	\$601	48.4%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.1%
	Total	12	100.0%	\$1,243	100.0%	100.0%	12	100.0%	100.0%	\$1,243	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	33.3%	\$45	14.7%	24.3%	2	33.3%	18.8%	\$45	14.7%	11.9%
	Upper	4	66.7%	\$261	85.3%	75.7%	4	66.7%	81.2%	\$261	85.3%	88.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$306	100.0%	100.0%	6	100.0%	100.0%	\$306	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MO St. Genevieve-Perry

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg %	Bank		Agg \$ %		
#	%	\$ (000s)	\$ %	%	#	%			\$ (000s)	\$ %		\$ %	
HOME PURCHASE	Low	1	6.3%	\$98	4.5%	13.5%	1	6.3%	4.5%	\$98	4.5%	2.6%	
	Moderate	5	31.3%	\$459	21.1%	14.1%	5	31.3%	14.7%	\$459	21.1%	10.5%	
	Middle	2	12.5%	\$193	8.9%	19.9%	2	12.5%	21.9%	\$193	8.9%	20.1%	
	Upper	6	37.5%	\$1,151	52.8%	52.6%	6	37.5%	33.0%	\$1,151	52.8%	42.4%	
	Unknown	2	12.5%	\$278	12.8%	0.0%	2	12.5%	26.0%	\$278	12.8%	24.5%	
	Total	16	100.0%	\$2,179	100.0%	100.0%	16	100.0%	100.0%	\$2,179	100.0%	100.0%	
REFINANCE	Low	6	20.0%	\$347	14.9%	13.5%	6	20.0%	3.2%	\$347	14.9%	1.5%	
	Moderate	7	23.3%	\$510	21.9%	14.1%	7	23.3%	9.5%	\$510	21.9%	6.9%	
	Middle	6	20.0%	\$476	20.5%	19.9%	6	20.0%	19.4%	\$476	20.5%	16.0%	
	Upper	11	36.7%	\$991	42.6%	52.6%	11	36.7%	39.3%	\$991	42.6%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.6%	\$0	0.0%	30.7%	
	Total	30	100.0%	\$2,324	100.0%	100.0%	30	100.0%	100.0%	\$2,324	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	28.6%	\$50	20.2%	13.5%	4	28.6%	8.5%	\$50	20.2%	0.6%	
	Moderate	1	7.1%	\$7	2.8%	14.1%	1	7.1%	13.8%	\$7	2.8%	7.4%	
	Middle	1	7.1%	\$10	4.0%	19.9%	1	7.1%	20.2%	\$10	4.0%	12.0%	
	Upper	8	57.1%	\$180	72.9%	52.6%	8	57.1%	42.6%	\$180	72.9%	34.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.9%	\$0	0.0%	45.4%	
	Total	14	100.0%	\$247	100.0%	100.0%	14	100.0%	100.0%	\$247	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	13.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	52.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	18.3%	\$495	10.4%	13.5%	11	18.3%	4.5%	\$495	10.4%	2.1%	
	Moderate	13	21.7%	\$976	20.5%	14.1%	13	21.7%	13.2%	\$976	20.5%	9.2%	
	Middle	9	15.0%	\$679	14.3%	19.9%	9	15.0%	21.0%	\$679	14.3%	18.2%	
	Upper	25	41.7%	\$2,322	48.9%	52.6%	25	41.7%	35.4%	\$2,322	48.9%	42.3%	
	Unknown	2	3.3%	\$278	5.9%	0.0%	2	3.3%	25.9%	\$278	5.9%	28.2%	
	Total	60	100.0%	\$4,750	100.0%	100.0%	60	100.0%	100.0%	\$4,750	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	10	83.3%	\$193	15.5%	87.5%	10	83.3%	58.8%	\$193	15.5%	45.2%
		Over \$1 Million	2	16.7%	\$1,050	84.5%	10.8%	2	16.7%				
		Total Rev. available	12	100.0%	\$1,243	100.0%	98.3%	12	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	1.7%	0	0.0%				
		Total	12	100.0%	\$1,243	100.0%	100.0%	12	100.0%				
	Loan Size	\$100,000 or Less	10	83.3%	\$193	15.5%		10	83.3%	89.7%	\$193	15.5%	33.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	20.8%
		\$250,001 - \$1 Million	2	16.7%	\$1,050	84.5%		2	16.7%	4.2%	\$1,050	84.5%	46.1%
		Total	12	100.0%	\$1,243	100.0%		12	100.0%	100.0%	\$1,243	100.0%	100.0%
	Small Farm	Revenue	Total Farms										
\$1 Million or Less			6	100.0%	\$306	100.0%	100.0%	6	100.0%	76.9%	\$306	100.0%	79.3%
Over \$1 Million			0	0.0%	\$0	0.0%	0.0%	0	0.0%				
Not Known			0	0.0%	\$0	0.0%	0.0%	0	0.0%				
Total		6	100.0%	\$306	100.0%	100.0%	6	100.0%					
Loan Size		\$100,000 or Less	6	100.0%	\$306	100.0%		6	100.0%	78.8%	\$306	100.0%	35.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	18.5%	\$0	0.0%	48.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	16.1%
	Total	6	100.0%				6	100.0%					

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$191	100.0%	100.0%	2	100.0%	\$191	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$191	100.0%	100.0%	2	100.0%	\$191	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	19	100.0%	\$1,681	100.0%	100.0%	19	100.0%	\$1,681	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$1,681	100.0%	100.0%	19	100.0%	\$1,681	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$58	100.0%	100.0%	2	100.0%	\$58	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$58	100.0%	100.0%	2	100.0%	\$58	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	23	100.0%	\$1,930	100.0%	100.0%	23	100.0%	\$1,930	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$1,930	100.0%	100.0%	23	100.0%	\$1,930	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	13	100.0%	\$1,066	100.0%	100.0%	13	100.0%	\$1,066	100.0%	99.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%
	Total	13	100.0%	\$1,066	100.0%	100.0%	13	100.0%	\$1,066	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Taney**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	2.5%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	10.8%
	Middle	1	50.0%	\$103	53.9%	24.2%	1	50.0%	\$103	53.9%	15.7%
	Upper	1	50.0%	\$88	46.1%	40.0%	1	50.0%	\$88	46.1%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.5%
	Total	2	100.0%	\$191	100.0%	100.0%	2	100.0%	\$191	100.0%	100.0%
REFINANCE	Low	3	15.8%	\$166	9.9%	18.2%	3	15.8%	\$166	9.9%	3.1%
	Moderate	3	15.8%	\$242	14.4%	17.5%	3	15.8%	\$242	14.4%	7.8%
	Middle	5	26.3%	\$406	24.2%	24.2%	5	26.3%	\$406	24.2%	14.5%
	Upper	8	42.1%	\$867	51.6%	40.0%	8	42.1%	\$867	51.6%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.5%
	Total	19	100.0%	\$1,681	100.0%	100.0%	19	100.0%	\$1,681	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	10.7%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	4.8%
	Middle	1	50.0%	\$3	5.2%	24.2%	1	50.0%	\$3	5.2%	15.3%
	Upper	1	50.0%	\$55	94.8%	40.0%	1	50.0%	\$55	94.8%	58.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	10.3%
	Total	2	100.0%	\$58	100.0%	100.0%	2	100.0%	\$58	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	13.0%	\$166	8.6%	18.2%	3	13.0%	\$166	8.6%	2.8%
	Moderate	3	13.0%	\$242	12.5%	17.5%	3	13.0%	\$242	12.5%	9.5%
	Middle	7	30.4%	\$512	26.5%	24.2%	7	30.4%	\$512	26.5%	15.0%
	Upper	10	43.5%	\$1,010	52.3%	40.0%	10	43.5%	\$1,010	52.3%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.4%
	Total	23	100.0%	\$1,930	100.0%	100.0%	23	100.0%	\$1,930	100.0%	100.0%
Small Business	Total Businesses										
	\$1 Million or Less	12	92.3%	\$1,046	98.1%	91.7%	12	92.3%	\$1,046	98.1%	60.5%
	Over \$1 Million	1	7.7%	\$20	1.9%	7.1%	1	7.7%			
	Total Rev. available	13	100.0%	\$1,066	100.0%	98.8%	13	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Total	13	100.0%	\$1,066	100.0%	100.0%	13	100.0%			
	\$100,000 or Less	12	92.3%	\$214	20.1%		12	92.3%	\$214	20.1%	29.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.9%
	\$250,001 - \$1 Million	1	7.7%	\$852	79.9%		1	7.7%	\$852	79.9%	53.3%
	Total	13	100.0%	\$1,066	100.0%		13	100.0%	\$1,066	100.0%	100.0%
Small Farm	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	\$0	0.0%	95.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MO Taney

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%				%	\$ (000s)	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	12.5%	\$0	0.0%	11.8%
	Middle	12	100.0%	\$1,392	100.0%	87.5%	12	100.0%	87.5%	\$1,392	100.0%	88.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,392	100.0%	100.0%	12	100.0%	100.0%	\$1,392	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	8.7%	\$0	0.0%	6.2%
	Middle	4	100.0%	\$449	100.0%	87.5%	4	100.0%	91.3%	\$449	100.0%	93.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$449	100.0%	100.0%	4	100.0%	100.0%	\$449	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	16.4%	\$0	0.0%	16.2%
	Middle	1	100.0%	\$7	100.0%	87.5%	1	100.0%	83.6%	\$7	100.0%	83.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%	100.0%	\$7	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.0%	0	0.0%	11.1%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	93.0%	0	0.0%	88.9%	\$0	0.0%	93.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.5%	0	0.0%	11.8%	\$0	0.0%	10.3%
	Middle	17	100.0%	\$1,848	100.0%	87.5%	17	100.0%	88.2%	\$1,848	100.0%	89.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$1,848	100.0%	100.0%	17	100.0%	100.0%	\$1,848	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$20	14.4%	8.1%	1	11.1%	9.9%	\$20	14.4%	9.8%
	Middle	8	88.9%	\$119	85.6%	91.9%	8	88.9%	88.6%	\$119	85.6%	89.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.3%
	Total	9	100.0%	\$139	100.0%	100.0%	9	100.0%	100.0%	\$139	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.1%	0	0.0%	5.6%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	94.9%	0	0.0%	91.7%	\$0	0.0%	97.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MO Taney**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	3	25.0%	\$137	9.8%	20.4%	3	25.0%	\$137	9.8%	3.2%
	Moderate	2	16.7%	\$215	15.4%	19.6%	2	16.7%	\$215	15.4%	11.9%
	Middle	2	16.7%	\$340	24.4%	24.1%	2	16.7%	\$340	24.4%	19.1%
	Upper	5	41.7%	\$700	50.3%	35.9%	5	41.7%	\$700	50.3%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.9%
	Total	12	100.0%	\$1,392	100.0%	100.0%	12	100.0%	\$1,392	100.0%	100.0%
REFINANCE	Low	1	25.0%	\$20	4.5%	20.4%	1	25.0%	\$20	4.5%	2.1%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	8.4%
	Middle	1	25.0%	\$135	30.1%	24.1%	1	25.0%	\$135	30.1%	18.1%
	Upper	2	50.0%	\$294	65.5%	35.9%	2	50.0%	\$294	65.5%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	32.7%
	Total	4	100.0%	\$449	100.0%	100.0%	4	100.0%	\$449	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	15.6%
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	13.0%
	Upper	1	100.0%	\$7	100.0%	35.9%	1	100.0%	\$7	100.0%	41.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.9%
	Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%	\$7	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	23.5%	\$157	8.5%	20.4%	4	23.5%	\$157	8.5%	2.7%
	Moderate	2	11.8%	\$215	11.6%	19.6%	2	11.8%	\$215	11.6%	10.6%
	Middle	3	17.6%	\$475	25.7%	24.1%	3	17.6%	\$475	25.7%	17.9%
	Upper	8	47.1%	\$1,001	54.2%	35.9%	8	47.1%	\$1,001	54.2%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.8%
	Total	17	100.0%	\$1,848	100.0%	100.0%	17	100.0%	\$1,848	100.0%	100.0%
Small Business Loan Size	Total Businesses										
	\$1 Million or Less	9	100.0%	\$139	100.0%	90.5%	9	100.0%	\$139	100.0%	51.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	8.3%	0	0.0%			
	Total Rev. available	9	100.0%	\$139	100.0%	98.8%	9	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%			
	Total	9	100.0%	\$139	100.0%	100.0%	9	100.0%			
	\$100,000 or Less	9	100.0%	\$139	100.0%		9	100.0%	\$139	100.0%	28.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.6%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.7%
	Total	9	100.0%	\$139	100.0%		9	100.0%	\$139	100.0%	100.0%
Small Farm Loan Size	Total Farms										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	\$0	0.0%	86.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	47.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	20.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Adams-Wilkinson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	30.1%	0	0.0%	16.3%	\$0	0.0%	15.0%
	Middle	4	33.3%	\$468	31.2%	44.4%	4	33.3%	44.3%	\$468	31.2%	47.3%
	Upper	8	66.7%	\$1,030	68.8%	20.2%	8	66.7%	38.9%	\$1,030	68.8%	37.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,498	100.0%	100.0%	12	100.0%	100.0%	\$1,498	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.4%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	30.1%	0	0.0%	14.1%	\$0	0.0%	9.8%
	Middle	2	50.0%	\$199	56.7%	44.4%	2	50.0%	49.4%	\$199	56.7%	57.0%
	Upper	2	50.0%	\$152	43.3%	20.2%	2	50.0%	35.9%	\$152	43.3%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$351	100.0%	100.0%	4	100.0%	100.0%	\$351	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.8%	\$12	5.9%	5.4%	1	4.8%	2.6%	\$12	5.9%	0.6%
	Moderate	4	19.0%	\$30	14.7%	30.1%	4	19.0%	25.6%	\$30	14.7%	29.5%
	Middle	8	38.1%	\$58	28.4%	44.4%	8	38.1%	43.6%	\$58	28.4%	44.5%
	Upper	8	38.1%	\$104	51.0%	20.2%	8	38.1%	28.2%	\$104	51.0%	25.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$204	100.0%	100.0%	21	100.0%	100.0%	\$204	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	33.3%	\$0	0.0%	40.4%
	Middle	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	66.7%	\$0	0.0%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	2.7%	\$12	0.6%	5.4%	1	2.7%	1.0%	\$12	0.6%	1.4%
	Moderate	4	10.8%	\$30	1.5%	30.1%	4	10.8%	16.2%	\$30	1.5%	12.7%
	Middle	14	37.8%	\$725	35.3%	44.4%	14	37.8%	46.4%	\$725	35.3%	52.0%
	Upper	18	48.6%	\$1,286	62.6%	20.2%	18	48.6%	36.4%	\$1,286	62.6%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$2,053	100.0%	100.0%	37	100.0%	100.0%	\$2,053	100.0%	100.0%
SMALL BUSINESSES	Low	Small Businesses										
	Moderate	1	12.5%	\$100	10.3%	7.5%	1	12.5%	4.5%	\$100	10.3%	3.8%
	Middle	1	12.5%	\$23	2.4%	15.3%	1	12.5%	19.6%	\$23	2.4%	10.9%
	Middle	2	25.0%	\$330	33.9%	34.7%	2	25.0%	33.8%	\$330	33.9%	29.0%
	Upper	4	50.0%	\$520	53.4%	42.4%	4	50.0%	38.7%	\$520	53.4%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	0.8%
Total	8	100.0%	\$973	100.0%	100.0%	8	100.0%	100.0%	\$973	100.0%	100.0%	
SMALL FARM	Low	Small Farms										
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$10	100.0%	29.4%	1	100.0%	20.0%	\$10	100.0%	14.1%
	Middle	0	0.0%	\$0	0.0%	52.9%	0	0.0%	40.0%	\$0	0.0%	42.3%
	Upper	0	0.0%	\$0	0.0%	16.2%	0	0.0%	40.0%	\$0	0.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Adams-Wilkinson

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
Borrower Income Levels		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	28.9%	0	0.0%	1.5%	\$0	0.0%	0.4%
	Moderate	2	16.7%	\$164	10.9%	18.6%	2	16.7%	13.8%	\$164	10.9%	7.4%
	Middle	5	41.7%	\$540	36.0%	16.2%	5	41.7%	22.2%	\$540	36.0%	17.1%
	Upper	3	25.0%	\$550	36.7%	36.3%	3	25.0%	37.9%	\$550	36.7%	49.4%
	Unknown	2	16.7%	\$244	16.3%	0.0%	2	16.7%	24.6%	\$244	16.3%	25.7%
	Total	12	100.0%	\$1,498	100.0%	100.0%	12	100.0%	100.0%	\$1,498	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	28.9%	0	0.0%	3.2%	\$0	0.0%	1.1%
	Moderate	3	75.0%	\$226	64.4%	18.6%	3	75.0%	9.6%	\$226	64.4%	4.5%
	Middle	1	25.0%	\$125	35.6%	16.2%	1	25.0%	12.8%	\$125	35.6%	8.2%
	Upper	0	0.0%	\$0	0.0%	36.3%	0	0.0%	46.2%	\$0	0.0%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.2%	\$0	0.0%	30.7%
	Total	4	100.0%	\$351	100.0%	100.0%	4	100.0%	100.0%	\$351	100.0%	100.0%
HOME IMPROVEMENT	Low	2	9.5%	\$6	2.9%	28.9%	2	9.5%	5.1%	\$6	2.9%	0.3%
	Moderate	5	23.8%	\$42	20.6%	18.6%	5	23.8%	20.5%	\$42	20.6%	12.9%
	Middle	5	23.8%	\$77	37.7%	16.2%	5	23.8%	20.5%	\$77	37.7%	15.2%
	Upper	9	42.9%	\$79	38.7%	36.3%	9	42.9%	48.7%	\$79	38.7%	59.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	12.3%
	Total	21	100.0%	\$204	100.0%	100.0%	21	100.0%	100.0%	\$204	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	28.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	36.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	5.4%	\$6	0.3%	28.9%	2	5.4%	2.5%	\$6	0.3%	0.7%
	Moderate	10	27.0%	\$432	21.0%	18.6%	10	27.0%	12.7%	\$432	21.0%	6.0%
	Middle	11	29.7%	\$742	36.1%	16.2%	11	29.7%	18.2%	\$742	36.1%	12.5%
	Upper	12	32.4%	\$629	30.6%	36.3%	12	32.4%	41.9%	\$629	30.6%	51.0%
	Unknown	2	5.4%	\$244	11.9%	0.0%	2	5.4%	24.7%	\$244	11.9%	29.9%
	Total	37	100.0%	\$2,053	100.0%	100.0%	37	100.0%	100.0%	\$2,053	100.0%	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	5	62.5%	\$543	55.8%	90.4%	5	62.5%	26.0%	\$543	55.8%	13.3%
	Over \$1 Million	3	37.5%	\$430	44.2%	8.1%	3	37.5%				
	Total Rev. available	8	100.0%	\$973	100.0%	98.5%	8	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Total	8	100.0%	\$973	100.0%	100.0%	8	100.0%				
	\$100,000 or Less	6	75.0%	\$273	28.1%		6	75.0%	92.5%	\$273	28.1%	34.0%
Loan Size	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	16.1%
	\$250,001 - \$1 Million	2	25.0%	\$700	71.9%		2	25.0%	4.0%	\$700	71.9%	49.9%
	Total	8	100.0%	\$973	100.0%		8	100.0%	100.0%	\$973	100.0%	100.0%
Small Farm	Total Farms											
	\$1 Million or Less	1	100.0%	\$10	100.0%	97.1%	1	100.0%	20.0%	\$10	100.0%	14.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%				
	\$100,000 or Less	1	100.0%	\$10	100.0%		1	100.0%	100.0%	\$10	100.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Loan Size	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$10	100.0%		1	100.0%	100.0%	\$10	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Adams-Wilkinson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar			Agg
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	1	33.3%	\$28	13.7%	55.2%	1	33.3%	\$28	13.7%	33.2%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	38.3%	
	Upper	2	66.7%	\$176	86.3%	15.1%	2	66.7%	\$176	86.3%	28.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$204	100.0%	100.0%	3	100.0%	\$204	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	\$0	0.0%	1.6%	
	Moderate	1	33.3%	\$12	3.1%	55.2%	1	33.3%	\$12	3.1%	48.6%	
	Middle	2	66.7%	\$374	96.9%	23.5%	2	66.7%	\$374	96.9%	38.7%	
	Upper	0	0.0%	\$0	0.0%	15.1%	0	0.0%	\$0	0.0%	11.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$386	100.0%	100.0%	3	100.0%	\$386	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	22.2%	\$19	14.5%	6.2%	2	22.2%	\$19	14.5%	1.8%	
	Moderate	5	55.6%	\$73	55.7%	55.2%	5	55.6%	\$73	55.7%	28.3%	
	Middle	1	11.1%	\$19	14.5%	23.5%	1	11.1%	\$19	14.5%	24.4%	
	Upper	1	11.1%	\$20	15.3%	15.1%	1	11.1%	\$20	15.3%	45.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$131	100.0%	100.0%	9	100.0%	\$131	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	27.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	2	13.3%	\$19	2.6%	6.2%	2	13.3%	\$19	2.6%	0.8%	
	Moderate	7	46.7%	\$113	15.7%	55.2%	7	46.7%	\$113	15.7%	38.7%	
	Middle	3	20.0%	\$393	54.5%	23.5%	3	20.0%	\$393	54.5%	38.0%	
	Upper	3	20.0%	\$196	27.2%	15.1%	3	20.0%	\$196	27.2%	22.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	15	100.0%	\$721	100.0%	100.0%	15	100.0%	\$721	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	8.1%	0	0.0%	\$0	0.0%	2.4%	
	Moderate	8	44.4%	\$77	3.3%	32.3%	8	44.4%	\$77	3.3%	13.9%	
	Middle	8	44.4%	\$2,162	91.5%	43.4%	8	44.4%	\$2,162	91.5%	66.3%	
	Upper	2	11.1%	\$125	5.3%	16.2%	2	11.1%	\$125	5.3%	17.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%	
	Total	18	100.0%	\$2,364	100.0%	100.0%	18	100.0%	\$2,364	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	68.4%	0	0.0%	\$0	0.0%	31.5%	
	Middle	1	100.0%	\$15	100.0%	15.8%	1	100.0%	\$15	100.0%	27.4%	
	Upper	0	0.0%	\$0	0.0%	13.2%	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	\$15	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Adams-Wilkinson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	1	33.3%	\$90	44.1%	30.8%	1	33.3%	5.3%	\$90	44.1%	2.4%
	Moderate	1	33.3%	\$28	13.7%	17.9%	1	33.3%	8.5%	\$28	13.7%	5.1%
	Middle	1	33.3%	\$86	42.2%	15.4%	1	33.3%	18.7%	\$86	42.2%	15.6%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	37.0%	\$0	0.0%	52.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.5%	\$0	0.0%	24.8%
	Total	3	100.0%	\$204	100.0%	100.0%	3	100.0%	100.0%	\$204	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	30.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	11.2%	\$0	0.0%	6.1%
	Middle	1	33.3%	\$12	3.1%	15.4%	1	33.3%	20.7%	\$12	3.1%	11.9%
	Upper	2	66.7%	\$374	96.9%	35.9%	2	66.7%	46.6%	\$374	96.9%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.6%	\$0	0.0%	25.2%
	Total	3	100.0%	\$386	100.0%	100.0%	3	100.0%	100.0%	\$386	100.0%	100.0%
HOME IMPROVEMENT	Low	2	22.2%	\$12	9.2%	30.8%	2	22.2%	11.1%	\$12	9.2%	3.8%
	Moderate	2	22.2%	\$32	24.4%	17.9%	2	22.2%	11.1%	\$32	24.4%	14.0%
	Middle	1	11.1%	\$11	8.4%	15.4%	1	11.1%	18.5%	\$11	8.4%	11.5%
	Upper	4	44.4%	\$76	58.0%	35.9%	4	44.4%	59.3%	\$76	58.0%	70.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$131	100.0%	100.0%	9	100.0%	100.0%	\$131	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	30.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	3	20.0%	\$102	14.1%	30.8%	3	20.0%	4.1%	\$102	14.1%	1.6%
	Moderate	3	20.0%	\$60	8.3%	17.9%	3	20.0%	9.5%	\$60	8.3%	5.7%
	Middle	3	20.0%	\$109	15.1%	15.4%	3	20.0%	19.3%	\$109	15.1%	14.2%
	Upper	6	40.0%	\$450	62.4%	35.9%	6	40.0%	41.4%	\$450	62.4%	54.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.7%	\$0	0.0%	24.3%
	Total	15	100.0%	\$721	100.0%	100.0%	15	100.0%	100.0%	\$721	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	13	72.2%	\$814	34.4%	89.2%	13	72.2%	32.6%	\$814	34.4%	29.7%
	Over \$1 Million	5	27.8%	\$1,550	65.6%	9.5%	5	27.8%				
	Total Rev. available	18	100.0%	\$2,364	100.0%	98.7%	18	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Total	18	100.0%	\$2,364	100.0%	100.0%	18	100.0%				
Small Business Loan Size	\$100,000 or Less	13	72.2%	\$301	12.7%		13	72.2%	91.0%	\$301	12.7%	28.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	17.0%
	\$250,001 - \$1 Million	5	27.8%	\$2,063	87.3%		5	27.8%	4.6%	\$2,063	87.3%	54.6%
	Total	18	100.0%	\$2,364	100.0%		18	100.0%	100.0%	\$2,364	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	1	100.0%	\$15	100.0%	97.4%	1	100.0%	33.3%	\$15	100.0%	61.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%				
	Total	1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%
	Total	1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%
	Total	1	100.0%	\$15	100.0%		1	100.0%	100.0%	\$15	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.3%	\$76	0.7%	2.4%	1	1.3%	0.3%	\$76	0.7%	0.1%
	Moderate	8	10.5%	\$855	8.3%	11.0%	8	10.5%	6.8%	\$855	8.3%	4.8%
	Middle	38	50.0%	\$4,537	44.3%	47.0%	38	50.0%	40.7%	\$4,537	44.3%	36.0%
	Upper	29	38.2%	\$4,774	46.6%	39.6%	29	38.2%	52.0%	\$4,774	46.6%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	76	100.0%	\$10,242	100.0%	100.0%	76	100.0%	100.0%	\$10,242	100.0%	100.0%
REFINANCE	Low	2	1.6%	\$89	0.8%	2.4%	2	1.6%	0.6%	\$89	0.8%	0.2%
	Moderate	8	6.3%	\$481	4.5%	11.0%	8	6.3%	8.6%	\$481	4.5%	5.1%
	Middle	74	58.7%	\$5,624	53.0%	47.0%	74	58.7%	41.5%	\$5,624	53.0%	35.9%
	Upper	42	33.3%	\$4,427	41.7%	39.6%	42	33.3%	49.2%	\$4,427	41.7%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	126	100.0%	\$10,621	100.0%	100.0%	126	100.0%	100.0%	\$10,621	100.0%	100.0%
HOME IMPROVEMENT	Low	2	1.6%	\$51	2.3%	2.4%	2	1.6%	2.1%	\$51	2.3%	1.0%
	Moderate	10	7.8%	\$163	7.3%	11.0%	10	7.8%	10.8%	\$163	7.3%	6.9%
	Middle	73	57.0%	\$1,016	45.6%	47.0%	73	57.0%	45.7%	\$1,016	45.6%	35.4%
	Upper	43	33.6%	\$999	44.8%	39.6%	43	33.6%	41.4%	\$999	44.8%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	128	100.0%	\$2,229	100.0%	100.0%	128	100.0%	100.0%	\$2,229	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	13.3%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	45.1%	0	0.0%	46.7%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	32.2%	0	0.0%	40.0%	\$0	0.0%	70.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	1.5%	\$216	0.9%	2.4%	5	1.5%	0.6%	\$216	0.9%	0.1%
	Moderate	26	7.9%	\$1,499	6.5%	11.0%	26	7.9%	8.0%	\$1,499	6.5%	4.7%
	Middle	185	56.1%	\$11,177	48.4%	47.0%	185	56.1%	41.6%	\$11,177	48.4%	35.3%
	Upper	114	34.5%	\$10,200	44.2%	39.6%	114	34.5%	49.8%	\$10,200	44.2%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	330	100.0%	\$23,092	100.0%	100.0%	330	100.0%	100.0%	\$23,092	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	4	3.4%	\$193	1.4%	4.2%	4	3.4%	3.1%	\$193	1.4%	4.4%
	Moderate	10	8.6%	\$1,154	8.1%	16.6%	10	8.6%	14.8%	\$1,154	8.1%	17.2%
	Middle	58	50.0%	\$8,606	60.8%	45.9%	58	50.0%	43.9%	\$8,606	60.8%	45.1%
	Upper	44	37.9%	\$4,209	29.7%	33.3%	44	37.9%	36.2%	\$4,209	29.7%	33.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.3%
	Total	116	100.0%	\$14,162	100.0%	100.0%	116	100.0%	100.0%	\$14,162	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	21.7%	\$425	10.4%	10.4%	5	21.7%	21.7%	\$425	10.4%	14.3%
	Middle	12	52.2%	\$2,865	70.0%	44.8%	12	52.2%	36.5%	\$2,865	70.0%	32.3%
	Upper	6	26.1%	\$803	19.6%	44.5%	6	26.1%	41.8%	\$803	19.6%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$4,093	100.0%	100.0%	23	100.0%	100.0%	\$4,093	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	3	3.9%	\$109	1.1%	22.4%	3	3.9%	2.5%	\$109	1.1%	0.8%
	Moderate	6	7.9%	\$352	3.4%	15.9%	6	7.9%	9.1%	\$352	3.4%	5.0%
	Middle	12	15.8%	\$1,259	12.3%	16.8%	12	15.8%	19.2%	\$1,259	12.3%	14.6%
	Upper	54	71.1%	\$8,317	81.2%	44.9%	54	71.1%	53.8%	\$8,317	81.2%	65.1%
	Unknown	1	1.3%	\$205	2.0%	0.0%	1	1.3%	15.4%	\$205	2.0%	14.5%
	Total	76	100.0%	\$10,242	100.0%	100.0%	76	100.0%	100.0%	\$10,242	100.0%	100.0%
REFINANCE	Low	8	6.3%	\$349	3.3%	22.4%	8	6.3%	4.2%	\$349	3.3%	1.5%
	Moderate	15	11.9%	\$649	6.1%	15.9%	15	11.9%	8.2%	\$649	6.1%	4.3%
	Middle	29	23.0%	\$1,948	18.3%	16.8%	29	23.0%	14.6%	\$1,948	18.3%	9.9%
	Upper	72	57.1%	\$7,553	71.1%	44.9%	72	57.1%	53.1%	\$7,553	71.1%	60.6%
	Unknown	2	1.6%	\$122	1.1%	0.0%	2	1.6%	19.9%	\$122	1.1%	23.7%
	Total	126	100.0%	\$10,621	100.0%	100.0%	126	100.0%	100.0%	\$10,621	100.0%	100.0%
HOME IMPROVEMENT	Low	11	8.6%	\$37	1.7%	22.4%	11	8.6%	8.2%	\$37	1.7%	1.5%
	Moderate	18	14.1%	\$264	11.8%	15.9%	18	14.1%	10.8%	\$264	11.8%	5.2%
	Middle	37	28.9%	\$582	26.1%	16.8%	37	28.9%	21.6%	\$582	26.1%	13.6%
	Upper	61	47.7%	\$1,321	59.3%	44.9%	61	47.7%	49.3%	\$1,321	59.3%	58.9%
	Unknown	1	0.8%	\$25	1.1%	0.0%	1	0.8%	10.1%	\$25	1.1%	20.8%
	Total	128	100.0%	\$2,229	100.0%	100.0%	128	100.0%	100.0%	\$2,229	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	22	6.7%	\$495	2.1%	22.4%	22	6.7%	3.7%	\$495	2.1%	1.1%
	Moderate	39	11.8%	\$1,265	5.5%	15.9%	39	11.8%	8.9%	\$1,265	5.5%	4.4%
	Middle	78	23.6%	\$3,789	16.4%	16.8%	78	23.6%	17.5%	\$3,789	16.4%	11.8%
	Upper	187	56.7%	\$17,191	74.4%	44.9%	187	56.7%	52.7%	\$17,191	74.4%	58.6%
	Unknown	4	1.2%	\$352	1.5%	0.0%	4	1.2%	17.1%	\$352	1.5%	24.2%
	Total	330	100.0%	\$23,092	100.0%	100.0%	330	100.0%	100.0%	\$23,092	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	79	68.1%	\$6,000	42.4%	89.5%	79	68.1%	51.2%	\$6,000	42.4%	42.9%
	Over \$1 Million	32	27.6%	\$7,866	55.5%	8.8%	32	27.6%				
	Total Rev. available	111	95.7%	\$13,866	97.9%	98.3%	111	95.7%				
	Rev. Not Known	5	4.3%	\$296	2.1%	1.8%	5	4.3%				
	Total	116	100.0%	\$14,162	100.0%	100.0%	116	100.0%				
Small Business Loan Size	\$100,000 or Less	80	69.0%	\$2,436	17.2%		80	69.0%	87.6%	\$2,436	17.2%	28.7%
	\$100,001 - \$250,000	18	15.5%	\$2,909	20.5%		18	15.5%	7.4%	\$2,909	20.5%	22.7%
	\$250,001 - \$1 Million	18	15.5%	\$8,817	62.3%		18	15.5%	5.0%	\$8,817	62.3%	48.6%
	Total	116	100.0%	\$14,162	100.0%		116	100.0%	100.0%	\$14,162	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	20	87.0%	\$2,936	71.7%	95.4%	20	87.0%	65.9%	\$2,936	71.7%	63.3%
	Over \$1 Million	3	13.0%	\$1,157	28.3%	4.6%	3	13.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	23	100.0%	\$4,093	100.0%	100.0%	23	100.0%				
	Total	23	100.0%	\$4,093	100.0%		23	100.0%	100.0%	\$4,093	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	11	47.8%	\$398	9.7%		11	47.8%	81.3%	\$398	9.7%	33.8%
	\$100,001 - \$250,000	5	21.7%	\$993	24.3%		5	21.7%	13.7%	\$993	24.3%	36.7%
	\$250,001 - \$500,000	7	30.4%	\$2,702	66.0%		7	30.4%	4.9%	\$2,702	66.0%	29.5%
	Total	23	100.0%	\$4,093	100.0%		23	100.0%	100.0%	\$4,093	100.0%	100.0%
	Total	23	100.0%	\$4,093	100.0%		23	100.0%	100.0%	\$4,093	100.0%	100.0%
	Total	23	100.0%	\$4,093	100.0%		23	100.0%	100.0%	\$4,093	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MS Central MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.1%	\$119	1.0%	2.6%	1	1.1%	1.1%	\$119	1.0%	0.7%
	Moderate	8	9.0%	\$706	5.9%	10.2%	8	9.0%	5.8%	\$706	5.9%	3.9%
	Middle	53	59.6%	\$7,009	58.7%	52.1%	53	59.6%	47.4%	\$7,009	58.7%	42.3%
	Upper	27	30.3%	\$4,111	34.4%	35.1%	27	30.3%	45.7%	\$4,111	34.4%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	89	100.0%	\$11,945	100.0%	100.0%	89	100.0%	100.0%	\$11,945	100.0%	100.0%
REFINANCE	Low	2	2.1%	\$186	2.2%	2.6%	2	2.1%	1.7%	\$186	2.2%	2.7%
	Moderate	9	9.6%	\$555	6.4%	10.2%	9	9.6%	8.0%	\$555	6.4%	4.4%
	Middle	46	48.9%	\$4,108	47.6%	52.1%	46	48.9%	50.8%	\$4,108	47.6%	46.9%
	Upper	37	39.4%	\$3,781	43.8%	35.1%	37	39.4%	39.4%	\$3,781	43.8%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$8,630	100.0%	100.0%	94	100.0%	100.0%	\$8,630	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.8%	\$0	0.0%	6.6%
	Moderate	9	7.8%	\$139	6.5%	10.2%	9	7.8%	6.2%	\$139	6.5%	2.6%
	Middle	61	53.0%	\$1,151	53.8%	52.1%	61	53.0%	53.7%	\$1,151	53.8%	48.6%
	Upper	45	39.1%	\$848	39.7%	35.1%	45	39.1%	37.3%	\$848	39.7%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$2,138	100.0%	100.0%	115	100.0%	100.0%	\$2,138	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.7%	0	0.0%	18.5%	\$0	0.0%	3.5%
	Moderate	0	0.0%	\$0	0.0%	14.2%	0	0.0%	18.5%	\$0	0.0%	16.1%
	Middle	0	0.0%	\$0	0.0%	44.8%	0	0.0%	40.7%	\$0	0.0%	20.5%
	Upper	0	0.0%	\$0	0.0%	31.3%	0	0.0%	22.2%	\$0	0.0%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	1.0%	\$305	1.3%	2.6%	3	1.0%	1.6%	\$305	1.3%	1.7%
	Moderate	26	8.7%	\$1,400	6.2%	10.2%	26	8.7%	6.7%	\$1,400	6.2%	4.5%
	Middle	160	53.7%	\$12,268	54.0%	52.1%	160	53.7%	49.1%	\$12,268	54.0%	43.1%
	Upper	109	36.6%	\$8,740	38.5%	35.1%	109	36.6%	42.6%	\$8,740	38.5%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	298	100.0%	\$22,713	100.0%	100.0%	298	100.0%	100.0%	\$22,713	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	10	9.4%	\$1,123	9.0%	5.9%	10	9.4%	4.2%	\$1,123	9.0%	5.8%
	Moderate	15	14.2%	\$2,311	18.5%	19.6%	15	14.2%	15.8%	\$2,311	18.5%	22.1%
	Middle	56	52.8%	\$5,840	46.7%	45.5%	56	52.8%	46.6%	\$5,840	46.7%	45.1%
	Upper	25	23.6%	\$3,236	25.9%	29.1%	25	23.6%	31.2%	\$3,236	25.9%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	0.4%
	Total	106	100.0%	\$12,510	100.0%	100.0%	106	100.0%	100.0%	\$12,510	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$450	14.2%	5.7%	2	9.1%	9.0%	\$450	14.2%	11.9%
	Middle	15	68.2%	\$1,983	62.8%	63.6%	15	68.2%	65.8%	\$1,983	62.8%	53.2%
	Upper	5	22.7%	\$727	23.0%	29.9%	5	22.7%	25.2%	\$727	23.0%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$3,160	100.0%	100.0%	22	100.0%	100.0%	\$3,160	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Central MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	4	4.5%	\$224	1.9%	23.3%	4	4.5%	2.4%	\$224	1.9%	1.0%
	Moderate	14	15.7%	\$1,264	10.6%	15.6%	14	15.7%	12.4%	\$1,264	10.6%	6.6%
	Middle	21	23.6%	\$2,330	19.5%	16.6%	21	23.6%	19.6%	\$2,330	19.5%	15.1%
	Upper	49	55.1%	\$7,955	66.6%	44.4%	49	55.1%	52.0%	\$7,955	66.6%	64.5%
	Unknown	1	1.1%	\$172	1.4%	0.0%	1	1.1%	13.6%	\$172	1.4%	12.8%
	Total	89	100.0%	\$11,945	100.0%	100.0%	89	100.0%	100.0%	\$11,945	100.0%	100.0%
REFINANCE	Low	7	7.4%	\$241	2.8%	23.3%	7	7.4%	4.2%	\$241	2.8%	2.2%
	Moderate	12	12.8%	\$951	11.0%	15.6%	12	12.8%	7.5%	\$951	11.0%	3.8%
	Middle	17	18.1%	\$1,372	15.9%	16.6%	17	18.1%	16.5%	\$1,372	15.9%	12.2%
	Upper	53	56.4%	\$5,553	64.3%	44.4%	53	56.4%	52.6%	\$5,553	64.3%	58.2%
	Unknown	5	5.3%	\$513	5.9%	0.0%	5	5.3%	19.2%	\$513	5.9%	23.6%
	Total	94	100.0%	\$8,630	100.0%	100.0%	94	100.0%	100.0%	\$8,630	100.0%	100.0%
HOME IMPROVEMENT	Low	9	7.8%	\$29	1.4%	23.3%	9	7.8%	4.6%	\$29	1.4%	0.8%
	Moderate	19	16.5%	\$258	12.1%	15.6%	19	16.5%	14.9%	\$258	12.1%	5.5%
	Middle	24	20.9%	\$362	16.9%	16.6%	24	20.9%	16.7%	\$362	16.9%	9.1%
	Upper	61	53.0%	\$1,464	68.5%	44.4%	61	53.0%	53.0%	\$1,464	68.5%	70.0%
	Unknown	2	1.7%	\$25	1.2%	0.0%	2	1.7%	10.8%	\$25	1.2%	14.6%
	Total	115	100.0%	\$2,138	100.0%	100.0%	115	100.0%	100.0%	\$2,138	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	6.7%	\$494	2.2%	23.3%	20	6.7%	3.2%	\$494	2.2%	1.3%
	Moderate	45	15.1%	\$2,473	10.9%	15.6%	45	15.1%	10.9%	\$2,473	10.9%	5.3%
	Middle	62	20.8%	\$4,064	17.9%	16.6%	62	20.8%	18.1%	\$4,064	17.9%	13.3%
	Upper	163	54.7%	\$14,972	65.9%	44.4%	163	54.7%	51.9%	\$14,972	65.9%	59.8%
	Unknown	8	2.7%	\$710	3.1%	0.0%	8	2.7%	15.9%	\$710	3.1%	20.3%
	Total	298	100.0%	\$22,713	100.0%	100.0%	298	100.0%	100.0%	\$22,713	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	70	66.0%	\$5,407	43.2%	87.7%	70	66.0%	49.0%	\$5,407	43.2%	43.8%
	Over \$1 Million	34	32.1%	\$7,018	56.1%	10.2%	34	32.1%				
	Total Rev. available	104	98.1%	\$12,425	99.3%	97.9%	104	98.1%				
	Rev. Not Known	2	1.9%	\$85	0.7%	2.1%	2	1.9%				
	Total	106	100.0%	\$12,510	100.0%	100.0%	106	100.0%				
Small Business Loan Size	\$100,000 or Less	77	72.6%	\$2,695	21.5%		77	72.6%	87.4%	\$2,695	21.5%	27.6%
	\$100,001 - \$250,000	14	13.2%	\$2,552	20.4%		14	13.2%	6.8%	\$2,552	20.4%	20.3%
	\$250,001 - \$1 Million	15	14.2%	\$7,263	58.1%		15	14.2%	5.8%	\$7,263	58.1%	52.1%
	Total	106	100.0%	\$12,510	100.0%		106	100.0%	100.0%	\$12,510	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	20	90.9%	\$2,775	87.8%	94.4%	20	90.9%	66.3%	\$2,775	87.8%	69.6%
	Over \$1 Million	2	9.1%	\$385	12.2%	5.6%	2	9.1%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	22	100.0%	\$3,160	100.0%	100.0%	22	100.0%				
Small Farm Loan Size	\$100,000 or Less	13	59.1%	\$666	21.1%		13	59.1%	83.3%	\$666	21.1%	36.4%
	\$100,001 - \$250,000	5	22.7%	\$1,000	31.6%		5	22.7%	11.8%	\$1,000	31.6%	32.6%
	\$250,001 - \$500,000	4	18.2%	\$1,494	47.3%		4	18.2%	4.9%	\$1,494	47.3%	31.0%
	Total	22	100.0%	\$3,160	100.0%		22	100.0%	100.0%	\$3,160	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	10	8.6%	\$1,675	8.7%	12.4%	10	8.6%	6.1%	\$1,675	8.7%	4.7%
	Middle	72	62.1%	\$11,767	61.0%	60.2%	72	62.1%	59.3%	\$11,767	61.0%	56.7%
	Upper	34	29.3%	\$5,853	30.3%	25.3%	34	29.3%	34.2%	\$5,853	30.3%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	116	100.0%	\$19,295	100.0%	100.0%	116	100.0%	100.0%	\$19,295	100.0%	100.0%
REFINANCE	Low	1	1.3%	\$14	0.1%	2.1%	1	1.3%	1.6%	\$14	0.1%	0.9%
	Moderate	13	16.7%	\$1,880	19.1%	12.4%	13	16.7%	8.4%	\$1,880	19.1%	6.7%
	Middle	49	62.8%	\$5,689	57.9%	60.2%	49	62.8%	57.1%	\$5,689	57.9%	55.1%
	Upper	15	19.2%	\$2,237	22.8%	25.3%	15	19.2%	32.9%	\$2,237	22.8%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	78	100.0%	\$9,820	100.0%	100.0%	78	100.0%	100.0%	\$9,820	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.2%	\$13	2.1%	2.1%	1	2.2%	1.4%	\$13	2.1%	0.4%
	Moderate	4	8.7%	\$90	14.4%	12.4%	4	8.7%	14.9%	\$90	14.4%	7.8%
	Middle	29	63.0%	\$284	45.6%	60.2%	29	63.0%	58.8%	\$284	45.6%	50.5%
	Upper	12	26.1%	\$236	37.9%	25.3%	12	26.1%	24.9%	\$236	37.9%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$623	100.0%	100.0%	46	100.0%	100.0%	\$623	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.6%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	23.1%	0	0.0%	36.8%	\$0	0.0%	59.9%
	Middle	0	0.0%	\$0	0.0%	64.0%	0	0.0%	52.6%	\$0	0.0%	38.2%
	Upper	0	0.0%	\$0	0.0%	10.3%	0	0.0%	7.9%	\$0	0.0%	1.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.8%	\$27	0.1%	2.1%	2	0.8%	0.8%	\$27	0.1%	0.4%
	Moderate	27	11.3%	\$3,645	12.3%	12.4%	27	11.3%	7.6%	\$3,645	12.3%	10.9%
	Middle	150	62.5%	\$17,740	59.7%	60.2%	150	62.5%	58.5%	\$17,740	59.7%	54.2%
	Upper	61	25.4%	\$8,326	28.0%	25.3%	61	25.4%	33.1%	\$8,326	28.0%	34.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	240	100.0%	\$29,738	100.0%	100.0%	240	100.0%	100.0%	\$29,738	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	1.6%	\$126	1.6%	3.4%	1	1.6%	2.8%	\$126	1.6%	3.6%
	Moderate	9	14.1%	\$1,246	16.1%	19.0%	9	14.1%	18.9%	\$1,246	16.1%	23.6%
	Middle	42	65.6%	\$4,496	58.2%	54.6%	42	65.6%	52.5%	\$4,496	58.2%	48.0%
	Upper	12	18.8%	\$1,854	24.0%	22.9%	12	18.8%	24.4%	\$1,854	24.0%	24.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Total	64	100.0%	\$7,722	100.0%	100.0%	64	100.0%	100.0%	\$7,722	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.9%	0	0.0%	14.3%	\$0	0.0%	3.3%
	Middle	0	0.0%	\$0	0.0%	74.1%	0	0.0%	57.1%	\$0	0.0%	54.5%
	Upper	0	0.0%	\$0	0.0%	18.5%	0	0.0%	28.6%	\$0	0.0%	42.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	7	6.0%	\$485	2.5%	21.8%	7	6.0%	2.6%	\$485	2.5%	1.3%
	Moderate	24	20.7%	\$2,281	11.8%	17.1%	24	20.7%	13.3%	\$2,281	11.8%	9.2%
	Middle	26	22.4%	\$3,393	17.6%	20.4%	26	22.4%	23.3%	\$3,393	17.6%	21.0%
	Upper	57	49.1%	\$12,684	65.7%	40.7%	57	49.1%	37.0%	\$12,684	65.7%	48.1%
	Unknown	2	1.7%	\$452	2.3%	0.0%	2	1.7%	23.7%	\$452	2.3%	20.5%
	Total	116	100.0%	\$19,295	100.0%	100.0%	116	100.0%	100.0%	\$19,295	100.0%	100.0%
REFINANCE	Low	2	2.6%	\$94	1.0%	21.8%	2	2.6%	4.1%	\$94	1.0%	1.9%
	Moderate	12	15.4%	\$711	7.2%	17.1%	12	15.4%	9.2%	\$711	7.2%	5.2%
	Middle	21	26.9%	\$1,822	18.6%	20.4%	21	26.9%	15.0%	\$1,822	18.6%	11.5%
	Upper	40	51.3%	\$6,619	67.4%	40.7%	40	51.3%	41.7%	\$6,619	67.4%	49.0%
	Unknown	3	3.8%	\$574	5.8%	0.0%	3	3.8%	30.1%	\$574	5.8%	32.4%
	Total	78	100.0%	\$9,820	100.0%	100.0%	78	100.0%	100.0%	\$9,820	100.0%	100.0%
HOME IMPROVEMENT	Low	4	8.7%	\$61	9.8%	21.8%	4	8.7%	12.9%	\$61	9.8%	2.4%
	Moderate	12	26.1%	\$131	21.0%	17.1%	12	26.1%	17.7%	\$131	21.0%	6.6%
	Middle	13	28.3%	\$166	26.6%	20.4%	13	28.3%	21.3%	\$166	26.6%	14.4%
	Upper	17	37.0%	\$265	42.5%	40.7%	17	37.0%	42.6%	\$265	42.5%	67.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.5%	\$0	0.0%	9.6%
	Total	46	100.0%	\$623	100.0%	100.0%	46	100.0%	100.0%	\$623	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	5.4%	\$640	2.2%	21.8%	13	5.4%	3.7%	\$640	2.2%	1.4%
	Moderate	48	20.0%	\$3,123	10.5%	17.1%	48	20.0%	12.2%	\$3,123	10.5%	7.0%
	Middle	60	25.0%	\$5,381	18.1%	20.4%	60	25.0%	20.4%	\$5,381	18.1%	15.8%
	Upper	114	47.5%	\$19,568	65.8%	40.7%	114	47.5%	38.8%	\$19,568	65.8%	43.8%
	Unknown	5	2.1%	\$1,026	3.5%	0.0%	5	2.1%	25.0%	\$1,026	3.5%	32.1%
	Total	240	100.0%	\$29,738	100.0%	100.0%	240	100.0%	100.0%	\$29,738	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	53	82.8%	\$4,370	56.6%	91.9%	53	82.8%	39.5%	\$4,370	56.6%	37.9%
	Over \$1 Million	10	15.6%	\$2,352	30.5%	7.0%	10	15.6%				
	Total Rev. available	63	98.4%	\$6,722	87.1%	98.9%	63	98.4%				
	Rev. Not Known	1	1.6%	\$1,000	13.0%	1.0%	1	1.6%				
	Total	64	100.0%	\$7,722	100.0%	100.0%	64	100.0%				
Small Business Loan Size	\$100,000 or Less	49	76.6%	\$1,312	17.0%		49	76.6%	91.2%	\$1,312	17.0%	30.2%
	\$100,001 - \$250,000	5	7.8%	\$865	11.2%		5	7.8%	4.4%	\$865	11.2%	16.8%
	\$250,001 - \$1 Million	10	15.6%	\$5,545	71.8%		10	15.6%	4.4%	\$5,545	71.8%	53.1%
	Total	64	100.0%	\$7,722	100.0%		64	100.0%	100.0%	\$7,722	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	78.6%	\$0	0.0%	82.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	78.6%	\$0	0.0%	32.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	21.4%	\$0	0.0%	67.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MS Gulfport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	2.1%	\$106	0.6%	3.6%	2	2.1%	1.4%	\$106	0.6%	0.7%
	Moderate	5	5.2%	\$669	4.0%	10.8%	5	5.2%	8.5%	\$669	4.0%	6.3%
	Middle	60	62.5%	\$10,822	64.6%	58.2%	60	62.5%	54.3%	\$10,822	64.6%	53.3%
	Upper	29	30.2%	\$5,158	30.8%	27.4%	29	30.2%	35.9%	\$5,158	30.8%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$16,755	100.0%	100.0%	96	100.0%	100.0%	\$16,755	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Moderate	6	8.7%	\$632	8.2%	10.8%	6	8.7%	8.5%	\$632	8.2%	6.5%
	Middle	41	59.4%	\$4,624	59.7%	58.2%	41	59.4%	56.8%	\$4,624	59.7%	57.1%
	Upper	22	31.9%	\$2,483	32.1%	27.4%	22	31.9%	32.7%	\$2,483	32.1%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$7,739	100.0%	100.0%	69	100.0%	100.0%	\$7,739	100.0%	100.0%
HOME IMPROVEMENT	Low	2	4.8%	\$9	1.0%	3.6%	2	4.8%	3.7%	\$9	1.0%	2.0%
	Moderate	5	11.9%	\$41	4.4%	10.8%	5	11.9%	12.6%	\$41	4.4%	7.0%
	Middle	25	59.5%	\$727	77.4%	58.2%	25	59.5%	54.7%	\$727	77.4%	57.9%
	Upper	10	23.8%	\$162	17.3%	27.4%	10	23.8%	29.1%	\$162	17.3%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$939	100.0%	100.0%	42	100.0%	100.0%	\$939	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	11.2%	0	0.0%	4.3%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	22.2%	0	0.0%	21.7%	\$0	0.0%	12.8%
	Middle	0	0.0%	\$0	0.0%	54.2%	0	0.0%	52.2%	\$0	0.0%	65.9%
	Upper	0	0.0%	\$0	0.0%	12.1%	0	0.0%	21.7%	\$0	0.0%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	1.9%	\$115	0.5%	3.6%	4	1.9%	1.7%	\$115	0.5%	0.8%
	Moderate	16	7.7%	\$1,342	5.3%	10.8%	16	7.7%	8.8%	\$1,342	5.3%	6.5%
	Middle	126	60.9%	\$16,173	63.6%	58.2%	126	60.9%	55.0%	\$16,173	63.6%	54.6%
	Upper	61	29.5%	\$7,803	30.7%	27.4%	61	29.5%	34.6%	\$7,803	30.7%	38.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	207	100.0%	\$25,433	100.0%	100.0%	207	100.0%	100.0%	\$25,433	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	8	9.8%	\$768	13.5%	8.3%	8	9.8%	8.6%	\$768	13.5%	10.8%
	Moderate	13	15.9%	\$1,564	27.5%	12.8%	13	15.9%	11.5%	\$1,564	27.5%	17.0%
	Middle	43	52.4%	\$2,487	43.7%	55.2%	43	52.4%	55.6%	\$2,487	43.7%	51.0%
	Upper	18	22.0%	\$877	15.4%	23.3%	18	22.0%	22.5%	\$877	15.4%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	1.1%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.9%
	Total	82	100.0%	\$5,696	100.0%	100.0%	82	100.0%	100.0%	\$5,696	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	1	50.0%	\$1	16.7%	2.9%	1	50.0%	4.0%	\$1	16.7%	0.1%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	8.0%	\$0	0.0%	24.8%
	Middle	0	0.0%	\$0	0.0%	77.9%	0	0.0%	56.0%	\$0	0.0%	19.4%
	Upper	1	50.0%	\$5	83.3%	16.2%	1	50.0%	32.0%	\$5	83.3%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%	100.0%	\$6	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Gulfport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	7	7.3%	\$571	3.4%	23.0%	7	7.3%	2.4%	\$571	3.4%	1.2%
	Moderate	10	10.4%	\$1,129	6.7%	16.4%	10	10.4%	12.9%	\$1,129	6.7%	8.6%
	Middle	23	24.0%	\$3,451	20.6%	19.3%	23	24.0%	24.0%	\$3,451	20.6%	20.4%
	Upper	53	55.2%	\$11,158	66.6%	41.2%	53	55.2%	41.2%	\$11,158	66.6%	51.6%
	Unknown	3	3.1%	\$446	2.7%	0.0%	3	3.1%	19.5%	\$446	2.7%	18.3%
	Total	96	100.0%	\$16,755	100.0%	100.0%	96	100.0%	100.0%	\$16,755	100.0%	100.0%
REFINANCE	Low	6	8.7%	\$431	5.6%	23.0%	6	8.7%	4.0%	\$431	5.6%	2.1%
	Moderate	6	8.7%	\$537	6.9%	16.4%	6	8.7%	10.2%	\$537	6.9%	7.0%
	Middle	20	29.0%	\$2,518	32.5%	19.3%	20	29.0%	16.1%	\$2,518	32.5%	12.5%
	Upper	37	53.6%	\$4,253	55.0%	41.2%	37	53.6%	46.4%	\$4,253	55.0%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.3%	\$0	0.0%	24.3%
	Total	69	100.0%	\$7,739	100.0%	100.0%	69	100.0%	100.0%	\$7,739	100.0%	100.0%
HOME IMPROVEMENT	Low	7	16.7%	\$34	3.6%	23.0%	7	16.7%	13.0%	\$34	3.6%	6.5%
	Moderate	4	9.5%	\$23	2.4%	16.4%	4	9.5%	18.3%	\$23	2.4%	10.1%
	Middle	6	14.3%	\$82	8.7%	19.3%	6	14.3%	19.0%	\$82	8.7%	12.4%
	Upper	25	59.5%	\$800	85.2%	41.2%	25	59.5%	46.8%	\$800	85.2%	66.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	5.1%
	Total	42	100.0%	\$939	100.0%	100.0%	42	100.0%	100.0%	\$939	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	9.7%	\$1,036	4.1%	23.0%	20	9.7%	3.6%	\$1,036	4.1%	1.5%
	Moderate	20	9.7%	\$1,689	6.6%	16.4%	20	9.7%	12.5%	\$1,689	6.6%	8.0%
	Middle	49	23.7%	\$6,051	23.8%	19.3%	49	23.7%	21.4%	\$6,051	23.8%	17.7%
	Upper	115	55.6%	\$16,211	63.7%	41.2%	115	55.6%	42.8%	\$16,211	63.7%	51.6%
	Unknown	3	1.4%	\$446	1.8%	0.0%	3	1.4%	19.6%	\$446	1.8%	21.2%
	Total	207	100.0%	\$25,433	100.0%	100.0%	207	100.0%	100.0%	\$25,433	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	56	68.3%	\$2,161	37.9%	90.6%	56	68.3%	41.7%	\$2,161	37.9%	39.6%
	Over \$1 Million	23	28.0%	\$3,362	59.0%	8.3%	23	28.0%				
	Total Rev. available	79	96.3%	\$5,523	96.9%	98.9%	79	96.3%				
	Rev. Not Known	3	3.7%	\$173	3.0%	1.1%	3	3.7%				
	Total	82	100.0%	\$5,696	100.0%	100.0%	82	100.0%				
Small Business Loan Size	\$100,000 or Less	69	84.1%	\$2,126	37.3%		69	84.1%	92.0%	\$2,126	37.3%	33.9%
	\$100,001 - \$250,000	9	11.0%	\$1,635	28.7%		9	11.0%	4.5%	\$1,635	28.7%	19.5%
	\$250,001 - \$1 Million	4	4.9%	\$1,935	34.0%		4	4.9%	3.5%	\$1,935	34.0%	46.6%
	Total	82	100.0%	\$5,696	100.0%		82	100.0%	100.0%	\$5,696	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	2	100.0%	\$6	100.0%	97.1%	2	100.0%	68.0%	\$6	100.0%	90.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$6	100.0%	100.0%	2	100.0%				
Small Farm Loan Size	\$100,000 or Less	2	100.0%	\$6	100.0%		2	100.0%	88.0%	\$6	100.0%	29.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.0%	\$0	0.0%	70.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$6	100.0%		2	100.0%	100.0%	\$6	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	4.7%	\$407	3.5%	6.3%	4	4.7%	2.3%	\$407	3.5%	2.4%
	Moderate	9	10.6%	\$1,076	9.3%	11.8%	9	10.6%	10.0%	\$1,076	9.3%	7.3%
	Middle	30	35.3%	\$3,534	30.7%	37.5%	30	35.3%	29.9%	\$3,534	30.7%	25.2%
	Upper	42	49.4%	\$6,498	56.4%	44.5%	42	49.4%	57.8%	\$6,498	56.4%	65.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	85	100.0%	\$11,515	100.0%	100.0%	85	100.0%	100.0%	\$11,515	100.0%	100.0%
REFINANCE	Low	2	3.4%	\$140	2.1%	6.3%	2	3.4%	3.0%	\$140	2.1%	1.9%
	Moderate	7	12.1%	\$484	7.4%	11.8%	7	12.1%	8.1%	\$484	7.4%	5.2%
	Middle	23	39.7%	\$2,602	39.9%	37.5%	23	39.7%	34.5%	\$2,602	39.9%	28.0%
	Upper	26	44.8%	\$3,293	50.5%	44.5%	26	44.8%	54.4%	\$3,293	50.5%	64.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$6,519	100.0%	100.0%	58	100.0%	100.0%	\$6,519	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.9%	\$18	4.1%	6.3%	2	5.9%	7.3%	\$18	4.1%	14.0%
	Moderate	3	8.8%	\$11	2.5%	11.8%	3	8.8%	11.4%	\$11	2.5%	7.3%
	Middle	17	50.0%	\$197	44.5%	37.5%	17	50.0%	37.3%	\$197	44.5%	27.6%
	Upper	12	35.3%	\$217	49.0%	44.5%	12	35.3%	44.1%	\$217	49.0%	51.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$443	100.0%	100.0%	34	100.0%	100.0%	\$443	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.1%	0	0.0%	15.4%	\$0	0.0%	16.1%
	Moderate	0	0.0%	\$0	0.0%	58.3%	0	0.0%	38.5%	\$0	0.0%	47.7%
	Middle	0	0.0%	\$0	0.0%	11.4%	0	0.0%	26.9%	\$0	0.0%	18.0%
	Upper	0	0.0%	\$0	0.0%	17.3%	0	0.0%	19.2%	\$0	0.0%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	4.5%	\$565	3.1%	6.3%	8	4.5%	2.9%	\$565	3.1%	3.0%
	Moderate	19	10.7%	\$1,571	8.5%	11.8%	19	10.7%	9.6%	\$1,571	8.5%	8.3%
	Middle	70	39.5%	\$6,333	34.3%	37.5%	70	39.5%	31.9%	\$6,333	34.3%	25.9%
	Upper	80	45.2%	\$10,008	54.2%	44.5%	80	45.2%	55.6%	\$10,008	54.2%	62.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	177	100.0%	\$18,477	100.0%	100.0%	177	100.0%	100.0%	\$18,477	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	10	14.9%	\$1,347	23.5%	9.7%	10	14.9%	10.3%	\$1,347	23.5%	12.5%
	Moderate	13	19.4%	\$616	10.8%	20.6%	13	19.4%	18.7%	\$616	10.8%	18.6%
	Middle	20	29.9%	\$417	7.3%	29.5%	20	29.9%	30.3%	\$417	7.3%	34.5%
	Upper	24	35.8%	\$3,349	58.5%	40.1%	24	35.8%	39.1%	\$3,349	58.5%	33.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.5%
	Total	67	100.0%	\$5,729	100.0%	100.0%	67	100.0%	100.0%	\$5,729	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	1.8%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	10.5%	\$0	0.0%	20.3%
	Middle	1	100.0%	\$1	100.0%	28.4%	1	100.0%	64.9%	\$1	100.0%	58.4%
	Upper	0	0.0%	\$0	0.0%	55.6%	0	0.0%	22.8%	\$0	0.0%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%	100.0%	\$1	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income		Count	Count		Dollar		Agg	Agg
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	5	5.9%	\$428	3.7%	24.3%	5	5.9%	\$428	3.7%	1.4%	
	Moderate	22	25.9%	\$2,218	19.3%	15.8%	22	25.9%	\$2,218	19.3%	11.3%	
	Middle	25	29.4%	\$3,271	28.4%	16.9%	25	29.4%	\$3,271	28.4%	16.6%	
	Upper	26	30.6%	\$4,691	40.7%	43.0%	26	30.6%	\$4,691	40.7%	51.1%	
	Unknown	7	8.2%	\$907	7.9%	0.0%	7	8.2%	\$907	7.9%	19.6%	
	Total	85	100.0%	\$11,515	100.0%	100.0%	85	100.0%	\$11,515	100.0%	100.0%	
REFINANCE	Low	6	10.3%	\$280	4.3%	24.3%	6	10.3%	\$280	4.3%	2.7%	
	Moderate	12	20.7%	\$967	14.8%	15.8%	12	20.7%	\$967	14.8%	5.6%	
	Middle	7	12.1%	\$732	11.2%	16.9%	7	12.1%	\$732	11.2%	11.2%	
	Upper	28	48.3%	\$3,754	57.6%	43.0%	28	48.3%	\$3,754	57.6%	52.3%	
	Unknown	5	8.6%	\$786	12.1%	0.0%	5	8.6%	\$786	12.1%	28.1%	
	Total	58	100.0%	\$6,519	100.0%	100.0%	58	100.0%	\$6,519	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.9%	\$4	0.9%	24.3%	1	2.9%	\$4	0.9%	1.6%	
	Moderate	9	26.5%	\$130	29.3%	15.8%	9	26.5%	\$130	29.3%	7.6%	
	Middle	5	14.7%	\$86	19.4%	16.9%	5	14.7%	\$86	19.4%	10.4%	
	Upper	16	47.1%	\$178	40.2%	43.0%	16	47.1%	\$178	40.2%	70.1%	
	Unknown	3	8.8%	\$45	10.2%	0.0%	3	8.8%	\$45	10.2%	10.4%	
	Total	34	100.0%	\$443	100.0%	100.0%	34	100.0%	\$443	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	16.9%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	6.8%	\$712	3.9%	24.3%	12	6.8%	\$712	3.9%	1.7%	
	Moderate	43	24.3%	\$3,315	17.9%	15.8%	43	24.3%	\$3,315	17.9%	8.9%	
	Middle	37	20.9%	\$4,089	22.1%	16.9%	37	20.9%	\$4,089	22.1%	14.0%	
	Upper	70	39.5%	\$8,623	46.7%	43.0%	70	39.5%	\$8,623	46.7%	49.7%	
	Unknown	15	8.5%	\$1,738	9.4%	0.0%	15	8.5%	\$1,738	9.4%	25.7%	
	Total	177	100.0%	\$18,477	100.0%	100.0%	177	100.0%	\$18,477	100.0%	100.0%	
Small Business Revenue	Total Businesses											
	\$1 Million or Less	52	77.6%	\$3,327	58.1%	90.5%	52	77.6%	\$3,327	58.1%	39.8%	
	Over \$1 Million	15	22.4%	\$2,402	41.9%	8.6%	15	22.4%				
	Total Rev. available	67	100.0%	\$5,729	100.0%	99.1%	67	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	67	100.0%	\$5,729	100.0%	100.0%	67	100.0%				
Small Business Loan Size	\$100,000 or Less	56	83.6%	\$1,556	27.2%		56	83.6%	\$1,556	27.2%	27.9%	
	\$100,001 - \$250,000	6	9.0%	\$992	17.3%		6	9.0%	\$992	17.3%	19.3%	
	\$250,001 - \$1 Million	5	7.5%	\$3,181	55.5%		5	7.5%	\$3,181	55.5%	52.9%	
	Total	67	100.0%	\$5,729	100.0%		67	100.0%	\$5,729	100.0%	100.0%	
Small Farm Revenue	Total Farms											
	\$1 Million or Less	1	100.0%	\$1	100.0%	96.4%	1	100.0%	\$1	100.0%	58.4%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%				
	Total	1	100.0%	\$1	100.0%		1	100.0%				
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	30.8%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	26.6%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	42.7%	
	Total	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	100.0%	
	Total	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	100.0%	
	Total	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: MS Hattiesburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank		Owner Occupied Units			Count			Dollar			
		Count		Dollar		%	Bank	Agg	%	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.5%	\$195	2.0%	4.5%	1	1.5%	0.9%	\$195	2.0%	0.4%	
	Moderate	3	4.5%	\$427	4.4%	8.6%	3	4.5%	3.5%	\$427	4.4%	3.1%	
	Middle	32	48.5%	\$3,670	38.2%	52.2%	32	48.5%	51.3%	\$3,670	38.2%	45.8%	
	Upper	30	45.5%	\$5,314	55.3%	34.7%	30	45.5%	44.3%	\$5,314	55.3%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	66	100.0%	\$9,606	100.0%	100.0%	66	100.0%	100.0%	\$9,606	100.0%	100.0%	
REFINANCE	Low	1	2.7%	\$79	2.0%	4.5%	1	2.7%	2.7%	\$79	2.0%	1.2%	
	Moderate	4	10.8%	\$300	7.7%	8.6%	4	10.8%	3.7%	\$300	7.7%	3.3%	
	Middle	20	54.1%	\$1,904	48.9%	52.2%	20	54.1%	49.7%	\$1,904	48.9%	46.0%	
	Upper	12	32.4%	\$1,612	41.4%	34.7%	12	32.4%	43.9%	\$1,612	41.4%	49.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	37	100.0%	\$3,595	100.0%	100.0%	37	100.0%	100.0%	\$3,595	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	4.7%	\$0	0.0%	6.1%	
	Moderate	1	2.8%	\$62	10.9%	8.6%	1	2.8%	8.5%	\$62	10.9%	6.7%	
	Middle	24	66.7%	\$299	52.5%	52.2%	24	66.7%	58.9%	\$299	52.5%	58.6%	
	Upper	11	30.6%	\$209	36.7%	34.7%	11	30.6%	27.9%	\$209	36.7%	28.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	36	100.0%	\$570	100.0%	100.0%	36	100.0%	100.0%	\$570	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units												
	Low	0	0.0%	\$0	0.0%	34.6%	0	0.0%	38.9%	\$0	0.0%	62.0%	
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	5.6%	\$0	0.0%	8.4%	
	Middle	0	0.0%	\$0	0.0%	41.8%	0	0.0%	33.3%	\$0	0.0%	18.7%	
	Upper	0	0.0%	\$0	0.0%	13.5%	0	0.0%	22.2%	\$0	0.0%	10.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.4%	\$274	1.9%	4.5%	2	1.4%	1.8%	\$274	1.9%	4.7%	
	Moderate	8	5.8%	\$789	5.6%	8.6%	8	5.8%	3.8%	\$789	5.6%	3.6%	
	Middle	76	54.7%	\$5,873	41.7%	52.2%	76	54.7%	51.0%	\$5,873	41.7%	44.3%	
	Upper	53	38.1%	\$7,135	50.7%	34.7%	53	38.1%	43.3%	\$7,135	50.7%	47.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	139	100.0%	\$14,071	100.0%	100.0%	139	100.0%	100.0%	\$14,071	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses												
	Low	7	10.9%	\$602	17.5%	10.0%	7	10.9%	9.3%	\$602	17.5%	9.2%	
	Moderate	2	3.1%	\$57	1.7%	6.9%	2	3.1%	5.9%	\$57	1.7%	9.6%	
	Middle	33	51.6%	\$1,884	54.7%	54.6%	33	51.6%	53.7%	\$1,884	54.7%	58.2%	
	Upper	22	34.4%	\$900	26.1%	28.5%	22	34.4%	29.3%	\$900	26.1%	22.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	64	100.0%	\$3,443	100.0%	100.0%	64	100.0%	100.0%	\$3,443	100.0%	100.0%	
SMALL FARM	Small Farms												
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	2.2%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	6.7%	\$0	0.0%	1.7%	
	Middle	1	50.0%	\$25	83.3%	50.0%	1	50.0%	75.6%	\$25	83.3%	92.9%	
	Upper	1	50.0%	\$5	16.7%	37.5%	1	50.0%	15.6%	\$5	16.7%	4.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$30	100.0%	100.0%	2	100.0%	100.0%	\$30	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: MS Hattiesburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank	%	Agg	Bank	S %	Agg
#	%	\$ (200s)	\$ %	%	#	%						
HOME PURCHASE	Low	4	6.1%	\$231	2.4%	24.2%	4	6.1%	2.5%	\$231	2.4%	1.1%
	Moderate	12	18.2%	\$1,246	13.0%	14.3%	12	18.2%	12.9%	\$1,246	13.0%	8.3%
	Middle	16	24.2%	\$1,365	19.4%	19.0%	16	24.2%	19.7%	\$1,365	19.4%	15.8%
	Upper	31	47.0%	\$5,695	59.3%	42.5%	31	47.0%	41.3%	\$5,695	59.3%	52.6%
	Unknown	3	4.5%	\$569	5.9%	0.0%	3	4.5%	23.7%	\$569	5.9%	22.3%
	Total	66	100.0%	\$9,606	100.0%	100.0%	66	100.0%	100.0%	\$9,606	100.0%	100.0%
REFINANCE	Low	4	10.8%	\$167	4.3%	24.2%	4	10.8%	4.2%	\$167	4.3%	1.9%
	Moderate	5	13.5%	\$535	13.7%	14.3%	5	13.5%	10.9%	\$535	13.7%	6.9%
	Middle	12	32.4%	\$1,178	30.2%	19.0%	12	32.4%	15.2%	\$1,178	30.2%	10.0%
	Upper	11	29.7%	\$1,558	40.0%	42.5%	11	29.7%	43.5%	\$1,558	40.0%	52.2%
	Unknown	5	13.5%	\$457	11.7%	0.0%	5	13.5%	26.2%	\$457	11.7%	29.0%
	Total	37	100.0%	\$3,893	100.0%	100.0%	37	100.0%	100.0%	\$3,893	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.6%	\$10	1.8%	24.2%	2	5.6%	3.1%	\$10	1.8%	1.2%
	Moderate	4	11.1%	\$23	4.0%	14.3%	4	11.1%	16.3%	\$23	4.0%	6.9%
	Middle	7	19.4%	\$58	10.2%	19.0%	7	19.4%	13.2%	\$58	10.2%	9.9%
	Upper	19	52.8%	\$451	79.1%	42.5%	19	52.8%	52.7%	\$451	79.1%	54.9%
	Unknown	4	11.1%	\$28	4.9%	0.0%	4	11.1%	14.7%	\$28	4.9%	27.1%
	Total	36	100.0%	\$570	100.0%	100.0%	36	100.0%	100.0%	\$570	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	7.2%	\$408	2.9%	24.2%	10	7.2%	3.1%	\$408	2.9%	1.3%
	Moderate	21	15.1%	\$1,804	12.8%	14.3%	21	15.1%	12.3%	\$1,804	12.8%	7.3%
	Middle	35	25.2%	\$3,101	22.0%	19.0%	35	25.2%	17.9%	\$3,101	22.0%	13.0%
	Upper	61	43.9%	\$7,704	54.8%	42.5%	61	43.9%	42.2%	\$7,704	54.8%	49.1%
	Unknown	12	8.6%	\$1,054	7.5%	0.0%	12	8.6%	24.5%	\$1,054	7.5%	29.3%
	Total	139	100.0%	\$14,071	100.0%	100.0%	139	100.0%	100.0%	\$14,071	100.0%	100.0%
Small Business Revenue					Total Businesses							
	\$1 Million or Less	52	81.3%	\$1,973	57.3%	89.2%	52	81.3%	43.6%	\$1,973	57.3%	38.9%
	Over \$1 Million	12	18.8%	\$1,470	42.7%	9.7%	12	18.8%				
	Total Rev. available	64	100.1%	\$3,443	100.0%	98.9%	64	100.1%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
	Total	64	100.0%	\$3,443	100.0%	100.0%	64	100.0%	100.0%			
Small Business Loan Size	\$100,000 or Less	58	90.6%	\$1,836	53.3%		58	90.6%	50.1%	\$1,836	53.3%	31.8%
	\$100,001 - \$250,000	3	4.7%	\$550	16.0%		3	4.7%	5.6%	\$550	16.0%	20.6%
	\$250,001 - \$1 Million	3	4.7%	\$1,057	30.7%		3	4.7%	4.3%	\$1,057	30.7%	47.6%
	Total	64	100.0%	\$3,443	100.0%		64	100.0%	100.0%	\$3,443	100.0%	100.0%
					Total Farms							
	\$1 Million or Less	2	100.0%	\$30	100.0%	94.7%	2	100.0%	64.4%	\$30	100.0%	77.5%
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	5.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$30	100.0%	100.0%	2	100.0%				
	\$100,000 or Less	2	100.0%	\$30	100.0%		2	100.0%	73.3%	\$30	100.0%	31.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.8%	\$0	0.0%	35.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.9%	\$0	0.0%	33.8%
Total	2	100.0%	\$30	100.0%		2	100.0%	100.0%	\$30	100.0%	100.0%	

Origination & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2017 ITICC Census Data, 2017 D&D Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	20	10.6%	\$1,947	6.9%	7.9%	20	10.6%	4.4%	\$1,947	6.9%
	Middle	66	35.1%	\$8,366	29.5%	63.3%	66	35.1%	43.7%	\$8,366	29.5%
	Upper	102	54.3%	\$18,064	63.7%	28.8%	102	54.3%	51.9%	\$18,064	63.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%
	Total	188	100.0%	\$28,377	100.0%	100.0%	188	100.0%	100.0%	\$28,377	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	16	10.0%	\$789	4.4%	7.9%	16	10.0%	5.5%	\$789	4.4%
	Middle	72	45.0%	\$6,761	38.0%	63.3%	72	45.0%	48.0%	\$6,761	38.0%
	Upper	72	45.0%	\$10,243	57.6%	28.8%	72	45.0%	46.5%	\$10,243	57.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	160	100.0%	\$17,793	100.0%	100.0%	160	100.0%	100.0%	\$17,793	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	12	9.0%	\$95	4.1%	7.9%	12	9.0%	6.2%	\$95	4.1%
	Middle	76	57.1%	\$1,290	55.8%	63.3%	76	57.1%	60.7%	\$1,290	55.8%
	Upper	45	33.8%	\$928	40.1%	28.8%	45	33.8%	33.1%	\$928	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	133	100.0%	\$2,313	100.0%	100.0%	133	100.0%	100.0%	\$2,313	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	11.8%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	45.7%	0	0.0%	23.5%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	64.7%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	48	10.0%	\$2,831	5.8%	7.9%	48	10.0%	4.9%	\$2,831	5.8%
	Middle	214	44.5%	\$16,417	33.9%	63.3%	214	44.5%	46.7%	\$16,417	33.9%
	Upper	219	45.5%	\$29,235	60.3%	28.8%	219	45.5%	48.3%	\$29,235	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%
	Total	481	100.0%	\$48,483	100.0%	100.0%	481	100.0%	100.0%	\$48,483	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	19	12.9%	\$2,752	18.3%	10.8%	19	12.9%	7.7%	\$2,752	18.3%
	Middle	68	46.3%	\$6,265	41.7%	58.0%	68	46.3%	56.2%	\$6,265	41.7%
	Upper	57	38.8%	\$5,982	39.8%	31.0%	57	38.8%	33.6%	\$5,982	39.8%
	Unknown	3	2.0%	\$23	0.2%	0.1%	3	2.0%	0.3%	\$23	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%
	Total	147	100.0%	\$15,022	100.0%	100.0%	147	100.0%	100.0%	\$15,022	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	10	22.2%	\$2,999	27.6%	11.4%	10	22.2%	18.0%	\$2,999	27.6%
	Middle	18	40.0%	\$3,454	31.8%	70.3%	18	40.0%	61.1%	\$3,454	31.8%
	Upper	17	37.8%	\$4,421	40.7%	18.2%	17	37.8%	21.0%	\$4,421	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	45	100.0%	\$10,874	100.0%	100.0%	45	100.0%	100.0%	\$10,874	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%	%	Bank #	%	Agg %	Bank \$ (000s)	%	Agg \$ %
HOME PURCHASE	Low	5	2.7%	\$334	1.2%	21.1%	5	2.7%	2.2%	\$334	1.2%	1.0%
	Moderate	24	12.8%	\$2,058	7.3%	16.5%	24	12.8%	11.5%	\$2,058	7.3%	6.0%
	Middle	47	25.0%	\$5,057	17.8%	17.9%	47	25.0%	19.3%	\$5,057	17.8%	14.0%
	Upper	105	55.9%	\$19,682	69.4%	44.5%	105	55.9%	50.7%	\$19,682	69.4%	62.8%
	Unknown	7	3.7%	\$1,246	4.4%	0.0%	7	3.7%	16.4%	\$1,246	4.4%	16.2%
	Total	188	100.0%	\$28,377	100.0%	100.0%	188	100.0%	100.0%	\$28,377	100.0%	100.0%
REFINANCE	Low	13	8.1%	\$589	3.3%	21.1%	13	8.1%	3.8%	\$589	3.3%	1.4%
	Moderate	18	11.3%	\$1,011	5.7%	16.5%	18	11.3%	8.1%	\$1,011	5.7%	4.0%
	Middle	24	15.0%	\$1,966	11.0%	17.9%	24	15.0%	14.8%	\$1,966	11.0%	9.2%
	Upper	97	60.6%	\$13,036	73.3%	44.5%	97	60.6%	55.2%	\$13,036	73.3%	65.6%
	Unknown	8	5.0%	\$1,191	6.7%	0.0%	8	5.0%	18.1%	\$1,191	6.7%	19.8%
	Total	160	100.0%	\$17,793	100.0%	100.0%	160	100.0%	100.0%	\$17,793	100.0%	100.0%
HOME IMPROVEMENT	Low	12	9.0%	\$135	5.8%	21.1%	12	9.0%	6.0%	\$135	5.8%	1.5%
	Moderate	17	12.8%	\$162	7.0%	16.5%	17	12.8%	9.8%	\$162	7.0%	3.2%
	Middle	38	28.6%	\$626	27.1%	17.9%	38	28.6%	20.9%	\$626	27.1%	10.9%
	Upper	65	48.9%	\$1,385	59.9%	44.5%	65	48.9%	48.3%	\$1,385	59.9%	54.6%
	Unknown	1	0.8%	\$5	0.2%	0.0%	1	0.8%	14.9%	\$5	0.2%	29.8%
	Total	133	100.0%	\$2,313	100.0%	100.0%	133	100.0%	100.0%	\$2,313	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	30	6.2%	\$1,058	2.2%	21.1%	30	6.2%	3.1%	\$1,058	2.2%	1.0%
	Moderate	59	12.3%	\$3,231	6.7%	16.5%	59	12.3%	10.1%	\$3,231	6.7%	4.6%
	Middle	109	22.7%	\$7,649	15.8%	17.9%	109	22.7%	17.7%	\$7,649	15.8%	10.7%
	Upper	267	55.5%	\$34,103	70.3%	44.5%	267	55.5%	52.1%	\$34,103	70.3%	56.8%
	Unknown	16	3.3%	\$2,442	5.0%	0.0%	16	3.3%	17.1%	\$2,442	5.0%	26.8%
	Total	481	100.0%	\$48,483	100.0%	100.0%	481	100.0%	100.0%	\$48,483	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	101	68.7%	\$4,167	27.7%	88.8%	101	68.7%	52.2%	\$4,167	27.7%	52.3%
	Over \$1 Million	40	27.2%	\$9,555	63.6%	9.6%	40	27.2%				
	Total Rev. available	141	95.9%	\$13,722	91.3%	98.4%	141	95.9%				
	Rev. Not Known	6	4.1%	\$1,300	8.7%	1.7%	6	4.1%				
	Total	147	100.0%	\$15,022	100.0%	100.0%	147	100.0%				
Small Business Loan Size	\$100,000 or Less	113	76.9%	\$3,271	21.8%		113	76.9%	88.8%	\$3,271	21.8%	30.8%
	\$100,001 - \$250,000	16	10.9%	\$2,785	18.5%		16	10.9%	6.2%	\$2,785	18.5%	20.7%
	\$250,001 - \$1 Million	18	12.2%	\$8,966	59.7%		18	12.2%	5.0%	\$8,966	59.7%	48.6%
	Total	147	100.0%	\$15,022	100.0%		147	100.0%	100.0%	\$15,022	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	36	80.0%	\$8,326	76.6%	97.1%	36	80.0%	67.1%	\$8,326	76.6%	78.1%
	Over \$1 Million	9	20.0%	\$2,548	23.4%	2.9%	9	20.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	45	100.0%	\$10,874	100.0%	100.0%	45	100.0%				
	Total	45	100.0%	\$10,874	100.0%		45	100.0%	100.0%	\$10,874	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	11	24.4%	\$527	4.8%		11	24.4%	81.2%	\$527	4.8%	28.6%
	\$100,001 - \$250,000	15	33.3%	\$2,846	26.2%		15	33.3%	11.6%	\$2,846	26.2%	30.2%
	\$250,001 - \$500,000	19	42.2%	\$7,501	69.0%		19	42.2%	7.2%	\$7,501	69.0%	41.2%
	Total	45	100.0%	\$10,874	100.0%		45	100.0%	100.0%	\$10,874	100.0%	100.0%
	Total	45	100.0%	\$10,874	100.0%		45	100.0%	100.0%	\$10,874	100.0%	100.0%
	Total	45	100.0%	\$10,874	100.0%		45	100.0%	100.0%	\$10,874	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Northern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	7.1%	\$864	3.4%	7.6%	11	7.1%	5.0%	\$864	3.4%	3.5%
	Middle	56	35.9%	\$7,302	28.6%	60.1%	56	35.9%	45.1%	\$7,302	28.6%	37.9%
	Upper	88	56.4%	\$17,263	67.7%	32.2%	88	56.4%	49.7%	\$17,263	67.7%	58.4%
	Unknown	1	0.6%	\$77	0.3%	0.0%	1	0.6%	0.3%	\$77	0.3%	0.2%
	Total	156	100.0%	\$25,506	100.0%	100.0%	156	100.0%	100.0%	\$25,506	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	8.3%	\$434	4.1%	7.6%	9	8.3%	6.8%	\$434	4.1%	4.6%
	Middle	60	55.0%	\$5,709	53.8%	60.1%	60	55.0%	50.3%	\$5,709	53.8%	44.0%
	Upper	40	36.7%	\$4,478	42.2%	32.2%	40	36.7%	42.6%	\$4,478	42.2%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	109	100.0%	\$10,621	100.0%	100.0%	109	100.0%	100.0%	\$10,621	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	9.4%	\$176	11.1%	7.6%	10	9.4%	5.8%	\$176	11.1%	5.1%
	Middle	62	58.5%	\$918	57.7%	60.1%	62	58.5%	63.5%	\$918	57.7%	55.2%
	Upper	34	32.1%	\$497	31.2%	32.2%	34	32.1%	30.6%	\$497	31.2%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$1,591	100.0%	100.0%	106	100.0%	100.0%	\$1,591	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.4%	0	0.0%	15.0%	\$0	0.0%	7.2%
	Middle	0	0.0%	\$0	0.0%	43.1%	0	0.0%	60.0%	\$0	0.0%	59.6%
	Upper	0	0.0%	\$0	0.0%	37.0%	0	0.0%	20.0%	\$0	0.0%	21.8%
	Unknown	0	0.0%	\$0	0.0%	5.4%	0	0.0%	5.0%	\$0	0.0%	11.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	30	8.1%	\$1,474	3.9%	7.6%	30	8.1%	5.7%	\$1,474	3.9%	4.0%
	Middle	178	48.0%	\$13,929	36.9%	60.1%	178	48.0%	48.5%	\$13,929	36.9%	41.2%
	Upper	162	43.7%	\$22,238	59.0%	32.2%	162	43.7%	45.6%	\$22,238	59.0%	54.2%
	Unknown	1	0.3%	\$77	0.2%	0.0%	1	0.3%	0.3%	\$77	0.2%	0.6%
	Total	371	100.0%	\$37,718	100.0%	100.0%	371	100.0%	100.0%	\$37,718	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	14.0%	\$2,333	16.4%	13.5%	18	14.0%	12.4%	\$2,333	16.4%	18.9%
	Middle	65	50.4%	\$6,348	44.5%	51.6%	65	50.4%	47.6%	\$6,348	44.5%	42.1%
	Upper	44	34.1%	\$5,529	38.8%	34.1%	44	34.1%	37.2%	\$5,529	38.8%	37.8%
	Unknown	2	1.6%	\$44	0.3%	0.8%	2	1.6%	0.5%	\$44	0.3%	0.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.6%
	Total	129	100.0%	\$14,254	100.0%	100.0%	129	100.0%	100.0%	\$14,254	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.0%	\$383	4.4%	8.0%	3	7.0%	9.2%	\$383	4.4%	15.2%
	Middle	36	83.7%	\$7,294	84.5%	72.1%	36	83.7%	74.0%	\$7,294	84.5%	68.4%
	Upper	4	9.3%	\$952	11.0%	19.9%	4	9.3%	16.8%	\$952	11.0%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	43	100.0%	\$8,629	100.0%	100.0%	43	100.0%	100.0%	\$8,629	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Northern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	3	1.9%	\$116	0.5%	19.7%	3	1.9%	1.9%	\$116	0.5%	0.7%
	Moderate	26	16.7%	\$2,477	9.7%	16.2%	26	16.7%	13.2%	\$2,477	9.7%	7.6%
	Middle	40	25.6%	\$4,695	18.4%	18.3%	40	25.6%	20.6%	\$4,695	18.4%	15.2%
	Upper	82	52.6%	\$17,282	67.8%	45.7%	82	52.6%	49.4%	\$17,282	67.8%	60.6%
	Unknown	5	3.2%	\$936	3.7%	0.0%	5	3.2%	14.9%	\$936	3.7%	15.9%
	Total	156	100.0%	\$25,506	100.0%	100.0%	156	100.0%	100.0%	\$25,506	100.0%	100.0%
REFINANCE	Low	10	9.2%	\$458	4.3%	19.7%	10	9.2%	5.6%	\$458	4.3%	2.0%
	Moderate	17	15.6%	\$987	9.3%	16.2%	17	15.6%	10.7%	\$987	9.3%	5.8%
	Middle	19	17.4%	\$1,203	11.3%	18.3%	19	17.4%	16.2%	\$1,203	11.3%	11.0%
	Upper	59	54.1%	\$7,386	69.5%	45.7%	59	54.1%	54.2%	\$7,386	69.5%	66.7%
	Unknown	4	3.7%	\$587	5.5%	0.0%	4	3.7%	13.3%	\$587	5.5%	14.4%
	Total	109	100.0%	\$10,621	100.0%	100.0%	109	100.0%	100.0%	\$10,621	100.0%	100.0%
HOME IMPROVEMENT	Low	10	9.4%	\$57	3.6%	19.7%	10	9.4%	7.0%	\$57	3.6%	2.5%
	Moderate	16	15.1%	\$152	9.6%	16.2%	16	15.1%	11.7%	\$152	9.6%	6.9%
	Middle	22	20.8%	\$349	21.9%	18.3%	22	20.8%	17.5%	\$349	21.9%	12.5%
	Upper	54	50.9%	\$1,005	63.2%	45.7%	54	50.9%	45.2%	\$1,005	63.2%	65.9%
	Unknown	4	3.8%	\$28	1.8%	0.0%	4	3.8%	18.5%	\$28	1.8%	12.3%
	Total	106	100.0%	\$1,591	100.0%	100.0%	106	100.0%	100.0%	\$1,591	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	23	6.2%	\$631	1.7%	19.7%	23	6.2%	3.6%	\$631	1.7%	1.2%
	Moderate	59	15.9%	\$3,616	9.6%	16.2%	59	15.9%	12.2%	\$3,616	9.6%	6.7%
	Middle	81	21.8%	\$6,247	16.6%	18.3%	81	21.8%	18.8%	\$6,247	16.6%	13.2%
	Upper	195	52.6%	\$25,673	68.1%	45.7%	195	52.6%	50.6%	\$25,673	68.1%	60.7%
	Unknown	13	3.5%	\$1,551	4.1%	0.0%	13	3.5%	14.9%	\$1,551	4.1%	18.2%
	Total	371	100.0%	\$37,718	100.0%	100.0%	371	100.0%	100.0%	\$37,718	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	85	65.9%	\$5,179	36.3%	87.3%	85	65.9%	52.2%	\$5,179	36.3%	48.7%
	Over \$1 Million	42	32.6%	\$8,963	62.9%	10.8%	42	32.6%				
	Total Rev. available	127	98.5%	\$14,142	99.2%	98.1%	127	98.5%				
	Rev. Not Known	2	1.6%	\$112	0.8%	1.9%	2	1.6%				
	Total	129	100.0%	\$14,254	100.0%	100.0%	129	100.0%				
Small Business Loan Size	\$100,000 or Less	93	72.1%	\$3,542	24.8%		93	72.1%	89.0%	\$3,542	24.8%	33.1%
	\$100,001 - \$250,000	22	17.1%	\$3,952	27.7%		22	17.1%	6.7%	\$3,952	27.7%	22.7%
	\$250,001 - \$1 Million	14	10.9%	\$6,760	47.4%		14	10.9%	4.3%	\$6,760	47.4%	44.2%
	Total	129	100.0%	\$14,254	100.0%		129	100.0%	100.0%	\$14,254	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	36	83.7%	\$7,236	83.9%	96.6%	36	83.7%	61.7%	\$7,236	83.9%	82.8%
	Over \$1 Million	7	16.3%	\$1,393	16.1%	3.4%	7	16.3%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	43	100.0%	\$8,629	100.0%	100.0%	43	100.0%				
	\$100,000 or Less	16	37.2%	\$925	10.7%		16	37.2%	82.6%	\$925	10.7%	31.8%
Small Farm Loan Size	\$100,001 - \$250,000	14	32.6%	\$2,742	31.8%		14	32.6%	12.1%	\$2,742	31.8%	35.3%
	\$250,001 - \$500,000	13	30.2%	\$4,962	57.5%		13	30.2%	5.3%	\$4,962	57.5%	33.0%
	Total	43	100.0%	\$8,629	100.0%		43	100.0%	100.0%	\$8,629	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	5.3%	\$189	5.3%	12.5%	2	5.3%	8.0%	\$189	5.3%	5.5%
	Moderate	7	18.4%	\$603	16.9%	45.9%	7	18.4%	22.8%	\$603	16.9%	18.2%
	Middle	7	18.4%	\$655	18.3%	25.2%	7	18.4%	24.7%	\$655	18.3%	21.6%
	Upper	22	57.9%	\$2,130	59.5%	16.4%	22	57.9%	44.4%	\$2,130	59.5%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	38	100.0%	\$3,577	100.0%	100.0%	38	100.0%	100.0%	\$3,577	100.0%	100.0%
REFINANCE	Low	2	5.4%	\$72	2.6%	12.5%	2	5.4%	9.6%	\$72	2.6%	6.8%
	Moderate	14	37.8%	\$987	35.3%	45.9%	14	37.8%	28.8%	\$987	35.3%	24.8%
	Middle	6	16.2%	\$305	10.9%	25.2%	6	16.2%	26.9%	\$305	10.9%	28.2%
	Upper	15	40.5%	\$1,435	51.3%	16.4%	15	40.5%	34.7%	\$1,435	51.3%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$2,799	100.0%	100.0%	37	100.0%	100.0%	\$2,799	100.0%	100.0%
HOME IMPROVEMENT	Low	13	21.7%	\$87	11.9%	12.5%	13	21.7%	21.8%	\$87	11.9%	17.6%
	Moderate	25	41.7%	\$358	48.8%	45.9%	25	41.7%	40.8%	\$358	48.8%	33.2%
	Middle	14	23.3%	\$186	25.4%	25.2%	14	23.3%	19.5%	\$186	25.4%	23.8%
	Upper	8	13.3%	\$102	13.9%	16.4%	8	13.3%	17.9%	\$102	13.9%	25.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$733	100.0%	100.0%	60	100.0%	100.0%	\$733	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	9.1%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	52.2%	0	0.0%	36.4%	\$0	0.0%	43.9%
	Middle	0	0.0%	\$0	0.0%	6.9%	0	0.0%	9.1%	\$0	0.0%	0.8%
	Upper	0	0.0%	\$0	0.0%	22.5%	0	0.0%	45.5%	\$0	0.0%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	17	12.6%	\$348	4.9%	12.5%	17	12.6%	10.8%	\$348	4.9%	6.1%
	Moderate	46	34.1%	\$1,948	27.4%	45.9%	46	34.1%	28.0%	\$1,948	27.4%	23.1%
	Middle	27	20.0%	\$1,146	16.1%	25.2%	27	20.0%	24.6%	\$1,146	16.1%	23.2%
	Upper	45	33.3%	\$3,667	51.6%	16.4%	45	33.3%	36.5%	\$3,667	51.6%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	135	100.0%	\$7,109	100.0%	100.0%	135	100.0%	100.0%	\$7,109	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	9	20.5%	\$2,074	39.0%	14.7%	9	20.5%	11.1%	\$2,074	39.0%	10.1%
	Moderate	22	50.0%	\$1,240	23.3%	44.9%	22	50.0%	40.8%	\$1,240	23.3%	47.2%
	Middle	11	25.0%	\$1,961	36.9%	19.5%	11	25.0%	23.5%	\$1,961	36.9%	25.4%
	Upper	2	4.5%	\$40	0.8%	20.9%	2	4.5%	20.9%	\$40	0.8%	15.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	1.4%
	Total	44	100.0%	\$5,315	100.0%	100.0%	44	100.0%	100.0%	\$5,315	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	5	16.7%	\$1,536	25.7%	4.7%	5	16.7%	3.7%	\$1,536	25.7%	9.6%
	Moderate	10	33.3%	\$2,431	40.6%	47.2%	10	33.3%	43.6%	\$2,431	40.6%	46.5%
	Middle	8	26.7%	\$1,319	22.0%	30.8%	8	26.7%	31.5%	\$1,319	22.0%	33.3%
	Upper	7	23.3%	\$698	11.7%	17.4%	7	23.3%	19.8%	\$698	11.7%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.7%
	Total	30	100.0%	\$5,984	100.0%	100.0%	30	100.0%	100.0%	\$5,984	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	2.6%	\$53	1.5%	35.3%	1	2.6%	\$53	1.5%	0.8%	
	Moderate	8	21.1%	\$500	14.0%	17.5%	8	21.1%	\$500	14.0%	8.0%	
	Middle	8	21.1%	\$742	20.7%	15.8%	8	21.1%	\$742	20.7%	15.6%	
	Upper	20	52.6%	\$2,135	59.7%	31.4%	20	52.6%	\$2,135	59.7%	53.6%	
	Unknown	1	2.6%	\$147	4.1%	0.0%	1	2.6%	\$147	4.1%	22.1%	
	Total	38	100.0%	\$3,577	100.0%	100.0%	38	100.0%	\$3,577	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	35.3%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	6	16.2%	\$289	10.3%	17.5%	6	16.2%	\$289	10.3%	5.3%	
	Middle	10	27.0%	\$501	17.9%	15.8%	10	27.0%	\$501	17.9%	11.8%	
	Upper	20	54.1%	\$1,951	69.7%	31.4%	20	54.1%	\$1,951	69.7%	57.2%	
	Unknown	1	2.7%	\$58	2.1%	0.0%	1	2.7%	\$58	2.1%	24.8%	
	Total	37	100.0%	\$2,799	100.0%	100.0%	37	100.0%	\$2,799	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	8.3%	\$33	4.5%	35.3%	5	8.3%	\$33	4.5%	3.8%	
	Moderate	10	16.7%	\$91	12.4%	17.5%	10	16.7%	\$91	12.4%	11.3%	
	Middle	18	30.0%	\$154	21.0%	15.8%	18	30.0%	\$154	21.0%	19.4%	
	Upper	26	43.3%	\$451	61.5%	31.4%	26	43.3%	\$451	61.5%	57.2%	
	Unknown	1	1.7%	\$4	0.5%	0.0%	1	1.7%	\$4	0.5%	8.2%	
	Total	60	100.0%	\$733	100.0%	100.0%	60	100.0%	\$733	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	35.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	31.4%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	4.4%	\$86	1.2%	35.3%	6	4.4%	\$86	1.2%	0.9%	
	Moderate	24	17.8%	\$880	12.4%	17.5%	24	17.8%	\$880	12.4%	6.4%	
	Middle	36	26.7%	\$1,397	19.7%	15.8%	36	26.7%	\$1,397	19.7%	13.1%	
	Upper	66	48.9%	\$4,537	63.8%	31.4%	66	48.9%	\$4,537	63.8%	51.9%	
	Unknown	3	2.2%	\$209	2.9%	0.0%	3	2.2%	\$209	2.9%	27.7%	
	Total	135	100.0%	\$7,109	100.0%	100.0%	135	100.0%	\$7,109	100.0%	100.0%	
Small Business	Total Businesses											
	\$1 Million or Less	26	59.1%	\$1,390	26.2%	89.1%	26	59.1%	\$1,390	26.2%	40.6%	
	Over \$1 Million	18	40.9%	\$3,925	73.8%	8.7%	18	40.9%				
	Total Rev. available	44	100.0%	\$5,315	100.0%	97.8%	44	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
	Total	44	100.0%	\$5,315	100.0%	100.0%	44	100.0%				
Small Farm	Total Farms											
	\$1 Million or Less	22	73.3%	\$4,160	69.5%	92.5%	22	73.3%	\$4,160	69.5%	67.7%	
	Over \$1 Million	7	23.3%	\$1,815	30.3%	7.5%	7	23.3%				
	Not Known	1	3.3%	\$9	0.2%	0.0%	1	3.3%				
	Total	30	100.0%	\$5,984	100.0%	100.0%	30	100.0%				
	Total	30	100.0%	\$5,984	100.0%		30	100.0%				
Small Farm	\$100,000 or Less	10	33.3%	\$344	5.7%		10	33.3%	\$344	5.7%	24.3%	
	\$100,001 - \$250,000	9	30.0%	\$1,516	25.3%		9	30.0%	\$1,516	25.3%	25.1%	
	\$250,001 - \$500,000	11	36.7%	\$4,124	68.9%		11	36.7%	\$4,124	68.9%	50.5%	
	Total	30	100.0%	\$5,984	100.0%		30	100.0%	\$5,984	100.0%	100.0%	
	Total	30	100.0%	\$5,984	100.0%		30	100.0%	\$5,984	100.0%	100.0%	
	Total	30	100.0%	\$5,984	100.0%		30	100.0%	\$5,984	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MS Northwest MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	\$0	0.0%	2.1%	
	Moderate	7	22.6%	\$685	22.0%	36.0%	7	22.6%	\$685	22.0%	15.1%	
	Middle	17	54.8%	\$1,510	48.4%	38.9%	17	54.8%	\$1,510	48.4%	36.0%	
	Upper	7	22.6%	\$924	29.6%	17.1%	7	22.6%	\$924	29.6%	46.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$3,119	100.0%	100.0%	31	100.0%	\$3,119	100.0%	100.0%	
REFINANCE	Low	2	7.4%	\$82	3.6%	8.0%	2	7.4%	\$82	3.6%	2.0%	
	Moderate	3	11.1%	\$227	9.9%	36.0%	3	11.1%	\$227	9.9%	27.1%	
	Middle	14	51.9%	\$1,456	63.8%	38.9%	14	51.9%	\$1,456	63.8%	39.1%	
	Upper	8	29.6%	\$518	22.7%	17.1%	8	29.6%	\$518	22.7%	31.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$2,283	100.0%	100.0%	27	100.0%	\$2,283	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	18.6%	\$73	12.5%	8.0%	11	18.6%	\$73	12.5%	5.5%	
	Moderate	19	32.2%	\$166	28.4%	36.0%	19	32.2%	\$166	28.4%	35.3%	
	Middle	22	37.3%	\$292	49.9%	38.9%	22	37.3%	\$292	49.9%	38.8%	
	Upper	7	11.9%	\$54	9.2%	17.1%	7	11.9%	\$54	9.2%	20.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	59	100.0%	\$585	100.0%	100.0%	59	100.0%	\$585	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	13.3%	0	0.0%	\$0	0.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	55.0%	0	0.0%	\$0	0.0%	11.3%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	49.4%	
	Upper	0	0.0%	\$0	0.0%	12.6%	0	0.0%	\$0	0.0%	36.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	11.1%	\$155	2.6%	8.0%	13	11.1%	\$155	2.6%	2.3%	
	Moderate	29	24.8%	\$1,078	18.0%	36.0%	29	24.8%	\$1,078	18.0%	20.6%	
	Middle	53	45.3%	\$3,258	54.4%	38.9%	53	45.3%	\$3,258	54.4%	37.9%	
	Upper	22	18.8%	\$1,496	25.0%	17.1%	22	18.8%	\$1,496	25.0%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	117	100.0%	\$5,987	100.0%	100.0%	117	100.0%	\$5,987	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	4.3%	\$93	1.6%	13.2%	2	4.3%	\$93	1.6%	5.4%	
	Moderate	21	45.7%	\$3,409	57.3%	41.4%	21	45.7%	\$3,409	57.3%	52.2%	
	Middle	18	39.1%	\$2,040	34.3%	29.0%	18	39.1%	\$2,040	34.3%	23.3%	
	Upper	5	10.9%	\$411	6.9%	16.5%	5	10.9%	\$411	6.9%	18.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%	
	Total	46	100.0%	\$5,953	100.0%	100.0%	46	100.0%	\$5,953	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	11	45.8%	\$2,588	50.5%	34.4%	11	45.8%	\$2,588	50.5%	27.7%	
	Middle	8	33.3%	\$1,512	29.5%	52.2%	8	33.3%	\$1,512	29.5%	55.5%	
	Upper	5	20.8%	\$1,028	20.0%	10.5%	5	20.8%	\$1,028	20.0%	16.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%	
	Total	24	100.0%	\$5,128	100.0%	100.0%	24	100.0%	\$5,128	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Northwest MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	1	3.2%	\$49	1.6%	33.9%	1	3.2%	1.3%	\$49	1.6%	0.5%
	Moderate	4	12.9%	\$325	10.4%	16.3%	4	12.9%	12.8%	\$325	10.4%	8.6%
	Middle	14	45.2%	\$1,296	41.6%	16.0%	14	45.2%	18.8%	\$1,296	41.6%	15.4%
	Upper	12	38.7%	\$1,449	46.5%	33.9%	12	38.7%	43.6%	\$1,449	46.5%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.5%	\$0	0.0%	20.1%
	Total	31	100.0%	\$3,119	100.0%	100.0%	31	100.0%	100.0%	\$3,119	100.0%	100.0%
REFINANCE	Low	2	7.4%	\$72	3.2%	33.9%	2	7.4%	4.2%	\$72	3.2%	1.5%
	Moderate	3	11.1%	\$60	2.6%	16.3%	3	11.1%	9.5%	\$60	2.6%	4.3%
	Middle	9	33.3%	\$468	20.5%	16.0%	9	33.3%	16.6%	\$468	20.5%	11.6%
	Upper	11	40.7%	\$1,423	62.3%	33.9%	11	40.7%	53.3%	\$1,423	62.3%	56.7%
	Unknown	2	7.4%	\$260	11.4%	0.0%	2	7.4%	16.4%	\$260	11.4%	25.9%
	Total	27	100.0%	\$2,283	100.0%	100.0%	27	100.0%	100.0%	\$2,283	100.0%	100.0%
HOME IMPROVEMENT	Low	4	6.8%	\$9	1.5%	33.9%	4	6.8%	7.9%	\$9	1.5%	1.5%
	Moderate	13	22.0%	\$91	15.6%	16.3%	13	22.0%	16.6%	\$91	15.6%	9.8%
	Middle	21	35.6%	\$137	23.4%	16.0%	21	35.6%	23.1%	\$137	23.4%	13.8%
	Upper	21	35.6%	\$348	59.5%	33.9%	21	35.6%	44.5%	\$348	59.5%	47.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	27.3%
	Total	59	100.0%	\$585	100.0%	100.0%	59	100.0%	100.0%	\$585	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	33.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	6.0%	\$130	2.2%	33.9%	7	6.0%	3.6%	\$130	2.2%	0.9%
	Moderate	20	17.1%	\$476	8.0%	16.3%	20	17.1%	12.3%	\$476	8.0%	6.7%
	Middle	44	37.6%	\$1,901	31.8%	16.0%	44	37.6%	18.7%	\$1,901	31.8%	13.2%
	Upper	44	37.6%	\$3,220	53.8%	33.9%	44	37.6%	46.8%	\$3,220	53.8%	53.3%
	Unknown	2	1.7%	\$260	4.3%	0.0%	2	1.7%	18.6%	\$260	4.3%	25.9%
	Total	117	100.0%	\$5,987	100.0%	100.0%	117	100.0%	100.0%	\$5,987	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	27	58.7%	\$1,250	21.0%	87.6%	27	58.7%	44.4%	\$1,250	21.0%	36.6%
	Over \$1 Million	18	39.1%	\$4,646	78.0%	10.1%	18	39.1%				
	Total Rev. available	45	97.8%	\$5,896	99.0%	97.7%	45	97.8%				
	Rev. Not Known	1	2.2%	\$57	1.0%	2.3%	1	2.2%				
Small Farm	Loan Size											
	\$100,000 or Less	32	69.6%	\$818	13.7%		32	69.6%	94.3%	\$818	13.7%	41.8%
	\$100,001 - \$250,000	7	15.2%	\$1,304	21.9%		7	15.2%	2.8%	\$1,304	21.9%	13.6%
	\$250,001 - \$1 Million	7	15.2%	\$3,831	64.4%		7	15.2%	2.9%	\$3,831	64.4%	44.6%
	Total	46	100.0%	\$5,953	100.0%		46	100.0%	100.0%	\$5,953	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	13	54.2%	\$2,461	48.0%	91.7%	13	54.2%	33.8%	\$2,461	48.0%	61.1%
	Over \$1 Million	11	45.8%	\$2,667	52.0%	8.3%	11	45.8%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	24	100.0%	\$5,128	100.0%	100.0%	24	100.0%				
	Loan Size											
Small Farm	\$100,000 or Less	8	33.3%	\$544	10.6%		8	33.3%	85.8%	\$544	10.6%	30.9%
	\$100,001 - \$250,000	7	29.2%	\$1,247	24.3%		7	29.2%	8.7%	\$1,247	24.3%	29.3%
	\$250,001 - \$500,000	9	37.5%	\$3,337	65.1%		9	37.5%	5.6%	\$3,337	65.1%	39.8%
	Total	24	100.0%	\$5,128	100.0%		24	100.0%	100.0%	\$5,128	100.0%	100.0%
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%
	Moderate	5	7.2%	\$382	4.4%	12.9%	5	7.2%	7.1%	\$382	4.4%
	Middle	27	39.1%	\$2,721	31.4%	52.1%	27	39.1%	51.5%	\$2,721	31.4%
	Upper	37	53.6%	\$5,550	64.1%	34.1%	37	53.6%	40.6%	\$5,550	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%
	Total	69	100.0%	\$8,653	100.0%	100.0%	69	100.0%	100.0%	\$8,653	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.6%	\$0	0.0%
	Moderate	6	7.8%	\$380	4.4%	12.9%	6	7.8%	9.1%	\$380	4.4%
	Middle	32	41.6%	\$3,583	41.4%	52.1%	32	41.6%	51.9%	\$3,583	41.4%
	Upper	39	50.6%	\$4,692	54.2%	34.1%	39	50.6%	38.3%	\$4,692	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%
	Total	77	100.0%	\$8,655	100.0%	100.0%	77	100.0%	100.0%	\$8,655	100.0%
HOME IMPROVEMENT	Low	1	1.1%	\$2	0.2%	0.9%	1	1.1%	0.7%	\$2	0.2%
	Moderate	16	17.2%	\$327	27.0%	12.9%	16	17.2%	13.3%	\$327	27.0%
	Middle	43	46.2%	\$532	44.0%	52.1%	43	46.2%	53.0%	\$532	44.0%
	Upper	33	35.5%	\$349	28.8%	34.1%	33	35.5%	33.1%	\$349	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	93	100.0%	\$1,210	100.0%	100.0%	93	100.0%	100.0%	\$1,210	100.0%
MULTI-FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	8.3%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.6%	0	0.0%	25.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	46.5%	0	0.0%	75.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	1	0.4%	\$2	0.0%	0.9%	1	0.4%	0.6%	\$2	0.0%
	Moderate	27	11.3%	\$1,089	5.9%	12.9%	27	11.3%	8.7%	\$1,089	5.9%
	Middle	102	42.7%	\$6,836	36.9%	52.1%	102	42.7%	51.9%	\$6,836	36.9%
	Upper	109	45.6%	\$10,591	57.2%	34.1%	109	45.6%	38.7%	\$10,591	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%
	Total	239	100.0%	\$18,518	100.0%	100.0%	239	100.0%	100.0%	\$18,518	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	2	2.6%	\$63	0.8%	1.2%	2	2.6%	0.5%	\$63	0.8%
	Moderate	15	19.2%	\$2,202	28.6%	14.8%	15	19.2%	12.4%	\$2,202	28.6%
	Middle	37	47.4%	\$2,058	26.7%	51.6%	37	47.4%	49.6%	\$2,058	26.7%
	Upper	24	30.8%	\$3,375	43.8%	32.4%	24	30.8%	35.7%	\$3,375	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%
	Total	78	100.0%	\$7,698	100.0%	100.0%	78	100.0%	100.0%	\$7,698	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%
	Moderate	1	25.0%	\$158	22.6%	6.9%	1	25.0%	7.0%	\$158	22.6%
	Middle	2	50.0%	\$40	5.7%	57.3%	2	50.0%	53.7%	\$40	5.7%
	Upper	1	25.0%	\$500	71.6%	35.3%	1	25.0%	38.6%	\$500	71.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%
	Total	4	100.0%	\$698	100.0%	100.0%	4	100.0%	100.0%	\$698	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MS Southern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	5	7.2%	\$211	2.4%	21.9%	5	7.2%	2.6%	\$211	2.4%	0.9%
	Moderate	10	14.5%	\$800	9.2%	16.5%	10	14.5%	12.0%	\$800	9.2%	6.9%
	Middle	19	27.5%	\$2,200	25.4%	17.8%	19	27.5%	20.6%	\$2,200	25.4%	16.1%
	Upper	35	50.7%	\$5,442	62.9%	43.8%	35	50.7%	44.2%	\$5,442	62.9%	54.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.6%	\$0	0.0%	21.2%
	Total	69	100.0%	\$8,653	100.0%	100.0%	69	100.0%	100.0%	\$8,653	100.0%	100.0%
REFINANCE	Low	7	9.1%	\$385	4.4%	21.9%	7	9.1%	4.7%	\$385	4.4%	1.7%
	Moderate	5	6.5%	\$308	3.6%	16.5%	5	6.5%	8.9%	\$308	3.6%	4.6%
	Middle	18	23.4%	\$1,195	13.8%	17.8%	18	23.4%	14.9%	\$1,195	13.8%	10.1%
	Upper	47	61.0%	\$6,767	78.2%	43.8%	47	61.0%	52.4%	\$6,767	78.2%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	22.9%
	Total	77	100.0%	\$8,655	100.0%	100.0%	77	100.0%	100.0%	\$8,655	100.0%	100.0%
HOME IMPROVEMENT	Low	8	8.6%	\$81	6.7%	21.9%	8	8.6%	8.7%	\$81	6.7%	2.8%
	Moderate	15	16.1%	\$70	5.8%	16.5%	15	16.1%	13.3%	\$70	5.8%	5.0%
	Middle	27	29.0%	\$176	14.5%	17.8%	27	29.0%	19.6%	\$176	14.5%	10.4%
	Upper	43	46.2%	\$883	73.0%	43.8%	43	46.2%	48.1%	\$883	73.0%	66.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.3%	\$0	0.0%	15.8%
	Total	93	100.0%	\$1,210	100.0%	100.0%	93	100.0%	100.0%	\$1,210	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	8.4%	\$677	3.7%	21.9%	20	8.4%	4.2%	\$677	3.7%	1.3%
	Moderate	30	12.6%	\$1,178	6.4%	16.5%	30	12.6%	10.9%	\$1,178	6.4%	5.7%
	Middle	64	26.8%	\$3,571	19.3%	17.8%	64	26.8%	18.1%	\$3,571	19.3%	13.1%
	Upper	125	52.3%	\$13,092	70.7%	43.8%	125	52.3%	47.9%	\$13,092	70.7%	57.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.9%	\$0	0.0%	22.8%
	Total	239	100.0%	\$18,518	100.0%	100.0%	239	100.0%	100.0%	\$18,518	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	56	71.8%	\$2,842	36.9%	90.6%	56	71.8%	39.0%	\$2,842	36.9%	35.0%
	Over \$1 Million	20	25.6%	\$4,745	61.6%	7.8%	20	25.6%				
	Total Rev. available	76	97.4%	\$7,587	98.5%	98.4%	76	97.4%				
	Rev. Not Known	2	2.6%	\$111	1.4%	1.6%	2	2.6%				
	Total	78	100.0%	\$7,698	100.0%	100.0%	78	100.0%				
Small Business Loan Size	\$100,000 or Less	58	74.4%	\$1,459	19.0%		58	74.4%	91.2%	\$1,459	19.0%	36.0%
	\$100,001 - \$250,000	11	14.1%	\$2,015	26.2%		11	14.1%	5.5%	\$2,015	26.2%	23.7%
	\$250,001 - \$1 Million	9	11.5%	\$4,224	54.9%		9	11.5%	3.3%	\$4,224	54.9%	40.3%
	Total	78	100.0%	\$7,698	100.0%		78	100.0%	100.0%	\$7,698	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	3	75.0%	\$198	28.4%	97.0%	3	75.0%	66.4%	\$198	28.4%	61.4%
	Over \$1 Million	1	25.0%	\$500	71.6%	3.0%	1	25.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$698	100.0%	100.0%	4	100.0%				
	Total	4	100.0%	\$698	100.0%		4	100.0%	100.0%	\$698	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	2	50.0%	\$40	5.7%		2	50.0%	80.2%	\$40	5.7%	34.7%
	\$100,001 - \$250,000	1	25.0%	\$158	22.6%		1	25.0%	13.8%	\$158	22.6%	34.3%
	\$250,001 - \$500,000	1	25.0%	\$500	71.6%		1	25.0%	6.0%	\$500	71.6%	31.0%
	Total	4	100.0%	\$698	100.0%		4	100.0%	100.0%	\$698	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Southern MS

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	1.2%	
	Moderate	3	7.0%	\$345	5.6%	15.7%	3	7.0%	\$345	5.6%	10.8%	
	Middle	26	60.5%	\$3,447	55.9%	63.8%	26	60.5%	\$3,447	55.9%	61.3%	
	Upper	14	32.6%	\$2,369	38.5%	19.0%	14	32.6%	\$2,369	38.5%	26.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	43	100.0%	\$6,161	100.0%	100.0%	43	100.0%	\$6,161	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	1.3%	
	Moderate	5	10.0%	\$392	7.7%	15.7%	5	10.0%	\$392	7.7%	11.0%	
	Middle	39	78.0%	\$4,069	79.8%	63.8%	39	78.0%	\$4,069	79.8%	64.6%	
	Upper	6	12.0%	\$639	12.5%	19.0%	6	12.0%	\$639	12.5%	23.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	50	100.0%	\$5,100	100.0%	100.0%	50	100.0%	\$5,100	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	1.4%	\$30	3.0%	1.5%	1	1.4%	\$30	3.0%	0.2%	
	Moderate	9	12.5%	\$75	7.5%	15.7%	9	12.5%	\$75	7.5%	14.8%	
	Middle	54	75.0%	\$707	71.0%	63.8%	54	75.0%	\$707	71.0%	60.6%	
	Upper	8	11.1%	\$184	18.5%	19.0%	8	11.1%	\$184	18.5%	24.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	72	100.0%	\$996	100.0%	100.0%	72	100.0%	\$996	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.4%	0	0.0%	\$0	0.0%	3.2%	
	Moderate	0	0.0%	\$0	0.0%	32.1%	0	0.0%	\$0	0.0%	61.6%	
	Middle	0	0.0%	\$0	0.0%	45.6%	0	0.0%	\$0	0.0%	35.2%	
	Upper	0	0.0%	\$0	0.0%	14.8%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.6%	\$30	0.2%	1.5%	1	0.6%	\$30	0.2%	1.2%	
	Moderate	17	10.3%	\$812	6.6%	15.7%	17	10.3%	\$812	6.6%	12.1%	
	Middle	119	72.1%	\$8,223	67.1%	63.8%	119	72.1%	\$8,223	67.1%	62.0%	
	Upper	28	17.0%	\$3,192	26.0%	19.0%	28	17.0%	\$3,192	26.0%	24.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	165	100.0%	\$12,257	100.0%	100.0%	165	100.0%	\$12,257	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	6	9.1%	\$1,070	13.0%	4.3%	6	9.1%	\$1,070	13.0%	6.4%	
	Moderate	11	16.7%	\$797	9.7%	19.4%	11	16.7%	\$797	9.7%	19.9%	
	Middle	43	65.2%	\$5,251	63.7%	58.9%	43	65.2%	\$5,251	63.7%	57.7%	
	Upper	6	9.1%	\$1,125	13.6%	17.4%	6	9.1%	\$1,125	13.6%	15.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	66	100.0%	\$8,243	100.0%	100.0%	66	100.0%	\$8,243	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	50.0%	\$151	22.8%	11.7%	2	50.0%	\$151	22.8%	12.0%	
	Middle	2	50.0%	\$510	77.2%	69.5%	2	50.0%	\$510	77.2%	63.5%	
	Upper	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	24.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%	
	Total	4	100.0%	\$661	100.0%	100.0%	4	100.0%	\$661	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MS Southern MS

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	2.3%	\$0	0.0%	0.9%
	Moderate	7	16.3%	\$680	11.0%	16.6%	7	16.3%	13.0%	\$680	11.0%	7.6%
	Middle	11	25.6%	\$1,042	16.9%	16.8%	11	25.6%	21.4%	\$1,042	16.9%	17.6%
	Upper	25	58.1%	\$4,439	72.0%	42.3%	25	58.1%	41.3%	\$4,439	72.0%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.0%	\$0	0.0%	22.5%
	Total	43	100.0%	\$6,161	100.0%	100.0%	43	100.0%	100.0%	\$6,161	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	5.0%	\$0	0.0%	1.8%
	Moderate	10	20.0%	\$550	10.8%	16.6%	10	20.0%	11.8%	\$550	10.8%	6.3%
	Middle	10	20.0%	\$948	18.6%	16.8%	10	20.0%	15.9%	\$948	18.6%	11.3%
	Upper	29	58.0%	\$3,442	67.5%	42.3%	29	58.0%	48.4%	\$3,442	67.5%	57.4%
	Unknown	1	2.0%	\$160	3.1%	0.0%	1	2.0%	18.8%	\$160	3.1%	23.1%
	Total	50	100.0%	\$5,100	100.0%	100.0%	50	100.0%	100.0%	\$5,100	100.0%	100.0%
HOME IMPROVEMENT	Low	8	11.1%	\$41	4.1%	24.2%	8	11.1%	9.0%	\$41	4.1%	2.4%
	Moderate	12	16.7%	\$112	11.2%	16.6%	12	16.7%	11.0%	\$112	11.2%	6.7%
	Middle	13	18.1%	\$138	13.9%	16.8%	13	18.1%	17.6%	\$138	13.9%	12.3%
	Upper	38	52.8%	\$605	60.7%	42.3%	38	52.8%	52.9%	\$605	60.7%	70.2%
	Unknown	1	1.4%	\$100	10.0%	0.0%	1	1.4%	9.5%	\$100	10.0%	8.3%
	Total	72	100.0%	\$996	100.0%	100.0%	72	100.0%	100.0%	\$996	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	4.8%	\$41	0.3%	24.2%	8	4.8%	4.0%	\$41	0.3%	1.2%
	Moderate	29	17.6%	\$1,342	10.9%	16.6%	29	17.6%	12.3%	\$1,342	10.9%	7.0%
	Middle	34	20.6%	\$2,128	17.4%	16.8%	34	20.6%	19.0%	\$2,128	17.4%	14.7%
	Upper	92	55.8%	\$8,486	69.2%	42.3%	92	55.8%	45.0%	\$8,486	69.2%	53.3%
	Unknown	2	1.2%	\$260	2.1%	0.0%	2	1.2%	19.7%	\$260	2.1%	23.8%
	Total	165	100.0%	\$12,257	100.0%	100.0%	165	100.0%	100.0%	\$12,257	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	38	57.6%	\$1,889	22.9%	89.1%	38	57.6%	40.1%	\$1,889	22.9%	33.9%
	Over \$1 Million	22	33.3%	\$5,139	62.3%	9.1%	22	33.3%				
	Total Rev. available	60	90.9%	\$7,028	85.2%	98.2%	60	90.9%				
	Rev. Not Known	6	9.1%	\$1,215	14.7%	1.8%	6	9.1%				
	Total	66	100.0%	\$8,243	100.0%	100.0%	66	100.0%				
Small Business Loan Size	\$100,000 or Less	50	75.8%	\$1,306	15.8%		50	75.8%	92.0%	\$1,306	15.8%	36.6%
	\$100,001 - \$250,000	6	9.1%	\$1,064	12.9%		6	9.1%	4.8%	\$1,064	12.9%	21.0%
	\$250,001 - \$1 Million	10	15.2%	\$5,873	71.2%		10	15.2%	3.2%	\$5,873	71.2%	42.4%
	Total	66	100.0%	\$8,243	100.0%		66	100.0%	100.0%	\$8,243	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	2	50.0%	\$151	22.8%	96.7%	2	50.0%	65.3%	\$151	22.8%	62.5%
	Over \$1 Million	2	50.0%	\$510	77.2%	3.3%	2	50.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	4	100.0%	\$661	100.0%	100.0%	4	100.0%				
Small Farm Loan Size	\$100,000 or Less	2	50.0%	\$25	3.8%		2	50.0%	85.9%	\$25	3.8%	44.0%
	\$100,001 - \$250,000	1	25.0%	\$136	20.6%		1	25.0%	9.9%	\$136	20.6%	29.4%
	\$250,001 - \$500,000	1	25.0%	\$500	75.6%		1	25.0%	4.2%	\$500	75.6%	26.6%
	Total	4	100.0%	\$661	100.0%		4	100.0%	100.0%	\$661	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	1	16.7%	\$46	7.5%	10.0%	1	16.7%	4.4%	\$46	7.5%
	Middle	1	16.7%	\$142	23.3%	14.4%	1	16.7%	14.3%	\$142	23.3%
	Upper	4	66.7%	\$422	69.2%	75.7%	4	66.7%	81.4%	\$422	69.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	6	100.0%	\$610	100.0%	100.0%	6	100.0%	100.0%	\$610	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	5.9%	\$0	0.0%
	Middle	1	7.1%	\$43	3.4%	14.4%	1	7.1%	14.0%	\$43	3.4%
	Upper	13	92.9%	\$1,213	96.6%	75.7%	13	92.9%	80.1%	\$1,213	96.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	14	100.0%	\$1,256	100.0%	100.0%	14	100.0%	100.0%	\$1,256	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	9.5%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	14.4%	0	0.0%	10.1%	\$0	0.0%
	Upper	11	100.0%	\$172	100.0%	75.7%	11	100.0%	80.4%	\$172	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	11	100.0%	\$172	100.0%	100.0%	11	100.0%	100.0%	\$172	100.0%
MULTI-FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	1	100.0%	\$1,500	100.0%	26.8%	1	100.0%	50.0%	\$1,500	100.0%
	Middle	0	0.0%	\$0	0.0%	8.4%	0	0.0%	25.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	64.8%	0	0.0%	25.0%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	1	100.0%	\$1,500	100.0%	100.0%	1	100.0%	100.0%	\$1,500	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	2	6.3%	\$1,546	43.7%	10.0%	2	6.3%	5.9%	\$1,546	43.7%
	Middle	2	6.3%	\$185	5.2%	14.4%	2	6.3%	13.7%	\$185	5.2%
	Upper	28	87.5%	\$1,807	51.1%	75.7%	28	87.5%	80.4%	\$1,807	51.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	32	100.0%	\$3,538	100.0%	100.0%	32	100.0%	100.0%	\$3,538	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	2	33.3%	\$30	50.0%	18.5%	2	33.3%	22.2%	\$30	50.0%
	Middle	0	0.0%	\$0	0.0%	11.5%	0	0.0%	10.1%	\$0	0.0%
	Upper	4	66.7%	\$30	50.0%	70.0%	4	66.7%	66.8%	\$30	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%
	Total	6	100.0%	\$60	100.0%	100.0%	6	100.0%	100.0%	\$60	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.5%	0	0.0%	11.1%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	6.8%	0	0.0%	3.7%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	88.6%	0	0.0%	85.2%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size**
Assessment Area: MS Warren

PRODUCT TYPE		Bank Lending & Demographic Data Comparison						Bank & Aggregate Lending Comparison					
		2016						2016					
		Borrower Income Levels		Bank		Families by Family Income		Count			Dollar		
Count	Dollar					Bank	Agg	Bank	Agg				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	1.7%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	9.2%	\$0	0.0%	5.6%	
	Middle	0	0.0%	\$0	0.0%	13.6%	0	0.0%	18.3%	\$0	0.0%	15.1%	
	Upper	6	100.0%	\$610	100.0%	53.9%	6	100.0%	46.0%	\$610	100.0%	56.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.7%	\$0	0.0%	22.1%	
	Total	6	100.0%	\$610	100.0%	100.0%	6	100.0%	100.0%	\$610	100.0%	100.0%	
REFINANCE	Low	1	7.1%	\$48	3.8%	20.6%	1	7.1%	3.9%	\$48	3.8%	2.7%	
	Moderate	4	28.6%	\$318	25.3%	11.9%	4	28.6%	7.8%	\$318	25.3%	5.0%	
	Middle	1	7.1%	\$148	11.8%	13.6%	1	7.1%	12.4%	\$148	11.8%	8.9%	
	Upper	8	57.1%	\$742	59.1%	53.9%	8	57.1%	57.0%	\$742	59.1%	65.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.9%	\$0	0.0%	18.1%	
	Total	14	100.0%	\$1,256	100.0%	100.0%	14	100.0%	100.0%	\$1,256	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	9.5%	\$0	0.0%	3.7%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	8.1%	\$0	0.0%	3.3%	
	Middle	2	18.2%	\$10	5.8%	13.6%	2	18.2%	22.3%	\$10	5.8%	9.3%	
	Upper	9	81.8%	\$162	94.2%	53.9%	9	81.8%	55.4%	\$162	94.2%	81.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	2.7%	
	Total	11	100.0%	\$172	100.0%	100.0%	11	100.0%	100.0%	\$172	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	13.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	53.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$1,500	100.0%	0.0%	1	100.0%	100.0%	\$1,500	100.0%	100.0%	
	Total	1	100.0%	\$1,500	100.0%	100.0%	1	100.0%	100.0%	\$1,500	100.0%	100.0%	
HMDA TOTALS	Low	1	3.1%	\$48	1.4%	20.6%	1	3.1%	3.5%	\$48	1.4%	1.4%	
	Moderate	4	12.5%	\$318	9.0%	11.9%	4	12.5%	8.6%	\$318	9.0%	5.1%	
	Middle	3	9.4%	\$158	4.5%	13.6%	3	9.4%	17.0%	\$158	4.5%	12.4%	
	Upper	23	71.9%	\$1,514	42.8%	53.9%	23	71.9%	50.2%	\$1,514	42.8%	56.7%	
	Unknown	1	3.1%	\$1,500	42.4%	0.0%	1	3.1%	20.7%	\$1,500	42.4%	24.5%	
	Total	32	100.0%	\$3,538	100.0%	100.0%	32	100.0%	100.0%	\$3,538	100.0%	100.0%	
Small Business	Total Businesses												
	\$1 Million or Less	6	100.0%	\$60	100.0%	93.0%	6	100.0%	50.3%	\$60	100.0%	46.6%	
	Over \$1 Million	0	0.0%	\$0	0.0%	6.2%	0	0.0%					
	Total Rev. available	6	100.0%	\$60	100.0%	99.2%	6	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%					
	Total	6	100.0%	\$60	100.0%	100.0%	6	100.0%					
	\$100,000 or Less	6	100.0%	\$60	100.0%		6	100.0%	88.5%	\$60	100.0%	29.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0	0.0%	16.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	54.9%	
Total	6	100.0%	\$60	100.0%		6	100.0%	100.0%	\$60	100.0%	100.0%		
Small Farm	Total Farms												
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.6%	0	0.0%	66.7%	\$0	0.0%	70.5%	
	Over \$1 Million	0	0.0%	\$0	0.0%	6.4%	0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	63.0%	\$0	0.0%	18.7%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	29.6%	\$0	0.0%	54.5%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.4%	\$0	0.0%	26.8%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%		

Origination & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MS Warren

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	10.8%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	10.3%	0	0.0%	9.1%	\$0	0.0%	6.7%
	Upper	0	0.0%	\$0	0.0%	77.5%	0	0.0%	80.2%	\$0	0.0%	83.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	9.8%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	10.3%	0	0.0%	12.3%	\$0	0.0%	6.1%
	Upper	6	100.0%	\$599	100.0%	77.5%	6	100.0%	77.9%	\$599	100.0%	83.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$599	100.0%	100.0%	6	100.0%	100.0%	\$599	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	12.5%	\$15	20.5%	12.2%	1	12.5%	16.6%	\$15	20.5%	11.8%
	Middle	1	12.5%	\$10	13.7%	10.3%	1	12.5%	11.2%	\$10	13.7%	11.2%
	Upper	6	75.0%	\$48	65.8%	77.5%	6	75.0%	72.2%	\$48	65.8%	77.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$73	100.0%	100.0%	8	100.0%	100.0%	\$73	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.7%	0	0.0%	50.0%	\$0	0.0%	23.2%
	Middle	0	0.0%	\$0	0.0%	10.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	63.7%	0	0.0%	50.0%	\$0	0.0%	76.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.1%	\$15	2.2%	12.2%	1	7.1%	11.8%	\$15	2.2%	10.0%
	Middle	1	7.1%	\$10	1.5%	10.3%	1	7.1%	10.3%	\$10	1.5%	6.5%
	Upper	12	85.7%	\$647	96.3%	77.5%	12	85.7%	77.9%	\$647	96.3%	83.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$672	100.0%	100.0%	14	100.0%	100.0%	\$672	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	27.3%	\$252	62.4%	28.5%	3	27.3%	28.3%	\$252	62.4%	20.5%
	Middle	1	9.1%	\$1	0.2%	8.9%	1	9.1%	10.7%	\$1	0.2%	10.0%
	Upper	7	63.6%	\$151	37.4%	62.7%	7	63.6%	59.7%	\$151	37.4%	69.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.2%
	Total	11	100.0%	\$404	100.0%	100.0%	11	100.0%	100.0%	\$404	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	7.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	1	100.0%	\$48	100.0%	88.4%	1	100.0%	100.0%	\$48	100.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$48	100.0%	100.0%	1	100.0%	100.0%	\$48	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: MS Warren**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	2.6%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	8.0%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	15.3%	0	0.0%	16.8%	\$0	0.0%	13.5%
	Upper	0	0.0%	\$0	0.0%	50.0%	0	0.0%	51.7%	\$0	0.0%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.9%	\$0	0.0%	20.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	1	16.7%	\$59	9.8%	20.4%	1	16.7%	4.3%	\$59	9.8%	1.9%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	8.1%	\$0	0.0%	4.9%
	Middle	1	16.7%	\$66	11.0%	15.3%	1	16.7%	16.2%	\$66	11.0%	10.4%
	Upper	4	66.7%	\$474	79.1%	50.0%	4	66.7%	53.6%	\$474	79.1%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.9%	\$0	0.0%	24.1%
	Total	6	100.0%	\$599	100.0%	100.0%	6	100.0%	100.0%	\$599	100.0%	100.0%
HOME IMPROVEMENT	Low	1	12.5%	\$10	13.7%	20.4%	1	12.5%	10.1%	\$10	13.7%	2.4%
	Moderate	1	12.5%	\$6	8.2%	14.3%	1	12.5%	18.9%	\$6	8.2%	9.7%
	Middle	4	50.0%	\$35	47.9%	15.3%	4	50.0%	19.5%	\$35	47.9%	20.6%
	Upper	2	25.0%	\$22	30.1%	50.0%	2	25.0%	46.7%	\$22	30.1%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	9.3%
	Total	8	100.0%	\$73	100.0%	100.0%	8	100.0%	100.0%	\$73	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	50.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	14.3%	\$69	10.3%	20.4%	2	14.3%	4.5%	\$69	10.3%	1.4%
	Moderate	1	7.1%	\$6	0.9%	14.3%	1	7.1%	10.1%	\$6	0.9%	4.9%
	Middle	5	35.7%	\$101	15.0%	15.3%	5	35.7%	17.1%	\$101	15.0%	12.5%
	Upper	6	42.9%	\$496	73.8%	50.0%	6	42.9%	51.0%	\$496	73.8%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.3%	\$0	0.0%	22.6%
	Total	14	100.0%	\$672	100.0%	100.0%	14	100.0%	100.0%	\$672	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	9	81.8%	\$317	78.5%	92.1%	9	81.8%	44.0%	\$317	78.5%	46.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.1%	0	0.0%				
	Total Rev. available	9	81.8%	\$317	78.5%	99.2%	9	81.8%				
	Rev. Not Known	2	18.2%	\$87	21.5%	0.8%	2	18.2%				
	Total	11	100.0%	\$404	100.0%	100.0%	11	100.0%				
Small Business Loan Size	\$100,000 or Less	9	81.8%	\$137	33.9%		9	81.8%	91.5%	\$137	33.9%	38.0%
	\$100,001 - \$250,000	2	18.2%	\$267	66.1%		2	18.2%	4.7%	\$267	66.1%	19.2%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	42.8%
	Total	11	100.0%	\$404	100.0%		11	100.0%	100.0%	\$404	100.0%	100.0%
	Total Farms											
	\$1 Million or Less	1	100.0%	\$48	100.0%	95.6%	1	100.0%	57.1%	\$48	100.0%	92.7%
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$48	100.0%	100.0%	1	100.0%				
	\$100,000 or Less	1	100.0%	\$48	100.0%		1	100.0%	85.7%	\$48	100.0%	36.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	63.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
Small Farm Loan Size	Total	1	100.0%	\$48	100.0%		1	100.0%	100.0%	\$48	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		%	Dollar		%
		Count	Dollar	Count	Dollar		Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	12.9%	\$0	0.0%	10.2%
	Middle	1	16.7%	\$250	10.7%	76.9%	1	16.7%	73.0%	\$250	10.7%	57.3%
	Upper	5	83.3%	\$2,087	89.3%	11.8%	5	83.3%	14.1%	\$2,087	89.3%	32.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	6	100.0%	\$2,337	100.0%	100.0%	6	100.0%	100.0%	\$2,337	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	1	16.7%	\$175	11.4%	11.2%	1	16.7%	9.4%	\$175	11.4%	7.5%
	Middle	3	50.0%	\$534	33.9%	76.9%	3	50.0%	72.3%	\$534	33.9%	57.1%
	Upper	2	33.3%	\$861	54.7%	11.8%	2	33.3%	18.3%	\$861	54.7%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	6	100.0%	\$1,574	100.0%	100.0%	6	100.0%	100.0%	\$1,574	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	5.7%	\$0	0.0%	7.4%
	Middle	2	100.0%	\$31	100.0%	76.9%	2	100.0%	81.1%	\$31	100.0%	75.0%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	13.2%	\$0	0.0%	17.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	2	100.0%	\$31	100.0%	100.0%	2	100.0%	100.0%	\$31	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	64.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	1	7.1%	\$175	1.5%	11.2%	1	7.1%	11.3%	\$175	1.5%	9.1%
	Middle	6	42.9%	\$815	20.7%	76.9%	6	42.9%	73.2%	\$815	20.7%	57.9%
	Upper	7	50.0%	\$2,948	74.8%	11.8%	7	50.0%	15.3%	\$2,948	74.8%	33.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	14	100.0%	\$3,942	100.0%	100.0%	14	100.0%	100.0%	\$3,942	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	7.8%	\$0	0.0%	11.8%
	Middle	2	12.5%	\$31	2.5%	72.1%	2	12.5%	61.8%	\$31	2.5%	56.6%
	Upper	14	87.5%	\$1,194	97.5%	17.2%	14	87.5%	24.9%	\$1,194	97.5%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	16	100.0%	\$1,225	100.0%	100.0%	16	100.0%	100.0%	\$1,225	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Middle	1	100.0%	\$25	100.0%	86.1%	1	100.0%	50.0%	\$25	100.0%	14.4%
	Upper	0	0.0%	\$0	0.0%	13.9%	0	0.0%	50.0%	\$0	0.0%	85.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.3%
	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%	100.0%	\$25	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank			Families by Family Income %		Count			Dollar	
		Count #	%	Dollar \$ (000s)			Bank #	%	Agg %	Bank \$ (000s)	Agg \$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	3.7%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	15.7%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	18.8%	\$0	0.0%
	Upper	6	100.0%	\$2,337	100.0%	39.4%	6	100.0%	47.9%	\$2,337	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%
	Total	6	100.0%	\$2,337	100.0%	100.0%	6	100.0%	100.0%	\$2,337	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	7.6%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	8.6%	\$0	0.0%
	Middle	1	16.7%	\$179	11.4%	22.1%	1	16.7%	15.2%	\$179	11.4%
	Upper	4	66.7%	\$1,213	77.1%	39.4%	4	66.7%	48.5%	\$1,213	77.1%
	Unknown	1	16.7%	\$182	11.6%	0.0%	1	16.7%	20.1%	\$182	11.6%
	Total	6	100.0%	\$1,574	100.0%	100.0%	6	100.0%	100.0%	\$1,574	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	9.4%	\$0	0.0%
	Moderate	1	50.0%	\$6	19.4%	19.6%	1	50.0%	13.2%	\$6	19.4%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	13.2%	\$0	0.0%
	Upper	1	50.0%	\$25	80.6%	39.4%	1	50.0%	52.8%	\$25	80.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.3%	\$0	0.0%
	Total	2	100.0%	\$31	100.0%	100.0%	2	100.0%	100.0%	\$31	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%
	Upper	0	0.0%	\$0	0.0%	39.4%	0	0.0%	0.0%	\$0	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	5.3%	\$0	0.0%
	Moderate	1	7.1%	\$6	0.2%	19.6%	1	7.1%	13.1%	\$6	0.2%
	Middle	1	7.1%	\$179	4.5%	22.1%	1	7.1%	17.3%	\$179	4.5%
	Upper	11	78.6%	\$3,575	90.7%	39.4%	11	78.6%	48.3%	\$3,575	90.7%
	Unknown	1	7.1%	\$182	4.6%	0.0%	1	7.1%	16.0%	\$182	4.6%
	Total	14	100.0%	\$3,942	100.0%	100.0%	14	100.0%	100.0%	\$3,942	100.0%
Small Business Revenue	Total Businesses										
	\$1 Million or Less	12	75.0%	\$564	46.0%	92.6%	12	75.0%	49.2%	\$564	46.0%
	Over \$1 Million	3	18.8%	\$645	52.7%	6.1%	3	18.8%			
	Total Rev. available	15	93.8%	\$1,209	98.7%	98.7%	15	93.8%			
	Rev. Not Known	1	6.3%	\$16	1.3%	1.3%	1	6.3%			
	Total	16	100.0%	\$1,225	100.0%	100.0%	16	100.0%			
Small Business Loan Size	\$100,000 or Less	13	81.3%	\$300	24.5%		13	81.3%	96.5%	\$300	24.5%
	\$100,001 - \$250,000	1	6.3%	\$225	18.4%		1	6.3%	1.8%	\$225	18.4%
	\$250,001 - \$1 Million	2	12.5%	\$700	57.1%		2	12.5%	1.7%	\$700	57.1%
	Total	16	100.0%	\$1,225	100.0%		16	100.0%	100.0%	\$1,225	100.0%
	Total Farms										
	\$1 Million or Less	1	100.0%	\$25	100.0%	97.3%	1	100.0%	37.5%	\$25	100.0%
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$25	100.0%	100.0%	1	100.0%			
	\$100,000 or Less	1	100.0%	\$25	100.0%		1	100.0%	87.5%	\$25	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%
	Total	1	100.0%	\$25	100.0%		1	100.0%	100.0%	\$25	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		Agg	%
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.4%	0	0.0%	\$0	0.0%	87.3%	73.5%
	Upper	3	100.0%	\$818	100.0%	11.6%	3	100.0%	\$818	100.0%	12.7%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	3	100.0%	\$818	100.0%	100.0%	3	100.0%	\$818	100.0%	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	2	40.0%	\$77	6.4%	88.4%	2	40.0%	\$77	6.4%	83.9%	67.7%
	Upper	3	60.0%	\$1,124	93.6%	11.6%	3	60.0%	\$1,124	93.6%	16.1%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	5	100.0%	\$1,201	100.0%	100.0%	5	100.0%	\$1,201	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	1	100.0%	\$12	100.0%	88.4%	1	100.0%	\$12	100.0%	81.3%	47.2%
	Upper	0	0.0%	\$0	0.0%	11.6%	0	0.0%	\$0	0.0%	18.8%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$12	100.0%	100.0%	1	100.0%	\$12	100.0%	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	86.4%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	13.6%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	3	33.3%	\$89	4.4%	88.4%	3	33.3%	\$89	4.4%	86.4%	71.7%
	Upper	6	66.7%	\$1,942	95.6%	11.6%	6	66.7%	\$1,942	95.6%	13.6%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	9	100.0%	\$2,031	100.0%	100.0%	9	100.0%	\$2,031	100.0%	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	1	8.3%	\$61	3.5%	82.4%	1	8.3%	\$61	3.5%	73.2%	64.0%
	Upper	11	91.7%	\$1,687	96.5%	17.6%	11	91.7%	\$1,687	96.5%	23.4%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.4%	2.3%
	Total	12	100.0%	\$1,748	100.0%	100.0%	12	100.0%	\$1,748	100.0%	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	82.8%	0	0.0%	\$0	0.0%	40.0%	69.4%
	Upper	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	60.0%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: NC Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$(000s)	%		Bank #	%	Agg %	Bank \$(000s)	%	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	2.8%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	13.4%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	19.9%	\$0	0.0%	15.3%
	Upper	2	66.7%	\$588	71.9%	41.4%	2	66.7%	44.7%	\$588	71.9%	57.8%
	Unknown	1	33.3%	\$230	28.1%	0.0%	1	33.3%	19.2%	\$230	28.1%	17.4%
	Total	3	100.0%	\$818	100.0%	100.0%	3	100.0%	100.0%	\$818	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	4.4%	\$0	0.0%	2.9%
	Moderate	1	20.0%	\$145	12.1%	19.7%	1	20.0%	15.6%	\$145	12.1%	9.3%
	Middle	1	20.0%	\$22	1.8%	20.4%	1	20.0%	20.0%	\$22	1.8%	15.6%
	Upper	3	60.0%	\$1,034	86.1%	41.4%	3	60.0%	43.3%	\$1,034	86.1%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	19.3%
	Total	5	100.0%	\$1,201	100.0%	100.0%	5	100.0%	100.0%	\$1,201	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	18.8%	\$0	0.0%	1.6%
	Middle	1	100.0%	\$12	100.0%	20.4%	1	100.0%	18.8%	\$12	100.0%	12.6%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	62.5%	\$0	0.0%	85.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$12	100.0%	100.0%	1	100.0%	100.0%	\$12	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	3.1%	\$0	0.0%	1.7%
	Moderate	1	11.1%	\$145	7.1%	19.7%	1	11.1%	14.1%	\$145	7.1%	8.4%
	Middle	2	22.2%	\$34	1.7%	20.4%	2	22.2%	19.9%	\$34	1.7%	15.4%
	Upper	5	55.6%	\$1,622	79.9%	41.4%	5	55.6%	44.7%	\$1,622	79.9%	56.8%
	Unknown	1	11.1%	\$230	11.3%	0.0%	1	11.1%	18.1%	\$230	11.3%	17.6%
	Total	9	100.0%	\$2,031	100.0%	100.0%	9	100.0%	100.0%	\$2,031	100.0%	100.0%
Small Business	Total Businesses											
	\$1 Million or Less	3	25.0%	\$19	1.1%	91.8%	3	25.0%	47.9%	\$19	1.1%	38.4%
	Over \$1 Million	8	66.7%	\$1,668	95.4%	6.8%	8	66.7%				
	Total Rev. available	11	91.7%	\$1,687	96.5%	98.6%	11	91.7%				
	Rev. Not Known	1	8.3%	\$61	3.5%	1.5%	1	8.3%				
	Total	12	100.0%	\$1,748	100.0%	100.0%	12	100.0%				
Small Farm	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	1.8%	\$180	1.1%	2.0%	1	1.8%	1.6%	\$180	1.1%	1.1%
	Moderate	9	15.8%	\$1,699	10.8%	17.0%	9	15.8%	15.7%	\$1,699	10.8%	11.2%
	Middle	25	43.9%	\$6,762	42.8%	38.2%	25	43.9%	46.8%	\$6,762	42.8%	42.7%
	Upper	22	38.6%	\$7,162	45.3%	42.9%	22	38.6%	36.0%	\$7,162	45.3%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$15,803	100.0%	100.0%	57	100.0%	100.0%	\$15,803	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.4%	\$0	0.0%	0.9%
	Moderate	4	12.5%	\$446	6.4%	17.0%	4	12.5%	12.7%	\$446	6.4%	8.7%
	Middle	13	40.6%	\$2,108	30.1%	38.2%	13	40.6%	39.7%	\$2,108	30.1%	35.4%
	Upper	15	46.9%	\$4,460	63.6%	42.9%	15	46.9%	46.3%	\$4,460	63.6%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$7,014	100.0%	100.0%	32	100.0%	100.0%	\$7,014	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.9%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	13.6%	\$0	0.0%	7.6%
	Middle	1	50.0%	\$416	59.6%	38.2%	1	50.0%	39.8%	\$416	59.6%	34.6%
	Upper	1	50.0%	\$282	40.4%	42.9%	1	50.0%	43.6%	\$282	40.4%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$698	100.0%	100.0%	2	100.0%	100.0%	\$698	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	11.1%	0	0.0%	9.8%	\$0	0.0%	5.5%
	Moderate	0	0.0%	\$0	0.0%	25.3%	0	0.0%	36.1%	\$0	0.0%	25.7%
	Middle	0	0.0%	\$0	0.0%	30.0%	0	0.0%	29.5%	\$0	0.0%	38.6%
	Upper	0	0.0%	\$0	0.0%	33.5%	0	0.0%	23.0%	\$0	0.0%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	1.6%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.1%	\$180	0.8%	2.0%	1	1.1%	1.6%	\$180	0.8%	1.2%
	Moderate	13	14.3%	\$2,145	9.1%	17.0%	13	14.3%	14.4%	\$2,145	9.1%	10.8%
	Middle	39	42.9%	\$9,286	39.5%	38.2%	39	42.9%	43.6%	\$9,286	39.5%	39.6%
	Upper	38	41.8%	\$11,904	50.6%	42.9%	38	41.8%	40.4%	\$11,904	50.6%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	91	100.0%	\$23,515	100.0%	100.0%	91	100.0%	100.0%	\$23,515	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	3.1%	\$0	0.0%	3.9%
	Moderate	2	11.8%	\$123	3.3%	16.2%	2	11.8%	15.5%	\$123	3.3%	17.2%
	Middle	3	17.6%	\$810	21.5%	33.9%	3	17.6%	33.6%	\$810	21.5%	32.1%
	Upper	12	70.6%	\$2,839	75.3%	46.2%	12	70.6%	46.2%	\$2,839	75.3%	45.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.8%
	Total	17	100.0%	\$3,772	100.0%	100.0%	17	100.0%	100.0%	\$3,772	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	5.7%	\$0	0.0%	3.4%
	Middle	0	0.0%	\$0	0.0%	48.9%	0	0.0%	43.7%	\$0	0.0%	47.0%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	48.3%	\$0	0.0%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	1.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: NC Raleigh**

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Borrower Income Levels		Bank		Families by Family Income %	Count		Dollar				
Count	Dollar \$ (000s)			Bank	Agg		Bank \$ (000s)	Agg					
									%	%	%	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	5.8%	\$0	0.0%	3.0%	
	Moderate	6	10.5%	\$1,010	6.4%	15.8%	6	10.5%	16.8%	\$1,010	6.4%	11.5%	
	Middle	19	33.3%	\$4,002	25.3%	19.6%	19	33.3%	20.4%	\$4,002	25.3%	18.3%	
	Upper	31	54.4%	\$10,674	67.5%	45.1%	31	54.4%	44.5%	\$10,674	67.5%	55.5%	
	Unknown	1	1.8%	\$117	0.7%	0.0%	1	1.8%	12.5%	\$117	0.7%	11.7%	
	Total	57	100.0%	\$15,803	100.0%	100.0%	57	100.0%	100.0%	\$15,803	100.0%	100.0%	
REFINANCE	Low	1	3.1%	\$124	1.8%	19.5%	1	3.1%	4.1%	\$124	1.8%	2.1%	
	Moderate	1	3.1%	\$159	2.3%	15.8%	1	3.1%	11.4%	\$159	2.3%	7.4%	
	Middle	10	31.3%	\$1,632	23.3%	19.6%	10	31.3%	17.3%	\$1,632	23.3%	14.6%	
	Upper	18	56.3%	\$4,427	63.1%	45.1%	18	56.3%	48.3%	\$4,427	63.1%	57.9%	
	Unknown	2	6.3%	\$672	9.6%	0.0%	2	6.3%	18.9%	\$672	9.6%	18.1%	
	Total	32	100.0%	\$7,014	100.0%	100.0%	32	100.0%	100.0%	\$7,014	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	4.8%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	15.3%	\$0	0.0%	10.3%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	20.7%	\$0	0.0%	16.9%	
	Upper	2	100.0%	\$698	100.0%	45.1%	2	100.0%	54.6%	\$698	100.0%	66.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.6%	\$0	0.0%	4.8%	
	Total	2	100.0%	\$698	100.0%	100.0%	2	100.0%	100.0%	\$698	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.1%	\$124	0.5%	19.5%	1	1.1%	5.1%	\$124	0.5%	2.5%	
	Moderate	7	7.7%	\$1,169	5.0%	15.8%	7	7.7%	14.5%	\$1,169	5.0%	9.5%	
	Middle	29	31.9%	\$5,634	24.0%	19.6%	29	31.9%	19.1%	\$5,634	24.0%	16.2%	
	Upper	51	56.0%	\$15,799	67.2%	45.1%	51	56.0%	46.3%	\$15,799	67.2%	54.5%	
	Unknown	3	3.3%	\$789	3.4%	0.0%	3	3.3%	15.0%	\$789	3.4%	17.4%	
	Total	91	100.0%	\$23,515	100.0%	100.0%	91	100.0%	100.0%	\$23,515	100.0%	100.0%	
Small Business Revenue	Total Businesses												
	\$1 Million or Less	9	52.9%	\$1,499	39.7%	91.2%	9	52.9%	49.6%	\$1,499	39.7%	39.3%	
	Over \$1 Million	7	41.2%	\$2,200	58.3%	7.9%	7	41.2%					
	Total Rev. available	16	94.1%	\$3,699	98.0%	99.1%	16	94.1%					
	Rev. Not Known	1	5.9%	\$73	1.9%	0.9%	1	5.9%					
	Total	17	100.0%	\$3,772	100.0%	100.0%	17	100.0%					
	\$100,000 or Less	9	52.9%	\$463	12.3%		9	52.9%	92.2%	\$463	12.3%	35.4%	
	\$100,001 - \$250,000	3	17.6%	\$554	14.7%		3	17.6%	3.7%	\$554	14.7%	15.1%	
Small Business Loan Size	\$250,001 - \$1 Million	5	29.4%	\$2,755	73.0%		5	29.4%	4.1%	\$2,755	73.0%	49.5%	
	Total	17	100.0%	\$3,772	100.0%		17	100.0%	100.0%	\$3,772	100.0%	100.0%	
	Small Farm Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	49.4%	\$0	0.0%	67.2%
Over \$1 Million		0	0.0%	\$0	0.0%	1.5%	0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					
\$100,000 or Less		0	0.0%	\$0	0.0%		0	0.0%	86.2%	\$0	0.0%	40.5%	
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	10.3%	\$0	0.0%	34.4%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	25.1%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		Agg	%
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	1.6%	
	Moderate	5	8.3%	\$710	4.1%	19.2%	5	8.3%	\$710	4.1%	13.2%	
	Middle	21	35.0%	\$4,882	28.3%	34.3%	21	35.0%	\$4,882	28.3%	33.1%	
	Upper	34	56.7%	\$11,679	67.6%	44.5%	34	56.7%	\$11,679	67.6%	52.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	60	100.0%	\$17,271	100.0%	100.0%	60	100.0%	\$17,271	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	1.5%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	\$0	0.0%	13.6%	
	Middle	4	30.8%	\$1,135	14.9%	34.3%	4	30.8%	\$1,135	14.9%	30.7%	
	Upper	9	69.2%	\$6,487	85.1%	44.5%	9	69.2%	\$6,487	85.1%	54.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$7,622	100.0%	100.0%	13	100.0%	\$7,622	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	1.5%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	\$0	0.0%	15.6%	
	Middle	2	66.7%	\$293	85.4%	34.3%	2	66.7%	\$293	85.4%	25.2%	
	Upper	1	33.3%	\$50	14.6%	44.5%	1	33.3%	\$50	14.6%	57.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$343	100.0%	100.0%	3	100.0%	\$343	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	\$0	0.0%	9.3%	
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	29.3%	0	0.0%	\$0	0.0%	43.9%	
	Upper	0	0.0%	\$0	0.0%	34.2%	0	0.0%	\$0	0.0%	36.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	2.1%	
	Moderate	5	6.6%	\$710	2.8%	19.2%	5	6.6%	\$710	2.8%	13.1%	
	Middle	27	35.5%	\$6,310	25.0%	34.3%	27	35.5%	\$6,310	25.0%	33.2%	
	Upper	44	57.9%	\$18,216	72.2%	44.5%	44	57.9%	\$18,216	72.2%	51.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	76	100.0%	\$25,236	100.0%	100.0%	76	100.0%	\$25,236	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	3.8%	\$15	0.3%	3.5%	1	3.8%	\$15	0.3%	4.2%	
	Moderate	3	11.5%	\$116	2.1%	18.9%	3	11.5%	\$116	2.1%	18.0%	
	Middle	10	38.5%	\$2,668	48.5%	31.6%	10	38.5%	\$2,668	48.5%	31.9%	
	Upper	12	46.2%	\$2,700	49.1%	45.9%	12	46.2%	\$2,700	49.1%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%	
	Total	26	100.0%	\$5,499	100.0%	100.0%	26	100.0%	\$5,499	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	\$0	0.0%	5.4%	
	Middle	0	0.0%	\$0	0.0%	42.7%	0	0.0%	\$0	0.0%	35.5%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	\$0	0.0%	57.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	1	1.7%	\$170	1.0%	19.9%	1	1.7%	5.6%	\$170	1.0%	2.9%
	Moderate	8	13.3%	\$1,476	8.5%	16.2%	8	13.3%	16.7%	\$1,476	8.5%	11.6%
	Middle	12	20.0%	\$2,826	16.4%	18.8%	12	20.0%	21.6%	\$2,826	16.4%	19.8%
	Upper	39	65.0%	\$12,799	74.1%	45.1%	39	65.0%	42.7%	\$12,799	74.1%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	13.2%
	Total	60	100.0%	\$17,271	100.0%	100.0%	60	100.0%	100.0%	\$17,271	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	6.9%	\$0	0.0%	3.7%
	Moderate	2	15.4%	\$356	4.7%	16.2%	2	15.4%	15.4%	\$356	4.7%	11.0%
	Middle	1	7.7%	\$215	2.8%	18.8%	1	7.7%	20.7%	\$215	2.8%	18.4%
	Upper	10	76.9%	\$7,051	92.5%	45.1%	10	76.9%	40.0%	\$7,051	92.5%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.0%	\$0	0.0%	16.3%
	Total	13	100.0%	\$7,622	100.0%	100.0%	13	100.0%	100.0%	\$7,622	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	6.6%	\$0	0.0%	3.9%
	Moderate	1	33.3%	\$13	3.8%	16.2%	1	33.3%	15.8%	\$13	3.8%	12.7%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	19.0%	\$0	0.0%	17.2%
	Upper	2	66.7%	\$330	96.2%	45.1%	2	66.7%	53.4%	\$330	96.2%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	4.5%
	Total	3	100.0%	\$343	100.0%	100.0%	3	100.0%	100.0%	\$343	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.3%	\$170	0.7%	19.9%	1	1.3%	6.0%	\$170	0.7%	2.9%
	Moderate	11	14.5%	\$1,845	7.3%	16.2%	11	14.5%	16.2%	\$1,845	7.3%	10.6%
	Middle	13	17.1%	\$3,041	12.1%	18.8%	13	17.1%	21.3%	\$3,041	12.1%	17.9%
	Upper	51	67.1%	\$20,180	80.0%	45.1%	51	67.1%	42.2%	\$20,180	80.0%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	20.2%
	Total	76	100.0%	\$25,236	100.0%	100.0%	76	100.0%	100.0%	\$25,236	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	18	69.2%	\$1,817	33.0%	90.5%	18	69.2%	54.3%	\$1,817	33.0%	40.4%
	Over \$1 Million	6	23.1%	\$3,618	65.8%	8.6%	6	23.1%				
	Total Rev. available	24	92.3%	\$5,435	98.8%	99.1%	24	92.3%				
	Rev. Not Known	2	7.7%	\$64	1.2%	0.9%	2	7.7%				
Small Farm	Loan Size											
	\$100,000 or Less	17	65.4%	\$492	8.9%		17	65.4%	92.7%	\$492	8.9%	36.4%
	\$100,001 - \$250,000	2	7.7%	\$291	5.3%		2	7.7%	3.5%	\$291	5.3%	15.1%
	\$250,001 - \$1 Million	7	26.9%	\$4,716	85.8%		7	26.9%	3.7%	\$4,716	85.8%	48.5%
	Total	26	100.0%	\$5,499	100.0%		26	100.0%	100.0%	\$5,499	100.0%	100.0%
	Total Farms											
Small Farm	Revenue											
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	53.6%	\$0	0.0%	70.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size											
Small Farm	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.4%	\$0	0.0%	40.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.1%	\$0	0.0%	48.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	11.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms											
	Revenue											

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	0.5%	\$417	0.6%	2.3%	1	0.5%	\$417	0.6%	1.1%	
	Moderate	22	11.2%	\$6,135	9.4%	16.5%	22	11.2%	\$6,135	9.4%	9.9%	
	Middle	78	39.6%	\$19,815	30.3%	43.9%	78	39.6%	\$19,815	30.3%	36.8%	
	Upper	96	48.7%	\$38,925	59.6%	37.2%	96	48.7%	\$38,925	59.6%	52.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	197	100.0%	\$65,292	100.0%	100.0%	197	100.0%	\$65,292	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	4	8.2%	\$816	4.4%	16.5%	4	8.2%	\$816	4.4%	7.7%	
	Middle	14	28.6%	\$3,935	21.1%	43.9%	14	28.6%	\$3,935	21.1%	31.6%	
	Upper	31	63.3%	\$13,871	74.5%	37.2%	31	63.3%	\$13,871	74.5%	59.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	49	100.0%	\$18,622	100.0%	100.0%	49	100.0%	\$18,622	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	2.3%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	9.2%	
	Middle	1	20.0%	\$5	10.9%	43.9%	1	20.0%	\$5	10.9%	24.5%	
	Upper	4	80.0%	\$41	89.1%	37.2%	4	80.0%	\$41	89.1%	64.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$46	100.0%	100.0%	5	100.0%	\$46	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	\$0	0.0%	10.6%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	12.3%	
	Middle	0	0.0%	\$0	0.0%	45.0%	0	0.0%	\$0	0.0%	51.8%	
	Upper	0	0.0%	\$0	0.0%	26.1%	0	0.0%	\$0	0.0%	25.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.4%	\$417	0.5%	2.3%	1	0.4%	\$417	0.5%	1.6%	
	Moderate	26	10.4%	\$6,951	8.3%	16.5%	26	10.4%	\$6,951	8.3%	9.2%	
	Middle	93	37.1%	\$23,755	28.3%	43.9%	93	37.1%	\$23,755	28.3%	35.3%	
	Upper	131	52.2%	\$52,837	62.9%	37.2%	131	52.2%	\$52,837	62.9%	54.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	251	100.0%	\$83,960	100.0%	100.0%	251	100.0%	\$83,960	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	5	6.0%	\$1,020	11.1%	4.9%	5	6.0%	\$1,020	11.1%	7.2%	
	Moderate	16	19.0%	\$2,097	22.9%	21.3%	16	19.0%	\$2,097	22.9%	24.9%	
	Middle	15	17.9%	\$845	9.2%	37.6%	15	17.9%	\$845	9.2%	29.4%	
	Upper	48	57.1%	\$5,203	56.8%	36.2%	48	57.1%	\$5,203	56.8%	37.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.2%	
	Total	84	100.0%	\$9,165	100.0%	100.0%	84	100.0%	\$9,165	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	100.0%	\$403	100.0%	17.9%	1	100.0%	\$403	100.0%	16.0%	
	Middle	0	0.0%	\$0	0.0%	49.1%	0	0.0%	\$0	0.0%	59.5%	
	Upper	0	0.0%	\$0	0.0%	31.1%	0	0.0%	\$0	0.0%	16.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.9%	
	Total	1	100.0%	\$403	100.0%	100.0%	1	100.0%	\$403	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	4	2.0%	\$489	0.7%	21.6%	4	2.0%	4.1%	\$489	0.7%	1.8%
	Moderate	28	14.2%	\$5,281	8.1%	16.6%	28	14.2%	16.4%	\$5,281	8.1%	10.1%
	Middle	49	24.9%	\$11,542	17.7%	19.2%	49	24.9%	20.6%	\$11,542	17.7%	16.3%
	Upper	113	57.4%	\$47,216	72.3%	42.5%	113	57.4%	45.5%	\$47,216	72.3%	59.6%
	Unknown	3	1.5%	\$764	1.2%	0.0%	3	1.5%	13.4%	\$764	1.2%	12.3%
	Total	197	100.0%	\$65,292	100.0%	100.0%	197	100.0%	100.0%	\$65,292	100.0%	100.0%
REFINANCE	Low	2	4.1%	\$293	1.6%	21.6%	2	4.1%	4.1%	\$293	1.6%	1.7%
	Moderate	2	4.1%	\$305	1.6%	16.6%	2	4.1%	10.7%	\$305	1.6%	6.1%
	Middle	8	16.3%	\$1,319	7.1%	19.2%	8	16.3%	16.7%	\$1,319	7.1%	12.3%
	Upper	37	75.5%	\$16,705	89.7%	42.5%	37	75.5%	45.1%	\$16,705	89.7%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.4%	\$0	0.0%	21.2%
	Total	49	100.0%	\$18,622	100.0%	100.0%	49	100.0%	100.0%	\$18,622	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	5.2%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	16.7%	\$0	0.0%	7.1%
	Middle	3	60.0%	\$23	50.0%	19.2%	3	60.0%	18.7%	\$23	50.0%	9.8%
	Upper	2	40.0%	\$23	50.0%	42.5%	2	40.0%	53.5%	\$23	50.0%	73.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	8.5%
	Total	5	100.0%	\$46	100.0%	100.0%	5	100.0%	100.0%	\$46	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	2.4%	\$782	0.9%	21.6%	6	2.4%	4.1%	\$782	0.9%	1.7%
	Moderate	30	12.0%	\$5,586	6.7%	16.6%	30	12.0%	14.2%	\$5,586	6.7%	8.1%
	Middle	60	23.9%	\$12,884	15.3%	19.2%	60	23.9%	19.0%	\$12,884	15.3%	14.0%
	Upper	152	60.6%	\$63,944	76.2%	42.5%	152	60.6%	45.6%	\$63,944	76.2%	57.1%
	Unknown	3	1.2%	\$764	0.9%	0.0%	3	1.2%	17.1%	\$764	0.9%	19.1%
	Total	251	100.0%	\$83,960	100.0%	100.0%	251	100.0%	100.0%	\$83,960	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	61	72.6%	\$5,742	62.7%	90.4%	61	72.6%	47.3%	\$5,742	62.7%	40.2%
	Over \$1 Million	22	26.2%	\$3,384	36.9%	8.8%	22	26.2%				
	Total Rev. available	83	98.8%	\$9,126	99.6%	99.2%	83	98.8%				
	Rev. Not Known	1	1.2%	\$39	0.4%	0.8%	1	1.2%				
	Total	84	100.0%	\$9,165	100.0%	100.0%	84	100.0%				
Small Business Loan Size	\$100,000 or Less	67	79.8%	\$2,699	29.4%		67	79.8%	93.1%	\$2,699	29.4%	35.9%
	\$100,001 - \$250,000	6	7.1%	\$1,063	11.6%		6	7.1%	3.2%	\$1,063	11.6%	14.1%
	\$250,001 - \$1 Million	11	13.1%	\$5,403	59.0%		11	13.1%	3.7%	\$5,403	59.0%	50.0%
	Total	84	100.0%	\$9,165	100.0%		84	100.0%	100.0%	\$9,165	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%	0	0.0%	47.9%	\$0	0.0%	49.5%
	Over \$1 Million	1	100.0%	\$403	100.0%	2.8%	1	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$403	100.0%	100.0%	1	100.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.3%	\$0	0.0%	37.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	36.1%
	\$250,001 - \$500,000	1	100.0%	\$403	100.0%		1	100.0%	4.2%	\$403	100.0%	26.7%
	Total	1	100.0%	\$403	100.0%		1	100.0%	100.0%	\$403	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	0.6%	\$384	0.6%	4.6%	1	0.6%	2.8%	\$384	0.6%	2.1%
	Moderate	10	6.0%	\$2,519	4.1%	17.8%	10	6.0%	14.8%	\$2,519	4.1%	9.8%
	Middle	77	45.8%	\$22,751	37.3%	36.0%	77	45.8%	40.4%	\$22,751	37.3%	34.1%
	Upper	80	47.6%	\$35,297	57.9%	41.2%	80	47.6%	41.5%	\$35,297	57.9%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	1.0%
	Total	168	100.0%	\$60,951	100.0%	100.0%	168	100.0%	100.0%	\$60,951	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	2.8%	\$0	0.0%	2.3%
	Moderate	2	8.7%	\$479	5.3%	17.8%	2	8.7%	14.2%	\$479	5.3%	9.3%
	Middle	5	21.7%	\$1,186	13.2%	36.0%	5	21.7%	35.9%	\$1,186	13.2%	28.4%
	Upper	16	69.6%	\$7,295	81.4%	41.2%	16	69.6%	46.3%	\$7,295	81.4%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	1.2%
	Total	23	100.0%	\$8,960	100.0%	100.0%	23	100.0%	100.0%	\$8,960	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.6%	0	0.0%	4.1%	\$0	0.0%	5.7%
	Moderate	2	11.8%	\$52	1.4%	17.8%	2	11.8%	15.5%	\$52	1.4%	6.0%
	Middle	5	29.4%	\$560	15.2%	36.0%	5	29.4%	37.3%	\$560	15.2%	24.1%
	Upper	10	58.8%	\$3,066	83.4%	41.2%	10	58.8%	42.3%	\$3,066	83.4%	62.5%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	1.6%
	Total	17	100.0%	\$3,678	100.0%	100.0%	17	100.0%	100.0%	\$3,678	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	12.6%	0	0.0%	19.4%	\$0	0.0%	15.7%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	22.2%	\$0	0.0%	19.8%
	Middle	0	0.0%	\$0	0.0%	37.6%	0	0.0%	41.7%	\$0	0.0%	46.8%
	Upper	0	0.0%	\$0	0.0%	28.9%	0	0.0%	13.9%	\$0	0.0%	17.5%
	Unknown	0	0.0%	\$0	0.0%	2.3%	0	0.0%	2.8%	\$0	0.0%	0.1%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.5%	\$384	0.5%	4.6%	1	0.5%	2.9%	\$384	0.5%	2.9%
	Moderate	14	6.7%	\$3,050	4.1%	17.8%	14	6.7%	14.6%	\$3,050	4.1%	10.0%
	Middle	87	41.8%	\$24,497	33.3%	36.0%	87	41.8%	39.0%	\$24,497	33.3%	32.9%
	Upper	106	51.0%	\$45,658	62.0%	41.2%	106	51.0%	42.9%	\$45,658	62.0%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	1.0%
	Total	208	100.0%	\$73,589	100.0%	100.0%	208	100.0%	100.0%	\$73,589	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	7	9.6%	\$3,136	30.6%	8.1%	7	9.6%	8.2%	\$3,136	30.6%	12.6%
	Moderate	8	11.0%	\$1,077	10.5%	19.2%	8	11.0%	16.8%	\$1,077	10.5%	20.5%
	Middle	16	21.9%	\$1,138	11.1%	29.3%	16	21.9%	28.6%	\$1,138	11.1%	24.4%
	Upper	41	56.2%	\$4,862	47.5%	41.5%	41	56.2%	43.0%	\$4,862	47.5%	39.1%
	Unknown	1	1.4%	\$25	0.2%	1.8%	1	1.4%	2.0%	\$25	0.2%	2.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.9%
	Total	73	100.0%	\$10,238	100.0%	100.0%	73	100.0%	100.0%	\$10,238	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.4%	\$0	0.0%	6.7%
	Moderate	3	100.0%	\$717	100.0%	26.3%	3	100.0%	31.9%	\$717	100.0%	44.6%
	Middle	0	0.0%	\$0	0.0%	37.4%	0	0.0%	42.0%	\$0	0.0%	28.4%
	Upper	0	0.0%	\$0	0.0%	33.2%	0	0.0%	18.8%	\$0	0.0%	13.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.8%	\$0	0.0%	6.5%
	Total	3	100.0%	\$717	100.0%	100.0%	3	100.0%	100.0%	\$717	100.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	\$ %		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
HOME PURCHASE	Low	3	1.8%	\$298	0.5%	22.4%	3	1.8%	3.8%	\$298	0.5%	1.6%
	Moderate	14	8.3%	\$2,626	4.3%	15.5%	14	8.3%	17.4%	\$2,626	4.3%	10.7%
	Middle	28	16.7%	\$7,170	11.8%	19.0%	28	16.7%	20.6%	\$7,170	11.8%	16.5%
	Upper	121	72.0%	\$50,208	82.4%	43.0%	121	72.0%	43.4%	\$50,208	82.4%	56.1%
	Unknown	2	1.2%	\$649	1.1%	0.0%	2	1.2%	14.9%	\$649	1.1%	15.1%
	Total	168	100.0%	\$60,951	100.0%	100.0%	168	100.0%	100.0%	\$60,951	100.0%	100.0%
REFINANCE	Low	1	4.3%	\$73	0.8%	22.4%	1	4.3%	4.8%	\$73	0.8%	2.3%
	Moderate	3	13.0%	\$357	4.0%	15.5%	3	13.0%	14.5%	\$357	4.0%	8.7%
	Middle	2	8.7%	\$519	5.8%	19.0%	2	8.7%	20.7%	\$519	5.8%	15.6%
	Upper	17	73.9%	\$8,011	89.4%	43.0%	17	73.9%	40.8%	\$8,011	89.4%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	18.3%
	Total	23	100.0%	\$8,960	100.0%	100.0%	23	100.0%	100.0%	\$8,960	100.0%	100.0%
HOME IMPROVEMENT	Low	1	5.9%	\$8	0.2%	22.4%	1	5.9%	8.0%	\$8	0.2%	2.5%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	15.9%	\$0	0.0%	7.7%
	Middle	2	11.8%	\$32	0.9%	19.0%	2	11.8%	22.6%	\$32	0.9%	17.0%
	Upper	14	82.4%	\$3,638	98.9%	43.0%	14	82.4%	47.7%	\$3,638	98.9%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	11.7%
	Total	17	100.0%	\$3,678	100.0%	100.0%	17	100.0%	100.0%	\$3,678	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	2.4%	\$379	0.5%	22.4%	5	2.4%	4.3%	\$379	0.5%	1.7%
	Moderate	17	8.2%	\$2,983	4.1%	15.5%	17	8.2%	16.4%	\$2,983	4.1%	9.6%
	Middle	32	15.4%	\$7,721	10.5%	19.0%	32	15.4%	20.7%	\$7,721	10.5%	15.5%
	Upper	152	73.1%	\$61,857	84.1%	43.0%	152	73.1%	42.7%	\$61,857	84.1%	53.3%
	Unknown	2	1.0%	\$649	0.9%	0.0%	2	1.0%	15.9%	\$649	0.9%	19.9%
	Total	208	100.0%	\$73,589	100.0%	100.0%	208	100.0%	100.0%	\$73,589	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	48	65.8%	\$4,960	48.4%	89.3%	48	65.8%	49.4%	\$4,960	48.4%	40.8%
	Over \$1 Million	24	32.9%	\$5,226	51.0%	9.9%	24	32.9%				
	Total Rev. available	72	98.7%	\$10,186	99.4%	99.2%	72	98.7%				
	Rev. Not Known	1	1.4%	\$52	0.5%	0.8%	1	1.4%				
	Total	73	100.0%	\$10,238	100.0%	100.0%	73	100.0%				
Small Business Loan Size	\$100,000 or Less	52	71.2%	\$2,056	20.1%		52	71.2%	91.7%	\$2,056	20.1%	32.9%
	\$100,001 - \$250,000	8	11.0%	\$1,457	14.2%		8	11.0%	3.8%	\$1,457	14.2%	14.6%
	\$250,001 - \$1 Million	13	17.8%	\$6,725	65.7%		13	17.8%	4.5%	\$6,725	65.7%	52.5%
	Total	73	100.0%	\$10,238	100.0%		73	100.0%	100.0%	\$10,238	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.9%	0	0.0%	37.7%	\$0	0.0%	25.0%
	Over \$1 Million	3	100.0%	\$717	100.0%	3.1%	3	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$717	100.0%	100.0%	3	100.0%				
	Total	3	100.0%	\$717	100.0%		3	100.0%	100.0%	\$717	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.5%	\$0	0.0%	32.3%
	\$100,001 - \$250,000	3	100.0%	\$717	100.0%		3	100.0%	13.0%	\$717	100.0%	57.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	10.3%
	Total	3	100.0%	\$717	100.0%		3	100.0%	100.0%	\$717	100.0%	100.0%
	Total	3	100.0%	\$717	100.0%		3	100.0%	100.0%	\$717	100.0%	100.0%
	Total	3	100.0%	\$717	100.0%		3	100.0%	100.0%	\$717	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	9	3.6%	\$991	1.9%	20.5%	9	3.6%	\$991	1.9%	5.9%	
	Middle	91	36.3%	\$15,343	29.4%	37.0%	91	36.3%	\$15,343	29.4%	30.4%	
	Upper	151	60.2%	\$35,826	68.7%	41.3%	151	60.2%	\$35,826	68.7%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	251	100.0%	\$52,160	100.0%	100.0%	251	100.0%	\$52,160	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	3	5.6%	\$360	3.0%	20.5%	3	5.6%	\$360	3.0%	5.4%	
	Middle	14	25.9%	\$2,195	18.3%	37.0%	14	25.9%	\$2,195	18.3%	24.6%	
	Upper	37	68.5%	\$9,421	78.7%	41.3%	37	68.5%	\$9,421	78.7%	69.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	54	100.0%	\$11,976	100.0%	100.0%	54	100.0%	\$11,976	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	2	16.7%	\$35	11.2%	20.5%	2	16.7%	\$35	11.2%	5.4%	
	Middle	1	8.3%	\$22	7.1%	37.0%	1	8.3%	\$22	7.1%	18.3%	
	Upper	9	75.0%	\$255	81.7%	41.3%	9	75.0%	\$255	81.7%	76.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$312	100.0%	100.0%	12	100.0%	\$312	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	\$0	0.0%	14.2%	
	Moderate	0	0.0%	\$0	0.0%	31.7%	0	0.0%	\$0	0.0%	24.2%	
	Middle	0	0.0%	\$0	0.0%	27.6%	0	0.0%	\$0	0.0%	42.2%	
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	\$0	0.0%	19.4%	
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	14	4.4%	\$1,386	2.2%	20.5%	14	4.4%	\$1,386	2.2%	7.3%	
	Middle	106	33.4%	\$17,560	27.2%	37.0%	106	33.4%	\$17,560	27.2%	29.3%	
	Upper	197	62.1%	\$45,502	70.6%	41.3%	197	62.1%	\$45,502	70.6%	62.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	317	100.0%	\$64,448	100.0%	100.0%	317	100.0%	\$64,448	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	2	11.8%	\$563	32.0%	18.6%	2	11.8%	\$563	32.0%	21.2%	
	Middle	6	35.3%	\$820	46.6%	38.8%	6	35.3%	\$820	46.6%	39.6%	
	Upper	9	52.9%	\$375	21.3%	39.6%	9	52.9%	\$375	21.3%	36.2%	
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.4%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%	
	Total	17	100.0%	\$1,758	100.0%	100.0%	17	100.0%	\$1,758	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	2	100.0%	\$4	100.0%	27.5%	2	100.0%	\$4	100.0%	50.5%	
	Middle	0	0.0%	\$0	0.0%	39.3%	0	0.0%	\$0	0.0%	26.1%	
	Upper	0	0.0%	\$0	0.0%	32.4%	0	0.0%	\$0	0.0%	23.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$4	100.0%	100.0%	2	100.0%	\$4	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	9	3.6%	\$875	1.7%	20.4%	9	3.6%	7.4%	\$875	1.7%	3.9%
	Moderate	58	23.1%	\$8,276	15.9%	16.8%	58	23.1%	20.6%	\$8,276	15.9%	14.4%
	Middle	62	24.7%	\$10,982	21.1%	20.3%	62	24.7%	20.2%	\$10,982	21.1%	18.4%
	Upper	117	46.6%	\$31,078	59.6%	42.5%	117	46.6%	33.2%	\$31,078	59.6%	45.8%
	Unknown	5	2.0%	\$949	1.8%	0.0%	5	2.0%	18.6%	\$949	1.8%	17.5%
	Total	251	100.0%	\$52,160	100.0%	100.0%	251	100.0%	100.0%	\$52,160	100.0%	100.0%
REFINANCE	Low	1	1.9%	\$109	0.9%	20.4%	1	1.9%	3.9%	\$109	0.9%	1.9%
	Moderate	10	18.5%	\$1,190	9.9%	16.8%	10	18.5%	10.6%	\$1,190	9.9%	6.6%
	Middle	11	20.4%	\$1,954	16.3%	20.3%	11	20.4%	14.8%	\$1,954	16.3%	11.8%
	Upper	30	55.6%	\$8,308	69.4%	42.5%	30	55.6%	34.3%	\$8,308	69.4%	44.0%
	Unknown	2	3.7%	\$415	3.5%	0.0%	2	3.7%	36.3%	\$415	3.5%	35.7%
	Total	54	100.0%	\$11,976	100.0%	100.0%	54	100.0%	100.0%	\$11,976	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	4.5%	\$0	0.0%	1.6%
	Moderate	2	16.7%	\$5	1.6%	16.8%	2	16.7%	11.7%	\$5	1.6%	5.3%
	Middle	2	16.7%	\$17	5.4%	20.3%	2	16.7%	19.6%	\$17	5.4%	12.0%
	Upper	8	66.7%	\$290	92.9%	42.5%	8	66.7%	59.4%	\$290	92.9%	75.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	5.9%
	Total	12	100.0%	\$312	100.0%	100.0%	12	100.0%	100.0%	\$312	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	3.2%	\$984	1.5%	20.4%	10	3.2%	6.0%	\$984	1.5%	2.8%
	Moderate	70	22.1%	\$9,471	14.7%	16.8%	70	22.1%	16.7%	\$9,471	14.7%	10.4%
	Middle	75	23.7%	\$12,953	20.1%	20.3%	75	23.7%	18.2%	\$12,953	20.1%	14.5%
	Upper	155	48.9%	\$39,676	61.6%	42.5%	155	48.9%	34.3%	\$39,676	61.6%	41.9%
	Unknown	7	2.2%	\$1,364	2.1%	0.0%	7	2.2%	24.8%	\$1,364	2.1%	30.3%
	Total	317	100.0%	\$64,448	100.0%	100.0%	317	100.0%	100.0%	\$64,448	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	14	82.4%	\$1,100	62.6%	90.2%	14	82.4%	51.8%	\$1,100	62.6%	34.8%
	Over \$1 Million	3	17.6%	\$658	37.4%	8.9%	3	17.6%				
	Total Rev. available	17	100.0%	\$1,758	100.0%	99.1%	17	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	17	100.0%	\$1,758	100.0%	100.0%	17	100.0%				
Small Business Loan Size	\$100,000 or Less	12	70.6%	\$314	17.9%		12	70.6%	91.7%	\$314	17.9%	32.0%
	\$100,001 - \$250,000	3	17.6%	\$411	23.4%		3	17.6%	4.0%	\$411	23.4%	15.3%
	\$250,001 - \$1 Million	2	11.8%	\$1,033	58.8%		2	11.8%	4.3%	\$1,033	58.8%	52.7%
	Total	17	100.0%	\$1,758	100.0%		17	100.0%	100.0%	\$1,758	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.0%	0	0.0%	33.3%	\$0	0.0%	29.5%
	Over \$1 Million	2	100.0%	\$4	100.0%	4.0%	2	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$4	100.0%	100.0%	2	100.0%				
Small Farm Loan Size	\$100,000 or Less	2	100.0%	\$4	100.0%		2	100.0%	83.3%	\$4	100.0%	34.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.5%	\$0	0.0%	33.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	31.8%
	Total	2	100.0%	\$4	100.0%		2	100.0%	100.0%	\$4	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	0.6%	\$127	0.4%	2.6%	1	0.6%	1.5%	\$127	0.4%	6.8%
	Moderate	4	2.4%	\$519	1.4%	19.1%	4	2.4%	12.0%	\$519	1.4%	7.2%
	Middle	42	25.6%	\$6,638	18.5%	34.2%	42	25.6%	30.8%	\$6,638	18.5%	23.7%
	Upper	117	71.3%	\$28,536	79.7%	44.0%	117	71.3%	55.7%	\$28,536	79.7%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	164	100.0%	\$35,820	100.0%	100.0%	164	100.0%	100.0%	\$35,820	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.2%	\$0	0.0%	1.5%
	Moderate	3	11.1%	\$310	5.4%	19.1%	3	11.1%	12.9%	\$310	5.4%	23.3%
	Middle	8	29.6%	\$1,213	21.1%	34.2%	8	29.6%	32.5%	\$1,213	21.1%	25.1%
	Upper	16	59.3%	\$4,236	73.6%	44.0%	16	59.3%	53.5%	\$4,236	73.6%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$5,759	100.0%	100.0%	27	100.0%	100.0%	\$5,759	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	1.5%	\$0	0.0%	0.1%
	Moderate	3	20.0%	\$86	26.1%	19.1%	3	20.0%	18.3%	\$86	26.1%	1.4%
	Middle	6	40.0%	\$158	47.9%	34.2%	6	40.0%	29.1%	\$158	47.9%	3.2%
	Upper	6	40.0%	\$86	26.1%	44.0%	6	40.0%	51.2%	\$86	26.1%	95.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$330	100.0%	100.0%	15	100.0%	100.0%	\$330	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	9.8%	\$0	0.0%	6.2%
	Moderate	0	0.0%	\$0	0.0%	35.5%	0	0.0%	41.5%	\$0	0.0%	42.5%
	Middle	0	0.0%	\$0	0.0%	25.4%	0	0.0%	29.3%	\$0	0.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	21.4%	0	0.0%	19.5%	\$0	0.0%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.5%	\$127	0.3%	2.6%	1	0.5%	1.4%	\$127	0.3%	3.9%
	Moderate	10	4.9%	\$915	2.2%	19.1%	10	4.9%	12.4%	\$915	2.2%	15.7%
	Middle	56	27.2%	\$8,009	19.1%	34.2%	56	27.2%	31.1%	\$8,009	19.1%	23.2%
	Upper	139	67.5%	\$32,858	78.4%	44.0%	139	67.5%	54.9%	\$32,858	78.4%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	206	100.0%	\$41,909	100.0%	100.0%	206	100.0%	100.0%	\$41,909	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	4	11.4%	\$302	5.6%	9.2%	4	11.4%	7.1%	\$302	5.6%	10.1%
	Moderate	7	20.0%	\$1,055	19.6%	19.5%	7	20.0%	18.5%	\$1,055	19.6%	22.9%
	Middle	8	22.9%	\$2,245	41.7%	32.1%	8	22.9%	31.5%	\$2,245	41.7%	32.7%
	Upper	16	45.7%	\$1,777	33.0%	38.8%	16	45.7%	41.5%	\$1,777	33.0%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	1.0%
	Total	35	100.0%	\$5,379	100.0%	100.0%	35	100.0%	100.0%	\$5,379	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	18.0%	\$0	0.0%	24.3%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	55.0%	\$0	0.0%	54.0%
	Upper	0	0.0%	\$0	0.0%	28.0%	0	0.0%	26.0%	\$0	0.0%	21.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	10	6.1%	\$1,221	3.4%	21.9%	10	6.1%	8.3%	\$1,221	3.4%	4.0%
	Moderate	30	18.3%	\$4,299	12.0%	15.9%	30	18.3%	20.0%	\$4,299	12.0%	13.4%
	Middle	46	28.0%	\$8,167	22.8%	19.3%	46	28.0%	21.5%	\$8,167	22.8%	18.9%
	Upper	76	46.3%	\$21,859	61.0%	42.9%	76	46.3%	30.1%	\$21,859	61.0%	44.8%
	Unknown	2	1.2%	\$274	0.8%	0.0%	2	1.2%	20.0%	\$274	0.8%	18.9%
	Total	164	100.0%	\$35,820	100.0%	100.0%	164	100.0%	100.0%	\$35,820	100.0%	100.0%
REFINANCE	Low	1	3.7%	\$120	2.1%	21.9%	1	3.7%	6.1%	\$120	2.1%	10.4%
	Moderate	5	18.5%	\$480	8.3%	15.9%	5	18.5%	14.0%	\$480	8.3%	2.6%
	Middle	4	14.8%	\$486	8.4%	19.3%	4	14.8%	18.1%	\$486	8.4%	7.5%
	Upper	17	63.0%	\$4,673	81.1%	42.9%	17	63.0%	34.4%	\$4,673	81.1%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.5%	\$0	0.0%	32.7%
	Total	27	100.0%	\$5,759	100.0%	100.0%	27	100.0%	100.0%	\$5,759	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	6.2%	\$0	0.0%	0.4%
	Moderate	2	13.3%	\$65	19.7%	15.9%	2	13.3%	16.3%	\$65	19.7%	1.6%
	Middle	4	26.7%	\$61	18.5%	19.3%	4	26.7%	20.8%	\$61	18.5%	2.4%
	Upper	9	60.0%	\$204	61.8%	42.9%	9	60.0%	48.8%	\$204	61.8%	10.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.9%	\$0	0.0%	85.4%
	Total	15	100.0%	\$330	100.0%	100.0%	15	100.0%	100.0%	\$330	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	11	5.3%	\$1,341	3.2%	21.9%	11	5.3%	7.7%	\$1,341	3.2%	6.8%
	Moderate	37	18.0%	\$4,844	11.6%	15.9%	37	18.0%	18.4%	\$4,844	11.6%	7.2%
	Middle	54	26.2%	\$8,714	20.8%	19.3%	54	26.2%	20.6%	\$8,714	20.8%	12.0%
	Upper	102	49.5%	\$26,736	63.8%	42.9%	102	49.5%	31.6%	\$26,736	63.8%	42.7%
	Unknown	2	1.0%	\$274	0.7%	0.0%	2	1.0%	21.8%	\$274	0.7%	31.3%
	Total	206	100.0%	\$41,909	100.0%	100.0%	206	100.0%	100.0%	\$41,909	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	22	62.9%	\$1,953	36.3%	89.1%	22	62.9%	51.1%	\$1,953	36.3%	36.4%
	Over \$1 Million	12	34.3%	\$2,926	54.4%	10.0%	12	34.3%				
	Total Rev. available	34	97.2%	\$4,879	90.7%	99.1%	34	97.2%				
	Rev. Not Known	1	2.9%	\$500	9.3%	1.0%	1	2.9%				
	Total	35	100.0%	\$5,379	100.0%	100.0%	35	100.0%				
Small Business Loan Size	\$100,000 or Less	21	60.0%	\$549	10.2%		21	60.0%	91.5%	\$549	10.2%	32.1%
	\$100,001 - \$250,000	7	20.0%	\$1,306	24.3%		7	20.0%	4.3%	\$1,306	24.3%	16.8%
	\$250,001 - \$1 Million	7	20.0%	\$3,524	65.5%		7	20.0%	4.2%	\$3,524	65.5%	51.1%
	Total	35	100.0%	\$5,379	100.0%		35	100.0%	100.0%	\$5,379	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.3%	0	0.0%	41.0%	\$0	0.0%	43.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	5.7%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.0%	\$0	0.0%	35.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	29.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	34.3%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count			Dollar		
		Count		Dollar			Bank	Agg		Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$224	100.0%	100.0%	2	100.0%	100.0%	\$224	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$224	100.0%	100.0%	2	100.0%	100.0%	\$224	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$266	100.0%	100.0%	2	100.0%	100.0%	\$266	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$266	100.0%	100.0%	2	100.0%	100.0%	\$266	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	100.0%	\$98	100.0%	100.0%	10	100.0%	100.0%	\$98	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$98	100.0%	100.0%	10	100.0%	100.0%	\$98	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	14	100.0%	\$588	100.0%	100.0%	14	100.0%	100.0%	\$588	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$588	100.0%	100.0%	14	100.0%	100.0%	\$588	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$126	100.0%	100.0%	2	100.0%	91.1%	\$126	100.0%	97.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.9%	\$0	0.0%	2.4%
	Total	2	100.0%	\$126	100.0%	100.0%	2	100.0%	100.0%	\$126	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$230	100.0%	100.0%	1	100.0%	100.0%	\$230	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$230	100.0%	100.0%	1	100.0%	100.0%	\$230	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Hampton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	6.9%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	18.4%	\$0	0.0%	11.1%
	Middle	1	50.0%	\$99	44.2%	21.9%	1	50.0%	26.4%	\$99	44.2%	26.0%
	Upper	1	50.0%	\$125	55.8%	40.8%	1	50.0%	41.4%	\$125	55.8%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	6.7%
	Total	2	100.0%	\$224	100.0%	100.0%	2	100.0%	100.0%	\$224	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	6.8%	\$0	0.0%	5.2%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	4.5%	\$0	0.0%	2.6%
	Middle	1	50.0%	\$91	34.2%	21.9%	1	50.0%	22.7%	\$91	34.2%	19.9%
	Upper	1	50.0%	\$175	65.8%	40.8%	1	50.0%	37.5%	\$175	65.8%	43.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.4%	\$0	0.0%	29.1%
	Total	2	100.0%	\$266	100.0%	100.0%	2	100.0%	100.0%	\$266	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	11.1%	\$0	0.0%	1.1%
	Moderate	5	50.0%	\$21	21.4%	14.0%	5	50.0%	25.9%	\$21	21.4%	4.1%
	Middle	2	20.0%	\$16	16.3%	21.9%	2	20.0%	18.5%	\$16	16.3%	10.9%
	Upper	3	30.0%	\$61	62.2%	40.8%	3	30.0%	44.4%	\$61	62.2%	83.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$98	100.0%	100.0%	10	100.0%	100.0%	\$98	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	7.4%	\$0	0.0%	4.4%
	Moderate	5	35.7%	\$21	3.6%	14.0%	5	35.7%	13.4%	\$21	3.6%	6.5%
	Middle	4	28.6%	\$206	35.0%	21.9%	4	28.6%	23.8%	\$206	35.0%	22.2%
	Upper	5	35.7%	\$361	61.4%	40.8%	5	35.7%	40.1%	\$361	61.4%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	17.4%
	Total	14	100.0%	\$588	100.0%	100.0%	14	100.0%	100.0%	\$588	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	1	50.0%	\$91	72.2%	88.9%	1	50.0%	51.4%	\$91	72.2%	54.8%
	Over \$1 Million	1	50.0%	\$35	27.8%	7.7%	1	50.0%				
	Total Rev. available	2	100.0%	\$126	100.0%	96.6%	2	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	3.4%	0	0.0%				
	Total	2	100.0%	\$126	100.0%	100.0%	2	100.0%				
Small Business Loan Size	\$100,000 or Less	2	100.0%	\$126	100.0%		2	100.0%	94.5%	\$126	100.0%	48.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	28.1%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	23.9%
	Total	2	100.0%	\$126	100.0%		2	100.0%	100.0%	\$126	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	87.8%	0	0.0%	22.2%	\$0	0.0%	11.4%
	Over \$1 Million	1	100.0%	\$230	100.0%	12.2%	1	100.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$230	100.0%	100.0%	1	100.0%				
	Total	1	100.0%	\$230	100.0%		1	100.0%	100.0%	\$230	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.9%	\$0	0.0%	22.6%
	\$100,001 - \$250,000	1	100.0%	\$230	100.0%		1	100.0%	11.1%	\$230	100.0%	77.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$230	100.0%		1	100.0%	100.0%	\$230	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Hampton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	8.1%	
	Middle	0	0.0%	\$0	0.0%	73.5%	0	0.0%	\$0	0.0%	79.2%	
	Upper	3	100.0%	\$124	100.0%	16.1%	3	100.0%	\$124	100.0%	12.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$124	100.0%	100.0%	3	100.0%	\$124	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	14.8%	
	Middle	1	100.0%	\$136	100.0%	73.5%	1	100.0%	\$136	100.0%	65.9%	
	Upper	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	19.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$136	100.0%	100.0%	1	100.0%	\$136	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	26.7%	
	Middle	10	100.0%	\$170	100.0%	73.5%	10	100.0%	\$170	100.0%	73.3%	
	Upper	0	0.0%	\$0	0.0%	16.1%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$170	100.0%	100.0%	10	100.0%	\$170	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	96.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	3.8%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	11.5%	
	Middle	11	78.6%	\$306	71.2%	73.5%	11	78.6%	\$306	71.2%	73.3%	
	Upper	3	21.4%	\$124	28.8%	16.1%	3	21.4%	\$124	28.8%	15.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$430	100.0%	100.0%	14	100.0%	\$430	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	\$0	0.0%	3.0%	
	Middle	5	83.3%	\$45	60.0%	79.9%	5	83.3%	\$45	60.0%	85.4%	
	Upper	1	16.7%	\$30	40.0%	10.6%	1	16.7%	\$30	40.0%	10.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.3%	
	Total	6	100.0%	\$75	100.0%	100.0%	6	100.0%	\$75	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	5.1%	0	0.0%	\$0	0.0%	6.5%	
	Middle	0	0.0%	\$0	0.0%	79.5%	0	0.0%	\$0	0.0%	71.9%	
	Upper	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	21.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: SC Hampton**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	2.2%	\$0	0.0%	0.6%
	Moderate	2	66.7%	\$96	77.4%	20.5%	2	66.7%	21.3%	\$96	77.4%	16.9%
	Middle	1	33.3%	\$28	22.6%	16.6%	1	33.3%	28.1%	\$28	22.6%	27.9%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	37.1%	\$0	0.0%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	11.6%
	Total	3	100.0%	\$124	100.0%	100.0%	3	100.0%	100.0%	\$124	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	3.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	11.9%	\$0	0.0%	7.6%
	Middle	0	0.0%	\$0	0.0%	16.6%	0	0.0%	16.4%	\$0	0.0%	17.6%
	Upper	1	100.0%	\$136	100.0%	40.4%	1	100.0%	59.7%	\$136	100.0%	65.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	8.2%
	Total	1	100.0%	\$136	100.0%	100.0%	1	100.0%	100.0%	\$136	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	5.9%	\$0	0.0%	2.8%
	Moderate	3	30.0%	\$13	7.6%	20.5%	3	30.0%	11.8%	\$13	7.6%	27.0%
	Middle	3	30.0%	\$25	14.7%	16.6%	3	30.0%	29.4%	\$25	14.7%	13.4%
	Upper	4	40.0%	\$132	77.6%	40.4%	4	40.0%	52.9%	\$132	77.6%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$170	100.0%	100.0%	10	100.0%	100.0%	\$170	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	2.9%	\$0	0.0%	0.8%
	Moderate	5	35.7%	\$109	25.3%	20.5%	5	35.7%	16.8%	\$109	25.3%	13.1%
	Middle	4	28.6%	\$53	12.3%	16.6%	4	28.6%	23.7%	\$53	12.3%	23.0%
	Upper	5	35.7%	\$268	62.3%	40.4%	5	35.7%	47.4%	\$268	62.3%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.2%	\$0	0.0%	9.8%
	Total	14	100.0%	\$430	100.0%	100.0%	14	100.0%	100.0%	\$430	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	4	66.7%	\$35	46.7%	88.2%	4	66.7%	42.1%	\$35	46.7%	28.4%
	Over \$1 Million	2	33.3%	\$40	53.3%	8.5%	2	33.3%				
	Total Rev. available	6	100.0%	\$75	100.0%	96.7%	6	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	3.4%	0	0.0%				
	Total	6	100.0%	\$75	100.0%	100.0%	6	100.0%				
Small Business Loan Size	\$100,000 or Less	6	100.0%	\$75	100.0%		6	100.0%	97.1%	\$75	100.0%	55.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	11.5%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	32.7%
	Total	6	100.0%	\$75	100.0%		6	100.0%	100.0%	\$75	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	86.7%	0	0.0%	6.3%	\$0	0.0%	1.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	13.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.1%
	Moderate	6	18.8%	\$1,287	15.0%	24.9%	6	18.8%	\$1,287	15.0%	13.0%
	Middle	9	28.1%	\$1,453	16.9%	36.5%	9	28.1%	\$1,453	16.9%	39.7%
	Upper	17	53.1%	\$5,843	68.1%	37.9%	17	53.1%	\$5,843	68.1%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$8,583	100.0%	100.0%	32	100.0%	\$8,583	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.1%
	Moderate	4	19.0%	\$448	6.1%	24.9%	4	19.0%	\$448	6.1%	13.9%
	Middle	7	33.3%	\$2,151	29.1%	36.5%	7	33.3%	\$2,151	29.1%	32.9%
	Upper	10	47.6%	\$4,788	64.8%	37.9%	10	47.6%	\$4,788	64.8%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%
	Total	21	100.0%	\$7,387	100.0%	100.0%	21	100.0%	\$7,387	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	25	78.1%	\$361	64.3%	24.9%	25	78.1%	\$361	64.3%	10.5%
	Middle	4	12.5%	\$169	30.1%	36.5%	4	12.5%	\$169	30.1%	32.6%
	Upper	3	9.4%	\$31	5.5%	37.9%	3	9.4%	\$31	5.5%	56.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$561	100.0%	100.0%	32	100.0%	\$561	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	14.2%	0	0.0%	\$0	0.0%	0.2%
	Upper	0	0.0%	\$0	0.0%	56.4%	0	0.0%	\$0	0.0%	77.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.1%
	Moderate	35	41.2%	\$2,096	12.7%	24.9%	35	41.2%	\$2,096	12.7%	13.4%
	Middle	20	23.5%	\$3,773	22.8%	36.5%	20	23.5%	\$3,773	22.8%	36.8%
	Upper	30	35.3%	\$10,662	64.5%	37.9%	30	35.3%	\$10,662	64.5%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%
	Total	85	100.0%	\$16,531	100.0%	100.0%	85	100.0%	\$16,531	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	2	3.3%	\$65	1.8%	3.9%	2	3.3%	\$65	1.8%	6.9%
	Moderate	25	41.7%	\$1,064	29.6%	21.5%	25	41.7%	\$1,064	29.6%	20.8%
	Middle	15	25.0%	\$1,831	51.0%	32.8%	15	25.0%	\$1,831	51.0%	30.7%
	Upper	18	30.0%	\$630	17.5%	41.9%	18	30.0%	\$630	17.5%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.2%
	Total	60	100.0%	\$3,590	100.0%	100.0%	60	100.0%	\$3,590	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	100.0%	\$40	100.0%	43.0%	3	100.0%	\$40	100.0%	42.1%
	Middle	0	0.0%	\$0	0.0%	27.8%	0	0.0%	\$0	0.0%	32.1%
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	\$0	0.0%	21.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.2%
	Total	3	100.0%	\$40	100.0%	100.0%	3	100.0%	\$40	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	2	6.3%	\$279	3.3%	20.0%	2	6.3%	2.8%	\$279	3.3%	1.0%
	Moderate	5	15.6%	\$757	8.8%	18.0%	5	15.6%	12.3%	\$757	8.8%	6.9%
	Middle	5	15.6%	\$852	9.9%	20.5%	5	15.6%	20.1%	\$852	9.9%	15.0%
	Upper	20	62.5%	\$6,695	78.0%	41.5%	20	62.5%	55.8%	\$6,695	78.0%	68.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	8.9%
	Total	32	100.0%	\$8,583	100.0%	100.0%	32	100.0%	100.0%	\$8,583	100.0%	100.0%
REFINANCE	Low	1	4.8%	\$18	0.2%	20.0%	1	4.8%	2.7%	\$18	0.2%	1.3%
	Moderate	4	19.0%	\$415	5.6%	18.0%	4	19.0%	9.5%	\$415	5.6%	5.2%
	Middle	2	9.5%	\$316	4.3%	20.5%	2	9.5%	15.8%	\$316	4.3%	10.8%
	Upper	13	61.9%	\$6,496	87.9%	41.5%	13	61.9%	50.8%	\$6,496	87.9%	62.5%
	Unknown	1	4.8%	\$142	1.9%	0.0%	1	4.8%	21.2%	\$142	1.9%	20.1%
	Total	21	100.0%	\$7,387	100.0%	100.0%	21	100.0%	100.0%	\$7,387	100.0%	100.0%
HOME IMPROVEMENT	Low	5	15.6%	\$24	4.3%	20.0%	5	15.6%	5.5%	\$24	4.3%	1.4%
	Moderate	11	34.4%	\$71	12.7%	18.0%	11	34.4%	17.1%	\$71	12.7%	6.3%
	Middle	8	25.0%	\$148	26.4%	20.5%	8	25.0%	24.3%	\$148	26.4%	13.1%
	Upper	8	25.0%	\$318	56.7%	41.5%	8	25.0%	51.4%	\$318	56.7%	77.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	2.1%
	Total	32	100.0%	\$561	100.0%	100.0%	32	100.0%	100.0%	\$561	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	9.4%	\$321	1.9%	20.0%	8	9.4%	2.9%	\$321	1.9%	1.1%
	Moderate	20	23.5%	\$1,243	7.5%	18.0%	20	23.5%	11.5%	\$1,243	7.5%	6.2%
	Middle	15	17.6%	\$1,316	8.0%	20.5%	15	17.6%	18.7%	\$1,316	8.0%	13.3%
	Upper	41	48.2%	\$13,509	81.7%	41.5%	41	48.2%	53.8%	\$13,509	81.7%	65.8%
	Unknown	1	1.2%	\$142	0.9%	0.0%	1	1.2%	13.2%	\$142	0.9%	13.6%
	Total	85	100.0%	\$16,531	100.0%	100.0%	85	100.0%	100.0%	\$16,531	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	50	83.3%	\$2,949	82.1%	91.4%	50	83.3%	46.9%	\$2,949	82.1%	41.6%
	Over \$1 Million	10	16.7%	\$641	17.9%	7.9%	10	16.7%				
	Total Rev. available	60	100.0%	\$3,590	100.0%	99.3%	60	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	60	100.0%	\$3,590	100.0%	100.0%	60	100.0%				
Small Business Loan Size	\$100,000 or Less	55	91.7%	\$1,320	36.8%		55	91.7%	93.4%	\$1,320	36.8%	39.8%
	\$100,001 - \$250,000	2	3.3%	\$401	11.2%		2	3.3%	3.3%	\$401	11.2%	16.0%
	\$250,001 - \$1 Million	3	5.0%	\$1,869	52.1%		3	5.0%	3.2%	\$1,869	52.1%	44.2%
	Total	60	100.0%	\$3,590	100.0%		60	100.0%	100.0%	\$3,590	100.0%	100.0%
	Total Farms											
	\$1 Million or Less	3	100.0%	\$40	100.0%	87.8%	3	100.0%	45.0%	\$40	100.0%	27.9%
Small Farm Revenue	Over \$1 Million	0	0.0%	\$0	0.0%	11.1%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
	Total	3	100.0%	\$40	100.0%	100.0%	3	100.0%				
	\$100,000 or Less	3	100.0%	\$40	100.0%		3	100.0%	95.0%	\$40	100.0%	70.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	29.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$40	100.0%		3	100.0%	100.0%	\$40	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	10	25.0%	\$1,641	19.3%	27.1%	10	25.0%	\$1,641	19.3%	13.6%	
	Middle	14	35.0%	\$2,825	33.2%	45.1%	14	35.0%	\$2,825	33.2%	53.0%	
	Upper	16	40.0%	\$4,040	47.5%	27.8%	16	40.0%	\$4,040	47.5%	33.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	40	100.0%	\$8,506	100.0%	100.0%	40	100.0%	\$8,506	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	37.5%	\$495	13.0%	27.1%	6	37.5%	\$495	13.0%	14.2%	
	Middle	7	43.8%	\$1,343	35.4%	45.1%	7	43.8%	\$1,343	35.4%	44.7%	
	Upper	3	18.8%	\$1,961	51.6%	27.8%	3	18.8%	\$1,961	51.6%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$3,799	100.0%	100.0%	16	100.0%	\$3,799	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	12	63.2%	\$98	50.0%	27.1%	12	63.2%	\$98	50.0%	16.2%	
	Middle	5	26.3%	\$58	29.6%	45.1%	5	26.3%	\$58	29.6%	48.6%	
	Upper	2	10.5%	\$40	20.4%	27.8%	2	10.5%	\$40	20.4%	35.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$196	100.0%	100.0%	19	100.0%	\$196	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	28.9%	0	0.0%	\$0	0.0%	59.2%	
	Middle	0	0.0%	\$0	0.0%	37.1%	0	0.0%	\$0	0.0%	31.4%	
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	\$0	0.0%	9.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	28	37.3%	\$2,234	17.9%	27.1%	28	37.3%	\$2,234	17.9%	15.9%	
	Middle	26	34.7%	\$4,226	33.8%	45.1%	26	34.7%	\$4,226	33.8%	49.8%	
	Upper	21	28.0%	\$6,041	48.3%	27.8%	21	28.0%	\$6,041	48.3%	34.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	75	100.0%	\$12,501	100.0%	100.0%	75	100.0%	\$12,501	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	14	28.0%	\$199	9.8%	25.5%	14	28.0%	\$199	9.8%	29.2%	
	Middle	25	50.0%	\$1,018	50.1%	47.1%	25	50.0%	\$1,018	50.1%	45.7%	
	Upper	11	22.0%	\$813	40.0%	27.4%	11	22.0%	\$813	40.0%	23.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.5%	
	Total	50	100.0%	\$2,030	100.0%	100.0%	50	100.0%	\$2,030	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	100.0%	\$5	100.0%	46.2%	1	100.0%	\$5	100.0%	90.1%	
	Middle	0	0.0%	\$0	0.0%	38.5%	0	0.0%	\$0	0.0%	5.4%	
	Upper	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	1.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.4%	
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	\$5	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	3	7.5%	\$351	4.1%	20.1%	3	7.5%	3.0%	\$351	4.1%	1.2%
	Moderate	9	22.5%	\$1,307	15.4%	19.5%	9	22.5%	14.1%	\$1,307	15.4%	8.5%
	Middle	8	20.0%	\$1,634	19.2%	20.0%	8	20.0%	20.5%	\$1,634	19.2%	16.0%
	Upper	19	47.5%	\$5,001	58.8%	40.4%	19	47.5%	52.4%	\$5,001	58.8%	65.2%
	Unknown	1	2.5%	\$213	2.5%	0.0%	1	2.5%	10.1%	\$213	2.5%	9.1%
	Total	40	100.0%	\$8,506	100.0%	100.0%	40	100.0%	100.0%	\$8,506	100.0%	100.0%
REFINANCE	Low	2	12.5%	\$67	1.8%	20.1%	2	12.5%	4.5%	\$67	1.8%	2.1%
	Moderate	2	12.5%	\$289	7.6%	19.5%	2	12.5%	13.5%	\$289	7.6%	7.5%
	Middle	2	12.5%	\$173	4.6%	20.0%	2	12.5%	18.2%	\$173	4.6%	13.1%
	Upper	9	56.3%	\$3,165	83.3%	40.4%	9	56.3%	44.7%	\$3,165	83.3%	58.9%
	Unknown	1	6.3%	\$105	2.8%	0.0%	1	6.3%	19.1%	\$105	2.8%	18.4%
	Total	16	100.0%	\$3,799	100.0%	100.0%	16	100.0%	100.0%	\$3,799	100.0%	100.0%
HOME IMPROVEMENT	Low	3	15.8%	\$23	11.7%	20.1%	3	15.8%	7.9%	\$23	11.7%	3.3%
	Moderate	6	31.6%	\$51	26.0%	19.5%	6	31.6%	20.3%	\$51	26.0%	10.2%
	Middle	2	10.5%	\$30	15.3%	20.0%	2	10.5%	24.7%	\$30	15.3%	18.9%
	Upper	8	42.1%	\$92	46.9%	40.4%	8	42.1%	44.1%	\$92	46.9%	62.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	5.1%
	Total	19	100.0%	\$196	100.0%	100.0%	19	100.0%	100.0%	\$196	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	10.7%	\$441	3.5%	20.1%	8	10.7%	3.6%	\$441	3.5%	1.4%
	Moderate	17	22.7%	\$1,647	13.2%	19.5%	17	22.7%	14.1%	\$1,647	13.2%	7.9%
	Middle	12	16.0%	\$1,837	14.7%	20.0%	12	16.0%	20.0%	\$1,837	14.7%	14.6%
	Upper	36	48.0%	\$8,258	66.1%	40.4%	36	48.0%	50.1%	\$8,258	66.1%	60.6%
	Unknown	2	2.7%	\$318	2.5%	0.0%	2	2.7%	12.3%	\$318	2.5%	15.6%
	Total	75	100.0%	\$12,501	100.0%	100.0%	75	100.0%	100.0%	\$12,501	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	41	82.0%	\$1,591	78.4%	90.5%	41	82.0%	49.9%	\$1,591	78.4%	38.7%
	Over \$1 Million	9	18.0%	\$439	21.6%	8.7%	9	18.0%				
	Total Rev. available	50	100.0%	\$2,030	100.0%	99.2%	50	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	50	100.0%	\$2,030	100.0%	100.0%	50	100.0%				
Small Business Loan Size	\$100,000 or Less	47	94.0%	\$1,120	55.2%		47	94.0%	93.7%	\$1,120	55.2%	41.2%
	\$100,001 - \$250,000	2	4.0%	\$370	18.2%		2	4.0%	3.3%	\$370	18.2%	15.0%
	\$250,001 - \$1 Million	1	2.0%	\$540	26.6%		1	2.0%	3.1%	\$540	26.6%	43.8%
	Total	50	100.0%	\$2,030	100.0%		50	100.0%	100.0%	\$2,030	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	1	100.0%	\$5	100.0%	84.4%	1	100.0%	34.8%	\$5	100.0%	42.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	14.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%				
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$5	100.0%		1	100.0%	87.0%	\$5	100.0%	24.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	13.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.7%	\$0	0.0%	62.0%
	Total	1	100.0%	\$5	100.0%		1	100.0%	100.0%	\$5	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC McCormick-Barnwell

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	5.0%	\$57	2.2%	11.6%	1	5.0%	\$57	2.2%	3.7%	
	Middle	14	70.0%	\$2,028	77.7%	71.4%	14	70.0%	\$2,028	77.7%	52.4%	
	Upper	5	25.0%	\$524	20.1%	17.0%	5	25.0%	\$524	20.1%	42.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%	
	Total	20	100.0%	\$2,609	100.0%	100.0%	20	100.0%	\$2,609	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	11.1%	\$179	18.7%	11.6%	1	11.1%	\$179	18.7%	3.9%	
	Middle	8	88.9%	\$776	81.3%	71.4%	8	88.9%	\$776	81.3%	51.9%	
	Upper	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$955	100.0%	100.0%	9	100.0%	\$955	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	4.0%	\$10	2.7%	11.6%	1	4.0%	\$10	2.7%	9.8%	
	Middle	16	64.0%	\$176	47.2%	71.4%	16	64.0%	\$176	47.2%	44.4%	
	Upper	8	32.0%	\$187	50.1%	17.0%	8	32.0%	\$187	50.1%	45.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	25	100.0%	\$373	100.0%	100.0%	25	100.0%	\$373	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	84.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	5.6%	\$246	6.2%	11.6%	3	5.6%	\$246	6.2%	3.9%	
	Middle	38	70.4%	\$2,980	75.7%	71.4%	38	70.4%	\$2,980	75.7%	52.1%	
	Upper	13	24.1%	\$711	18.1%	17.0%	13	24.1%	\$711	18.1%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%	
	Total	54	100.0%	\$3,937	100.0%	100.0%	54	100.0%	\$3,937	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.3%	0	0.0%	\$0	0.0%	4.7%	
	Middle	14	77.8%	\$1,378	93.3%	74.5%	14	77.8%	\$1,378	93.3%	73.7%	
	Upper	4	22.2%	\$99	6.7%	14.3%	4	22.2%	\$99	6.7%	19.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.8%	
	Total	18	100.0%	\$1,477	100.0%	100.0%	18	100.0%	\$1,477	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	1	50.0%	\$120	98.4%	73.6%	1	50.0%	\$120	98.4%	94.9%	
	Upper	1	50.0%	\$2	1.6%	9.4%	1	50.0%	\$2	1.6%	5.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$122	100.0%	100.0%	2	100.0%	\$122	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC McCormick-Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	1	5.0%	\$104	4.0%	23.8%	1	5.0%	3.3%	\$104	4.0%	1.1%
	Moderate	3	15.0%	\$210	8.0%	16.2%	3	15.0%	10.0%	\$210	8.0%	5.8%
	Middle	7	35.0%	\$740	28.4%	19.4%	7	35.0%	24.1%	\$740	28.4%	18.2%
	Upper	8	40.0%	\$1,398	53.6%	40.5%	8	40.0%	50.0%	\$1,398	53.6%	63.2%
	Unknown	1	5.0%	\$157	6.0%	0.0%	1	5.0%	12.6%	\$157	6.0%	11.6%
	Total	20	100.0%	\$2,609	100.0%	100.0%	20	100.0%	100.0%	\$2,609	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	5.0%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	5.0%	\$0	0.0%	3.0%
	Middle	3	33.3%	\$367	38.4%	19.4%	3	33.3%	13.3%	\$367	38.4%	11.1%
	Upper	6	66.7%	\$588	61.6%	40.5%	6	66.7%	56.4%	\$588	61.6%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.4%	\$0	0.0%	23.5%
	Total	9	100.0%	\$955	100.0%	100.0%	9	100.0%	100.0%	\$955	100.0%	100.0%
HOME IMPROVEMENT	Low	2	8.0%	\$7	1.9%	23.8%	2	8.0%	6.3%	\$7	1.9%	1.2%
	Moderate	5	20.0%	\$91	24.4%	16.2%	5	20.0%	18.8%	\$91	24.4%	14.4%
	Middle	11	44.0%	\$149	39.9%	19.4%	11	44.0%	31.3%	\$149	39.9%	21.5%
	Upper	6	24.0%	\$111	29.8%	40.5%	6	24.0%	35.4%	\$111	29.8%	49.4%
	Unknown	1	4.0%	\$15	4.0%	0.0%	1	4.0%	8.3%	\$15	4.0%	13.6%
	Total	25	100.0%	\$373	100.0%	100.0%	25	100.0%	100.0%	\$373	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	3	5.6%	\$111	2.8%	23.8%	3	5.6%	4.2%	\$111	2.8%	1.7%
	Moderate	8	14.8%	\$301	7.6%	16.2%	8	14.8%	9.0%	\$301	7.6%	4.8%
	Middle	21	38.9%	\$1,256	31.9%	19.4%	21	38.9%	20.8%	\$1,256	31.9%	15.4%
	Upper	20	37.0%	\$2,097	53.3%	40.5%	20	37.0%	50.9%	\$2,097	53.3%	61.7%
	Unknown	2	3.7%	\$172	4.4%	0.0%	2	3.7%	15.0%	\$172	4.4%	16.3%
	Total	54	100.0%	\$3,937	100.0%	100.0%	54	100.0%	100.0%	\$3,937	100.0%	100.0%
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	14	77.8%	\$681	46.1%	90.4%	14	77.8%	52.7%	\$681	46.1%	44.1%
	Over \$1 Million	4	22.2%	\$796	53.9%	6.6%	4	22.2%				
	Total Rev. available	18	100.0%	\$1,477	100.0%	97.0%	18	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	2	100.0%	\$122	100.0%	96.4%	2	100.0%	47.8%	\$122	100.0%	52.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$122	100.0%	100.0%	2	100.0%				
Small Farm	Total Farms											
	Loan Size											
	\$100,000 or Less	1	50.0%	\$2	1.6%		1	50.0%	78.3%	\$2	1.6%	30.6%
	\$100,001 - \$250,000	1	50.0%	\$120	98.4%		1	50.0%	13.0%	\$120	98.4%	25.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.7%	\$0	0.0%	44.0%
	Total	2	100.0%	\$122	100.0%		2	100.0%	100.0%	\$122	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC McCormick-Barnwell

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	18.8%	\$502	20.8%	9.4%	3	18.8%	\$502	20.8%	11.8%	
	Middle	13	81.3%	\$1,913	79.2%	80.9%	13	81.3%	\$1,913	79.2%	65.6%	
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	22.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$2,415	100.0%	100.0%	16	100.0%	\$2,415	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	16.7%	\$38	7.4%	9.4%	1	16.7%	\$38	7.4%	1.4%	
	Middle	4	66.7%	\$365	70.9%	80.9%	4	66.7%	\$365	70.9%	71.5%	
	Upper	1	16.7%	\$112	21.7%	9.7%	1	16.7%	\$112	21.7%	27.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$515	100.0%	100.0%	6	100.0%	\$515	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.4%	0	0.0%	\$0	0.0%	2.0%	
	Middle	9	100.0%	\$111	100.0%	80.9%	9	100.0%	\$111	100.0%	76.5%	
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	21.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$111	100.0%	100.0%	9	100.0%	\$111	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	41.5%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	58.5%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	4	12.9%	\$540	17.8%	9.4%	4	12.9%	\$540	17.8%	8.0%	
	Middle	26	83.9%	\$2,389	78.6%	80.9%	26	83.9%	\$2,389	78.6%	67.9%	
	Upper	1	3.2%	\$112	3.7%	9.7%	1	3.2%	\$112	3.7%	24.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$3,041	100.0%	100.0%	31	100.0%	\$3,041	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	25.0%	\$131	11.0%	24.4%	3	25.0%	\$131	11.0%	24.8%	
	Middle	9	75.0%	\$1,059	89.0%	67.7%	9	75.0%	\$1,059	89.0%	66.8%	
	Upper	0	0.0%	\$0	0.0%	7.9%	0	0.0%	\$0	0.0%	7.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%	
	Total	12	100.0%	\$1,190	100.0%	100.0%	12	100.0%	\$1,190	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	\$0	0.0%	41.6%	
	Middle	2	100.0%	\$180	100.0%	81.8%	2	100.0%	\$180	100.0%	57.4%	
	Upper	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	1.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$180	100.0%	100.0%	2	100.0%	\$180	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC McCormick-Barnwell

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	1	6.3%	\$44	1.8%	24.0%	1	6.3%	4.1%	\$44	1.8%	2.8%
	Moderate	5	31.3%	\$507	21.0%	16.1%	5	31.3%	13.4%	\$507	21.0%	6.9%
	Middle	1	6.3%	\$206	8.5%	17.7%	1	6.3%	21.7%	\$206	8.5%	16.1%
	Upper	9	56.3%	\$1,658	68.7%	42.2%	9	56.3%	39.6%	\$1,658	68.7%	55.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.2%	\$0	0.0%	19.2%
	Total	16	100.0%	\$2,415	100.0%	100.0%	16	100.0%	100.0%	\$2,415	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	6.9%	\$0	0.0%	2.4%
	Moderate	2	33.3%	\$160	31.1%	16.1%	2	33.3%	10.9%	\$160	31.1%	4.7%
	Middle	1	16.7%	\$78	15.1%	17.7%	1	16.7%	22.8%	\$78	15.1%	18.9%
	Upper	3	50.0%	\$277	53.8%	42.2%	3	50.0%	36.6%	\$277	53.8%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.8%	\$0	0.0%	27.5%
	Total	6	100.0%	\$515	100.0%	100.0%	6	100.0%	100.0%	\$515	100.0%	100.0%
HOME IMPROVEMENT	Low	1	11.1%	\$4	3.6%	24.0%	1	11.1%	6.7%	\$4	3.6%	0.3%
	Moderate	3	33.3%	\$14	12.6%	16.1%	3	33.3%	20.0%	\$14	12.6%	10.6%
	Middle	2	22.2%	\$38	34.2%	17.7%	2	22.2%	20.0%	\$38	34.2%	22.8%
	Upper	2	22.2%	\$39	35.1%	42.2%	2	22.2%	46.7%	\$39	35.1%	66.0%
	Unknown	1	11.1%	\$16	14.4%	0.0%	1	11.1%	6.7%	\$16	14.4%	0.3%
	Total	9	100.0%	\$111	100.0%	100.0%	9	100.0%	100.0%	\$111	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	2	6.5%	\$48	1.6%	24.0%	2	6.5%	5.1%	\$48	1.6%	2.6%
	Moderate	10	32.3%	\$681	22.4%	16.1%	10	32.3%	12.9%	\$681	22.4%	6.2%
	Middle	4	12.9%	\$322	10.6%	17.7%	4	12.9%	21.9%	\$322	10.6%	17.2%
	Upper	14	45.2%	\$1,974	64.9%	42.2%	14	45.2%	39.0%	\$1,974	64.9%	52.3%
	Unknown	1	3.2%	\$16	0.5%	0.0%	1	3.2%	21.0%	\$16	0.5%	21.6%
	Total	31	100.0%	\$3,041	100.0%	100.0%	31	100.0%	100.0%	\$3,041	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	9	75.0%	\$335	28.2%	89.3%	9	75.0%	58.5%	\$335	28.2%	35.6%
	Over \$1 Million	3	25.0%	\$855	71.8%	7.3%	3	25.0%				
	Total Rev. available	12	100.0%	\$1,190	100.0%	96.6%	12	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	3.4%	0	0.0%				
	Total	12	100.0%	\$1,190	100.0%	100.0%	12	100.0%				
Small Business Loan Size	\$100,000 or Less	8	66.7%	\$137	11.5%		8	66.7%	93.0%	\$137	11.5%	34.9%
	\$100,001 - \$250,000	3	25.0%	\$453	38.1%		3	25.0%	4.1%	\$453	38.1%	22.8%
	\$250,001 - \$1 Million	1	8.3%	\$600	50.4%		1	8.3%	3.0%	\$600	50.4%	42.3%
	Total	12	100.0%	\$1,190	100.0%		12	100.0%	100.0%	\$1,190	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	2	100.0%	\$180	100.0%	95.7%	2	100.0%	47.6%	\$180	100.0%	31.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.3%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$180	100.0%	100.0%	2	100.0%				
	\$100,000 or Less	1	50.0%	\$5	2.8%		1	50.0%	85.7%	\$5	2.8%	20.6%
Small Farm Loan Size	\$100,001 - \$250,000	1	50.0%	\$175	97.2%		1	50.0%	4.8%	\$175	97.2%	14.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.5%	\$0	0.0%	65.1%
	Total	2	100.0%	\$180	100.0%		2	100.0%	100.0%	\$180	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar			Agg
		Count		Dollar			Bank	Agg	Bank			
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	\$0	0.0%	7.1%	
	Middle	5	62.5%	\$1,022	66.8%	53.4%	5	62.5%	\$1,022	66.8%	53.6%	
	Upper	3	37.5%	\$508	33.2%	29.0%	3	37.5%	\$508	33.2%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$1,530	100.0%	100.0%	8	100.0%	\$1,530	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	4	25.0%	\$266	17.4%	15.9%	4	25.0%	\$266	17.4%	5.6%	
	Middle	7	43.8%	\$548	35.9%	53.4%	7	43.8%	\$548	35.9%	50.2%	
	Upper	5	31.3%	\$711	46.6%	29.0%	5	31.3%	\$711	46.6%	43.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$1,525	100.0%	100.0%	16	100.0%	\$1,525	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	1	10.0%	\$7	7.4%	15.9%	1	10.0%	\$7	7.4%	6.3%	
	Middle	7	70.0%	\$72	76.6%	53.4%	7	70.0%	\$72	76.6%	47.2%	
	Upper	2	20.0%	\$15	16.0%	29.0%	2	20.0%	\$15	16.0%	46.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$94	100.0%	100.0%	10	100.0%	\$94	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	33.7%	0	0.0%	\$0	0.0%	89.2%	
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	\$0	0.0%	4.6%	
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	\$0	0.0%	6.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	5	14.7%	\$273	8.7%	15.9%	5	14.7%	\$273	8.7%	8.2%	
	Middle	19	55.9%	\$1,642	52.1%	53.4%	19	55.9%	\$1,642	52.1%	51.6%	
	Upper	10	29.4%	\$1,234	39.2%	29.0%	10	29.4%	\$1,234	39.2%	40.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	34	100.0%	\$3,149	100.0%	100.0%	34	100.0%	\$3,149	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	6.9%	\$493	8.1%	2.4%	2	6.9%	\$493	8.1%	3.0%	
	Moderate	4	13.8%	\$827	13.6%	19.8%	4	13.8%	\$827	13.6%	18.8%	
	Middle	13	44.8%	\$3,197	52.6%	45.4%	13	44.8%	\$3,197	52.6%	42.8%	
	Upper	10	34.5%	\$1,566	25.7%	32.3%	10	34.5%	\$1,566	25.7%	33.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.5%	
	Total	29	100.0%	\$6,083	100.0%	100.0%	29	100.0%	\$6,083	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.0%	0	0.0%	\$0	0.0%	7.4%	
	Middle	0	0.0%	\$0	0.0%	67.5%	0	0.0%	\$0	0.0%	25.8%	
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	25.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	41.2%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2016					Bank & Aggregate Lending Comparison 2016					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	1	12.5%	\$84	5.5%	20.8%	1	12.5%	4.1%	\$84	5.5%	2.1%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	20.3%	\$0	0.0%	14.5%
	Middle	2	25.0%	\$293	19.2%	20.3%	2	25.0%	24.5%	\$293	19.2%	22.4%
	Upper	5	62.5%	\$1,153	75.4%	41.7%	5	62.5%	34.7%	\$1,153	75.4%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	15.3%
	Total	8	100.0%	\$1,530	100.0%	100.0%	8	100.0%	100.0%	\$1,530	100.0%	100.0%
REFINANCE	Low	1	6.3%	\$93	6.1%	20.8%	1	6.3%	4.3%	\$93	6.1%	2.0%
	Moderate	4	25.0%	\$319	20.9%	17.3%	4	25.0%	10.1%	\$319	20.9%	6.1%
	Middle	4	25.0%	\$370	24.3%	20.3%	4	25.0%	18.1%	\$370	24.3%	14.0%
	Upper	5	31.3%	\$635	41.6%	41.7%	5	31.3%	41.1%	\$635	41.6%	50.3%
	Unknown	2	12.5%	\$108	7.1%	0.0%	2	12.5%	26.4%	\$108	7.1%	27.6%
	Total	16	100.0%	\$1,525	100.0%	100.0%	16	100.0%	100.0%	\$1,525	100.0%	100.0%
HOME IMPROVEMENT	Low	2	20.0%	\$9	9.6%	20.8%	2	20.0%	7.1%	\$9	9.6%	2.7%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	17.0%	\$0	0.0%	8.4%
	Middle	2	20.0%	\$12	12.8%	20.3%	2	20.0%	24.4%	\$12	12.8%	22.8%
	Upper	6	60.0%	\$73	77.7%	41.7%	6	60.0%	46.8%	\$73	77.7%	57.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	9.0%
	Total	10	100.0%	\$94	100.0%	100.0%	10	100.0%	100.0%	\$94	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	11.8%	\$186	5.9%	20.8%	4	11.8%	4.2%	\$186	5.9%	2.0%
	Moderate	4	11.8%	\$319	10.1%	17.3%	4	11.8%	17.2%	\$319	10.1%	11.7%
	Middle	8	23.5%	\$675	21.4%	20.3%	8	23.5%	22.6%	\$675	21.4%	19.5%
	Upper	16	47.1%	\$1,861	59.1%	41.7%	16	47.1%	36.9%	\$1,861	59.1%	46.3%
	Unknown	2	5.9%	\$108	3.4%	0.0%	2	5.9%	19.0%	\$108	3.4%	20.4%
	Total	34	100.0%	\$3,149	100.0%	100.0%	34	100.0%	100.0%	\$3,149	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	15	51.7%	\$1,865	30.7%	89.2%	15	51.7%	44.9%	\$1,865	30.7%	34.4%
	Over \$1 Million	11	37.9%	\$3,626	59.6%	9.7%	11	37.9%				
	Total Rev. available	26	89.6%	\$5,491	90.3%	98.9%	26	89.6%				
	Rev. Not Known	3	10.3%	\$592	9.7%	1.1%	3	10.3%				
	Total	29	100.0%	\$6,083	100.0%	100.0%	29	100.0%				
Small Business Loan Size	\$100,000 or Less	17	58.6%	\$655	10.8%		17	58.6%	92.3%	\$655	10.8%	35.0%
	\$100,001 - \$250,000	3	10.3%	\$650	10.7%		3	10.3%	4.0%	\$650	10.7%	16.4%
	\$250,001 - \$1 Million	9	31.0%	\$4,778	78.5%		9	31.0%	3.7%	\$4,778	78.5%	48.7%
	Total	29	100.0%	\$6,083	100.0%		29	100.0%	100.0%	\$6,083	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	50.0%	\$0	0.0%	48.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	6.4%	
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	\$0	0.0%	44.2%	
	Upper	4	100.0%	\$1,044	100.0%	35.1%	4	100.0%	\$1,044	100.0%	48.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$1,044	100.0%	100.0%	4	100.0%	\$1,044	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	7.7%	
	Middle	4	50.0%	\$1,081	63.1%	47.1%	4	50.0%	\$1,081	63.1%	41.8%	
	Upper	4	50.0%	\$632	36.9%	35.1%	4	50.0%	\$632	36.9%	49.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$1,713	100.0%	100.0%	8	100.0%	\$1,713	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	9.6%	
	Middle	5	55.6%	\$154	77.8%	47.1%	5	55.6%	\$154	77.8%	41.8%	
	Upper	4	44.4%	\$44	22.2%	35.1%	4	44.4%	\$44	22.2%	48.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$198	100.0%	100.0%	9	100.0%	\$198	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	11.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	32.1%	0	0.0%	\$0	0.0%	28.0%	
	Middle	0	0.0%	\$0	0.0%	28.4%	0	0.0%	\$0	0.0%	19.7%	
	Upper	0	0.0%	\$0	0.0%	27.8%	0	0.0%	\$0	0.0%	52.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	7.9%	
	Middle	9	42.9%	\$1,235	41.8%	47.1%	9	42.9%	\$1,235	41.8%	42.4%	
	Upper	12	57.1%	\$1,720	58.2%	35.1%	12	57.1%	\$1,720	58.2%	49.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$2,955	100.0%	100.0%	21	100.0%	\$2,955	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	2.3%	
	Moderate	3	20.0%	\$894	28.7%	21.1%	3	20.0%	\$894	28.7%	25.2%	
	Middle	4	26.7%	\$506	16.2%	41.0%	4	26.7%	\$506	16.2%	35.6%	
	Upper	8	53.3%	\$1,717	55.1%	36.0%	8	53.3%	\$1,717	55.1%	35.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.2%	
	Total	15	100.0%	\$3,117	100.0%	100.0%	15	100.0%	\$3,117	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	10.2%	
	Middle	0	0.0%	\$0	0.0%	54.5%	0	0.0%	\$0	0.0%	29.3%	
	Upper	0	0.0%	\$0	0.0%	28.0%	0	0.0%	\$0	0.0%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.9%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2017					Bank & Aggregate Lending Comparison 2017					
		Bank				Families by Family Income %	Count			Dollar		
		Count #	%	Dollar \$ (000s)	%		Bank #	%	Agg %	Bank \$ (000s)	%	Agg %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	3.8%	\$0	0.0%	1.9%
	Moderate	1	25.0%	\$123	11.8%	17.4%	1	25.0%	19.9%	\$123	11.8%	14.6%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	24.1%	\$0	0.0%	22.2%
	Upper	3	75.0%	\$921	88.2%	42.7%	3	75.0%	34.8%	\$921	88.2%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.4%	\$0	0.0%	16.4%
	Total	4	100.0%	\$1,044	100.0%	100.0%	4	100.0%	100.0%	\$1,044	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	6.5%	\$0	0.0%	3.5%
	Moderate	1	12.5%	\$150	8.8%	17.4%	1	12.5%	14.2%	\$150	8.8%	9.6%
	Middle	2	25.0%	\$211	12.3%	18.9%	2	25.0%	21.2%	\$211	12.3%	17.3%
	Upper	3	37.5%	\$938	54.8%	42.7%	3	37.5%	38.6%	\$938	54.8%	49.1%
	Unknown	2	25.0%	\$414	24.2%	0.0%	2	25.0%	19.6%	\$414	24.2%	20.6%
	Total	8	100.0%	\$1,713	100.0%	100.0%	8	100.0%	100.0%	\$1,713	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	6.8%	\$0	0.0%	2.6%
	Moderate	3	33.3%	\$15	7.6%	17.4%	3	33.3%	18.3%	\$15	7.6%	9.7%
	Middle	1	11.1%	\$14	7.1%	18.9%	1	11.1%	19.5%	\$14	7.1%	14.9%
	Upper	5	55.6%	\$169	85.4%	42.7%	5	55.6%	51.4%	\$169	85.4%	68.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.0%	\$0	0.0%	4.4%
	Total	9	100.0%	\$198	100.0%	100.0%	9	100.0%	100.0%	\$198	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	4.5%	\$0	0.0%	2.1%
	Moderate	5	23.8%	\$288	9.7%	17.4%	5	23.8%	18.6%	\$288	9.7%	12.7%
	Middle	3	14.3%	\$225	7.6%	18.9%	3	14.3%	23.2%	\$225	7.6%	19.9%
	Upper	11	52.4%	\$2,028	68.6%	42.7%	11	52.4%	36.1%	\$2,028	68.6%	43.5%
	Unknown	2	9.5%	\$414	14.0%	0.0%	2	9.5%	17.6%	\$414	14.0%	21.7%
	Total	21	100.0%	\$2,955	100.0%	100.0%	21	100.0%	100.0%	\$2,955	100.0%	100.0%
Small Business Revenue	Total Businesses											
	\$1 Million or Less	7	46.7%	\$760	24.4%	87.5%	7	46.7%	49.3%	\$760	24.4%	38.7%
	Over \$1 Million	8	53.3%	\$2,357	75.6%	11.3%	8	53.3%				
	Total Rev. available	15	100.0%	\$3,117	100.0%	98.8%	15	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	15	100.0%	\$3,117	100.0%	100.0%	15	100.0%				
Small Business Loan Size	\$100,000 or Less	8	53.3%	\$222	7.1%		8	53.3%	93.3%	\$222	7.1%	36.2%
	\$100,001 - \$250,000	2	13.3%	\$462	14.8%		2	13.3%	3.4%	\$462	14.8%	16.2%
	\$250,001 - \$1 Million	5	33.3%	\$2,433	78.1%		5	33.3%	3.4%	\$2,433	78.1%	47.7%
	Total	15	100.0%	\$3,117	100.0%		15	100.0%	100.0%	\$3,117	100.0%	100.0%
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.4%	0	0.0%	63.3%	\$0	0.0%	63.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Moderate	2	6.7%	\$173	3.9%	4.7%	2	6.7%	2.8%	\$173	3.9%	1.9%
	Middle	21	70.0%	\$2,731	62.1%	58.9%	21	70.0%	69.0%	\$2,731	62.1%	63.3%
	Upper	7	23.3%	\$1,495	34.0%	35.9%	7	23.3%	28.0%	\$1,495	34.0%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$4,399	100.0%	100.0%	30	100.0%	100.0%	\$4,399	100.0%	100.0%
REFINANCE	Low	1	1.5%	\$33	0.6%	0.5%	1	1.5%	0.5%	\$33	0.6%	0.4%
	Moderate	2	3.0%	\$86	1.5%	4.7%	2	3.0%	2.7%	\$86	1.5%	1.8%
	Middle	39	59.1%	\$2,887	50.8%	58.9%	39	59.1%	66.9%	\$2,887	50.8%	61.1%
	Upper	24	36.4%	\$2,679	47.1%	35.9%	24	36.4%	29.9%	\$2,679	47.1%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	66	100.0%	\$5,685	100.0%	100.0%	66	100.0%	100.0%	\$5,685	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	1	2.6%	\$2	0.2%	4.7%	1	2.6%	6.6%	\$2	0.2%	1.7%
	Middle	14	35.9%	\$236	29.0%	58.9%	14	35.9%	55.7%	\$236	29.0%	62.2%
	Upper	24	61.5%	\$576	70.8%	35.9%	24	61.5%	37.5%	\$576	70.8%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$814	100.0%	100.0%	39	100.0%	100.0%	\$814	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.6%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	7.9%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	74.8%	0	0.0%	76.3%	\$0	0.0%	90.8%
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	13.2%	\$0	0.0%	6.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.7%	\$33	0.3%	0.5%	1	0.7%	0.3%	\$33	0.3%	0.3%
	Moderate	5	3.7%	\$261	2.4%	4.7%	5	3.7%	2.9%	\$261	2.4%	1.9%
	Middle	74	54.8%	\$5,854	53.7%	58.9%	74	54.8%	67.7%	\$5,854	53.7%	63.7%
	Upper	55	40.7%	\$4,750	43.6%	35.9%	55	40.7%	29.0%	\$4,750	43.6%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	135	100.0%	\$10,898	100.0%	100.0%	135	100.0%	100.0%	\$10,898	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	6	16.7%	\$206	4.4%	4.7%	6	16.7%	3.7%	\$206	4.4%	3.1%
	Moderate	2	5.6%	\$36	0.8%	10.1%	2	5.6%	7.4%	\$36	0.8%	5.4%
	Middle	23	63.9%	\$4,318	92.0%	56.5%	23	63.9%	55.5%	\$4,318	92.0%	57.0%
	Upper	5	13.9%	\$132	2.8%	28.4%	5	13.9%	32.0%	\$132	2.8%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.8%
	Total	36	100.0%	\$4,692	100.0%	100.0%	36	100.0%	100.0%	\$4,692	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	21.4%	\$0	0.0%	31.2%
	Upper	0	0.0%	\$0	0.0%	73.6%	0	0.0%	78.6%	\$0	0.0%	68.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Clarksville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	4	13.3%	\$371	8.4%	18.8%	4	13.3%	\$371	8.4%	1.6%
	Moderate	6	20.0%	\$694	15.8%	15.5%	6	20.0%	\$694	15.8%	9.8%
	Middle	11	36.7%	\$1,587	36.1%	21.9%	11	36.7%	\$1,587	36.1%	27.4%
	Upper	7	23.3%	\$1,323	30.1%	43.8%	7	23.3%	\$1,323	30.1%	36.2%
	Unknown	2	6.7%	\$424	9.6%	0.0%	2	6.7%	\$424	9.6%	24.9%
	Total	30	100.0%	\$4,399	100.0%	100.0%	30	100.0%	\$4,399	100.0%	100.0%
REFINANCE	Low	4	6.1%	\$183	3.2%	18.8%	4	6.1%	\$183	3.2%	1.2%
	Moderate	15	22.7%	\$955	16.8%	15.5%	15	22.7%	\$955	16.8%	3.8%
	Middle	19	28.8%	\$1,414	24.9%	21.9%	19	28.8%	\$1,414	24.9%	8.0%
	Upper	26	39.4%	\$2,769	48.7%	43.8%	26	39.4%	\$2,769	48.7%	22.0%
	Unknown	2	3.0%	\$364	6.4%	0.0%	2	3.0%	\$364	6.4%	65.1%
	Total	66	100.0%	\$5,685	100.0%	100.0%	66	100.0%	\$5,685	100.0%	100.0%
HOME IMPROVEMENT	Low	5	12.8%	\$81	10.0%	18.8%	5	12.8%	\$81	10.0%	1.5%
	Moderate	9	23.1%	\$142	17.4%	15.5%	9	23.1%	\$142	17.4%	4.2%
	Middle	10	25.6%	\$142	17.4%	21.9%	10	25.6%	\$142	17.4%	11.9%
	Upper	15	38.5%	\$449	55.2%	43.8%	15	38.5%	\$449	55.2%	68.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	13.9%
	Total	39	100.0%	\$814	100.0%	100.0%	39	100.0%	\$814	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	9.6%	\$635	5.8%	18.8%	13	9.6%	\$635	5.8%	1.4%
	Moderate	30	22.2%	\$1,791	16.4%	15.5%	30	22.2%	\$1,791	16.4%	7.4%
	Middle	40	29.6%	\$3,143	28.8%	21.9%	40	29.6%	\$3,143	28.8%	20.1%
	Upper	48	35.6%	\$4,541	41.7%	43.8%	48	35.6%	\$4,541	41.7%	31.2%
	Unknown	4	3.0%	\$788	7.2%	0.0%	4	3.0%	\$788	7.2%	39.8%
	Total	135	100.0%	\$10,898	100.0%	100.0%	135	100.0%	\$10,898	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	25	69.4%	\$2,443	52.1%	93.3%	25	69.4%	\$2,443	52.1%	45.4%
	Over \$1 Million	11	30.6%	\$2,249	47.9%	6.2%	11	30.6%			
	Total Rev. available	36	100.0%	\$4,692	100.0%	99.5%	36	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%			
	Total	36	100.0%	\$4,692	100.0%	100.0%	36	100.0%			
	Loan Size										
Small Farm	\$100,000 or Less	25	69.4%	\$697	14.9%		25	69.4%	\$697	14.9%	49.5%
	\$100,001 - \$250,000	4	11.1%	\$686	14.6%		4	11.1%	\$686	14.6%	9.2%
	\$250,001 - \$1 Million	7	19.4%	\$3,309	70.5%		7	19.4%	\$3,309	70.5%	41.3%
	Total	36	100.0%	\$4,692	100.0%		36	100.0%	\$4,692	100.0%	100.0%
	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	\$0	0.0%	66.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
Small Farm	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Clarksville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	5	13.5%	\$781	14.4%	10.1%	5	13.5%	8.3%	\$781	14.4%	6.9%
	Middle	20	54.1%	\$2,624	48.3%	58.4%	20	54.1%	60.1%	\$2,624	48.3%	55.6%
	Upper	12	32.4%	\$2,031	37.4%	30.4%	12	32.4%	31.1%	\$2,031	37.4%	36.9%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.4%
	Total	37	100.0%	\$5,436	100.0%	100.0%	37	100.0%	100.0%	\$5,436	100.0%	100.0%
REFINANCE	Low	1	2.8%	\$41	1.2%	0.7%	1	2.8%	0.3%	\$41	1.2%	0.3%
	Moderate	4	11.1%	\$315	8.9%	10.1%	4	11.1%	8.1%	\$315	8.9%	6.3%
	Middle	17	47.2%	\$1,510	42.8%	58.4%	17	47.2%	62.2%	\$1,510	42.8%	57.7%
	Upper	14	38.9%	\$1,666	47.2%	30.4%	14	38.9%	29.1%	\$1,666	47.2%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	36	100.0%	\$3,532	100.0%	100.0%	36	100.0%	100.0%	\$3,532	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	1	7.1%	\$5	1.5%	10.1%	1	7.1%	6.8%	\$5	1.5%	7.2%
	Middle	7	50.0%	\$222	65.7%	58.4%	7	50.0%	64.1%	\$222	65.7%	51.7%
	Upper	6	42.9%	\$111	32.8%	30.4%	6	42.9%	28.5%	\$111	32.8%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Total	14	100.0%	\$338	100.0%	100.0%	14	100.0%	100.0%	\$338	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	3.8%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	19.2%	\$0	0.0%	16.9%
	Middle	0	0.0%	\$0	0.0%	53.9%	0	0.0%	57.7%	\$0	0.0%	62.4%
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	11.5%	\$0	0.0%	13.6%
	Unknown	0	0.0%	\$0	0.0%	3.7%	0	0.0%	7.7%	\$0	0.0%	6.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.1%	\$41	0.4%	0.7%	1	1.1%	0.2%	\$41	0.4%	0.2%
	Moderate	10	11.5%	\$1,101	11.8%	10.1%	10	11.5%	8.2%	\$1,101	11.8%	6.9%
	Middle	44	50.6%	\$4,356	46.8%	58.4%	44	50.6%	60.7%	\$4,356	46.8%	56.1%
	Upper	32	36.8%	\$3,808	40.9%	30.4%	32	36.8%	30.5%	\$3,808	40.9%	36.3%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.5%
	Total	87	100.0%	\$9,306	100.0%	100.0%	87	100.0%	100.0%	\$9,306	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	5	8.1%	\$333	6.2%	5.0%	5	8.1%	3.8%	\$333	6.2%	7.9%
	Moderate	7	11.3%	\$1,072	19.8%	14.9%	7	11.3%	11.8%	\$1,072	19.8%	10.0%
	Middle	25	40.3%	\$1,955	36.2%	47.3%	25	40.3%	44.4%	\$1,955	36.2%	43.3%
	Upper	22	35.5%	\$1,732	32.0%	27.7%	22	35.5%	36.5%	\$1,732	32.0%	36.0%
	Unknown	3	4.8%	\$316	5.8%	5.2%	3	4.8%	2.9%	\$316	5.8%	2.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.4%
	Total	62	100.0%	\$5,408	100.0%	100.0%	62	100.0%	100.0%	\$5,408	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.8%	0	0.0%	61.5%	\$0	0.0%	43.4%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	38.5%	\$0	0.0%	56.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Clarksville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	2.7%	\$53	1.0%	18.5%	1	2.7%	\$53	1.0%	1.2%
	Moderate	11	29.7%	\$1,147	21.1%	17.0%	11	29.7%	\$1,147	21.1%	8.1%
	Middle	10	27.0%	\$1,348	24.8%	21.4%	10	27.0%	\$1,348	24.8%	25.8%
	Upper	11	29.7%	\$2,219	40.8%	43.2%	11	29.7%	\$2,219	40.8%	39.2%
	Unknown	4	10.8%	\$669	12.3%	0.0%	4	10.8%	\$669	12.3%	25.7%
	Total	37	100.0%	\$5,436	100.0%	100.0%	37	100.0%	\$5,436	100.0%	100.0%
REFINANCE	Low	1	2.8%	\$62	1.8%	18.5%	1	2.8%	\$62	1.8%	1.7%
	Moderate	5	13.9%	\$301	8.5%	17.0%	5	13.9%	\$301	8.5%	5.7%
	Middle	14	38.9%	\$1,436	40.7%	21.4%	14	38.9%	\$1,436	40.7%	11.1%
	Upper	16	44.4%	\$1,733	49.1%	43.2%	16	44.4%	\$1,733	49.1%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	50.6%
	Total	36	100.0%	\$3,532	100.0%	100.0%	36	100.0%	\$3,532	100.0%	100.0%
HOME IMPROVEMENT	Low	1	7.1%	\$50	14.8%	18.5%	1	7.1%	\$50	14.8%	2.7%
	Moderate	2	14.3%	\$12	3.6%	17.0%	2	14.3%	\$12	3.6%	6.1%
	Middle	2	14.3%	\$30	8.9%	21.4%	2	14.3%	\$30	8.9%	16.4%
	Upper	9	64.3%	\$246	72.8%	43.2%	9	64.3%	\$246	72.8%	70.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.5%
	Total	14	100.0%	\$338	100.0%	100.0%	14	100.0%	\$338	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	3.4%	\$165	1.8%	18.5%	3	3.4%	\$165	1.8%	1.3%
	Moderate	18	20.7%	\$1,460	15.7%	17.0%	18	20.7%	\$1,460	15.7%	7.6%
	Middle	26	29.9%	\$2,814	30.2%	21.4%	26	29.9%	\$2,814	30.2%	22.6%
	Upper	36	41.4%	\$4,198	45.1%	43.2%	36	41.4%	\$4,198	45.1%	37.5%
	Unknown	4	4.6%	\$669	7.2%	0.0%	4	4.6%	\$669	7.2%	31.1%
	Total	87	100.0%	\$9,306	100.0%	100.0%	87	100.0%	\$9,306	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	50	80.6%	\$3,076	56.9%	92.6%	50	80.6%	\$3,076	56.9%	36.1%
	Over \$1 Million	12	19.4%	\$2,332	43.1%	6.9%	12	19.4%			
	Total Rev. available	62	100.0%	\$5,408	100.0%	99.5%	62	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%			
	Total	62	100.0%	\$5,408	100.0%	100.0%	62	100.0%			
	Loan Size										
	\$100,000 or Less	48	77.4%	\$1,491	27.6%		48	77.4%	\$1,491	27.6%	47.4%
	\$100,001 - \$250,000	9	14.5%	\$1,595	29.5%		9	14.5%	\$1,595	29.5%	15.1%
	\$250,001 - \$1 Million	5	8.1%	\$2,322	42.9%		5	8.1%	\$2,322	42.9%	37.5%
	Total	62	100.0%	\$5,408	100.0%		62	100.0%	\$5,408	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	\$0	0.0%	35.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar		Agg	
		Count	Dollar	Count	Dollar	%	#	%	\$ (000s)	\$ %	\$ %	\$ %
HOME PURCHASE	Low	1	2.0%	\$61	0.7%	2.8%	1	2.0%	\$61	0.7%	1.5%	1.5%
	Moderate	1	2.0%	\$57	0.6%	4.8%	1	2.0%	\$57	0.6%	2.9%	2.9%
	Middle	22	44.0%	\$4,186	47.3%	59.2%	22	44.0%	\$4,186	47.3%	50.8%	50.8%
	Upper	26	52.0%	\$4,542	51.3%	33.3%	26	52.0%	\$4,542	51.3%	44.9%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	50	100.0%	\$5,846	100.0%	100.0%	50	100.0%	\$5,846	100.0%	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	1.3%	1.3%
	Moderate	1	2.0%	\$110	1.9%	4.8%	1	2.0%	\$110	1.9%	2.0%	2.0%
	Middle	26	51.0%	\$2,955	51.9%	59.2%	26	51.0%	\$2,955	51.9%	48.8%	48.8%
	Upper	24	47.1%	\$2,630	46.2%	33.3%	24	47.1%	\$2,630	46.2%	47.8%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	51	100.0%	\$5,695	100.0%	100.0%	51	100.0%	\$5,695	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	2	8.3%	\$31	7.6%	2.8%	2	8.3%	\$31	7.6%	1.9%	1.9%
	Moderate	0	0.0%	\$0	0.0%	4.8%	0	0.0%	\$0	0.0%	3.2%	3.2%
	Middle	11	45.8%	\$159	39.1%	59.2%	11	45.8%	\$159	39.1%	58.8%	58.8%
	Upper	11	45.8%	\$217	53.3%	33.3%	11	45.8%	\$217	53.3%	36.1%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	24	100.0%	\$407	100.0%	100.0%	24	100.0%	\$407	100.0%	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	25.6%	0	0.0%	\$0	0.0%	7.8%	7.8%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	\$0	0.0%	29.0%	29.0%
	Middle	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	37.3%	37.3%
	Upper	0	0.0%	\$0	0.0%	23.2%	0	0.0%	\$0	0.0%	25.9%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	3	2.4%	\$92	0.6%	2.8%	3	2.4%	\$92	0.6%	1.5%	1.5%
	Moderate	2	1.6%	\$167	1.1%	4.8%	2	1.6%	\$167	1.1%	2.8%	2.8%
	Middle	59	47.2%	\$7,300	48.8%	59.2%	59	47.2%	\$7,300	48.8%	50.1%	50.1%
	Upper	61	48.8%	\$7,389	49.4%	33.3%	61	48.8%	\$7,389	49.4%	45.6%	45.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	125	100.0%	\$14,945	100.0%	100.0%	125	100.0%	\$14,945	100.0%	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	\$0	0.0%	3.9%	3.9%
	Moderate	1	2.8%	\$50	1.9%	7.0%	1	2.8%	\$50	1.9%	6.2%	6.2%
	Middle	21	58.3%	\$1,472	55.4%	50.8%	21	58.3%	\$1,472	55.4%	39.7%	39.7%
	Upper	14	38.9%	\$1,136	42.7%	38.1%	14	38.9%	\$1,136	42.7%	49.8%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	36	100.0%	\$2,658	100.0%	100.0%	36	100.0%	\$2,658	100.0%	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	1	100.0%	\$300	100.0%	74.1%	1	100.0%	\$300	100.0%	59.4%	59.4%
	Upper	0	0.0%	\$0	0.0%	25.9%	0	0.0%	\$0	0.0%	40.6%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$300	100.0%	100.0%	1	100.0%	\$300	100.0%	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Cleveland**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.0%	\$204	2.3%	19.7%	2	4.0%	\$204	2.3%	2.1%
	Moderate	11	22.0%	\$1,121	12.7%	18.0%	11	22.0%	\$1,121	12.7%	12.0%
	Middle	8	16.0%	\$1,049	11.9%	20.0%	8	16.0%	\$1,049	11.9%	16.5%
	Upper	26	52.0%	\$5,812	65.7%	42.3%	26	52.0%	\$5,812	65.7%	40.7%
	Unknown	3	6.0%	\$660	7.5%	0.0%	3	6.0%	\$660	7.5%	28.6%
	Total	50	100.0%	\$8,846	100.0%	100.0%	50	100.0%	\$8,846	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	2.7%
	Moderate	6	11.8%	\$359	6.3%	18.0%	6	11.8%	\$359	6.3%	7.3%
	Middle	14	27.5%	\$1,447	25.4%	20.0%	14	27.5%	\$1,447	25.4%	13.0%
	Upper	27	52.9%	\$3,323	58.3%	42.3%	27	52.9%	\$3,323	58.3%	41.3%
	Unknown	4	7.8%	\$566	9.9%	0.0%	4	7.8%	\$566	9.9%	35.8%
	Total	51	100.0%	\$5,695	100.0%	100.0%	51	100.0%	\$5,695	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	2.3%
	Moderate	2	8.3%	\$56	13.8%	18.0%	2	8.3%	\$56	13.8%	7.8%
	Middle	7	29.2%	\$61	15.0%	20.0%	7	29.2%	\$61	15.0%	21.9%
	Upper	14	58.3%	\$288	70.8%	42.3%	14	58.3%	\$288	70.8%	50.8%
	Unknown	1	4.2%	\$2	0.5%	0.0%	1	4.2%	\$2	0.5%	17.2%
	Total	24	100.0%	\$407	100.0%	100.0%	24	100.0%	\$407	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	1.6%	\$204	1.4%	19.7%	2	1.6%	\$204	1.4%	2.3%
	Moderate	19	15.2%	\$1,536	10.3%	18.0%	19	15.2%	\$1,536	10.3%	10.2%
	Middle	29	23.2%	\$2,557	17.1%	20.0%	29	23.2%	\$2,557	17.1%	15.2%
	Upper	67	53.6%	\$9,423	63.0%	42.3%	67	53.6%	\$9,423	63.0%	40.8%
	Unknown	8	6.4%	\$1,228	8.2%	0.0%	8	6.4%	\$1,228	8.2%	31.6%
	Total	125	100.0%	\$14,948	100.0%	100.0%	125	100.0%	\$14,948	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	25	69.4%	\$1,502	56.5%	90.4%	25	69.4%	\$1,502	56.5%	41.7%
	Over \$1 Million	11	30.6%	\$1,156	43.5%	8.9%	11	30.6%			
	Total Rev. available	36	100.0%	\$2,658	100.0%	99.3%	36	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%			
	Total	36	100.0%	\$2,658	100.0%	100.0%	36	100.0%			
	Loan Size										
	\$100,000 or Less	31	86.1%	\$1,268	47.7%		31	86.1%	\$1,268	47.7%	36.3%
	\$100,001 - \$250,000	2	5.6%	\$387	14.6%		2	5.6%	\$387	14.6%	15.6%
	\$250,001 - \$1 Million	3	8.3%	\$1,003	37.7%		3	8.3%	\$1,003	37.7%	48.1%
	Total	36	100.0%	\$2,658	100.0%		36	100.0%	\$2,658	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	1	100.0%	\$300	100.0%	96.6%	1	100.0%	\$300	100.0%	81.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.4%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$300	100.0%	100.0%	1	100.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	35.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	1	100.0%	\$300	100.0%		1	100.0%	\$300	100.0%	64.1%
	Total	1	100.0%	\$300	100.0%		1	100.0%	\$300	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	2.0%	\$112	1.4%	4.7%	1	2.0%	\$112	1.4%	2.8%	
	Moderate	1	2.0%	\$106	1.3%	3.2%	1	2.0%	\$106	1.3%	3.5%	
	Middle	27	52.9%	\$4,000	49.9%	45.6%	27	52.9%	\$4,000	49.9%	42.8%	
	Upper	22	43.1%	\$3,800	47.4%	46.4%	22	43.1%	\$3,800	47.4%	50.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	51	100.0%	\$8,018	100.0%	100.0%	51	100.0%	\$8,018	100.0%	100.0%	
REFINANCE	Low	1	3.3%	\$55	1.9%	4.7%	1	3.3%	\$55	1.9%	3.1%	
	Moderate	1	3.3%	\$69	2.4%	3.2%	1	3.3%	\$69	2.4%	3.5%	
	Middle	10	33.3%	\$1,146	40.2%	45.6%	10	33.3%	\$1,146	40.2%	40.8%	
	Upper	18	60.0%	\$1,581	55.5%	46.4%	18	60.0%	\$1,581	55.5%	52.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$2,851	100.0%	100.0%	30	100.0%	\$2,851	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.7%	0	0.0%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	\$0	0.0%	5.0%	
	Middle	12	54.5%	\$200	51.5%	45.6%	12	54.5%	\$200	51.5%	32.9%	
	Upper	10	45.5%	\$188	48.5%	46.4%	10	45.5%	\$188	48.5%	61.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$388	100.0%	100.0%	22	100.0%	\$388	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	30.5%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.3%	
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	\$0	0.0%	80.5%	
	Upper	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	18.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.9%	\$167	1.5%	4.7%	2	1.9%	\$167	1.5%	2.6%	
	Moderate	2	1.9%	\$175	1.6%	3.2%	2	1.9%	\$175	1.6%	3.2%	
	Middle	49	47.6%	\$5,346	47.5%	45.6%	49	47.6%	\$5,346	47.5%	46.6%	
	Upper	50	48.5%	\$5,569	49.5%	46.4%	50	48.5%	\$5,569	49.5%	47.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	103	100.0%	\$11,257	100.0%	100.0%	103	100.0%	\$11,257	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	5.7%	\$219	8.5%	8.6%	2	5.7%	\$219	8.5%	9.4%	
	Moderate	7	20.0%	\$401	15.5%	11.2%	7	20.0%	\$401	15.5%	13.8%	
	Middle	14	40.0%	\$834	32.3%	49.8%	14	40.0%	\$834	32.3%	43.0%	
	Upper	12	34.3%	\$1,132	43.8%	30.4%	12	34.3%	\$1,132	43.8%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.2%	
	Total	35	100.0%	\$2,586	100.0%	100.0%	35	100.0%	\$2,586	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	\$0	0.0%	52.4%	
	Upper	0	0.0%	\$0	0.0%	54.7%	0	0.0%	\$0	0.0%	47.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Cleveland**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	2.0%	\$109	1.4%	22.2%	1	2.0%	\$109	1.4%	2.7%
	Moderate	11	21.6%	\$1,355	16.9%	16.8%	11	21.6%	\$1,355	16.9%	11.0%
	Middle	13	25.5%	\$1,660	20.7%	18.4%	13	25.5%	\$1,660	20.7%	20.7%
	Upper	25	49.0%	\$4,726	58.9%	42.6%	25	49.0%	\$4,726	58.9%	44.9%
	Unknown	1	2.0%	\$168	2.1%	0.0%	1	2.0%	\$168	2.1%	20.7%
	Total	51	100.0%	\$8,018	100.0%	100.0%	51	100.0%	\$8,018	100.0%	100.0%
REFINANCE	Low	1	3.3%	\$52	1.8%	22.2%	1	3.3%	\$52	1.8%	2.0%
	Moderate	6	20.0%	\$290	10.2%	16.8%	6	20.0%	\$290	10.2%	7.6%
	Middle	11	36.7%	\$1,185	41.6%	18.4%	11	36.7%	\$1,185	41.6%	16.7%
	Upper	12	40.0%	\$1,324	46.4%	42.6%	12	40.0%	\$1,324	46.4%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.9%
	Total	30	100.0%	\$2,851	100.0%	100.0%	30	100.0%	\$2,851	100.0%	100.0%
HOME IMPROVEMENT	Low	3	13.6%	\$26	6.7%	22.2%	3	13.6%	\$26	6.7%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	5.3%
	Middle	7	31.8%	\$108	27.8%	18.4%	7	31.8%	\$108	27.8%	23.9%
	Upper	12	54.5%	\$254	65.5%	42.6%	12	54.5%	\$254	65.5%	68.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.6%
	Total	22	100.0%	\$388	100.0%	100.0%	22	100.0%	\$388	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	4.9%	\$187	1.7%	22.2%	5	4.9%	\$187	1.7%	2.1%
	Moderate	17	16.5%	\$1,645	14.6%	16.8%	17	16.5%	\$1,645	14.6%	8.7%
	Middle	31	30.1%	\$2,953	26.2%	18.4%	31	30.1%	\$2,953	26.2%	17.2%
	Upper	49	47.6%	\$6,304	56.0%	42.6%	49	47.6%	\$6,304	56.0%	41.6%
	Unknown	1	1.0%	\$168	1.5%	0.0%	1	1.0%	\$168	1.5%	30.4%
	Total	103	100.0%	\$11,257	100.0%	100.0%	103	100.0%	\$11,257	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	26	74.3%	\$1,457	56.3%	88.9%	26	74.3%	\$1,457	56.3%	37.7%
	Over \$1 Million	9	25.7%	\$1,129	43.7%	10.4%	9	25.7%			
	Total Rev. available	35	100.0%	\$2,586	100.0%	99.3%	35	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%			
	Total	35	100.0%	\$2,586	100.0%	100.0%	35	100.0%			
	Loan Size										
Small Farm	\$100,000 or Less	25	71.4%	\$770	29.8%		25	71.4%	\$770	29.8%	31.8%
	\$100,001 - \$250,000	9	25.7%	\$1,516	58.6%		9	25.7%	\$1,516	58.6%	26.5%
	\$250,001 - \$1 Million	1	2.9%	\$300	11.6%		1	2.9%	\$300	11.6%	41.6%
	Total	35	100.0%	\$2,586	100.0%		35	100.0%	\$2,586	100.0%	100.0%
	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.2%	0	0.0%	\$0	0.0%	80.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.8%	0	0.0%			
Small Farm	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	31.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	30.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	38.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	13.6%	\$692	11.0%	11.4%	6	13.6%	\$692	11.0%	10.7%	
	Middle	31	70.5%	\$4,406	70.2%	76.6%	31	70.5%	\$4,406	70.2%	72.8%	
	Upper	7	15.9%	\$1,178	18.8%	12.0%	7	15.9%	\$1,178	18.8%	16.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	44	100.0%	\$6,276	100.0%	100.0%	44	100.0%	\$6,276	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	8	10.3%	\$668	7.6%	11.4%	8	10.3%	\$668	7.6%	10.8%	
	Middle	58	74.4%	\$6,770	77.3%	76.6%	58	74.4%	\$6,770	77.3%	73.9%	
	Upper	12	15.4%	\$1,315	15.0%	12.0%	12	15.4%	\$1,315	15.0%	15.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	78	100.0%	\$8,753	100.0%	100.0%	78	100.0%	\$8,753	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	8	10.7%	\$150	10.5%	11.4%	8	10.7%	\$150	10.5%	11.4%	
	Middle	57	76.0%	\$1,043	72.8%	76.6%	57	76.0%	\$1,043	72.8%	80.0%	
	Upper	10	13.3%	\$239	16.7%	12.0%	10	13.3%	\$239	16.7%	8.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	75	100.0%	\$1,432	100.0%	100.0%	75	100.0%	\$1,432	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	45.9%	0	0.0%	\$0	0.0%	30.5%	
	Middle	0	0.0%	\$0	0.0%	48.2%	0	0.0%	\$0	0.0%	69.5%	
	Upper	0	0.0%	\$0	0.0%	5.9%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	22	11.2%	\$1,510	9.2%	11.4%	22	11.2%	\$1,510	9.2%	10.9%	
	Middle	146	74.1%	\$12,219	74.2%	76.6%	146	74.1%	\$12,219	74.2%	73.4%	
	Upper	29	14.7%	\$2,732	16.6%	12.0%	29	14.7%	\$2,732	16.6%	15.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	197	100.0%	\$16,461	100.0%	100.0%	197	100.0%	\$16,461	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	10	22.7%	\$314	15.1%	24.2%	10	22.7%	\$314	15.1%	30.8%	
	Middle	29	65.9%	\$1,352	64.8%	65.7%	29	65.9%	\$1,352	64.8%	60.3%	
	Upper	5	11.4%	\$419	20.1%	10.1%	5	11.4%	\$419	20.1%	8.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.5%	
	Total	44	100.0%	\$2,085	100.0%	100.0%	44	100.0%	\$2,085	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	\$0	0.0%	5.5%	
	Middle	0	0.0%	\$0	0.0%	82.4%	0	0.0%	\$0	0.0%	91.7%	
	Upper	0	0.0%	\$0	0.0%	6.6%	0	0.0%	\$0	0.0%	2.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Eastern TN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	2	4.5%	\$115	1.8%	20.1%	2	4.5%	\$115	1.8%	1.6%
	Moderate	16	36.4%	\$1,406	22.4%	18.4%	16	36.4%	\$1,406	22.4%	12.4%
	Middle	10	22.7%	\$1,145	18.2%	21.3%	10	22.7%	\$1,145	18.2%	18.3%
	Upper	15	34.1%	\$3,488	55.6%	40.2%	15	34.1%	\$3,488	55.6%	49.6%
	Unknown	1	2.3%	\$122	1.9%	0.0%	1	2.3%	\$122	1.9%	18.1%
	Total	44	100.0%	\$6,276	100.0%	100.0%	44	100.0%	\$6,276	100.0%	100.0%
REFINANCE	Low	7	9.0%	\$300	3.4%	20.1%	7	9.0%	\$300	3.4%	2.3%
	Moderate	7	9.0%	\$498	5.7%	18.4%	7	9.0%	\$498	5.7%	6.7%
	Middle	21	26.9%	\$1,959	22.4%	21.3%	21	26.9%	\$1,959	22.4%	13.3%
	Upper	42	53.8%	\$5,916	67.6%	40.2%	42	53.8%	\$5,916	67.6%	49.1%
	Unknown	1	1.3%	\$80	0.9%	0.0%	1	1.3%	\$80	0.9%	28.6%
	Total	78	100.0%	\$8,753	100.0%	100.0%	78	100.0%	\$8,753	100.0%	100.0%
HOME IMPROVEMENT	Low	4	5.3%	\$49	3.4%	20.1%	4	5.3%	\$49	3.4%	4.5%
	Moderate	19	25.3%	\$271	18.9%	18.4%	19	25.3%	\$271	18.9%	12.0%
	Middle	21	28.0%	\$394	27.5%	21.3%	21	28.0%	\$394	27.5%	16.9%
	Upper	30	40.0%	\$693	48.4%	40.2%	30	40.0%	\$693	48.4%	62.0%
	Unknown	1	1.3%	\$25	1.7%	0.0%	1	1.3%	\$25	1.7%	4.5%
	Total	75	100.0%	\$1,432	100.0%	100.0%	75	100.0%	\$1,432	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	6.6%	\$464	2.8%	20.1%	13	6.6%	\$464	2.8%	2.0%
	Moderate	42	21.3%	\$2,175	13.2%	18.4%	42	21.3%	\$2,175	13.2%	9.9%
	Middle	52	26.4%	\$3,498	21.3%	21.3%	52	26.4%	\$3,498	21.3%	16.1%
	Upper	87	44.2%	\$10,097	61.3%	40.2%	87	44.2%	\$10,097	61.3%	49.2%
	Unknown	3	1.5%	\$227	1.4%	0.0%	3	1.5%	\$227	1.4%	22.9%
	Total	197	100.0%	\$16,461	100.0%	100.0%	197	100.0%	\$16,461	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	31	70.5%	\$977	46.9%	91.5%	31	70.5%	\$977	46.9%	38.1%
	Over \$1 Million	13	29.5%	\$1,108	53.1%	7.0%	13	29.5%			
	Total Rev. available	44	100.0%	\$2,085	100.0%	98.5%	44	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.4%	0	0.0%			
	Total	44	100.0%	\$2,085	100.0%	100.0%	44	100.0%			
	Loan Size										
	\$100,000 or Less	38	86.4%	\$1,039	49.8%		38	86.4%	\$1,039	49.8%	30.4%
	\$100,001 - \$250,000	5	11.4%	\$721	34.6%		5	11.4%	\$721	34.6%	22.8%
	\$250,001 - \$1 Million	1	2.3%	\$325	15.6%		1	2.3%	\$325	15.6%	46.7%
	Total	44	100.0%	\$2,085	100.0%		44	100.0%	\$2,085	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%	0	0.0%	\$0	0.0%	52.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	35.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.8%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Eastern TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	4	9.5%	\$375	6.3%	11.5%	4	9.5%	\$375	6.3%	11.9%	
	Middle	34	81.0%	\$5,243	87.6%	80.3%	34	81.0%	\$5,243	87.6%	78.2%	
	Upper	4	9.5%	\$364	6.1%	8.2%	4	9.5%	\$364	6.1%	9.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	42	100.0%	\$5,982	100.0%	100.0%	42	100.0%	\$5,982	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	9	13.4%	\$1,025	13.8%	11.5%	9	13.4%	\$1,025	13.8%	10.7%	
	Middle	51	76.1%	\$5,564	74.8%	80.3%	51	76.1%	\$5,564	74.8%	78.7%	
	Upper	7	10.4%	\$848	11.4%	8.2%	7	10.4%	\$848	11.4%	10.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	67	100.0%	\$7,437	100.0%	100.0%	67	100.0%	\$7,437	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	9.3%	\$107	11.3%	11.5%	5	9.3%	\$107	11.3%	7.7%	
	Middle	45	83.3%	\$806	85.2%	80.3%	45	83.3%	\$806	85.2%	86.7%	
	Upper	4	7.4%	\$33	3.5%	8.2%	4	7.4%	\$33	3.5%	5.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	54	100.0%	\$946	100.0%	100.0%	54	100.0%	\$946	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	45.1%	0	0.0%	\$0	0.0%	75.7%	
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	\$0	0.0%	24.3%	
	Upper	0	0.0%	\$0	0.0%	5.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	18	11.0%	\$1,507	10.5%	11.5%	18	11.0%	\$1,507	10.5%	12.0%	
	Middle	130	79.8%	\$11,613	80.8%	80.3%	130	79.8%	\$11,613	80.8%	78.1%	
	Upper	15	9.2%	\$1,245	8.7%	8.2%	15	9.2%	\$1,245	8.7%	10.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	163	100.0%	\$14,365	100.0%	100.0%	163	100.0%	\$14,365	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	13	43.3%	\$452	28.7%	27.3%	13	43.3%	\$452	28.7%	24.3%	
	Middle	17	56.7%	\$1,123	71.3%	65.8%	17	56.7%	\$1,123	71.3%	71.8%	
	Upper	0	0.0%	\$0	0.0%	6.9%	0	0.0%	\$0	0.0%	3.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.3%	
	Total	30	100.0%	\$1,575	100.0%	100.0%	30	100.0%	\$1,575	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	\$0	0.0%	17.1%	
	Middle	0	0.0%	\$0	0.0%	84.9%	0	0.0%	\$0	0.0%	82.7%	
	Upper	0	0.0%	\$0	0.0%	1.6%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Eastern TN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.8%	\$137	2.3%	20.5%	2	4.8%	\$137	2.3%	1.9%
	Moderate	6	14.3%	\$539	9.0%	18.3%	6	14.3%	\$539	9.0%	12.7%
	Middle	11	26.2%	\$1,467	24.5%	20.6%	11	26.2%	\$1,467	24.5%	19.3%
	Upper	23	54.8%	\$3,839	64.2%	40.6%	23	54.8%	\$3,839	64.2%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.3%
	Total	42	100.0%	\$5,982	100.0%	100.0%	42	100.0%	\$5,982	100.0%	100.0%
REFINANCE	Low	5	7.5%	\$233	3.1%	20.5%	5	7.5%	\$233	3.1%	2.4%
	Moderate	13	19.4%	\$1,000	13.4%	18.3%	13	19.4%	\$1,000	13.4%	8.8%
	Middle	16	23.9%	\$1,525	20.5%	20.6%	16	23.9%	\$1,525	20.5%	17.7%
	Upper	32	47.8%	\$4,606	61.9%	40.6%	32	47.8%	\$4,606	61.9%	49.7%
	Unknown	1	1.5%	\$73	1.0%	0.0%	1	1.5%	\$73	1.0%	21.5%
	Total	67	100.0%	\$7,437	100.0%	100.0%	67	100.0%	\$7,437	100.0%	100.0%
HOME IMPROVEMENT	Low	5	9.3%	\$48	5.1%	20.5%	5	9.3%	\$48	5.1%	5.5%
	Moderate	15	27.8%	\$163	17.2%	18.3%	15	27.8%	\$163	17.2%	11.6%
	Middle	10	18.5%	\$225	23.8%	20.6%	10	18.5%	\$225	23.8%	11.0%
	Upper	24	44.4%	\$510	53.9%	40.6%	24	44.4%	\$510	53.9%	66.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.4%
	Total	54	100.0%	\$946	100.0%	100.0%	54	100.0%	\$946	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	12	7.4%	\$418	2.9%	20.5%	12	7.4%	\$418	2.9%	2.1%
	Moderate	34	20.9%	\$1,702	11.8%	18.3%	34	20.9%	\$1,702	11.8%	11.4%
	Middle	37	22.7%	\$3,217	22.4%	20.6%	37	22.7%	\$3,217	22.4%	18.5%
	Upper	79	48.5%	\$8,955	62.3%	40.6%	79	48.5%	\$8,955	62.3%	47.0%
	Unknown	1	0.6%	\$73	0.5%	0.0%	1	0.6%	\$73	0.5%	21.0%
	Total	163	100.0%	\$14,365	100.0%	100.0%	163	100.0%	\$14,365	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	22	73.3%	\$734	46.6%	90.4%	22	73.3%	\$734	46.6%	37.2%
	Over \$1 Million	8	26.7%	\$841	53.4%	8.1%	8	26.7%			
	Total Rev. available	30	100.0%	\$1,575	100.0%	98.5%	30	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.6%	0	0.0%			
	Total	30	100.0%	\$1,575	100.0%	100.0%	30	100.0%			
	Loan Size										
	\$100,000 or Less	27	90.0%	\$869	55.2%		27	90.0%	\$869	55.2%	33.0%
	\$100,001 - \$250,000	2	6.7%	\$350	22.2%		2	6.7%	\$350	22.2%	19.3%
	\$250,001 - \$1 Million	1	3.3%	\$356	22.6%		1	3.3%	\$356	22.6%	47.7%
	Total	30	100.0%	\$1,575	100.0%		30	100.0%	\$1,575	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%	0	0.0%	\$0	0.0%	64.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	47.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	12.2%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	16	9.9%	\$1,642	8.0%	11.5%	16	9.9%	\$1,642	8.0%	7.9%	
	Middle	100	62.1%	\$11,160	54.1%	56.3%	100	62.1%	\$11,160	54.1%	50.0%	
	Upper	45	28.0%	\$7,827	37.9%	27.3%	45	28.0%	\$7,827	37.9%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	161	100.0%	\$20,629	100.0%	100.0%	161	100.0%	\$20,629	100.0%	100.0%	
REFINANCE	Low	4	2.7%	\$154	1.2%	4.9%	4	2.7%	\$154	1.2%	0.6%	
	Moderate	15	10.0%	\$952	7.3%	11.5%	15	10.0%	\$952	7.3%	5.7%	
	Middle	88	58.7%	\$8,140	62.7%	56.3%	88	58.7%	\$8,140	62.7%	46.7%	
	Upper	43	28.7%	\$3,727	28.7%	27.3%	43	28.7%	\$3,727	28.7%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	150	100.0%	\$12,973	100.0%	100.0%	150	100.0%	\$12,973	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	\$0	0.0%	2.4%	
	Moderate	2	5.9%	\$8	1.3%	11.5%	2	5.9%	\$8	1.3%	10.3%	
	Middle	17	50.0%	\$242	40.7%	56.3%	17	50.0%	\$242	40.7%	54.1%	
	Upper	15	44.1%	\$344	57.9%	27.3%	15	44.1%	\$344	57.9%	33.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	34	100.0%	\$594	100.0%	100.0%	34	100.0%	\$594	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	29.2%	0	0.0%	\$0	0.0%	24.9%	
	Middle	0	0.0%	\$0	0.0%	41.8%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	4.2%	0	0.0%	\$0	0.0%	75.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	1.2%	\$154	0.5%	4.9%	4	1.2%	\$154	0.5%	0.4%	
	Moderate	33	9.6%	\$2,602	7.6%	11.5%	33	9.6%	\$2,602	7.6%	7.1%	
	Middle	205	59.4%	\$19,542	57.1%	56.3%	205	59.4%	\$19,542	57.1%	48.8%	
	Upper	103	29.9%	\$11,898	34.8%	27.3%	103	29.9%	\$11,898	34.8%	43.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	345	100.0%	\$34,196	100.0%	100.0%	345	100.0%	\$34,196	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	5	10.6%	\$425	9.0%	9.2%	5	10.6%	\$425	9.0%	15.5%	
	Moderate	14	29.8%	\$1,438	30.6%	20.0%	14	29.8%	\$1,438	30.6%	17.8%	
	Middle	17	36.2%	\$1,331	28.3%	47.6%	17	36.2%	\$1,331	28.3%	38.4%	
	Upper	11	23.4%	\$1,509	32.1%	23.2%	11	23.4%	\$1,509	32.1%	28.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.2%	
	Total	47	100.0%	\$4,703	100.0%	100.0%	47	100.0%	\$4,703	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	0	0.0%	\$0	0.0%	12.8%	0	0.0%	\$0	0.0%	3.6%	
	Middle	8	88.9%	\$1,216	90.7%	70.0%	8	88.9%	\$1,216	90.7%	74.2%	
	Upper	1	11.1%	\$125	9.3%	15.8%	1	11.1%	\$125	9.3%	22.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$1,341	100.0%	100.0%	9	100.0%	\$1,341	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Jackson**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	16	9.9%	\$1,069	5.2%	22.9%	16	9.9%	\$1,069	5.2%	2.8%
	Moderate	50	31.1%	\$5,104	24.7%	17.1%	50	31.1%	\$5,104	24.7%	15.2%
	Middle	40	24.8%	\$5,062	24.5%	19.5%	40	24.8%	\$5,062	24.5%	18.9%
	Upper	52	32.3%	\$8,993	43.6%	40.5%	52	32.3%	\$8,993	43.6%	42.1%
	Unknown	3	1.9%	\$401	1.9%	0.0%	3	1.9%	\$401	1.9%	20.9%
	Total	161	100.0%	\$20,629	100.0%	100.0%	161	100.0%	\$20,629	100.0%	100.0%
REFINANCE	Low	12	8.0%	\$501	3.9%	22.9%	12	8.0%	\$501	3.9%	2.5%
	Moderate	49	32.7%	\$3,063	23.6%	17.1%	49	32.7%	\$3,063	23.6%	8.5%
	Middle	36	24.0%	\$2,994	23.1%	19.5%	36	24.0%	\$2,994	23.1%	13.8%
	Upper	49	32.7%	\$6,031	46.5%	40.5%	49	32.7%	\$6,031	46.5%	47.4%
	Unknown	4	2.7%	\$384	3.0%	0.0%	4	2.7%	\$384	3.0%	27.8%
	Total	150	100.0%	\$12,973	100.0%	100.0%	150	100.0%	\$12,973	100.0%	100.0%
HOME IMPROVEMENT	Low	3	8.8%	\$24	4.0%	22.9%	3	8.8%	\$24	4.0%	5.4%
	Moderate	4	11.8%	\$35	5.9%	17.1%	4	11.8%	\$35	5.9%	14.1%
	Middle	12	35.3%	\$211	35.5%	19.5%	12	35.3%	\$211	35.5%	19.4%
	Upper	14	41.2%	\$315	53.0%	40.5%	14	41.2%	\$315	53.0%	51.3%
	Unknown	1	2.9%	\$9	1.5%	0.0%	1	2.9%	\$9	1.5%	9.8%
	Total	34	100.0%	\$594	100.0%	100.0%	34	100.0%	\$594	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	31	9.0%	\$1,594	4.7%	22.9%	31	9.0%	\$1,594	4.7%	2.7%
	Moderate	103	29.9%	\$8,202	24.0%	17.1%	103	29.9%	\$8,202	24.0%	12.7%
	Middle	88	25.5%	\$8,267	24.2%	19.5%	88	25.5%	\$8,267	24.2%	17.1%
	Upper	115	33.3%	\$15,339	44.9%	40.5%	115	33.3%	\$15,339	44.9%	44.1%
	Unknown	8	2.3%	\$794	2.3%	0.0%	8	2.3%	\$794	2.3%	23.4%
	Total	345	100.0%	\$34,196	100.0%	100.0%	345	100.0%	\$34,196	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	33	70.2%	\$1,143	24.3%	88.8%	33	70.2%	\$1,143	24.3%	55.1%
	Over \$1 Million	13	27.7%	\$3,487	74.1%	10.3%	13	27.7%			
	Total Rev. available	46	97.9%	\$4,630	98.4%	99.1%	46	97.9%			
	Rev. Not Known	1	2.1%	\$73	1.6%	0.9%	1	2.1%			
	Total	47	100.0%	\$4,703	100.0%	100.0%	47	100.0%			
	Loan Size										
	\$100,000 or Less	36	76.6%	\$833	17.7%		36	76.6%	\$833	17.7%	32.8%
	\$100,001 - \$250,000	3	6.4%	\$563	12.0%		3	6.4%	\$563	12.0%	20.8%
	\$250,001 - \$1 Million	8	17.0%	\$3,307	70.3%		8	17.0%	\$3,307	70.3%	46.4%
	Total	47	100.0%	\$4,703	100.0%		47	100.0%	\$4,703	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	8	88.9%	\$1,066	79.5%	96.7%	8	88.9%	\$1,066	79.5%	86.5%
	Over \$1 Million	1	11.1%	\$275	20.5%	3.3%	1	11.1%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	9	100.0%	\$1,341	100.0%	100.0%	9	100.0%			
	Loan Size										
	\$100,000 or Less	2	22.2%	\$60	4.5%		2	22.2%	\$60	4.5%	20.1%
	\$100,001 - \$250,000	6	66.7%	\$1,006	75.0%		6	66.7%	\$1,006	75.0%	39.0%
	\$250,001 - \$500,000	1	11.1%	\$275	20.5%		1	11.1%	\$275	20.5%	41.0%
	Total	9	100.0%	\$1,341	100.0%		9	100.0%	\$1,341	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	15	9.3%	\$1,888	8.2%	18.7%	15	9.3%	\$1,888	8.2%	12.1%	
	Middle	91	56.5%	\$11,957	52.0%	48.8%	91	56.5%	\$11,957	52.0%	39.2%	
	Upper	55	34.2%	\$9,129	39.7%	29.3%	55	34.2%	\$9,129	39.7%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%	
	Total	161	100.0%	\$22,974	100.0%	100.0%	161	100.0%	\$22,974	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	16	19.5%	\$1,018	14.0%	18.7%	16	19.5%	\$1,018	14.0%	11.9%	
	Middle	40	48.8%	\$3,033	41.7%	48.8%	40	48.8%	\$3,033	41.7%	45.9%	
	Upper	26	31.7%	\$3,227	44.3%	29.3%	26	31.7%	\$3,227	44.3%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.3%	
	Total	82	100.0%	\$7,278	100.0%	100.0%	82	100.0%	\$7,278	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	6	20.0%	\$56	6.6%	18.7%	6	20.0%	\$56	6.6%	5.0%	
	Middle	17	56.7%	\$681	80.1%	48.8%	17	56.7%	\$681	80.1%	64.2%	
	Upper	7	23.3%	\$113	13.3%	29.3%	7	23.3%	\$113	13.3%	30.6%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$850	100.0%	100.0%	30	100.0%	\$850	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	\$0	0.0%	28.9%	
	Moderate	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	3.8%	
	Middle	0	0.0%	\$0	0.0%	13.4%	0	0.0%	\$0	0.0%	60.7%	
	Upper	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	7.1%	0	0.0%	\$0	0.0%	6.6%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	37	13.6%	\$2,962	9.5%	18.7%	37	13.6%	\$2,962	9.5%	11.6%	
	Middle	148	54.2%	\$15,671	50.4%	48.8%	148	54.2%	\$15,671	50.4%	42.3%	
	Upper	88	32.2%	\$12,469	40.1%	29.3%	88	32.2%	\$12,469	40.1%	44.7%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.3%	
	Total	273	100.0%	\$31,102	100.0%	100.0%	273	100.0%	\$31,102	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	1.2%	
	Moderate	14	23.3%	\$2,994	38.9%	28.3%	14	23.3%	\$2,994	38.9%	25.5%	
	Middle	33	55.0%	\$2,191	28.5%	39.8%	33	55.0%	\$2,191	28.5%	33.3%	
	Upper	11	18.3%	\$2,169	28.2%	23.0%	11	18.3%	\$2,169	28.2%	29.6%	
	Unknown	2	3.3%	\$335	4.4%	6.8%	2	3.3%	\$335	4.4%	10.4%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	60	100.0%	\$7,689	100.0%	100.0%	60	100.0%	\$7,689	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	25.4%	0	0.0%	\$0	0.0%	22.3%	
	Middle	4	100.0%	\$434	100.0%	61.3%	4	100.0%	\$434	100.0%	50.3%	
	Upper	0	0.0%	\$0	0.0%	11.6%	0	0.0%	\$0	0.0%	26.8%	
	Unknown	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.6%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$434	100.0%	100.0%	4	100.0%	\$434	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Jackson**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	12	7.5%	\$897	3.9%	22.1%	12	7.5%	\$897	3.9%	2.6%
	Moderate	46	28.6%	\$4,768	20.8%	17.8%	46	28.6%	\$4,768	20.8%	11.7%
	Middle	41	25.5%	\$5,054	22.0%	18.7%	41	25.5%	\$5,054	22.0%	20.7%
	Upper	60	37.3%	\$12,072	52.5%	41.4%	60	37.3%	\$12,072	52.5%	43.8%
	Unknown	2	1.2%	\$183	0.8%	0.0%	2	1.2%	\$183	0.8%	21.2%
	Total	161	100.0%	\$22,974	100.0%	100.0%	161	100.0%	\$22,974	100.0%	100.0%
REFINANCE	Low	7	8.5%	\$350	4.8%	22.1%	7	8.5%	\$350	4.8%	3.8%
	Moderate	21	25.6%	\$1,579	21.7%	17.8%	21	25.6%	\$1,579	21.7%	8.5%
	Middle	15	18.3%	\$1,095	15.0%	18.7%	15	18.3%	\$1,095	15.0%	14.2%
	Upper	38	46.3%	\$4,174	57.4%	41.4%	38	46.3%	\$4,174	57.4%	51.3%
	Unknown	1	1.2%	\$80	1.1%	0.0%	1	1.2%	\$80	1.1%	22.3%
	Total	82	100.0%	\$7,278	100.0%	100.0%	82	100.0%	\$7,278	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	2.5%
	Moderate	7	23.3%	\$52	6.1%	17.8%	7	23.3%	\$52	6.1%	7.3%
	Middle	6	20.0%	\$44	5.2%	18.7%	6	20.0%	\$44	5.2%	10.3%
	Upper	16	53.3%	\$699	82.2%	41.4%	16	53.3%	\$699	82.2%	49.0%
	Unknown	1	3.3%	\$55	6.5%	0.0%	1	3.3%	\$55	6.5%	30.9%
	Total	30	100.0%	\$850	100.0%	100.0%	30	100.0%	\$850	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	19	7.0%	\$1,247	4.0%	22.1%	19	7.0%	\$1,247	4.0%	2.8%
	Moderate	74	27.1%	\$6,399	20.6%	17.8%	74	27.1%	\$6,399	20.6%	10.4%
	Middle	62	22.7%	\$6,193	19.9%	18.7%	62	22.7%	\$6,193	19.9%	18.1%
	Upper	114	41.8%	\$16,945	54.5%	41.4%	114	41.8%	\$16,945	54.5%	44.6%
	Unknown	4	1.5%	\$318	1.0%	0.0%	4	1.5%	\$318	1.0%	24.2%
	Total	273	100.0%	\$31,102	100.0%	100.0%	273	100.0%	\$31,102	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	38	63.3%	\$2,674	34.8%	87.2%	38	63.3%	\$2,674	34.8%	46.7%
	Over \$1 Million	21	35.0%	\$4,985	64.8%	11.8%	21	35.0%			
	Total Rev. available	59	98.3%	\$7,659	99.6%	99.0%	59	98.3%			
	Rev. Not Known	1	1.7%	\$30	0.4%	1.0%	1	1.7%			
	Total	60	100.0%	\$7,689	100.0%	100.0%	60	100.0%			
	Loan Size										
	\$100,000 or Less	42	70.0%	\$1,258	16.4%		42	70.0%	\$1,258	16.4%	26.4%
	\$100,001 - \$250,000	8	13.3%	\$1,217	15.8%		8	13.3%	\$1,217	15.8%	22.4%
	\$250,001 - \$1 Million	10	16.7%	\$5,214	67.8%		10	16.7%	\$5,214	67.8%	51.2%
	Total	60	100.0%	\$7,689	100.0%		60	100.0%	\$7,689	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	4	100.0%	\$434	100.0%	95.1%	4	100.0%	\$434	100.0%	77.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	4	100.0%	\$434	100.0%	100.0%	4	100.0%			
	Loan Size										
	\$100,000 or Less	2	50.0%	\$84	19.4%		2	50.0%	\$84	19.4%	27.3%
	\$100,001 - \$250,000	2	50.0%	\$350	80.6%		2	50.0%	\$350	80.6%	38.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.6%
	Total	4	100.0%	\$434	100.0%		4	100.0%	\$434	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	4.3%	\$128	1.6%	0.9%	2	4.3%	\$128	1.6%	1.0%	
	Moderate	9	19.6%	\$883	11.1%	24.2%	9	19.6%	\$883	11.1%	13.9%	
	Middle	22	47.8%	\$3,375	42.5%	45.3%	22	47.8%	\$3,375	42.5%	40.6%	
	Upper	13	28.3%	\$3,548	44.7%	29.6%	13	28.3%	\$3,548	44.7%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	46	100.0%	\$7,934	100.0%	100.0%	46	100.0%	\$7,934	100.0%	100.0%	
REFINANCE	Low	2	3.8%	\$159	2.9%	0.9%	2	3.8%	\$159	2.9%	0.3%	
	Moderate	11	20.8%	\$1,189	21.7%	24.2%	11	20.8%	\$1,189	21.7%	13.8%	
	Middle	23	43.4%	\$2,041	37.3%	45.3%	23	43.4%	\$2,041	37.3%	39.1%	
	Upper	17	32.1%	\$2,083	38.1%	29.6%	17	32.1%	\$2,083	38.1%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	53	100.0%	\$5,472	100.0%	100.0%	53	100.0%	\$5,472	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.2%	\$33	11.0%	0.9%	1	4.2%	\$33	11.0%	0.5%	
	Moderate	9	37.5%	\$100	33.4%	24.2%	9	37.5%	\$100	33.4%	18.0%	
	Middle	11	45.8%	\$102	34.1%	45.3%	11	45.8%	\$102	34.1%	34.5%	
	Upper	3	12.5%	\$64	21.4%	29.6%	3	12.5%	\$64	21.4%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	24	100.0%	\$299	100.0%	100.0%	24	100.0%	\$299	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	37.6%	0	0.0%	\$0	0.0%	21.2%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	9.6%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	\$0	0.0%	69.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	4.1%	\$320	2.3%	0.9%	5	4.1%	\$320	2.3%	0.7%	
	Moderate	29	23.6%	\$2,172	15.8%	24.2%	29	23.6%	\$2,172	15.8%	14.5%	
	Middle	56	45.5%	\$5,518	40.3%	45.3%	56	45.5%	\$5,518	40.3%	37.7%	
	Upper	33	26.8%	\$5,695	41.6%	29.6%	33	26.8%	\$5,695	41.6%	47.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	123	100.0%	\$13,705	100.0%	100.0%	123	100.0%	\$13,705	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	1.0%	
	Moderate	11	52.4%	\$1,173	71.6%	26.8%	11	52.4%	\$1,173	71.6%	24.5%	
	Middle	3	14.3%	\$80	4.9%	35.2%	3	14.3%	\$80	4.9%	31.9%	
	Upper	7	33.3%	\$385	23.5%	36.1%	7	33.3%	\$385	23.5%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.3%	
	Total	21	100.0%	\$1,638	100.0%	100.0%	21	100.0%	\$1,638	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	\$0	0.0%	11.4%	
	Middle	0	0.0%	\$0	0.0%	60.9%	0	0.0%	\$0	0.0%	67.2%	
	Upper	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	21.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Johnson City**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	10.9%	\$299	3.8%	22.2%	5	10.9%	\$299	3.8%	1.8%
	Moderate	7	15.2%	\$611	7.7%	17.1%	7	15.2%	\$611	7.7%	9.0%
	Middle	12	26.1%	\$1,654	20.8%	19.8%	12	26.1%	\$1,654	20.8%	17.2%
	Upper	21	45.7%	\$5,086	64.1%	40.8%	21	45.7%	\$5,086	64.1%	57.9%
	Unknown	1	2.2%	\$284	3.6%	0.0%	1	2.2%	\$284	3.6%	14.0%
	Total	46	100.0%	\$7,934	100.0%	100.0%	46	100.0%	\$7,934	100.0%	100.0%
REFINANCE	Low	4	7.5%	\$132	2.4%	22.2%	4	7.5%	\$132	2.4%	2.1%
	Moderate	11	20.8%	\$737	13.5%	17.1%	11	20.8%	\$737	13.5%	7.0%
	Middle	9	17.0%	\$703	12.8%	19.8%	9	17.0%	\$703	12.8%	12.0%
	Upper	27	50.9%	\$3,531	64.5%	40.8%	27	50.9%	\$3,531	64.5%	48.7%
	Unknown	2	3.8%	\$369	6.7%	0.0%	2	3.8%	\$369	6.7%	30.2%
	Total	53	100.0%	\$5,472	100.0%	100.0%	53	100.0%	\$5,472	100.0%	100.0%
HOME IMPROVEMENT	Low	4	16.7%	\$8	2.7%	22.2%	4	16.7%	\$8	2.7%	1.6%
	Moderate	5	20.8%	\$73	24.4%	17.1%	5	20.8%	\$73	24.4%	9.6%
	Middle	7	29.2%	\$97	32.4%	19.8%	7	29.2%	\$97	32.4%	13.7%
	Upper	7	29.2%	\$116	38.8%	40.8%	7	29.2%	\$116	38.8%	68.2%
	Unknown	1	4.2%	\$5	1.7%	0.0%	1	4.2%	\$5	1.7%	6.9%
	Total	24	100.0%	\$299	100.0%	100.0%	24	100.0%	\$299	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	10.6%	\$439	3.2%	22.2%	13	10.6%	\$439	3.2%	1.8%
	Moderate	23	18.7%	\$1,421	10.4%	17.1%	23	18.7%	\$1,421	10.4%	7.7%
	Middle	28	22.8%	\$2,454	17.9%	19.8%	28	22.8%	\$2,454	17.9%	14.2%
	Upper	55	44.7%	\$8,733	63.7%	40.8%	55	44.7%	\$8,733	63.7%	51.1%
	Unknown	4	3.3%	\$658	4.8%	0.0%	4	3.3%	\$658	4.8%	25.1%
	Total	123	100.0%	\$13,705	100.0%	100.0%	123	100.0%	\$13,705	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	10	47.6%	\$596	36.4%	91.6%	10	47.6%	\$596	36.4%	48.4%
	Over \$1 Million	11	52.4%	\$1,042	63.6%	7.6%	11	52.4%			
	Total Rev. available	21	100.0%	\$1,638	100.0%	99.2%	21	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
	Total	21	100.0%	\$1,638	100.0%	100.0%	21	100.0%			
	Loan Size										
	\$100,000 or Less	15	71.4%	\$518	31.6%		15	71.4%	\$518	31.6%	30.1%
	\$100,001 - \$250,000	5	23.8%	\$794	48.5%		5	23.8%	\$794	48.5%	21.7%
	\$250,001 - \$1 Million	1	4.8%	\$326	19.9%		1	4.8%	\$326	19.9%	48.1%
	Total	21	100.0%	\$1,638	100.0%		21	100.0%	\$1,638	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.3%	0	0.0%	\$0	0.0%	82.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	38.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	40.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	17.9%	\$539	11.3%	18.9%	5	17.9%	\$539	11.3%	12.5%	
	Middle	16	57.1%	\$2,759	57.8%	56.6%	16	57.1%	\$2,759	57.8%	47.4%	
	Upper	7	25.0%	\$1,479	31.0%	24.6%	7	25.0%	\$1,479	31.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	28	100.0%	\$4,777	100.0%	100.0%	28	100.0%	\$4,777	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	9	15.0%	\$514	7.8%	18.9%	9	15.0%	\$514	7.8%	12.3%	
	Middle	35	58.3%	\$4,074	62.2%	56.6%	35	58.3%	\$4,074	62.2%	52.7%	
	Upper	16	26.7%	\$1,964	30.0%	24.6%	16	26.7%	\$1,964	30.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	60	100.0%	\$6,552	100.0%	100.0%	60	100.0%	\$6,552	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	17.6%	\$10	3.1%	18.9%	3	17.6%	\$10	3.1%	18.5%	
	Middle	10	58.8%	\$246	77.4%	56.6%	10	58.8%	\$246	77.4%	39.9%	
	Upper	4	23.5%	\$62	19.5%	24.6%	4	23.5%	\$62	19.5%	41.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$318	100.0%	100.0%	17	100.0%	\$318	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	27.7%	0	0.0%	\$0	0.0%	19.1%	
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	\$0	0.0%	69.3%	
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	\$0	0.0%	11.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	17	16.2%	\$1,063	9.1%	18.9%	17	16.2%	\$1,063	9.1%	12.9%	
	Middle	61	58.1%	\$7,079	60.8%	56.6%	61	58.1%	\$7,079	60.8%	49.3%	
	Upper	27	25.7%	\$3,505	30.1%	24.6%	27	25.7%	\$3,505	30.1%	37.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	105	100.0%	\$11,647	100.0%	100.0%	105	100.0%	\$11,647	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	21.4%	\$93	3.9%	20.2%	6	21.4%	\$93	3.9%	19.9%	
	Middle	13	46.4%	\$968	40.8%	46.7%	13	46.4%	\$968	40.8%	37.7%	
	Upper	9	32.1%	\$1,309	55.2%	32.9%	9	32.1%	\$1,309	55.2%	41.7%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	28	100.0%	\$2,370	100.0%	100.0%	28	100.0%	\$2,370	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	10.8%	0	0.0%	\$0	0.0%	6.9%	
	Middle	0	0.0%	\$0	0.0%	67.6%	0	0.0%	\$0	0.0%	84.8%	
	Upper	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	7.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Johnson City**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	1.9%
	Moderate	7	25.0%	\$713	14.9%	16.6%	7	25.0%	\$713	14.9%	9.7%
	Middle	3	10.7%	\$406	8.5%	21.7%	3	10.7%	\$406	8.5%	18.3%
	Upper	17	60.7%	\$3,500	73.3%	40.2%	17	60.7%	\$3,500	73.3%	53.0%
	Unknown	1	3.6%	\$158	3.3%	0.0%	1	3.6%	\$158	3.3%	17.1%
	Total	28	100.0%	\$4,777	100.0%	100.0%	28	100.0%	\$4,777	100.0%	100.0%
REFINANCE	Low	3	5.0%	\$100	1.5%	21.6%	3	5.0%	\$100	1.5%	3.7%
	Moderate	11	18.3%	\$910	13.9%	16.6%	11	18.3%	\$910	13.9%	9.5%
	Middle	15	25.0%	\$1,438	21.9%	21.7%	15	25.0%	\$1,438	21.9%	16.6%
	Upper	30	50.0%	\$4,041	61.7%	40.2%	30	50.0%	\$4,041	61.7%	48.7%
	Unknown	1	1.7%	\$63	1.0%	0.0%	1	1.7%	\$63	1.0%	21.6%
	Total	60	100.0%	\$6,552	100.0%	100.0%	60	100.0%	\$6,552	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.8%	\$14	4.4%	21.6%	2	11.8%	\$14	4.4%	4.0%
	Moderate	6	35.3%	\$120	37.7%	16.6%	6	35.3%	\$120	37.7%	13.1%
	Middle	5	29.4%	\$83	26.1%	21.7%	5	29.4%	\$83	26.1%	15.6%
	Upper	4	23.5%	\$101	31.8%	40.2%	4	23.5%	\$101	31.8%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	5.1%
	Total	17	100.0%	\$318	100.0%	100.0%	17	100.0%	\$318	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	4.8%	\$114	1.0%	21.6%	5	4.8%	\$114	1.0%	2.3%
	Moderate	24	22.9%	\$1,743	15.0%	16.6%	24	22.9%	\$1,743	15.0%	9.4%
	Middle	23	21.9%	\$1,927	16.5%	21.7%	23	21.9%	\$1,927	16.5%	17.1%
	Upper	51	48.6%	\$7,642	65.6%	40.2%	51	48.6%	\$7,642	65.6%	50.1%
	Unknown	2	1.9%	\$221	1.9%	0.0%	2	1.9%	\$221	1.9%	21.1%
	Total	105	100.0%	\$11,647	100.0%	100.0%	105	100.0%	\$11,647	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	18	64.3%	\$1,047	44.2%	90.4%	18	64.3%	\$1,047	44.2%	39.9%
	Over \$1 Million	7	25.0%	\$731	30.8%	8.7%	7	25.0%			
	Total Rev. available	25	89.3%	\$1,778	75.0%	99.1%	25	89.3%			
	Rev. Not Known	3	10.7%	\$592	25.0%	0.9%	3	10.7%			
	Total	28	100.0%	\$2,370	100.0%	100.0%	28	100.0%			
	Loan Size										
	\$100,000 or Less	24	85.7%	\$632	26.7%		24	85.7%	\$632	26.7%	33.6%
	\$100,001 - \$250,000	1	3.6%	\$208	8.8%		1	3.6%	\$208	8.8%	19.1%
	\$250,001 - \$1 Million	3	10.7%	\$1,530	64.6%		3	10.7%	\$1,530	64.6%	47.4%
	Total	28	100.0%	\$2,370	100.0%		28	100.0%	\$2,370	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	\$0	0.0%	94.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	31.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	57.6%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	10.4%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: Multi Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	1.7%	\$0	0.0%	1.3%
	Moderate	3	7.3%	\$240	4.1%	19.1%	3	7.3%	14.6%	\$240	4.1%	11.4%
	Middle	25	61.0%	\$2,954	50.7%	51.1%	25	61.0%	47.0%	\$2,954	50.7%	41.5%
	Upper	13	31.7%	\$2,627	45.1%	27.8%	13	31.7%	36.6%	\$2,627	45.1%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$5,821	100.0%	100.0%	41	100.0%	100.0%	\$5,821	100.0%	100.0%
REFINANCE	Low	1	2.6%	\$38	0.7%	1.9%	1	2.6%	1.8%	\$38	0.7%	1.0%
	Moderate	9	23.1%	\$599	10.6%	19.1%	9	23.1%	15.5%	\$599	10.6%	13.3%
	Middle	14	35.9%	\$1,574	27.7%	51.1%	14	35.9%	46.3%	\$1,574	27.7%	41.8%
	Upper	15	38.5%	\$3,462	61.0%	27.8%	15	38.5%	36.4%	\$3,462	61.0%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$5,673	100.0%	100.0%	39	100.0%	100.0%	\$5,673	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.0%	\$3	0.7%	1.9%	1	4.0%	3.3%	\$3	0.7%	1.0%
	Moderate	8	32.0%	\$228	50.1%	19.1%	8	32.0%	17.7%	\$228	50.1%	13.9%
	Middle	12	48.0%	\$201	44.2%	51.1%	12	48.0%	44.4%	\$201	44.2%	39.3%
	Upper	4	16.0%	\$23	5.1%	27.8%	4	16.0%	34.7%	\$23	5.1%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$455	100.0%	100.0%	25	100.0%	100.0%	\$455	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	4.8%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	21.5%	0	0.0%	14.3%	\$0	0.0%	39.9%
	Middle	0	0.0%	\$0	0.0%	54.0%	0	0.0%	47.6%	\$0	0.0%	31.2%
	Upper	0	0.0%	\$0	0.0%	18.8%	0	0.0%	33.3%	\$0	0.0%	25.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	1.9%	\$41	0.3%	1.9%	2	1.9%	1.9%	\$41	0.3%	1.2%
	Moderate	20	19.0%	\$1,067	8.9%	19.1%	20	19.0%	15.2%	\$1,067	8.9%	12.9%
	Middle	51	48.6%	\$4,729	39.6%	51.1%	51	48.6%	46.6%	\$4,729	39.6%	41.2%
	Upper	32	30.5%	\$6,112	51.2%	27.8%	32	30.5%	36.4%	\$6,112	51.2%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	105	100.0%	\$11,949	100.0%	100.0%	105	100.0%	100.0%	\$11,949	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	2.7%	0	0.0%	1.7%	\$0	0.0%	3.4%
	Moderate	14	24.1%	\$2,166	37.8%	18.6%	14	24.1%	16.5%	\$2,166	37.8%	16.9%
	Middle	27	46.6%	\$2,891	50.4%	52.6%	27	46.6%	54.2%	\$2,891	50.4%	61.1%
	Upper	17	29.3%	\$675	11.8%	26.1%	17	29.3%	25.9%	\$675	11.8%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	0.6%
	Total	58	100.0%	\$5,732	100.0%	100.0%	58	100.0%	100.0%	\$5,732	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.8%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	22.6%	0	0.0%	14.0%	\$0	0.0%	21.1%
	Middle	0	0.0%	\$0	0.0%	58.7%	0	0.0%	59.6%	\$0	0.0%	46.2%
	Upper	0	0.0%	\$0	0.0%	18.1%	0	0.0%	24.6%	\$0	0.0%	30.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: Multi Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Families by Family Income		%	Count		Dollar			
		Count	Dollar				Bank	Agg	Bank	Agg	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	7.3%	\$128	2.2%	21.9%	3	7.3%	\$128	2.2%	3.8%	
	Moderate	11	26.8%	\$1,011	17.4%	17.3%	11	26.8%	\$1,011	17.4%	13.2%	
	Middle	7	17.1%	\$775	13.3%	20.4%	7	17.1%	\$775	13.3%	19.0%	
	Upper	17	41.5%	\$3,475	59.7%	40.4%	17	41.5%	\$3,475	59.7%	49.7%	
	Unknown	3	7.3%	\$432	7.4%	0.0%	3	7.3%	\$432	7.4%	14.4%	
	Total	41	100.0%	\$5,821	100.0%	100.0%	41	100.0%	\$5,821	100.0%	100.0%	
REFINANCE	Low	4	10.3%	\$165	2.9%	21.9%	4	10.3%	\$165	2.9%	3.1%	
	Moderate	8	20.5%	\$482	8.5%	17.3%	8	20.5%	\$482	8.5%	9.3%	
	Middle	9	23.1%	\$928	16.4%	20.4%	9	23.1%	\$928	16.4%	16.6%	
	Upper	17	43.6%	\$3,975	70.1%	40.4%	17	43.6%	\$3,975	70.1%	43.0%	
	Unknown	1	2.6%	\$123	2.2%	0.0%	1	2.6%	\$123	2.2%	28.1%	
	Total	39	100.0%	\$5,673	100.0%	100.0%	39	100.0%	\$5,673	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	28.0%	\$33	7.3%	21.9%	7	28.0%	\$33	7.3%	3.9%	
	Moderate	6	24.0%	\$173	38.0%	17.3%	6	24.0%	\$173	38.0%	9.0%	
	Middle	6	24.0%	\$110	24.2%	20.4%	6	24.0%	\$110	24.2%	18.9%	
	Upper	6	24.0%	\$139	30.5%	40.4%	6	24.0%	\$139	30.5%	65.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.1%	
	Total	25	100.0%	\$455	100.0%	100.0%	25	100.0%	\$455	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	13.3%	\$326	2.7%	21.9%	14	13.3%	\$326	2.7%	3.5%	
	Moderate	25	23.8%	\$1,666	13.9%	17.3%	25	23.8%	\$1,666	13.9%	11.3%	
	Middle	22	21.0%	\$1,813	15.2%	20.4%	22	21.0%	\$1,813	15.2%	17.7%	
	Upper	40	38.1%	\$7,589	63.5%	40.4%	40	38.1%	\$7,589	63.5%	46.7%	
	Unknown	4	3.8%	\$555	4.6%	0.0%	4	3.8%	\$555	4.6%	20.8%	
	Total	105	100.0%	\$11,949	100.0%	100.0%	105	100.0%	\$11,949	100.0%	100.0%	
Small Business Revenue	Total Businesses											
	\$1 Million or Less	34	58.6%	\$1,546	27.0%	90.7%	34	58.6%	\$1,546	27.0%	41.4%	
	Over \$1 Million	24	41.4%	\$4,186	73.0%	8.3%	24	41.4%				
	Total Rev. available	58	100.0%	\$5,732	100.0%	99.0%	58	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	Total	58	100.0%	\$5,732	100.0%	100.0%	58	100.0%				
Small Business Loan Size	\$100,000 or Less	45	77.6%	\$1,414	24.7%		45	77.6%	\$1,414	24.7%	28.9%	
	\$100,001 - \$250,000	7	12.1%	\$1,218	21.2%		7	12.1%	\$1,218	21.2%	22.4%	
	\$250,001 - \$1 Million	6	10.3%	\$3,100	54.1%		6	10.3%	\$3,100	54.1%	48.7%	
	Total	58	100.0%	\$5,732	100.0%		58	100.0%	\$5,732	100.0%	100.0%	
Small Farm Revenue	Total Farms											
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	96.2%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	38.2%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	50.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	10.9%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar		%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	18.8%	\$346	12.0%	21.1%	3	18.8%	\$346	12.0%	15.1%	
	Middle	8	50.0%	\$1,281	44.5%	48.8%	8	50.0%	\$1,281	44.5%	41.9%	
	Upper	5	31.3%	\$1,251	43.5%	30.1%	5	31.3%	\$1,251	43.5%	43.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$2,878	100.0%	100.0%	16	100.0%	\$2,878	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	12	34.3%	\$722	23.9%	21.1%	12	34.3%	\$722	23.9%	13.1%	
	Middle	11	31.4%	\$1,505	49.8%	48.8%	11	31.4%	\$1,505	49.8%	49.2%	
	Upper	12	34.3%	\$798	26.4%	30.1%	12	34.3%	\$798	26.4%	37.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	35	100.0%	\$3,025	100.0%	100.0%	35	100.0%	\$3,025	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	17.6%	\$64	16.1%	21.1%	3	17.6%	\$64	16.1%	17.1%	
	Middle	8	47.1%	\$252	63.5%	48.8%	8	47.1%	\$252	63.5%	47.8%	
	Upper	6	35.3%	\$81	20.4%	30.1%	6	35.3%	\$81	20.4%	35.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$397	100.0%	100.0%	17	100.0%	\$397	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	44.7%	0	0.0%	\$0	0.0%	60.9%	
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	\$0	0.0%	8.7%	
	Upper	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	30.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	18	26.5%	\$1,132	18.0%	21.1%	18	26.5%	\$1,132	18.0%	14.9%	
	Middle	27	39.7%	\$3,038	48.2%	48.8%	27	39.7%	\$3,038	48.2%	43.8%	
	Upper	23	33.8%	\$2,130	33.8%	30.1%	23	33.8%	\$2,130	33.8%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	68	100.0%	\$6,300	100.0%	100.0%	68	100.0%	\$6,300	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	11	22.4%	\$1,608	40.1%	30.5%	11	22.4%	\$1,608	40.1%	33.2%	
	Middle	25	51.0%	\$1,827	45.6%	46.3%	25	51.0%	\$1,827	45.6%	47.8%	
	Upper	13	26.5%	\$570	14.2%	23.2%	13	26.5%	\$570	14.2%	18.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%	
	Total	49	100.0%	\$4,005	100.0%	100.0%	49	100.0%	\$4,005	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	\$0	0.0%	0.2%	
	Middle	0	0.0%	\$0	0.0%	58.3%	0	0.0%	\$0	0.0%	58.7%	
	Upper	0	0.0%	\$0	0.0%	29.8%	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Kingsport**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	12.5%	\$182	6.3%	19.8%	2	12.5%	\$182	6.3%	4.3%
	Moderate	1	6.3%	\$150	5.2%	18.7%	1	6.3%	\$150	5.2%	12.6%
	Middle	1	6.3%	\$148	5.1%	19.3%	1	6.3%	\$148	5.1%	19.5%
	Upper	11	68.8%	\$2,238	77.8%	42.2%	11	68.8%	\$2,238	77.8%	47.2%
	Unknown	1	6.3%	\$160	5.6%	0.0%	1	6.3%	\$160	5.6%	16.4%
	Total	16	100.0%	\$2,878	100.0%	100.0%	16	100.0%	\$2,878	100.0%	100.0%
REFINANCE	Low	4	11.4%	\$204	6.7%	19.8%	4	11.4%	\$204	6.7%	4.9%
	Moderate	6	17.1%	\$255	8.4%	18.7%	6	17.1%	\$255	8.4%	11.5%
	Middle	9	25.7%	\$635	21.0%	19.3%	9	25.7%	\$635	21.0%	19.2%
	Upper	16	45.7%	\$1,931	63.8%	42.2%	16	45.7%	\$1,931	63.8%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.3%
	Total	35	100.0%	\$3,025	100.0%	100.0%	35	100.0%	\$3,025	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.8%	\$45	11.3%	19.8%	2	11.8%	\$45	11.3%	4.2%
	Moderate	4	23.5%	\$91	22.9%	18.7%	4	23.5%	\$91	22.9%	16.8%
	Middle	5	29.4%	\$38	9.6%	19.3%	5	29.4%	\$38	9.6%	19.2%
	Upper	6	35.3%	\$223	56.2%	42.2%	6	35.3%	\$223	56.2%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.7%
	Total	17	100.0%	\$397	100.0%	100.0%	17	100.0%	\$397	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	11.8%	\$431	6.8%	19.8%	8	11.8%	\$431	6.8%	4.4%
	Moderate	11	16.2%	\$496	7.9%	18.7%	11	16.2%	\$496	7.9%	12.4%
	Middle	15	22.1%	\$821	13.0%	19.3%	15	22.1%	\$821	13.0%	19.3%
	Upper	33	48.5%	\$4,392	69.7%	42.2%	33	48.5%	\$4,392	69.7%	47.2%
	Unknown	1	1.5%	\$160	2.5%	0.0%	1	1.5%	\$160	2.5%	16.7%
	Total	68	100.0%	\$6,300	100.0%	100.0%	68	100.0%	\$6,300	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	31	63.3%	\$1,527	38.1%	89.6%	31	63.3%	\$1,527	38.1%	46.4%
	Over \$1 Million	18	36.7%	\$2,478	61.9%	9.6%	18	36.7%			
	Total Rev. available	49	100.0%	\$4,005	100.0%	99.2%	49	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%			
	Total	49	100.0%	\$4,005	100.0%	100.0%	49	100.0%			
	Loan Size										
	\$100,000 or Less	43	87.8%	\$1,503	37.5%		43	87.8%	\$1,503	37.5%	29.5%
	\$100,001 - \$250,000	3	6.1%	\$544	13.6%		3	6.1%	\$544	13.6%	21.7%
	\$250,001 - \$1 Million	3	6.1%	\$1,958	48.9%		3	6.1%	\$1,958	48.9%	48.7%
	Total	49	100.0%	\$4,005	100.0%		49	100.0%	\$4,005	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	92.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	54.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	4	1.6%	\$727	1.2%	2.1%	4	1.6%	\$727	1.2%	0.9%	
	Moderate	18	7.2%	\$3,515	5.9%	16.3%	18	7.2%	\$3,515	5.9%	9.6%	
	Middle	106	42.2%	\$18,416	30.9%	53.1%	106	42.2%	\$18,416	30.9%	45.1%	
	Upper	123	49.0%	\$36,997	62.0%	28.5%	123	49.0%	\$36,997	62.0%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	251	100.0%	\$59,655	100.0%	100.0%	251	100.0%	\$59,655	100.0%	100.0%	
REFINANCE	Low	8	2.3%	\$419	0.7%	2.1%	8	2.3%	\$419	0.7%	0.7%	
	Moderate	38	10.7%	\$3,623	6.1%	16.3%	38	10.7%	\$3,623	6.1%	8.1%	
	Middle	191	53.8%	\$24,264	41.1%	53.1%	191	53.8%	\$24,264	41.1%	44.1%	
	Upper	118	33.2%	\$30,664	52.0%	28.5%	118	33.2%	\$30,664	52.0%	47.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	355	100.0%	\$58,970	100.0%	100.0%	355	100.0%	\$58,970	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	0.6%	\$6	0.1%	2.1%	1	0.6%	\$6	0.1%	1.1%	
	Moderate	28	16.8%	\$645	13.9%	16.3%	28	16.8%	\$645	13.9%	11.2%	
	Middle	103	61.7%	\$2,108	45.4%	53.1%	103	61.7%	\$2,108	45.4%	46.1%	
	Upper	35	21.0%	\$1,887	40.6%	28.5%	35	21.0%	\$1,887	40.6%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	167	100.0%	\$4,646	100.0%	100.0%	167	100.0%	\$4,646	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	19.9%	0	0.0%	\$0	0.0%	7.2%	
	Moderate	0	0.0%	\$0	0.0%	25.6%	0	0.0%	\$0	0.0%	44.8%	
	Middle	0	0.0%	\$0	0.0%	36.8%	0	0.0%	\$0	0.0%	23.9%	
	Upper	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	24.1%	
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	1.7%	\$1,152	0.9%	2.1%	13	1.7%	\$1,152	0.9%	1.1%	
	Moderate	84	10.9%	\$7,783	6.3%	16.3%	84	10.9%	\$7,783	6.3%	10.6%	
	Middle	400	51.7%	\$44,788	36.3%	53.1%	400	51.7%	\$44,788	36.3%	43.9%	
	Upper	276	35.7%	\$69,548	56.4%	28.5%	276	35.7%	\$69,548	56.4%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	773	100.0%	\$123,271	100.0%	100.0%	773	100.0%	\$123,271	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	22	6.0%	\$2,500	6.5%	4.1%	22	6.0%	\$2,500	6.5%	5.0%	
	Moderate	71	19.3%	\$6,067	15.7%	18.9%	71	19.3%	\$6,067	15.7%	15.5%	
	Middle	133	36.2%	\$14,813	38.3%	43.4%	133	36.2%	\$14,813	38.3%	39.1%	
	Upper	140	38.1%	\$14,777	38.2%	33.0%	140	38.1%	\$14,777	38.2%	38.7%	
	Unknown	1	0.3%	\$500	1.3%	0.6%	1	0.3%	\$500	1.3%	1.3%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	367	100.0%	\$38,657	100.0%	100.0%	367	100.0%	\$38,657	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	32.4%	
	Middle	0	0.0%	\$0	0.0%	56.2%	0	0.0%	\$0	0.0%	57.4%	
	Upper	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	10.2%	
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	17	6.8%	\$1,716	2.9%	20.6%	17	6.8%	\$1,716	2.9%	3.3%
	Moderate	41	16.3%	\$5,040	8.4%	16.8%	41	16.3%	\$5,040	8.4%	12.3%
	Middle	45	17.9%	\$7,264	12.2%	20.9%	45	17.9%	\$7,264	12.2%	17.4%
	Upper	138	55.0%	\$43,427	72.8%	41.7%	138	55.0%	\$43,427	72.8%	50.1%
	Unknown	10	4.0%	\$2,208	3.7%	0.0%	10	4.0%	\$2,208	3.7%	16.9%
	Total	251	100.0%	\$59,655	100.0%	100.0%	251	100.0%	\$59,655	100.0%	100.0%
REFINANCE	Low	31	8.7%	\$1,723	2.9%	20.6%	31	8.7%	\$1,723	2.9%	2.7%
	Moderate	65	18.3%	\$5,183	8.8%	16.8%	65	18.3%	\$5,183	8.8%	7.9%
	Middle	72	20.3%	\$6,502	11.0%	20.9%	72	20.3%	\$6,502	11.0%	12.9%
	Upper	175	49.3%	\$44,154	74.9%	41.7%	175	49.3%	\$44,154	74.9%	52.2%
	Unknown	12	3.4%	\$1,408	2.4%	0.0%	12	3.4%	\$1,408	2.4%	24.3%
	Total	355	100.0%	\$58,970	100.0%	100.0%	355	100.0%	\$58,970	100.0%	100.0%
HOME IMPROVEMENT	Low	18	10.8%	\$349	7.5%	20.6%	18	10.8%	\$349	7.5%	3.9%
	Moderate	32	19.2%	\$621	13.4%	16.8%	32	19.2%	\$621	13.4%	10.1%
	Middle	50	29.9%	\$929	20.0%	20.9%	50	29.9%	\$929	20.0%	16.8%
	Upper	67	40.1%	\$2,747	59.1%	41.7%	67	40.1%	\$2,747	59.1%	63.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.2%
	Total	167	100.0%	\$4,646	100.0%	100.0%	167	100.0%	\$4,646	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	66	8.5%	\$3,788	3.1%	20.6%	66	8.5%	\$3,788	3.1%	3.0%
	Moderate	138	17.9%	\$10,844	8.8%	16.8%	138	17.9%	\$10,844	8.8%	10.2%
	Middle	167	21.6%	\$14,695	11.9%	20.9%	167	21.6%	\$14,695	11.9%	15.1%
	Upper	380	49.2%	\$90,328	73.3%	41.7%	380	49.2%	\$90,328	73.3%	49.0%
	Unknown	22	2.8%	\$3,616	2.9%	0.0%	22	2.8%	\$3,616	2.9%	22.8%
	Total	773	100.0%	\$123,271	100.0%	100.0%	773	100.0%	\$123,271	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	228	62.1%	\$12,032	31.1%	89.6%	228	62.1%	\$12,032	31.1%	33.2%
	Over \$1 Million	137	37.3%	\$26,541	68.7%	9.7%	137	37.3%			
	Total Rev. available	365	99.4%	\$38,573	99.8%	99.3%	365	99.4%			
	Rev. Not Known	2	0.5%	\$84	0.2%	0.7%	2	0.5%			
	Total	367	100.0%	\$38,657	100.0%	100.0%	367	100.0%			
	Loan Size										
	\$100,000 or Less	275	74.9%	\$8,228	21.3%		275	74.9%	\$8,228	21.3%	27.0%
	\$100,001 - \$250,000	45	12.3%	\$8,214	21.2%		45	12.3%	\$8,214	21.2%	16.2%
	\$250,001 - \$1 Million	47	12.8%	\$22,215	57.5%		47	12.8%	\$22,215	57.5%	56.8%
	Total	367	100.0%	\$38,657	100.0%		367	100.0%	\$38,657	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	\$0	0.0%	49.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	24.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	41.2%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	2	1.0%	\$240	0.5%	2.5%	2	1.0%	\$240	0.5%	0.9%	
	Moderate	18	8.8%	\$2,151	4.1%	15.1%	18	8.8%	\$2,151	4.1%	8.9%	
	Middle	94	45.9%	\$20,126	38.1%	52.1%	94	45.9%	\$20,126	38.1%	45.1%	
	Upper	91	44.4%	\$30,299	57.4%	30.3%	91	44.4%	\$30,299	57.4%	45.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	205	100.0%	\$52,816	100.0%	100.0%	205	100.0%	\$52,816	100.0%	100.0%	
REFINANCE	Low	4	1.6%	\$233	0.7%	2.5%	4	1.6%	\$233	0.7%	1.0%	
	Moderate	30	11.9%	\$2,333	6.8%	15.1%	30	11.9%	\$2,333	6.8%	9.0%	
	Middle	137	54.2%	\$18,144	52.6%	52.1%	137	54.2%	\$18,144	52.6%	48.9%	
	Upper	82	32.4%	\$13,762	39.9%	30.3%	82	32.4%	\$13,762	39.9%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	253	100.0%	\$34,472	100.0%	100.0%	253	100.0%	\$34,472	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	2.4%	\$22	0.6%	2.5%	3	2.4%	\$22	0.6%	2.4%	
	Moderate	18	14.2%	\$276	7.6%	15.1%	18	14.2%	\$276	7.6%	12.3%	
	Middle	73	57.5%	\$2,071	56.7%	52.1%	73	57.5%	\$2,071	56.7%	44.8%	
	Upper	33	26.0%	\$1,282	35.1%	30.3%	33	26.0%	\$1,282	35.1%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	127	100.0%	\$3,651	100.0%	100.0%	127	100.0%	\$3,651	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	10.7%	0	0.0%	\$0	0.0%	5.4%	
	Moderate	0	0.0%	\$0	0.0%	33.3%	0	0.0%	\$0	0.0%	34.9%	
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	\$0	0.0%	30.7%	
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	28.9%	
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	1.5%	\$495	0.5%	2.5%	9	1.5%	\$495	0.5%	1.1%	
	Moderate	66	11.3%	\$4,760	5.2%	15.1%	66	11.3%	\$4,760	5.2%	10.1%	
	Middle	304	52.0%	\$40,341	44.4%	52.1%	304	52.0%	\$40,341	44.4%	45.4%	
	Upper	206	35.2%	\$45,343	49.9%	30.3%	206	35.2%	\$45,343	49.9%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	585	100.0%	\$90,939	100.0%	100.0%	585	100.0%	\$90,939	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	29	7.3%	\$2,008	4.3%	4.0%	29	7.3%	\$2,008	4.3%	4.1%	
	Moderate	73	18.5%	\$11,811	25.6%	16.2%	73	18.5%	\$11,811	25.6%	13.9%	
	Middle	150	38.0%	\$14,970	32.4%	43.8%	150	38.0%	\$14,970	32.4%	42.1%	
	Upper	142	35.9%	\$16,919	36.6%	35.3%	142	35.9%	\$16,919	36.6%	38.5%	
	Unknown	1	0.3%	\$500	1.1%	0.6%	1	0.3%	\$500	1.1%	1.3%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.2%	
	Total	395	100.0%	\$46,208	100.0%	100.0%	395	100.0%	\$46,208	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	\$0	0.0%	1.7%	
	Middle	1	50.0%	\$20	57.1%	59.0%	1	50.0%	\$20	57.1%	77.6%	
	Upper	1	50.0%	\$15	42.9%	24.1%	1	50.0%	\$15	42.9%	20.5%	
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$35	100.0%	100.0%	2	100.0%	\$35	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Knoxville**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	8	3.9%	\$699	1.3%	21.9%	8	3.9%	\$699	1.3%	3.0%
	Moderate	35	17.1%	\$4,367	8.3%	16.6%	35	17.1%	\$4,367	8.3%	12.1%
	Middle	38	18.5%	\$6,041	11.4%	19.8%	38	18.5%	\$6,041	11.4%	16.8%
	Upper	109	53.2%	\$38,956	73.8%	41.7%	109	53.2%	\$38,956	73.8%	48.1%
	Unknown	15	7.3%	\$2,753	5.2%	0.0%	15	7.3%	\$2,753	5.2%	19.9%
	Total	205	100.0%	\$52,816	100.0%	100.0%	205	100.0%	\$52,816	100.0%	100.0%
REFINANCE	Low	28	11.1%	\$1,478	4.3%	21.9%	28	11.1%	\$1,478	4.3%	3.7%
	Moderate	56	22.1%	\$3,921	11.4%	16.6%	56	22.1%	\$3,921	11.4%	9.9%
	Middle	51	20.2%	\$4,984	14.5%	19.8%	51	20.2%	\$4,984	14.5%	16.1%
	Upper	116	45.8%	\$23,786	69.0%	41.7%	116	45.8%	\$23,786	69.0%	48.7%
	Unknown	2	0.8%	\$303	0.9%	0.0%	2	0.8%	\$303	0.9%	21.6%
	Total	253	100.0%	\$34,472	100.0%	100.0%	253	100.0%	\$34,472	100.0%	100.0%
HOME IMPROVEMENT	Low	13	10.2%	\$116	3.2%	21.9%	13	10.2%	\$116	3.2%	6.4%
	Moderate	27	21.3%	\$673	18.4%	16.6%	27	21.3%	\$673	18.4%	11.8%
	Middle	33	26.0%	\$826	22.6%	19.8%	33	26.0%	\$826	22.6%	16.0%
	Upper	53	41.7%	\$2,026	55.5%	41.7%	53	41.7%	\$2,026	55.5%	58.8%
	Unknown	1	0.8%	\$10	0.3%	0.0%	1	0.8%	\$10	0.3%	7.0%
	Total	127	100.0%	\$3,651	100.0%	100.0%	127	100.0%	\$3,651	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	49	8.4%	\$2,293	2.5%	21.9%	49	8.4%	\$2,293	2.5%	3.2%
	Moderate	118	20.2%	\$8,961	9.9%	16.6%	118	20.2%	\$8,961	9.9%	11.0%
	Middle	122	20.9%	\$11,851	13.0%	19.8%	122	20.9%	\$11,851	13.0%	15.9%
	Upper	278	47.5%	\$64,768	71.2%	41.7%	278	47.5%	\$64,768	71.2%	46.4%
	Unknown	18	3.1%	\$3,066	3.4%	0.0%	18	3.1%	\$3,066	3.4%	23.5%
	Total	585	100.0%	\$90,939	100.0%	100.0%	585	100.0%	\$90,939	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	235	59.5%	\$14,316	31.0%	88.2%	235	59.5%	\$14,316	31.0%	34.1%
	Over \$1 Million	159	40.3%	\$31,845	68.9%	11.0%	159	40.3%			
	Total Rev. available	394	99.8%	\$46,161	99.9%	99.2%	394	99.8%			
	Rev. Not Known	1	0.3%	\$47	0.1%	0.7%	1	0.3%			
	Total	395	100.0%	\$46,208	100.0%	100.0%	395	100.0%			
	Loan Size										
	\$100,000 or Less	297	75.2%	\$9,918	21.5%		297	75.2%	\$9,918	21.5%	24.8%
	\$100,001 - \$250,000	46	11.6%	\$8,804	19.1%		46	11.6%	\$8,804	19.1%	16.8%
	\$250,001 - \$1 Million	52	13.2%	\$27,486	59.5%		52	13.2%	\$27,486	59.5%	58.5%
	Total	395	100.0%	\$46,208	100.0%		395	100.0%	\$46,208	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	2	100.0%	\$35	100.0%	98.4%	2	100.0%	\$35	100.0%	80.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	2	100.0%	\$35	100.0%	100.0%	2	100.0%			
	Loan Size										
	\$100,000 or Less	2	100.0%	\$35	100.0%		2	100.0%	\$35	100.0%	25.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	21.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	53.7%
	Total	2	100.0%	\$35	100.0%		2	100.0%	\$35	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Middle TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.3%	\$75	0.6%	0.9%	1	1.3%	\$75	0.6%	0.5%	
	Moderate	5	6.5%	\$897	7.7%	5.0%	5	6.5%	\$897	7.7%	4.9%	
	Middle	36	46.8%	\$5,252	44.9%	60.3%	36	46.8%	\$5,252	44.9%	54.6%	
	Upper	35	45.5%	\$5,480	46.8%	33.9%	35	45.5%	\$5,480	46.8%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	77	100.0%	\$11,704	100.0%	100.0%	77	100.0%	\$11,704	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.5%	
	Moderate	5	3.1%	\$483	3.3%	5.0%	5	3.1%	\$483	3.3%	4.8%	
	Middle	107	67.3%	\$9,110	61.4%	60.3%	107	67.3%	\$9,110	61.4%	56.3%	
	Upper	47	29.6%	\$5,240	35.3%	33.9%	47	29.6%	\$5,240	35.3%	38.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	159	100.0%	\$14,833	100.0%	100.0%	159	100.0%	\$14,833	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	5	5.6%	\$95	5.0%	5.0%	5	5.6%	\$95	5.0%	4.7%	
	Middle	58	64.4%	\$970	50.8%	60.3%	58	64.4%	\$970	50.8%	50.5%	
	Upper	27	30.0%	\$845	44.2%	33.9%	27	30.0%	\$845	44.2%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	90	100.0%	\$1,910	100.0%	100.0%	90	100.0%	\$1,910	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	16.6%	
	Middle	0	0.0%	\$0	0.0%	51.0%	0	0.0%	\$0	0.0%	82.2%	
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	1.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.3%	\$75	0.3%	0.9%	1	0.3%	\$75	0.3%	0.5%	
	Moderate	15	4.6%	\$1,475	5.2%	5.0%	15	4.6%	\$1,475	5.2%	5.1%	
	Middle	201	61.7%	\$15,332	53.9%	60.3%	201	61.7%	\$15,332	53.9%	55.7%	
	Upper	109	33.4%	\$11,565	40.7%	33.9%	109	33.4%	\$11,565	40.7%	38.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	326	100.0%	\$28,447	100.0%	100.0%	326	100.0%	\$28,447	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	2.3%	
	Moderate	14	14.3%	\$3,279	30.6%	11.5%	14	14.3%	\$3,279	30.6%	15.3%	
	Middle	59	60.2%	\$6,216	58.0%	54.3%	59	60.2%	\$6,216	58.0%	49.1%	
	Upper	25	25.5%	\$1,218	11.4%	32.4%	25	25.5%	\$1,218	11.4%	32.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.9%	
	Total	98	100.0%	\$10,713	100.0%	100.0%	98	100.0%	\$10,713	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.0%	
	Middle	5	55.6%	\$569	45.4%	68.2%	5	55.6%	\$569	45.4%	50.1%	
	Upper	4	44.4%	\$685	54.6%	30.5%	4	44.4%	\$685	54.6%	49.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	9	100.0%	\$1,254	100.0%	100.0%	9	100.0%	\$1,254	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Middle TN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		Count	Count		Dollar		Agg
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%	%	#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	3	3.9%	\$235	2.0%	19.6%	3	3.9%	\$235	2.0%	1.6%
	Moderate	13	16.9%	\$1,048	9.0%	15.8%	13	16.9%	\$1,048	9.0%	11.5%
	Middle	15	19.5%	\$1,804	15.4%	20.1%	15	19.5%	\$1,804	15.4%	18.3%
	Upper	39	50.6%	\$7,527	64.3%	44.5%	39	50.6%	\$7,527	64.3%	47.9%
	Unknown	7	9.1%	\$1,090	9.3%	0.0%	7	9.1%	\$1,090	9.3%	20.7%
	Total	77	100.0%	\$11,704	100.0%	100.0%	77	100.0%	\$11,704	100.0%	100.0%
REFINANCE	Low	16	10.1%	\$873	5.9%	19.6%	16	10.1%	\$873	5.9%	1.6%
	Moderate	22	13.8%	\$1,399	9.4%	15.8%	22	13.8%	\$1,399	9.4%	5.8%
	Middle	38	23.9%	\$2,798	18.9%	20.1%	38	23.9%	\$2,798	18.9%	12.5%
	Upper	77	48.4%	\$9,291	62.6%	44.5%	77	48.4%	\$9,291	62.6%	50.7%
	Unknown	6	3.8%	\$472	3.2%	0.0%	6	3.8%	\$472	3.2%	29.4%
	Total	159	100.0%	\$14,833	100.0%	100.0%	159	100.0%	\$14,833	100.0%	100.0%
HOME IMPROVEMENT	Low	9	10.0%	\$68	3.6%	19.6%	9	10.0%	\$68	3.6%	2.9%
	Moderate	19	21.1%	\$252	13.2%	15.8%	19	21.1%	\$252	13.2%	10.3%
	Middle	11	12.2%	\$172	9.0%	20.1%	11	12.2%	\$172	9.0%	15.0%
	Upper	50	55.6%	\$1,409	73.8%	44.5%	50	55.6%	\$1,409	73.8%	66.1%
	Unknown	1	1.1%	\$9	0.5%	0.0%	1	1.1%	\$9	0.5%	5.7%
	Total	90	100.0%	\$1,910	100.0%	100.0%	90	100.0%	\$1,910	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	28	8.6%	\$1,176	4.1%	19.6%	28	8.6%	\$1,176	4.1%	1.6%
	Moderate	54	16.6%	\$2,699	9.5%	15.8%	54	16.6%	\$2,699	9.5%	9.2%
	Middle	64	19.6%	\$4,774	16.8%	20.1%	64	19.6%	\$4,774	16.8%	15.7%
	Upper	166	50.9%	\$18,227	64.1%	44.5%	166	50.9%	\$18,227	64.1%	48.3%
	Unknown	14	4.3%	\$1,571	5.5%	0.0%	14	4.3%	\$1,571	5.5%	25.2%
	Total	326	100.0%	\$28,447	100.0%	100.0%	326	100.0%	\$28,447	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	74	75.5%	\$4,559	42.6%	91.1%	74	75.5%	\$4,559	42.6%	42.0%
	Over \$1 Million	24	24.5%	\$6,154	57.4%	7.9%	24	24.5%			
	Total Rev. available	98	100.0%	\$10,713	100.0%	99.0%	98	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Total	98	100.0%	\$10,713	100.0%	100.0%	98	100.0%			
	Loan Size										
	\$100,000 or Less	80	81.6%	\$2,557	23.9%		80	81.6%	\$2,557	23.9%	39.7%
	\$100,001 - \$250,000	6	6.1%	\$1,219	11.4%		6	6.1%	\$1,219	11.4%	14.3%
	\$250,001 - \$1 Million	12	12.2%	\$6,937	64.8%		12	12.2%	\$6,937	64.8%	46.0%
	Total	98	100.0%	\$10,713	100.0%		98	100.0%	\$10,713	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	9	100.0%	\$1,254	100.0%	98.5%	9	100.0%	\$1,254	100.0%	84.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	9	100.0%	\$1,254	100.0%	100.0%	9	100.0%			
	Loan Size										
	\$100,000 or Less	6	66.7%	\$281	22.4%		6	66.7%	\$281	22.4%	32.4%
	\$100,001 - \$250,000	1	11.1%	\$189	15.1%		1	11.1%	\$189	15.1%	44.2%
	\$250,001 - \$500,000	2	22.2%	\$784	62.5%		2	22.2%	\$784	62.5%	23.4%
	Total	9	100.0%	\$1,254	100.0%		9	100.0%	\$1,254	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Middle TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	4.3%	\$410	3.4%	7.8%	3	4.3%	\$410	3.4%	5.9%	
	Middle	44	63.8%	\$7,214	60.1%	69.3%	44	63.8%	\$7,214	60.1%	71.2%	
	Upper	22	31.9%	\$4,384	36.5%	22.9%	22	31.9%	\$4,384	36.5%	23.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	69	100.0%	\$12,008	100.0%	100.0%	69	100.0%	\$12,008	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	15	10.6%	\$1,198	7.8%	7.8%	15	10.6%	\$1,198	7.8%	4.6%	
	Middle	90	63.8%	\$10,102	65.9%	69.3%	90	63.8%	\$10,102	65.9%	70.5%	
	Upper	36	25.5%	\$4,021	26.2%	22.9%	36	25.5%	\$4,021	26.2%	24.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	141	100.0%	\$15,321	100.0%	100.0%	141	100.0%	\$15,321	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	3.6%	\$46	2.2%	7.8%	3	3.6%	\$46	2.2%	5.7%	
	Middle	59	71.1%	\$1,423	67.9%	69.3%	59	71.1%	\$1,423	67.9%	75.5%	
	Upper	21	25.3%	\$628	29.9%	22.9%	21	25.3%	\$628	29.9%	18.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	83	100.0%	\$2,097	100.0%	100.0%	83	100.0%	\$2,097	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	49.2%	0	0.0%	\$0	0.0%	66.9%	
	Middle	0	0.0%	\$0	0.0%	42.4%	0	0.0%	\$0	0.0%	22.7%	
	Upper	0	0.0%	\$0	0.0%	8.3%	0	0.0%	\$0	0.0%	10.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	21	7.2%	\$1,654	5.6%	7.8%	21	7.2%	\$1,654	5.6%	5.7%	
	Middle	193	65.9%	\$18,739	63.7%	69.3%	193	65.9%	\$18,739	63.7%	70.9%	
	Upper	79	27.0%	\$9,033	30.7%	22.9%	79	27.0%	\$9,033	30.7%	23.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	293	100.0%	\$29,426	100.0%	100.0%	293	100.0%	\$29,426	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	20	16.4%	\$3,116	29.1%	16.5%	20	16.4%	\$3,116	29.1%	16.4%	
	Middle	84	68.9%	\$6,207	58.0%	61.6%	84	68.9%	\$6,207	58.0%	61.0%	
	Upper	18	14.8%	\$1,378	12.9%	21.8%	18	14.8%	\$1,378	12.9%	21.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	122	100.0%	\$10,701	100.0%	100.0%	122	100.0%	\$10,701	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	\$0	0.0%	1.1%	
	Middle	11	91.7%	\$1,270	99.2%	73.2%	11	91.7%	\$1,270	99.2%	84.7%	
	Upper	1	8.3%	\$10	0.8%	23.4%	1	8.3%	\$10	0.8%	13.8%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	12	100.0%	\$1,280	100.0%	100.0%	12	100.0%	\$1,280	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Middle TN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	3	4.3%	\$158	1.3%	19.8%	3	4.3%	\$158	1.3%	1.2%
	Moderate	15	21.7%	\$1,729	14.4%	17.7%	15	21.7%	\$1,729	14.4%	11.2%
	Middle	12	17.4%	\$1,356	11.3%	19.3%	12	17.4%	\$1,356	11.3%	18.5%
	Upper	38	55.1%	\$8,562	71.3%	43.2%	38	55.1%	\$8,562	71.3%	44.1%
	Unknown	1	1.4%	\$203	1.7%	0.0%	1	1.4%	\$203	1.7%	25.0%
	Total	69	100.0%	\$12,008	100.0%	100.0%	69	100.0%	\$12,008	100.0%	100.0%
REFINANCE	Low	14	9.9%	\$629	4.1%	19.8%	14	9.9%	\$629	4.1%	2.3%
	Moderate	24	17.0%	\$1,386	9.0%	17.7%	24	17.0%	\$1,386	9.0%	7.7%
	Middle	25	17.7%	\$2,057	13.4%	19.3%	25	17.7%	\$2,057	13.4%	14.2%
	Upper	74	52.5%	\$10,767	70.3%	43.2%	74	52.5%	\$10,767	70.3%	48.7%
	Unknown	4	2.8%	\$482	3.1%	0.0%	4	2.8%	\$482	3.1%	27.1%
	Total	141	100.0%	\$15,321	100.0%	100.0%	141	100.0%	\$15,321	100.0%	100.0%
HOME IMPROVEMENT	Low	7	8.4%	\$44	2.1%	19.8%	7	8.4%	\$44	2.1%	2.0%
	Moderate	15	18.1%	\$260	12.4%	17.7%	15	18.1%	\$260	12.4%	11.4%
	Middle	12	14.5%	\$415	19.8%	19.3%	12	14.5%	\$415	19.8%	17.6%
	Upper	48	57.8%	\$1,328	63.3%	43.2%	48	57.8%	\$1,328	63.3%	62.2%
	Unknown	1	1.2%	\$50	2.4%	0.0%	1	1.2%	\$50	2.4%	6.8%
	Total	83	100.0%	\$2,097	100.0%	100.0%	83	100.0%	\$2,097	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	24	8.2%	\$831	2.8%	19.8%	24	8.2%	\$831	2.8%	1.5%
	Moderate	54	18.4%	\$3,375	11.5%	17.7%	54	18.4%	\$3,375	11.5%	10.1%
	Middle	49	16.7%	\$3,828	13.0%	19.3%	49	16.7%	\$3,828	13.0%	17.1%
	Upper	160	54.6%	\$20,657	70.2%	43.2%	160	54.6%	\$20,657	70.2%	45.7%
	Unknown	6	2.0%	\$735	2.5%	0.0%	6	2.0%	\$735	2.5%	25.6%
	Total	293	100.0%	\$29,426	100.0%	100.0%	293	100.0%	\$29,426	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	90	73.8%	\$4,317	40.3%	89.8%	90	73.8%	\$4,317	40.3%	50.0%
	Over \$1 Million	31	25.4%	\$6,330	59.2%	9.0%	31	25.4%			
	Total Rev. available	121	99.2%	\$10,647	99.5%	98.8%	121	99.2%			
	Rev. Not Known	1	0.8%	\$54	0.5%	1.2%	1	0.8%			
	Total	122	100.0%	\$10,701	100.0%	100.0%	122	100.0%			
	Loan Size										
	\$100,000 or Less	101	82.8%	\$3,923	36.7%		101	82.8%	\$3,923	36.7%	39.3%
	\$100,001 - \$250,000	11	9.0%	\$2,224	20.8%		11	9.0%	\$2,224	20.8%	16.3%
	\$250,001 - \$1 Million	10	8.2%	\$4,554	42.6%		10	8.2%	\$4,554	42.6%	44.4%
	Total	122	100.0%	\$10,701	100.0%		122	100.0%	\$10,701	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	11	91.7%	\$1,040	81.3%	98.3%	11	91.7%	\$1,040	81.3%	79.9%
	Over \$1 Million	1	8.3%	\$240	18.8%	1.7%	1	8.3%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	12	100.0%	\$1,280	100.0%	100.0%	12	100.0%			
	Loan Size										
	\$100,000 or Less	8	66.7%	\$319	24.9%		8	66.7%	\$319	24.9%	45.8%
	\$100,001 - \$250,000	3	25.0%	\$561	43.8%		3	25.0%	\$561	43.8%	32.5%
	\$250,001 - \$500,000	1	8.3%	\$400	31.3%		1	8.3%	\$400	31.3%	21.7%
	Total	12	100.0%	\$1,280	100.0%		12	100.0%	\$1,280	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	12.5%	\$117	6.6%	8.7%	1	12.5%	\$117	6.6%	4.6%	
	Middle	7	87.5%	\$1,652	93.4%	81.1%	7	87.5%	\$1,652	93.4%	79.7%	
	Upper	0	0.0%	\$0	0.0%	10.2%	0	0.0%	\$0	0.0%	15.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$1,769	100.0%	100.0%	8	100.0%	\$1,769	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	10.0%	\$240	6.8%	8.7%	3	10.0%	\$240	6.8%	3.9%	
	Middle	23	76.7%	\$2,964	84.2%	81.1%	23	76.7%	\$2,964	84.2%	83.5%	
	Upper	4	13.3%	\$317	9.0%	10.2%	4	13.3%	\$317	9.0%	12.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$3,521	100.0%	100.0%	30	100.0%	\$3,521	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	4.8%	\$6	2.0%	8.7%	1	4.8%	\$6	2.0%	4.5%	
	Middle	19	90.5%	\$283	94.6%	81.1%	19	90.5%	\$283	94.6%	87.3%	
	Upper	1	4.8%	\$10	3.3%	10.2%	1	4.8%	\$10	3.3%	8.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$299	100.0%	100.0%	21	100.0%	\$299	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	29.2%	0	0.0%	\$0	0.0%	55.6%	
	Middle	0	0.0%	\$0	0.0%	63.9%	0	0.0%	\$0	0.0%	41.7%	
	Upper	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	2.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	5	8.5%	\$363	6.5%	8.7%	5	8.5%	\$363	6.5%	5.0%	
	Middle	49	83.1%	\$4,899	87.7%	81.1%	49	83.1%	\$4,899	87.7%	80.9%	
	Upper	5	8.5%	\$327	5.9%	10.2%	5	8.5%	\$327	5.9%	14.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	59	100.0%	\$5,589	100.0%	100.0%	59	100.0%	\$5,589	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	17.6%	\$375	17.2%	15.8%	3	17.6%	\$375	17.2%	21.0%	
	Middle	13	76.5%	\$1,785	81.9%	76.1%	13	76.5%	\$1,785	81.9%	68.5%	
	Upper	1	5.9%	\$20	0.9%	8.1%	1	5.9%	\$20	0.9%	10.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.5%	
	Total	17	100.0%	\$2,180	100.0%	100.0%	17	100.0%	\$2,180	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	\$0	0.0%	0.3%	
	Middle	0	0.0%	\$0	0.0%	93.4%	0	0.0%	\$0	0.0%	99.6%	
	Upper	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Morristown**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	3.6%
	Moderate	4	50.0%	\$381	21.5%	18.1%	4	50.0%	\$381	21.5%	15.6%
	Middle	2	25.0%	\$268	15.1%	20.8%	2	25.0%	\$268	15.1%	20.1%
	Upper	2	25.0%	\$1,120	63.3%	40.2%	2	25.0%	\$1,120	63.3%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.4%
	Total	8	100.0%	\$1,769	100.0%	100.0%	8	100.0%	\$1,769	100.0%	100.0%
REFINANCE	Low	1	3.3%	\$70	2.0%	21.0%	1	3.3%	\$70	2.0%	3.0%
	Moderate	3	10.0%	\$143	4.1%	18.1%	3	10.0%	\$143	4.1%	9.1%
	Middle	8	26.7%	\$535	15.2%	20.8%	8	26.7%	\$535	15.2%	15.3%
	Upper	18	60.0%	\$2,773	78.8%	40.2%	18	60.0%	\$2,773	78.8%	48.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	24.4%
	Total	30	100.0%	\$3,521	100.0%	100.0%	30	100.0%	\$3,521	100.0%	100.0%
HOME IMPROVEMENT	Low	3	14.3%	\$24	8.0%	21.0%	3	14.3%	\$24	8.0%	4.5%
	Moderate	7	33.3%	\$123	41.1%	18.1%	7	33.3%	\$123	41.1%	14.1%
	Middle	4	19.0%	\$51	17.1%	20.8%	4	19.0%	\$51	17.1%	18.0%
	Upper	7	33.3%	\$101	33.8%	40.2%	7	33.3%	\$101	33.8%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	9.7%
	Total	21	100.0%	\$299	100.0%	100.0%	21	100.0%	\$299	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	6.8%	\$94	1.7%	21.0%	4	6.8%	\$94	1.7%	3.3%
	Moderate	14	23.7%	\$647	11.6%	18.1%	14	23.7%	\$647	11.6%	12.9%
	Middle	14	23.7%	\$854	15.3%	20.8%	14	23.7%	\$854	15.3%	18.0%
	Upper	27	45.8%	\$3,994	71.5%	40.2%	27	45.8%	\$3,994	71.5%	44.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.4%
	Total	59	100.0%	\$5,589	100.0%	100.0%	59	100.0%	\$5,589	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	5	29.4%	\$258	11.8%	90.4%	5	29.4%	\$258	11.8%	33.9%
	Over \$1 Million	12	70.6%	\$1,922	88.2%	8.6%	12	70.6%			
	Total Rev. available	17	100.0%	\$2,180	100.0%	99.0%	17	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Total	17	100.0%	\$2,180	100.0%	100.0%	17	100.0%			
	Loan Size										
	\$100,000 or Less	11	64.7%	\$655	30.0%		11	64.7%	\$655	30.0%	29.5%
	\$100,001 - \$250,000	4	23.5%	\$775	35.6%		4	23.5%	\$775	35.6%	21.1%
	\$250,001 - \$1 Million	2	11.8%	\$750	34.4%		2	11.8%	\$750	34.4%	49.4%
	Total	17	100.0%	\$2,180	100.0%		17	100.0%	\$2,180	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	35.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	16.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	7.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	76.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count	Dollar		%		#	%	\$ (000s)	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	\$0	0.0%	10.5%	
	Middle	8	80.0%	\$1,960	89.2%	73.8%	8	80.0%	\$1,960	89.2%	78.7%	
	Upper	2	20.0%	\$237	10.8%	10.6%	2	20.0%	\$237	10.8%	10.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$2,197	100.0%	100.0%	10	100.0%	\$2,197	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	2	9.5%	\$94	5.0%	14.6%	2	9.5%	\$94	5.0%	7.5%	
	Middle	16	76.2%	\$1,439	76.9%	73.8%	16	76.2%	\$1,439	76.9%	79.0%	
	Upper	3	14.3%	\$339	18.1%	10.6%	3	14.3%	\$339	18.1%	13.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$1,872	100.0%	100.0%	21	100.0%	\$1,872	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	2	14.3%	\$31	9.6%	14.6%	2	14.3%	\$31	9.6%	10.1%	
	Middle	9	64.3%	\$176	54.5%	73.8%	9	64.3%	\$176	54.5%	78.9%	
	Upper	3	21.4%	\$116	35.9%	10.6%	3	21.4%	\$116	35.9%	10.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$323	100.0%	100.0%	14	100.0%	\$323	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	7.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	29.7%	0	0.0%	\$0	0.0%	24.7%	
	Middle	0	0.0%	\$0	0.0%	62.0%	0	0.0%	\$0	0.0%	74.2%	
	Upper	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	1.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	4	8.9%	\$125	2.8%	14.6%	4	8.9%	\$125	2.8%	10.0%	
	Middle	33	73.3%	\$3,575	81.4%	73.8%	33	73.3%	\$3,575	81.4%	78.7%	
	Upper	8	17.8%	\$692	15.8%	10.6%	8	17.8%	\$692	15.8%	10.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	45	100.0%	\$4,392	100.0%	100.0%	45	100.0%	\$4,392	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	4	30.8%	\$315	46.9%	8.7%	4	30.8%	\$315	46.9%	13.2%	
	Moderate	1	7.7%	\$5	0.7%	24.0%	1	7.7%	\$5	0.7%	25.5%	
	Middle	7	53.8%	\$251	37.4%	61.2%	7	53.8%	\$251	37.4%	54.7%	
	Upper	1	7.7%	\$100	14.9%	6.1%	1	7.7%	\$100	14.9%	6.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	13	100.0%	\$671	100.0%	100.0%	13	100.0%	\$671	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	4.8%	0	0.0%	\$0	0.0%	31.5%	
	Middle	0	0.0%	\$0	0.0%	80.6%	0	0.0%	\$0	0.0%	66.5%	
	Upper	0	0.0%	\$0	0.0%	12.9%	0	0.0%	\$0	0.0%	2.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Morristown**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	20.0%	\$134	6.1%	22.1%	2	20.0%	\$134	6.1%	1.9%
	Moderate	1	10.0%	\$124	5.6%	18.1%	1	10.0%	\$124	5.6%	12.3%
	Middle	1	10.0%	\$150	6.8%	19.8%	1	10.0%	\$150	6.8%	18.3%
	Upper	6	60.0%	\$1,789	81.4%	40.0%	6	60.0%	\$1,789	81.4%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	26.2%
	Total	10	100.0%	\$2,197	100.0%	100.0%	10	100.0%	\$2,197	100.0%	100.0%
REFINANCE	Low	1	4.8%	\$33	1.8%	22.1%	1	4.8%	\$33	1.8%	3.7%
	Moderate	7	33.3%	\$360	19.2%	18.1%	7	33.3%	\$360	19.2%	10.1%
	Middle	3	14.3%	\$214	11.4%	19.8%	3	14.3%	\$214	11.4%	18.1%
	Upper	10	47.6%	\$1,265	67.6%	40.0%	10	47.6%	\$1,265	67.6%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	20.1%
	Total	21	100.0%	\$1,872	100.0%	100.0%	21	100.0%	\$1,872	100.0%	100.0%
HOME IMPROVEMENT	Low	2	14.3%	\$6	1.9%	22.1%	2	14.3%	\$6	1.9%	1.9%
	Moderate	2	14.3%	\$30	9.3%	18.1%	2	14.3%	\$30	9.3%	9.2%
	Middle	5	35.7%	\$168	52.0%	19.8%	5	35.7%	\$168	52.0%	25.2%
	Upper	5	35.7%	\$119	36.8%	40.0%	5	35.7%	\$119	36.8%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	8.0%
	Total	14	100.0%	\$323	100.0%	100.0%	14	100.0%	\$323	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	11.1%	\$173	3.9%	22.1%	5	11.1%	\$173	3.9%	2.3%
	Moderate	10	22.2%	\$514	11.7%	18.1%	10	22.2%	\$514	11.7%	11.4%
	Middle	9	20.0%	\$532	12.1%	19.8%	9	20.0%	\$532	12.1%	18.0%
	Upper	21	46.7%	\$3,173	72.2%	40.0%	21	46.7%	\$3,173	72.2%	42.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	25.9%
	Total	45	100.0%	\$4,392	100.0%	100.0%	45	100.0%	\$4,392	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	9	69.2%	\$262	39.0%	89.3%	9	69.2%	\$262	39.0%	49.5%
	Over \$1 Million	4	30.8%	\$409	61.0%	9.6%	4	30.8%			
	Total Rev. available	13	100.0%	\$671	100.0%	98.9%	13	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%			
	Total	13	100.0%	\$671	100.0%	100.0%	13	100.0%			
	Loan Size										
	\$100,000 or Less	11	84.6%	\$319	47.5%		11	84.6%	\$319	47.5%	31.8%
	\$100,001 - \$250,000	2	15.4%	\$352	52.5%		2	15.4%	\$352	52.5%	23.0%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	45.2%
	Total	13	100.0%	\$671	100.0%		13	100.0%	\$671	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	92.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	32.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	67.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	30	10.2%	\$3,230	9.3%	10.9%	30	10.2%	\$3,230	9.3%	7.8%	
	Middle	198	67.3%	\$22,432	64.9%	76.8%	198	67.3%	\$22,432	64.9%	70.1%	
	Upper	66	22.4%	\$8,884	25.7%	11.7%	66	22.4%	\$8,884	25.7%	21.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%	
	Total	294	100.0%	\$34,546	100.0%	100.0%	294	100.0%	\$34,546	100.0%	100.0%	
REFINANCE	Low	2	0.6%	\$57	0.2%	0.7%	2	0.6%	\$57	0.2%	0.1%	
	Moderate	45	13.4%	\$3,627	12.4%	10.9%	45	13.4%	\$3,627	12.4%	7.1%	
	Middle	232	69.0%	\$20,266	69.3%	76.8%	232	69.0%	\$20,266	69.3%	75.5%	
	Upper	57	17.0%	\$5,303	18.1%	11.7%	57	17.0%	\$5,303	18.1%	16.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%	
	Total	336	100.0%	\$29,253	100.0%	100.0%	336	100.0%	\$29,253	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	0.7%	\$34	1.2%	0.7%	1	0.7%	\$34	1.2%	0.3%	
	Moderate	19	13.8%	\$509	17.7%	10.9%	19	13.8%	\$509	17.7%	7.6%	
	Middle	99	71.7%	\$2,045	71.1%	76.8%	99	71.7%	\$2,045	71.1%	75.4%	
	Upper	19	13.8%	\$289	10.0%	11.7%	19	13.8%	\$289	10.0%	16.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	138	100.0%	\$2,877	100.0%	100.0%	138	100.0%	\$2,877	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	26.6%	0	0.0%	\$0	0.0%	19.2%	
	Middle	0	0.0%	\$0	0.0%	57.1%	0	0.0%	\$0	0.0%	76.3%	
	Upper	0	0.0%	\$0	0.0%	15.1%	0	0.0%	\$0	0.0%	4.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	0.4%	\$91	0.1%	0.7%	3	0.4%	\$91	0.1%	0.2%	
	Moderate	94	12.2%	\$7,366	11.0%	10.9%	94	12.2%	\$7,366	11.0%	7.6%	
	Middle	529	68.9%	\$44,743	67.1%	76.8%	529	68.9%	\$44,743	67.1%	72.5%	
	Upper	142	18.5%	\$14,476	21.7%	11.7%	142	18.5%	\$14,476	21.7%	19.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.3%	
	Total	768	100.0%	\$66,676	100.0%	100.0%	768	100.0%	\$66,676	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	3	2.0%	\$34	0.4%	1.1%	3	2.0%	\$34	0.4%	0.5%	
	Moderate	13	8.6%	\$1,039	11.3%	16.2%	13	8.6%	\$1,039	11.3%	14.5%	
	Middle	116	76.8%	\$5,307	57.9%	69.8%	116	76.8%	\$5,307	57.9%	68.4%	
	Upper	19	12.6%	\$2,784	30.4%	12.8%	19	12.6%	\$2,784	30.4%	15.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.3%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.5%	
	Total	151	100.0%	\$9,164	100.0%	100.0%	151	100.0%	\$9,164	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	5	14.7%	\$616	13.7%	8.4%	5	14.7%	\$616	13.7%	6.0%	
	Middle	26	76.5%	\$3,303	73.5%	80.1%	26	76.5%	\$3,303	73.5%	75.0%	
	Upper	3	8.8%	\$574	12.8%	11.3%	3	8.8%	\$574	12.8%	18.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	34	100.0%	\$4,493	100.0%	100.0%	34	100.0%	\$4,493	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Western TN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	22	7.5%	\$1,230	3.6%	21.1%	22	7.5%	\$1,230	3.6%	2.3%
	Moderate	56	19.0%	\$4,693	13.6%	17.1%	56	19.0%	\$4,693	13.6%	12.3%
	Middle	86	29.3%	\$9,138	26.5%	20.6%	86	29.3%	\$9,138	26.5%	18.7%
	Upper	125	42.5%	\$18,738	54.2%	41.2%	125	42.5%	\$18,738	54.2%	44.9%
	Unknown	5	1.7%	\$747	2.2%	0.0%	5	1.7%	\$747	2.2%	21.8%
	Total	294	100.0%	\$34,546	100.0%	100.0%	294	100.0%	\$34,546	100.0%	100.0%
REFINANCE	Low	38	11.3%	\$1,324	4.5%	21.1%	38	11.3%	\$1,324	4.5%	2.6%
	Moderate	44	13.1%	\$2,709	9.3%	17.1%	44	13.1%	\$2,709	9.3%	6.3%
	Middle	71	21.1%	\$5,268	18.0%	20.6%	71	21.1%	\$5,268	18.0%	13.0%
	Upper	175	52.1%	\$19,402	66.3%	41.2%	175	52.1%	\$19,402	66.3%	54.4%
	Unknown	8	2.4%	\$550	1.9%	0.0%	8	2.4%	\$550	1.9%	23.6%
	Total	336	100.0%	\$29,253	100.0%	100.0%	336	100.0%	\$29,253	100.0%	100.0%
HOME IMPROVEMENT	Low	9	6.5%	\$78	2.7%	21.1%	9	6.5%	\$78	2.7%	3.3%
	Moderate	28	20.3%	\$393	13.7%	17.1%	28	20.3%	\$393	13.7%	10.8%
	Middle	36	26.1%	\$518	18.0%	20.6%	36	26.1%	\$518	18.0%	17.2%
	Upper	64	46.4%	\$1,708	59.4%	41.2%	64	46.4%	\$1,708	59.4%	61.5%
	Unknown	1	0.7%	\$180	6.3%	0.0%	1	0.7%	\$180	6.3%	7.1%
	Total	138	100.0%	\$2,877	100.0%	100.0%	138	100.0%	\$2,877	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	69	9.0%	\$2,632	3.9%	21.1%	69	9.0%	\$2,632	3.9%	2.4%
	Moderate	128	16.7%	\$7,795	11.7%	17.1%	128	16.7%	\$7,795	11.7%	9.8%
	Middle	193	25.1%	\$14,924	22.4%	20.6%	193	25.1%	\$14,924	22.4%	16.3%
	Upper	364	47.4%	\$39,848	59.8%	41.2%	364	47.4%	\$39,848	59.8%	49.0%
	Unknown	14	1.8%	\$1,477	2.2%	0.0%	14	1.8%	\$1,477	2.2%	22.4%
	Total	768	100.0%	\$66,676	100.0%	100.0%	768	100.0%	\$66,676	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	116	76.8%	\$5,452	59.5%	89.8%	116	76.8%	\$5,452	59.5%	62.1%
	Over \$1 Million	34	22.5%	\$3,615	39.4%	8.2%	34	22.5%			
	Total Rev. available	150	99.3%	\$9,067	98.9%	98.0%	150	99.3%			
	Rev. Not Known	1	0.7%	\$97	1.1%	2.0%	1	0.7%			
	Total	151	100.0%	\$9,164	100.0%	100.0%	151	100.0%			
	Loan Size										
	\$100,000 or Less	123	81.5%	\$3,155	34.4%		123	81.5%	\$3,155	34.4%	39.5%
	\$100,001 - \$250,000	21	13.9%	\$3,042	33.2%		21	13.9%	\$3,042	33.2%	21.9%
	\$250,001 - \$1 Million	7	4.6%	\$2,967	32.4%		7	4.6%	\$2,967	32.4%	38.6%
	Total	151	100.0%	\$9,164	100.0%		151	100.0%	\$9,164	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	25	73.5%	\$2,908	64.7%	97.7%	25	73.5%	\$2,908	64.7%	80.6%
	Over \$1 Million	9	26.5%	\$1,585	35.3%	2.3%	9	26.5%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	34	100.0%	\$4,493	100.0%	100.0%	34	100.0%			
	Loan Size										
	\$100,000 or Less	17	50.0%	\$861	19.2%		17	50.0%	\$861	19.2%	31.8%
	\$100,001 - \$250,000	12	35.3%	\$1,982	44.1%		12	35.3%	\$1,982	44.1%	34.8%
	\$250,001 - \$500,000	5	14.7%	\$1,650	36.7%		5	14.7%	\$1,650	36.7%	33.3%
	Total	34	100.0%	\$4,493	100.0%		34	100.0%	\$4,493	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Western TN

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	1	0.3%	\$40	0.1%	0.4%	1	0.3%	\$40	0.1%	0.2%	
	Moderate	20	6.8%	\$2,159	6.4%	6.5%	20	6.8%	\$2,159	6.4%	4.7%	
	Middle	208	71.2%	\$22,774	67.5%	79.5%	208	71.2%	\$22,774	67.5%	70.6%	
	Upper	63	21.6%	\$8,746	25.9%	13.6%	63	21.6%	\$8,746	25.9%	24.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	292	100.0%	\$33,719	100.0%	100.0%	292	100.0%	\$33,719	100.0%	100.0%	
REFINANCE	Low	1	0.4%	\$16	0.1%	0.4%	1	0.4%	\$16	0.1%	0.1%	
	Moderate	14	5.7%	\$1,123	5.6%	6.5%	14	5.7%	\$1,123	5.6%	4.4%	
	Middle	201	81.7%	\$15,942	80.0%	79.5%	201	81.7%	\$15,942	80.0%	74.8%	
	Upper	30	12.2%	\$2,836	14.2%	13.6%	30	12.2%	\$2,836	14.2%	20.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	246	100.0%	\$19,917	100.0%	100.0%	246	100.0%	\$19,917	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.5%	
	Moderate	10	8.3%	\$118	5.2%	6.5%	10	8.3%	\$118	5.2%	6.1%	
	Middle	96	79.3%	\$1,785	78.2%	79.5%	96	79.3%	\$1,785	78.2%	73.0%	
	Upper	15	12.4%	\$380	16.6%	13.6%	15	12.4%	\$380	16.6%	20.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	121	100.0%	\$2,283	100.0%	100.0%	121	100.0%	\$2,283	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	12.3%	0	0.0%	\$0	0.0%	1.0%	
	Middle	0	0.0%	\$0	0.0%	69.1%	0	0.0%	\$0	0.0%	60.0%	
	Upper	0	0.0%	\$0	0.0%	12.5%	0	0.0%	\$0	0.0%	39.0%	
	Unknown	0	0.0%	\$0	0.0%	4.6%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.3%	\$56	0.1%	0.4%	2	0.3%	\$56	0.1%	0.2%	
	Moderate	44	6.7%	\$3,400	6.1%	6.5%	44	6.7%	\$3,400	6.1%	4.6%	
	Middle	505	76.6%	\$40,501	72.4%	79.5%	505	76.6%	\$40,501	72.4%	71.9%	
	Upper	108	16.4%	\$11,962	21.4%	13.6%	108	16.4%	\$11,962	21.4%	23.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	659	100.0%	\$55,919	100.0%	100.0%	659	100.0%	\$55,919	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	11	8.9%	\$306	3.5%	8.6%	11	8.9%	\$306	3.5%	6.5%	
	Middle	94	76.4%	\$7,375	84.7%	76.4%	94	76.4%	\$7,375	84.7%	72.1%	
	Upper	18	14.6%	\$1,030	11.8%	13.7%	18	14.6%	\$1,030	11.8%	20.1%	
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	\$0	0.0%	0.8%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.3%	
	Total	123	100.0%	\$8,711	100.0%	100.0%	123	100.0%	\$8,711	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	3.1%	\$27	0.6%	3.6%	1	3.1%	\$27	0.6%	1.7%	
	Middle	28	87.5%	\$3,744	85.4%	80.9%	28	87.5%	\$3,744	85.4%	75.0%	
	Upper	3	9.4%	\$614	14.0%	14.7%	3	9.4%	\$614	14.0%	22.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	32	100.0%	\$4,385	100.0%	100.0%	32	100.0%	\$4,385	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TN Western TN**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	23	7.9%	\$1,422	4.2%	20.4%	23	7.9%	\$1,422	4.2%	2.3%
	Moderate	76	26.0%	\$6,457	19.1%	18.0%	76	26.0%	\$6,457	19.1%	11.6%
	Middle	83	28.4%	\$9,181	27.2%	19.7%	83	28.4%	\$9,181	27.2%	18.8%
	Upper	109	37.3%	\$16,589	49.2%	41.8%	109	37.3%	\$16,589	49.2%	42.2%
	Unknown	1	0.3%	\$70	0.2%	0.0%	1	0.3%	\$70	0.2%	25.1%
	Total	292	100.0%	\$33,719	100.0%	100.0%	292	100.0%	\$33,719	100.0%	100.0%
REFINANCE	Low	25	10.2%	\$1,296	6.5%	20.4%	25	10.2%	\$1,296	6.5%	3.3%
	Moderate	47	19.1%	\$2,781	14.0%	18.0%	47	19.1%	\$2,781	14.0%	8.7%
	Middle	62	25.2%	\$4,736	23.8%	19.7%	62	25.2%	\$4,736	23.8%	14.6%
	Upper	107	43.5%	\$10,463	52.5%	41.8%	107	43.5%	\$10,463	52.5%	51.8%
	Unknown	5	2.0%	\$641	3.2%	0.0%	5	2.0%	\$641	3.2%	21.6%
	Total	246	100.0%	\$19,917	100.0%	100.0%	246	100.0%	\$19,917	100.0%	100.0%
HOME IMPROVEMENT	Low	11	9.1%	\$104	4.6%	20.4%	11	9.1%	\$104	4.6%	3.2%
	Moderate	26	21.5%	\$370	16.2%	18.0%	26	21.5%	\$370	16.2%	12.7%
	Middle	33	27.3%	\$523	22.9%	19.7%	33	27.3%	\$523	22.9%	16.5%
	Upper	48	39.7%	\$1,171	51.3%	41.8%	48	39.7%	\$1,171	51.3%	60.0%
	Unknown	3	2.5%	\$115	5.0%	0.0%	3	2.5%	\$115	5.0%	7.7%
	Total	121	100.0%	\$2,283	100.0%	100.0%	121	100.0%	\$2,283	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	59	9.0%	\$2,822	5.0%	20.4%	59	9.0%	\$2,822	5.0%	2.6%
	Moderate	149	22.6%	\$9,608	17.2%	18.0%	149	22.6%	\$9,608	17.2%	10.6%
	Middle	178	27.0%	\$14,440	25.8%	19.7%	178	27.0%	\$14,440	25.8%	17.3%
	Upper	264	40.1%	\$28,223	50.5%	41.8%	264	40.1%	\$28,223	50.5%	45.6%
	Unknown	9	1.4%	\$826	1.5%	0.0%	9	1.4%	\$826	1.5%	23.9%
	Total	659	100.0%	\$55,919	100.0%	100.0%	659	100.0%	\$55,919	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	93	75.6%	\$3,463	39.8%	88.1%	93	75.6%	\$3,463	39.8%	54.2%
	Over \$1 Million	29	23.6%	\$5,198	59.7%	9.5%	29	23.6%			
	Total Rev. available	122	99.2%	\$8,661	99.5%	97.6%	122	99.2%			
	Rev. Not Known	1	0.8%	\$50	0.6%	2.4%	1	0.8%			
	Total	123	100.0%	\$8,711	100.0%	100.0%	123	100.0%			
	Loan Size										
	\$100,000 or Less	102	82.9%	\$2,930	33.6%		102	82.9%	\$2,930	33.6%	34.9%
	\$100,001 - \$250,000	13	10.6%	\$2,225	25.5%		13	10.6%	\$2,225	25.5%	23.7%
	\$250,001 - \$1 Million	8	6.5%	\$3,556	40.8%		8	6.5%	\$3,556	40.8%	41.4%
	Total	123	100.0%	\$8,711	100.0%		123	100.0%	\$8,711	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	29	90.6%	\$3,790	86.4%	97.0%	29	90.6%	\$3,790	86.4%	82.7%
	Over \$1 Million	3	9.4%	\$595	13.6%	3.0%	3	9.4%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	32	100.0%	\$4,385	100.0%	100.0%	32	100.0%			
	Loan Size										
	\$100,000 or Less	18	56.3%	\$867	19.8%		18	56.3%	\$867	19.8%	35.1%
	\$100,001 - \$250,000	9	28.1%	\$1,762	40.2%		9	28.1%	\$1,762	40.2%	36.5%
	\$250,001 - \$500,000	5	15.6%	\$1,756	40.0%		5	15.6%	\$1,756	40.0%	28.4%
	Total	32	100.0%	\$4,385	100.0%		32	100.0%	\$4,385	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	\$ %	%	Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.7%	\$144	0.2%	5.1%	1	0.7%	\$144	0.2%	3.1%	
	Moderate	7	5.2%	\$2,363	3.3%	16.4%	7	5.2%	\$2,363	3.3%	13.8%	
	Middle	28	20.9%	\$8,417	11.6%	36.2%	28	20.9%	\$8,417	11.6%	33.6%	
	Upper	98	73.1%	\$61,345	84.9%	42.3%	98	73.1%	\$61,345	84.9%	49.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	134	100.0%	\$72,269	100.0%	100.0%	134	100.0%	\$72,269	100.0%	100.0%	
REFINANCE	Low	1	0.9%	\$76	0.2%	5.1%	1	0.9%	\$76	0.2%	2.5%	
	Moderate	6	5.4%	\$1,770	3.6%	16.4%	6	5.4%	\$1,770	3.6%	9.3%	
	Middle	31	27.9%	\$7,653	15.5%	36.2%	31	27.9%	\$7,653	15.5%	27.9%	
	Upper	73	65.8%	\$40,019	80.8%	42.3%	73	65.8%	\$40,019	80.8%	60.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	111	100.0%	\$49,518	100.0%	100.0%	111	100.0%	\$49,518	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	\$0	0.0%	2.8%	
	Moderate	6	21.4%	\$855	11.0%	16.4%	6	21.4%	\$855	11.0%	10.5%	
	Middle	13	46.4%	\$2,485	31.9%	36.2%	13	46.4%	\$2,485	31.9%	29.2%	
	Upper	9	32.1%	\$4,457	57.2%	42.3%	9	32.1%	\$4,457	57.2%	57.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	28	100.0%	\$7,797	100.0%	100.0%	28	100.0%	\$7,797	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	23.3%	0	0.0%	\$0	0.0%	19.9%	
	Moderate	0	0.0%	\$0	0.0%	27.0%	0	0.0%	\$0	0.0%	23.2%	
	Middle	1	100.0%	\$41,640	100.0%	28.8%	1	100.0%	\$41,640	100.0%	25.6%	
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	31.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$41,640	100.0%	100.0%	1	100.0%	\$41,640	100.0%	100.0%	
HMDA TOTALS	Low	2	0.7%	\$220	0.1%	5.1%	2	0.7%	\$220	0.1%	4.3%	
	Moderate	19	6.9%	\$4,988	2.9%	16.4%	19	6.9%	\$4,988	2.9%	13.2%	
	Middle	73	26.6%	\$60,195	35.2%	36.2%	73	26.6%	\$60,195	35.2%	31.2%	
	Upper	180	65.7%	\$105,821	61.8%	42.3%	180	65.7%	\$105,821	61.8%	51.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	274	100.0%	\$171,224	100.0%	100.0%	274	100.0%	\$171,224	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	14	6.1%	\$1,528	6.2%	6.1%	14	6.1%	\$1,528	6.2%	7.9%	
	Moderate	47	20.5%	\$4,181	17.0%	15.7%	47	20.5%	\$4,181	17.0%	16.5%	
	Middle	86	37.6%	\$10,194	41.4%	29.3%	86	37.6%	\$10,194	41.4%	26.6%	
	Upper	82	35.8%	\$8,725	35.4%	48.8%	82	35.8%	\$8,725	35.4%	47.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.1%	
	Total	229	100.0%	\$24,628	100.0%	100.0%	229	100.0%	\$24,628	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	\$0	0.0%	35.7%	
	Middle	0	0.0%	\$0	0.0%	30.4%	0	0.0%	\$0	0.0%	33.8%	
	Upper	0	0.0%	\$0	0.0%	49.6%	0	0.0%	\$0	0.0%	29.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Austin**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	1.1%
	Moderate	8	6.0%	\$1,520	2.1%	17.2%	8	6.0%	\$1,520	2.1%	8.8%
	Middle	8	6.0%	\$1,844	2.6%	19.6%	8	6.0%	\$1,844	2.6%	17.1%
	Upper	113	84.3%	\$67,156	92.9%	42.0%	113	84.3%	\$67,156	92.9%	60.9%
	Unknown	5	3.7%	\$1,749	2.4%	0.0%	5	3.7%	\$1,749	2.4%	12.1%
	Total	134	100.0%	\$72,269	100.0%	100.0%	134	100.0%	\$72,269	100.0%	100.0%
REFINANCE	Low	6	5.4%	\$474	1.0%	21.3%	6	5.4%	\$474	1.0%	1.6%
	Moderate	7	6.3%	\$862	1.7%	17.2%	7	6.3%	\$862	1.7%	6.7%
	Middle	17	15.3%	\$2,898	5.9%	19.6%	17	15.3%	\$2,898	5.9%	12.7%
	Upper	77	69.4%	\$44,044	88.9%	42.0%	77	69.4%	\$44,044	88.9%	60.8%
	Unknown	4	3.6%	\$1,240	2.5%	0.0%	4	3.6%	\$1,240	2.5%	18.2%
	Total	111	100.0%	\$49,518	100.0%	100.0%	111	100.0%	\$49,518	100.0%	100.0%
HOME IMPROVEMENT	Low	2	7.1%	\$11	0.1%	21.3%	2	7.1%	\$11	0.1%	2.5%
	Moderate	4	14.3%	\$176	2.3%	17.2%	4	14.3%	\$176	2.3%	8.1%
	Middle	6	21.4%	\$212	2.7%	19.6%	6	21.4%	\$212	2.7%	14.9%
	Upper	16	57.1%	\$7,398	94.9%	42.0%	16	57.1%	\$7,398	94.9%	70.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.6%
	Total	28	100.0%	\$7,797	100.0%	100.0%	28	100.0%	\$7,797	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$41,640	100.0%	0.0%	1	100.0%	\$41,640	100.0%	100.0%
	Total	1	100.0%	\$41,640	100.0%	100.0%	1	100.0%	\$41,640	100.0%	100.0%
HMDA TOTALS	Low	8	2.9%	\$485	0.3%	21.3%	8	2.9%	\$485	0.3%	1.2%
	Moderate	19	6.9%	\$2,558	1.5%	17.2%	19	6.9%	\$2,558	1.5%	7.4%
	Middle	31	11.3%	\$4,954	2.9%	19.6%	31	11.3%	\$4,954	2.9%	14.3%
	Upper	206	75.2%	\$118,598	69.3%	42.0%	206	75.2%	\$118,598	69.3%	56.0%
	Unknown	10	3.6%	\$44,629	26.1%	0.0%	10	3.6%	\$44,629	26.1%	21.1%
	Total	274	100.0%	\$171,224	100.0%	100.0%	274	100.0%	\$171,224	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	137	59.8%	\$5,259	21.4%	91.5%	137	59.8%	\$5,259	21.4%	34.4%
	Over \$1 Million	84	36.7%	\$18,986	77.1%	7.3%	84	36.7%			
	Total Rev. available	221	96.5%	\$24,245	98.5%	98.8%	221	96.5%			
	Rev. Not Known	8	3.5%	\$383	1.6%	1.2%	8	3.5%			
	Total	229	100.0%	\$24,628	100.0%	100.0%	229	100.0%			
	Loan Size										
	\$100,000 or Less	183	79.9%	\$5,721	23.2%		183	79.9%	\$5,721	23.2%	43.4%
	\$100,001 - \$250,000	20	8.7%	\$3,466	14.1%		20	8.7%	\$3,466	14.1%	12.6%
	\$250,001 - \$1 Million	26	11.4%	\$15,441	62.7%		26	11.4%	\$15,441	62.7%	44.0%
	Total	229	100.0%	\$24,628	100.0%		229	100.0%	\$24,628	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	\$0	0.0%	72.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	35.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	28.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	36.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Austin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	\$ %	%	Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	1.1%	\$786	0.8%	4.4%	2	1.1%	\$786	0.8%	3.5%	
	Moderate	11	6.0%	\$3,380	3.3%	15.0%	11	6.0%	\$3,380	3.3%	9.7%	
	Middle	48	26.2%	\$18,891	18.3%	37.8%	48	26.2%	\$18,891	18.3%	35.7%	
	Upper	120	65.6%	\$79,115	76.7%	42.6%	120	65.6%	\$79,115	76.7%	50.8%	
	Unknown	2	1.1%	\$1,005	1.0%	0.2%	2	1.1%	\$1,005	1.0%	0.3%	
	Total	183	100.0%	\$103,177	100.0%	100.0%	183	100.0%	\$103,177	100.0%	100.0%	
REFINANCE	Low	1	1.4%	\$225	0.7%	4.4%	1	1.4%	\$225	0.7%	2.7%	
	Moderate	5	6.9%	\$802	2.6%	15.0%	5	6.9%	\$802	2.6%	8.9%	
	Middle	19	26.4%	\$4,542	14.7%	37.8%	19	26.4%	\$4,542	14.7%	32.3%	
	Upper	47	65.3%	\$25,317	82.0%	42.6%	47	65.3%	\$25,317	82.0%	56.0%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.1%	
	Total	72	100.0%	\$30,886	100.0%	100.0%	72	100.0%	\$30,886	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.4%	0	0.0%	\$0	0.0%	3.3%	
	Moderate	2	11.1%	\$632	10.7%	15.0%	2	11.1%	\$632	10.7%	8.6%	
	Middle	7	38.9%	\$391	6.6%	37.8%	7	38.9%	\$391	6.6%	29.4%	
	Upper	9	50.0%	\$4,909	82.8%	42.6%	9	50.0%	\$4,909	82.8%	58.5%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.2%	
	Total	18	100.0%	\$5,932	100.0%	100.0%	18	100.0%	\$5,932	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	\$0	0.0%	14.1%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	\$0	0.0%	14.9%	
	Middle	0	0.0%	\$0	0.0%	34.4%	0	0.0%	\$0	0.0%	47.8%	
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	\$0	0.0%	21.4%	
	Unknown	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	1.8%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.1%	\$1,011	0.7%	4.4%	3	1.1%	\$1,011	0.7%	4.2%	
	Moderate	18	6.6%	\$4,814	3.4%	15.0%	18	6.6%	\$4,814	3.4%	9.9%	
	Middle	74	27.1%	\$23,824	17.0%	37.8%	74	27.1%	\$23,824	17.0%	36.0%	
	Upper	176	64.5%	\$109,341	78.1%	42.6%	176	64.5%	\$109,341	78.1%	49.4%	
	Unknown	2	0.7%	\$1,005	0.7%	0.2%	2	0.7%	\$1,005	0.7%	0.4%	
	Total	273	100.0%	\$139,995	100.0%	100.0%	273	100.0%	\$139,995	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	10	6.4%	\$1,521	9.2%	6.4%	10	6.4%	\$1,521	9.2%	8.5%	
	Moderate	31	19.9%	\$2,508	15.1%	12.5%	31	19.9%	\$2,508	15.1%	12.2%	
	Middle	50	32.1%	\$7,735	46.6%	31.4%	50	32.1%	\$7,735	46.6%	31.7%	
	Upper	64	41.0%	\$4,802	28.9%	48.4%	64	41.0%	\$4,802	28.9%	45.6%	
	Unknown	1	0.6%	\$30	0.2%	1.3%	1	0.6%	\$30	0.2%	1.1%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.9%	
	Total	156	100.0%	\$16,596	100.0%	100.0%	156	100.0%	\$16,596	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	\$0	0.0%	3.3%	
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	\$0	0.0%	31.0%	
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	\$0	0.0%	44.6%	
	Upper	0	0.0%	\$0	0.0%	49.9%	0	0.0%	\$0	0.0%	20.5%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Austin**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	1	0.5%	\$100	0.1%	22.1%	1	0.5%	\$100	0.1%	1.6%
	Moderate	8	4.4%	\$1,534	1.5%	16.2%	8	4.4%	\$1,534	1.5%	9.6%
	Middle	12	6.6%	\$3,478	3.4%	19.6%	12	6.6%	\$3,478	3.4%	17.6%
	Upper	161	88.0%	\$97,738	94.7%	42.0%	161	88.0%	\$97,738	94.7%	59.7%
	Unknown	1	0.5%	\$327	0.3%	0.0%	1	0.5%	\$327	0.3%	11.5%
	Total	183	100.0%	\$103,177	100.0%	100.0%	183	100.0%	\$103,177	100.0%	100.0%
REFINANCE	Low	4	5.6%	\$329	1.1%	22.1%	4	5.6%	\$329	1.1%	2.5%
	Moderate	7	9.7%	\$1,161	3.8%	16.2%	7	9.7%	\$1,161	3.8%	8.9%
	Middle	10	13.9%	\$2,157	7.0%	19.6%	10	13.9%	\$2,157	7.0%	14.5%
	Upper	50	69.4%	\$27,028	87.5%	42.0%	50	69.4%	\$27,028	87.5%	56.7%
	Unknown	1	1.4%	\$211	0.7%	0.0%	1	1.4%	\$211	0.7%	17.4%
	Total	72	100.0%	\$30,886	100.0%	100.0%	72	100.0%	\$30,886	100.0%	100.0%
HOME IMPROVEMENT	Low	1	5.6%	\$45	0.8%	22.1%	1	5.6%	\$45	0.8%	3.1%
	Moderate	1	5.6%	\$25	0.4%	16.2%	1	5.6%	\$25	0.4%	9.2%
	Middle	4	22.2%	\$311	5.2%	19.6%	4	22.2%	\$311	5.2%	16.5%
	Upper	12	66.7%	\$5,551	93.6%	42.0%	12	66.7%	\$5,551	93.6%	66.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.3%
	Total	18	100.0%	\$5,932	100.0%	100.0%	18	100.0%	\$5,932	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	2.2%	\$474	0.3%	22.1%	6	2.2%	\$474	0.3%	1.7%
	Moderate	16	5.9%	\$2,720	1.9%	16.2%	16	5.9%	\$2,720	1.9%	8.6%
	Middle	26	9.5%	\$5,946	4.2%	19.6%	26	9.5%	\$5,946	4.2%	15.4%
	Upper	223	81.7%	\$130,317	93.1%	42.0%	223	81.7%	\$130,317	93.1%	54.0%
	Unknown	2	0.7%	\$538	0.4%	0.0%	2	0.7%	\$538	0.4%	20.2%
	Total	273	100.0%	\$139,995	100.0%	100.0%	273	100.0%	\$139,995	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	98	62.8%	\$5,010	30.2%	90.6%	98	62.8%	\$5,010	30.2%	38.4%
	Over \$1 Million	46	29.5%	\$11,021	66.4%	8.1%	46	29.5%			
	Total Rev. available	144	92.3%	\$16,031	96.6%	98.7%	144	92.3%			
	Rev. Not Known	12	7.7%	\$565	3.4%	1.2%	12	7.7%			
	Total	156	100.0%	\$16,596	100.0%	100.0%	156	100.0%			
	Loan Size										
Small Farm	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	\$0	0.0%	73.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	37.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	27.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.4%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner		Occupied Units %	Count		Dollar		Agg	%
		Count	Dollar	Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	8.9%	8.9%
	Middle	0	0.0%	\$0	0.0%	80.0%	0	0.0%	\$0	0.0%	81.4%	81.4%
	Upper	0	0.0%	\$0	0.0%	10.3%	0	0.0%	\$0	0.0%	9.7%	9.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	5.3%	5.3%
	Middle	4	100.0%	\$281	100.0%	80.0%	4	100.0%	\$281	100.0%	73.6%	73.6%
	Upper	0	0.0%	\$0	0.0%	10.3%	0	0.0%	\$0	0.0%	21.2%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	4	100.0%	\$281	100.0%	100.0%	4	100.0%	\$281	100.0%	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	0.8%	0.8%
	Middle	11	78.6%	\$164	87.2%	80.0%	11	78.6%	\$164	87.2%	97.8%	97.8%
	Upper	3	21.4%	\$24	12.8%	10.3%	3	21.4%	\$24	12.8%	1.4%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	14	100.0%	\$188	100.0%	100.0%	14	100.0%	\$188	100.0%	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	97.7%	0	0.0%	\$0	0.0%	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	6.9%	6.9%
	Middle	15	83.3%	\$445	94.9%	80.0%	15	83.3%	\$445	94.9%	80.5%	80.5%
	Upper	3	16.7%	\$24	5.1%	10.3%	3	16.7%	\$24	5.1%	12.6%	12.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	18	100.0%	\$469	100.0%	100.0%	18	100.0%	\$469	100.0%	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	\$0	0.0%	2.8%	2.8%
	Middle	5	71.4%	\$378	91.5%	86.2%	5	71.4%	\$378	91.5%	87.8%	87.8%
	Upper	2	28.6%	\$35	8.5%	7.0%	2	28.6%	\$35	8.5%	4.9%	4.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.5%	4.5%
	Total	7	100.0%	\$413	100.0%	100.0%	7	100.0%	\$413	100.0%	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	27.8%	27.8%
	Middle	0	0.0%	\$0	0.0%	69.7%	0	0.0%	\$0	0.0%	43.0%	43.0%
	Upper	1	100.0%	\$250	100.0%	10.6%	1	100.0%	\$250	100.0%	29.3%	29.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	0.0%
	Total	1	100.0%	\$250	100.0%	100.0%	1	100.0%	\$250	100.0%	100.0%	100.0%

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Cass**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income %	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	#	%	%				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	5.2%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	11.6%	\$0	0.0%	7.4%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	23.9%	\$0	0.0%	20.2%	
	Upper	0	0.0%	\$0	0.0%	37.8%	0	0.0%	42.2%	\$0	0.0%	54.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	16.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	6.9%	\$0	0.0%	2.9%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	6.3%	\$0	0.0%	3.5%	
	Middle	2	50.0%	\$118	42.0%	19.9%	2	50.0%	21.5%	\$118	42.0%	18.0%	
	Upper	2	50.0%	\$163	58.0%	37.8%	2	50.0%	50.7%	\$163	58.0%	56.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	18.7%	
	Total	4	100.0%	\$281	100.0%	100.0%	4	100.0%	100.0%	\$281	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	7.1%	\$2	1.1%	24.8%	1	7.1%	6.4%	\$2	1.1%	1.1%	
	Moderate	2	14.3%	\$34	18.1%	17.4%	2	14.3%	17.0%	\$34	18.1%	8.2%	
	Middle	6	42.9%	\$51	27.1%	19.9%	6	42.9%	23.4%	\$51	27.1%	11.1%	
	Upper	5	35.7%	\$101	53.7%	37.8%	5	35.7%	48.9%	\$101	53.7%	73.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.3%	\$0	0.0%	6.3%	
	Total	14	100.0%	\$188	100.0%	100.0%	14	100.0%	100.0%	\$188	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	5.6%	\$2	0.4%	24.8%	1	5.6%	5.9%	\$2	0.4%	2.3%	
	Moderate	2	11.1%	\$34	7.2%	17.4%	2	11.1%	10.4%	\$34	7.2%	5.6%	
	Middle	8	44.4%	\$169	36.0%	19.9%	8	44.4%	23.0%	\$169	36.0%	17.8%	
	Upper	7	38.9%	\$264	56.3%	37.8%	7	38.9%	45.4%	\$264	56.3%	52.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	22.1%	
	Total	18	100.0%	\$469	100.0%	100.0%	18	100.0%	100.0%	\$469	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	6	85.7%	\$362	87.7%	91.4%	6	85.7%	43.4%	\$362	87.7%	54.8%
		Over \$1 Million	1	14.3%	\$51	12.3%	6.5%	1	14.3%				
		Total Rev. available	7	100.0%	\$413	100.0%	97.9%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.1%	0	0.0%				
	Total	7	100.0%	\$413	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	6	85.7%	\$173	41.9%		6	85.7%	96.8%	\$173	41.9%	56.2%
		\$100,001 - \$250,000	1	14.3%	\$240	58.1%		1	14.3%	2.1%	\$240	58.1%	20.8%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	23.0%
		Total	7	100.0%	\$413	100.0%		7	100.0%	100.0%	\$413	100.0%	100.0%
Small Farm		Revenue	Total Farms										
	\$1 Million or Less		0	0.0%	\$0	0.0%	95.7%	0	0.0%	77.8%	\$0	0.0%	43.3%
	Over \$1 Million		1	100.0%	\$250	100.0%	4.3%	1	100.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$250	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.9%	\$0	0.0%	37.6%
		\$100,001 - \$250,000	1	100.0%	\$250	100.0%		1	100.0%	7.4%	\$250	100.0%	31.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	31.2%
Total		1	100.0%	\$250	100.0%		1	100.0%	100.0%	\$250	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Cass

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	8.1%	
	Middle	2	100.0%	\$288	100.0%	90.9%	2	100.0%	\$288	100.0%	91.9%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$288	100.0%	100.0%	2	100.0%	\$288	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	1	12.5%	\$77	15.4%	9.1%	1	12.5%	\$77	15.4%	6.1%	
	Middle	7	87.5%	\$422	84.6%	90.9%	7	87.5%	\$422	84.6%	93.9%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$499	100.0%	100.0%	8	100.0%	\$499	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	3	20.0%	\$20	4.9%	9.1%	3	20.0%	\$20	4.9%	5.6%	
	Middle	12	80.0%	\$388	95.1%	90.9%	12	80.0%	\$388	95.1%	94.4%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	15	100.0%	\$408	100.0%	100.0%	15	100.0%	\$408	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	93.2%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	4	16.0%	\$97	8.1%	9.1%	4	16.0%	\$97	8.1%	7.5%	
	Middle	21	84.0%	\$1,098	91.9%	90.9%	21	84.0%	\$1,098	91.9%	92.5%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	25	100.0%	\$1,195	100.0%	100.0%	25	100.0%	\$1,195	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	\$0	0.0%	4.8%	
	Middle	11	100.0%	\$205	100.0%	93.7%	11	100.0%	\$205	100.0%	91.9%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.2%	
	Total	11	100.0%	\$205	100.0%	100.0%	11	100.0%	\$205	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	49.7%	
	Middle	0	0.0%	\$0	0.0%	75.9%	0	0.0%	\$0	0.0%	50.3%	
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Cass**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	2.5%
	Moderate	1	50.0%	\$116	40.3%	20.0%	1	50.0%	\$116	40.3%	13.9%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	19.5%
	Upper	1	50.0%	\$172	59.7%	37.6%	1	50.0%	\$172	59.7%	45.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.1%
	Total	2	100.0%	\$288	100.0%	100.0%	2	100.0%	\$288	100.0%	100.0%
REFINANCE	Low	1	12.5%	\$80	16.0%	22.7%	1	12.5%	\$80	16.0%	3.0%
	Moderate	1	12.5%	\$40	8.0%	20.0%	1	12.5%	\$40	8.0%	2.5%
	Middle	3	37.5%	\$193	38.7%	19.7%	3	37.5%	\$193	38.7%	17.3%
	Upper	3	37.5%	\$186	37.3%	37.6%	3	37.5%	\$186	37.3%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	33.1%
	Total	8	100.0%	\$499	100.0%	100.0%	8	100.0%	\$499	100.0%	100.0%
HOME IMPROVEMENT	Low	2	13.3%	\$63	15.4%	22.7%	2	13.3%	\$63	15.4%	3.1%
	Moderate	1	6.7%	\$5	1.2%	20.0%	1	6.7%	\$5	1.2%	1.9%
	Middle	3	20.0%	\$24	5.9%	19.7%	3	20.0%	\$24	5.9%	22.4%
	Upper	9	60.0%	\$316	77.5%	37.6%	9	60.0%	\$316	77.5%	71.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.6%
	Total	15	100.0%	\$408	100.0%	100.0%	15	100.0%	\$408	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	37.6%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	3	12.0%	\$143	12.0%	22.7%	3	12.0%	\$143	12.0%	2.7%
	Moderate	3	12.0%	\$161	13.5%	20.0%	3	12.0%	\$161	13.5%	10.3%
	Middle	6	24.0%	\$217	18.2%	19.7%	6	24.0%	\$217	18.2%	19.0%
	Upper	13	52.0%	\$674	56.4%	37.6%	13	52.0%	\$674	56.4%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	22.0%
	Total	25	100.0%	\$1,195	100.0%	100.0%	25	100.0%	\$1,195	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	10	90.9%	\$165	80.5%	90.2%	10	90.9%	\$165	80.5%	66.3%
	Over \$1 Million	1	9.1%	\$40	19.5%	7.2%	1	9.1%			
	Total Rev. available	11	100.0%	\$205	100.0%	97.4%	11	100.0%			
	Rev. Not Known	0	0.0%	\$0	0.0%	2.5%	0	0.0%			
	Total	11	100.0%	\$205	100.0%	100.0%	11	100.0%			
	Loan Size										
	\$100,000 or Less	11	100.0%	\$205	100.0%		11	100.0%	\$205	100.0%	43.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	33.0%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	23.0%
	Total	11	100.0%	\$205	100.0%		11	100.0%	\$205	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	93.1%	0	0.0%	\$0	0.0%	78.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	49.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	51.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	6	3.7%	\$1,747	2.8%	5.3%	6	3.7%	\$1,747	2.8%	2.0%	
	Moderate	23	14.1%	\$5,976	9.6%	18.9%	23	14.1%	\$5,976	9.6%	6.6%	
	Middle	33	20.2%	\$7,585	12.2%	28.0%	33	20.2%	\$7,585	12.2%	23.9%	
	Upper	101	62.0%	\$46,820	75.4%	47.8%	101	62.0%	\$46,820	75.4%	67.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	163	100.0%	\$62,128	100.0%	100.0%	163	100.0%	\$62,128	100.0%	100.0%	
REFINANCE	Low	3	3.1%	\$469	1.5%	5.3%	3	3.1%	\$469	1.5%	1.0%	
	Moderate	6	6.2%	\$588	1.9%	18.9%	6	6.2%	\$588	1.9%	4.9%	
	Middle	29	29.9%	\$2,720	8.7%	28.0%	29	29.9%	\$2,720	8.7%	17.6%	
	Upper	59	60.8%	\$27,499	87.9%	47.8%	59	60.8%	\$27,499	87.9%	76.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	97	100.0%	\$31,276	100.0%	100.0%	97	100.0%	\$31,276	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	\$0	0.0%	0.8%	
	Moderate	5	11.9%	\$168	11.6%	18.9%	5	11.9%	\$168	11.6%	4.7%	
	Middle	12	28.6%	\$276	19.0%	28.0%	12	28.6%	\$276	19.0%	16.1%	
	Upper	25	59.5%	\$1,007	69.4%	47.8%	25	59.5%	\$1,007	69.4%	78.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	42	100.0%	\$1,451	100.0%	100.0%	42	100.0%	\$1,451	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	22.3%	
	Moderate	0	0.0%	\$0	0.0%	27.7%	0	0.0%	\$0	0.0%	18.3%	
	Middle	0	0.0%	\$0	0.0%	25.5%	0	0.0%	\$0	0.0%	25.8%	
	Upper	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	33.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	3.0%	\$2,216	2.3%	5.3%	9	3.0%	\$2,216	2.3%	3.1%	
	Moderate	34	11.3%	\$6,732	7.1%	18.9%	34	11.3%	\$6,732	7.1%	6.9%	
	Middle	74	24.5%	\$10,581	11.2%	28.0%	74	24.5%	\$10,581	11.2%	21.8%	
	Upper	185	61.3%	\$75,326	79.4%	47.8%	185	61.3%	\$75,326	79.4%	68.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	302	100.0%	\$94,855	100.0%	100.0%	302	100.0%	\$94,855	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	26	9.0%	\$2,846	10.0%	7.4%	26	9.0%	\$2,846	10.0%	10.4%	
	Moderate	60	20.8%	\$5,900	20.7%	16.9%	60	20.8%	\$5,900	20.7%	19.1%	
	Middle	92	31.9%	\$10,813	38.0%	25.5%	92	31.9%	\$10,813	38.0%	21.4%	
	Upper	107	37.2%	\$8,775	30.8%	50.1%	107	37.2%	\$8,775	30.8%	48.0%	
	Unknown	3	1.0%	\$150	0.5%	0.1%	3	1.0%	\$150	0.5%	0.4%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	288	100.0%	\$28,484	100.0%	100.0%	288	100.0%	\$28,484	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	\$0	0.0%	6.3%	
	Moderate	1	100.0%	\$27	100.0%	8.7%	1	100.0%	\$27	100.0%	12.1%	
	Middle	0	0.0%	\$0	0.0%	33.4%	0	0.0%	\$0	0.0%	41.0%	
	Upper	0	0.0%	\$0	0.0%	54.4%	0	0.0%	\$0	0.0%	40.1%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	1	100.0%	\$27	100.0%	100.0%	1	100.0%	\$27	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Dallas**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	3	1.8%	\$348	0.6%	23.1%	3	1.8%	\$348	0.6%	1.2%
	Moderate	23	14.1%	\$3,636	5.9%	16.5%	23	14.1%	\$3,636	5.9%	6.8%
	Middle	22	13.5%	\$5,049	8.1%	18.0%	22	13.5%	\$5,049	8.1%	14.0%
	Upper	114	69.9%	\$52,851	85.1%	42.5%	114	69.9%	\$52,851	85.1%	64.3%
	Unknown	1	0.6%	\$244	0.4%	0.0%	1	0.6%	\$244	0.4%	13.7%
	Total	163	100.0%	\$62,128	100.0%	100.0%	163	100.0%	\$62,128	100.0%	100.0%
REFINANCE	Low	5	5.2%	\$258	0.8%	23.1%	5	5.2%	\$258	0.8%	1.3%
	Moderate	10	10.3%	\$864	2.8%	16.5%	10	10.3%	\$864	2.8%	4.6%
	Middle	14	14.4%	\$1,432	4.6%	18.0%	14	14.4%	\$1,432	4.6%	10.6%
	Upper	67	69.1%	\$28,649	91.6%	42.5%	67	69.1%	\$28,649	91.6%	64.6%
	Unknown	1	1.0%	\$73	0.2%	0.0%	1	1.0%	\$73	0.2%	18.9%
	Total	97	100.0%	\$31,276	100.0%	100.0%	97	100.0%	\$31,276	100.0%	100.0%
HOME IMPROVEMENT	Low	2	4.8%	\$27	1.9%	23.1%	2	4.8%	\$27	1.9%	2.0%
	Moderate	7	16.7%	\$100	6.9%	16.5%	7	16.7%	\$100	6.9%	5.4%
	Middle	11	26.2%	\$348	24.0%	18.0%	11	26.2%	\$348	24.0%	11.3%
	Upper	22	52.4%	\$976	67.3%	42.5%	22	52.4%	\$976	67.3%	77.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.3%
	Total	42	100.0%	\$1,451	100.0%	100.0%	42	100.0%	\$1,451	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	3.3%	\$633	0.7%	23.1%	10	3.3%	\$633	0.7%	1.2%
	Moderate	40	13.2%	\$4,600	4.8%	16.5%	40	13.2%	\$4,600	4.8%	5.5%
	Middle	47	15.6%	\$6,829	7.2%	18.0%	47	15.6%	\$6,829	7.2%	11.8%
	Upper	203	67.2%	\$82,476	86.9%	42.5%	203	67.2%	\$82,476	86.9%	59.9%
	Unknown	2	0.7%	\$317	0.3%	0.0%	2	0.7%	\$317	0.3%	21.5%
	Total	302	100.0%	\$94,855	100.0%	100.0%	302	100.0%	\$94,855	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	195	67.7%	\$8,724	30.6%	90.8%	195	67.7%	\$8,724	30.6%	33.1%
	Over \$1 Million	76	26.4%	\$17,975	63.1%	8.3%	76	26.4%			
	Total Rev. available	271	94.1%	\$26,699	93.7%	99.1%	271	94.1%			
	Rev. Not Known	17	5.9%	\$1,785	6.3%	0.9%	17	5.9%			
	Total	288	100.0%	\$28,484	100.0%	100.0%	288	100.0%			
	Loan Size										
	\$100,000 or Less	241	83.7%	\$7,022	24.7%		241	83.7%	\$7,022	24.7%	40.1%
	\$100,001 - \$250,000	18	6.3%	\$3,633	12.8%		18	6.3%	\$3,633	12.8%	13.5%
	\$250,001 - \$1 Million	29	10.1%	\$17,829	62.6%		29	10.1%	\$17,829	62.6%	46.4%
	Total	288	100.0%	\$28,484	100.0%		288	100.0%	\$28,484	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	1	100.0%	\$27	100.0%	98.5%	1	100.0%	\$27	100.0%	59.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%			
	Total	1	100.0%	\$27	100.0%	100.0%	1	100.0%			
	Loan Size										
	\$100,000 or Less	1	100.0%	\$27	100.0%		1	100.0%	\$27	100.0%	43.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.3%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	34.7%
	Total	1	100.0%	\$27	100.0%		1	100.0%	\$27	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Dallas

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	5	3.0%	\$1,920	2.7%	5.5%	5	3.0%	\$1,920	2.7%	2.6%	
	Moderate	15	9.1%	\$4,426	6.2%	20.3%	15	9.1%	\$4,426	6.2%	8.2%	
	Middle	35	21.3%	\$11,987	16.8%	26.3%	35	21.3%	\$11,987	16.8%	24.5%	
	Upper	108	65.9%	\$52,941	74.2%	47.8%	108	65.9%	\$52,941	74.2%	64.5%	
	Unknown	1	0.6%	\$110	0.2%	0.1%	1	0.6%	\$110	0.2%	0.1%	
	Total	164	100.0%	\$71,384	100.0%	100.0%	164	100.0%	\$71,384	100.0%	100.0%	
REFINANCE	Low	2	3.0%	\$790	4.7%	5.5%	2	3.0%	\$790	4.7%	1.4%	
	Moderate	18	27.3%	\$1,666	9.9%	20.3%	18	27.3%	\$1,666	9.9%	7.7%	
	Middle	21	31.8%	\$2,969	17.6%	26.3%	21	31.8%	\$2,969	17.6%	22.2%	
	Upper	25	37.9%	\$11,411	67.8%	47.8%	25	37.9%	\$11,411	67.8%	68.5%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.1%	
	Total	66	100.0%	\$16,836	100.0%	100.0%	66	100.0%	\$16,836	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	12	23.1%	\$160	4.8%	20.3%	12	23.1%	\$160	4.8%	6.1%	
	Middle	10	19.2%	\$566	17.0%	26.3%	10	19.2%	\$566	17.0%	19.2%	
	Upper	30	57.7%	\$2,611	78.2%	47.8%	30	57.7%	\$2,611	78.2%	73.7%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.1%	
	Total	52	100.0%	\$3,337	100.0%	100.0%	52	100.0%	\$3,337	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	24.6%	0	0.0%	\$0	0.0%	19.0%	
	Moderate	0	0.0%	\$0	0.0%	26.4%	0	0.0%	\$0	0.0%	23.5%	
	Middle	0	0.0%	\$0	0.0%	24.1%	0	0.0%	\$0	0.0%	29.3%	
	Upper	0	0.0%	\$0	0.0%	24.2%	0	0.0%	\$0	0.0%	28.1%	
	Unknown	0	0.0%	\$0	0.0%	0.8%	0	0.0%	\$0	0.0%	0.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	2.5%	\$2,710	3.0%	5.5%	7	2.5%	\$2,710	3.0%	4.0%	
	Moderate	45	16.0%	\$6,252	6.8%	20.3%	45	16.0%	\$6,252	6.8%	9.7%	
	Middle	66	23.4%	\$15,522	17.0%	26.3%	66	23.4%	\$15,522	17.0%	24.4%	
	Upper	163	57.8%	\$66,963	73.1%	47.8%	163	57.8%	\$66,963	73.1%	61.8%	
	Unknown	1	0.4%	\$110	0.1%	0.1%	1	0.4%	\$110	0.1%	0.1%	
	Total	282	100.0%	\$91,557	100.0%	100.0%	282	100.0%	\$91,557	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	37	10.9%	\$3,565	10.9%	7.2%	37	10.9%	\$3,565	10.9%	8.7%	
	Moderate	66	19.5%	\$6,506	19.8%	19.1%	66	19.5%	\$6,506	19.8%	20.8%	
	Middle	104	30.7%	\$10,435	31.8%	25.2%	104	30.7%	\$10,435	31.8%	22.7%	
	Upper	128	37.8%	\$11,368	34.6%	48.0%	128	37.8%	\$11,368	34.6%	45.1%	
	Unknown	4	1.2%	\$972	3.0%	0.5%	4	1.2%	\$972	3.0%	2.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	339	100.0%	\$32,846	100.0%	100.0%	339	100.0%	\$32,846	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	\$0	0.0%	6.3%	
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	\$0	0.0%	4.8%	
	Middle	2	100.0%	\$39	100.0%	31.7%	2	100.0%	\$39	100.0%	46.5%	
	Upper	0	0.0%	\$0	0.0%	55.0%	0	0.0%	\$0	0.0%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	2	100.0%	\$39	100.0%	100.0%	2	100.0%	\$39	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Dallas**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2017					2017						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%				%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	0.6%	\$160	0.2%	23.8%	1	0.6%	2.8%	\$160	0.2%	1.3%	
	Moderate	8	4.9%	\$1,220	1.7%	16.4%	8	4.9%	11.4%	\$1,220	1.7%	6.9%	
	Middle	12	7.3%	\$2,368	3.3%	17.3%	12	7.3%	18.5%	\$2,368	3.3%	14.8%	
	Upper	138	84.1%	\$65,396	91.6%	42.6%	138	84.1%	53.3%	\$65,396	91.6%	64.4%	
	Unknown	5	3.0%	\$2,240	3.1%	0.0%	5	3.0%	14.0%	\$2,240	3.1%	12.7%	
	Total	164	100.0%	\$71,384	100.0%	100.0%	164	100.0%	100.0%	\$71,384	100.0%	100.0%	
REFINANCE	Low	5	7.6%	\$263	1.6%	23.8%	5	7.6%	4.4%	\$263	1.6%	1.9%	
	Moderate	14	21.2%	\$1,372	8.1%	16.4%	14	21.2%	11.4%	\$1,372	8.1%	6.7%	
	Middle	15	22.7%	\$1,916	11.4%	17.3%	15	22.7%	18.6%	\$1,916	11.4%	13.9%	
	Upper	30	45.5%	\$12,876	76.5%	42.6%	30	45.5%	47.1%	\$12,876	76.5%	60.2%	
	Unknown	2	3.0%	\$409	2.4%	0.0%	2	3.0%	18.6%	\$409	2.4%	17.3%	
	Total	66	100.0%	\$16,836	100.0%	100.0%	66	100.0%	100.0%	\$16,836	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	1.9%	\$105	3.1%	23.8%	1	1.9%	4.3%	\$105	3.1%	2.2%	
	Moderate	6	11.5%	\$105	3.1%	16.4%	6	11.5%	9.5%	\$105	3.1%	5.8%	
	Middle	17	32.7%	\$511	15.3%	17.3%	17	32.7%	16.8%	\$511	15.3%	14.0%	
	Upper	28	53.8%	\$2,616	78.4%	42.6%	28	53.8%	66.0%	\$2,616	78.4%	73.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	4.2%	
	Total	52	100.0%	\$3,337	100.0%	100.0%	52	100.0%	100.0%	\$3,337	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	2.5%	\$528	0.6%	23.8%	7	2.5%	3.3%	\$528	0.6%	1.3%	
	Moderate	28	9.9%	\$2,697	2.9%	16.4%	28	9.9%	11.3%	\$2,697	2.9%	6.1%	
	Middle	44	15.6%	\$4,795	5.2%	17.3%	44	15.6%	18.4%	\$4,795	5.2%	13.0%	
	Upper	196	69.5%	\$80,888	88.3%	42.6%	196	69.5%	51.9%	\$80,888	88.3%	56.9%	
	Unknown	7	2.5%	\$2,649	2.9%	0.0%	7	2.5%	15.1%	\$2,649	2.9%	22.7%	
	Total	282	100.0%	\$91,557	100.0%	100.0%	282	100.0%	100.0%	\$91,557	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	203	59.9%	\$8,638	26.3%	90.0%	203	59.9%	47.2%	\$8,638	26.3%	35.0%
		Over \$1 Million	116	34.2%	\$21,658	65.9%	9.1%	116	34.2%				
		Total Rev. available	319	94.1%	\$30,296	92.2%	99.1%	319	94.1%				
		Rev. Not Known	20	5.9%	\$2,550	7.8%	0.9%	20	5.9%				
	Total	339	100.0%	\$32,846	100.0%	100.0%	339	100.0%					
	Loan Size	\$100,000 or Less	289	85.3%	\$10,501	32.0%		289	85.3%	93.5%	\$10,501	32.0%	37.7%
		\$100,001 - \$250,000	21	6.2%	\$3,749	11.4%		21	6.2%	3.1%	\$3,749	11.4%	14.4%
		\$250,001 - \$1 Million	29	8.6%	\$18,596	56.6%		29	8.6%	3.3%	\$18,596	56.6%	47.9%
		Total	339	100.0%	\$32,846	100.0%		339	100.0%	100.0%	\$32,846	100.0%	100.0%
Small Farm		Revenue	Total Farms										
	\$1 Million or Less		2	100.0%	\$39	100.0%	98.4%	2	100.0%	54.9%	\$39	100.0%	60.1%
	Over \$1 Million		0	0.0%	\$0	0.0%	1.6%	0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	2	100.0%	\$39	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	2	100.0%	\$39	100.0%		2	100.0%	91.3%	\$39	100.0%	39.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	13.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	47.0%
		Total	2	100.0%	\$39	100.0%		2	100.0%	100.0%	\$39	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.1%	\$128	0.5%	4.1%	1	1.1%	\$128	0.5%	0.6%	
	Moderate	6	6.8%	\$786	3.1%	20.4%	6	6.8%	\$786	3.1%	7.6%	
	Middle	38	43.2%	\$7,542	30.0%	37.6%	38	43.2%	\$7,542	30.0%	32.7%	
	Upper	43	48.9%	\$16,646	66.3%	37.9%	43	48.9%	\$16,646	66.3%	59.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	88	100.0%	\$25,102	100.0%	100.0%	88	100.0%	\$25,102	100.0%	100.0%	
REFINANCE	Low	1	2.0%	\$13	0.1%	4.1%	1	2.0%	\$13	0.1%	0.4%	
	Moderate	8	16.3%	\$663	6.2%	20.4%	8	16.3%	\$663	6.2%	5.5%	
	Middle	13	26.5%	\$1,833	17.1%	37.6%	13	26.5%	\$1,833	17.1%	28.2%	
	Upper	27	55.1%	\$8,224	76.6%	37.9%	27	55.1%	\$8,224	76.6%	66.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	49	100.0%	\$10,733	100.0%	100.0%	49	100.0%	\$10,733	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	2	15.4%	\$57	13.7%	20.4%	2	15.4%	\$57	13.7%	7.1%	
	Middle	6	46.2%	\$233	55.9%	37.6%	6	46.2%	\$233	55.9%	30.2%	
	Upper	5	38.5%	\$127	30.5%	37.9%	5	38.5%	\$127	30.5%	62.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$417	100.0%	100.0%	13	100.0%	\$417	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	1	50.0%	\$5,800	15.9%	8.5%	1	50.0%	\$5,800	15.9%	3.9%	
	Moderate	0	0.0%	\$0	0.0%	36.7%	0	0.0%	\$0	0.0%	26.1%	
	Middle	1	50.0%	\$30,696	84.1%	43.5%	1	50.0%	\$30,696	84.1%	60.9%	
	Upper	0	0.0%	\$0	0.0%	11.3%	0	0.0%	\$0	0.0%	9.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$36,496	100.0%	100.0%	2	100.0%	\$36,496	100.0%	100.0%	
HMDA TOTALS	Low	3	2.0%	\$5,941	8.2%	4.1%	3	2.0%	\$5,941	8.2%	0.8%	
	Moderate	16	10.5%	\$1,506	2.1%	20.4%	16	10.5%	\$1,506	2.1%	8.2%	
	Middle	58	38.2%	\$40,304	55.4%	37.6%	58	38.2%	\$40,304	55.4%	33.2%	
	Upper	75	49.3%	\$24,997	34.4%	37.9%	75	49.3%	\$24,997	34.4%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	152	100.0%	\$72,748	100.0%	100.0%	152	100.0%	\$72,748	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	11	9.1%	\$1,983	19.1%	4.6%	11	9.1%	\$1,983	19.1%	7.3%	
	Moderate	25	20.7%	\$2,562	24.6%	20.8%	25	20.7%	\$2,562	24.6%	23.7%	
	Middle	36	29.8%	\$2,094	20.1%	34.1%	36	29.8%	\$2,094	20.1%	30.1%	
	Upper	49	40.5%	\$3,761	36.2%	40.4%	49	40.5%	\$3,761	36.2%	37.6%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.2%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	1.1%	
	Total	121	100.0%	\$10,400	100.0%	100.0%	121	100.0%	\$10,400	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	\$0	0.0%	20.1%	
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	\$0	0.0%	33.3%	
	Upper	1	100.0%	\$15	100.0%	47.9%	1	100.0%	\$15	100.0%	43.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	3.0%	
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	\$15	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Ft. Worth**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	5	5.7%	\$578	2.3%	21.9%	5	5.7%	\$578	2.3%	1.8%
	Moderate	25	28.4%	\$3,816	15.2%	17.2%	25	28.4%	\$3,816	15.2%	10.1%
	Middle	16	18.2%	\$2,698	10.7%	19.3%	16	18.2%	\$2,698	10.7%	17.4%
	Upper	42	47.7%	\$18,010	71.7%	41.7%	42	47.7%	\$18,010	71.7%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.6%
	Total	88	100.0%	\$25,102	100.0%	100.0%	88	100.0%	\$25,102	100.0%	100.0%
REFINANCE	Low	4	8.2%	\$189	1.8%	21.9%	4	8.2%	\$189	1.8%	1.3%
	Moderate	6	12.2%	\$568	5.3%	17.2%	6	12.2%	\$568	5.3%	5.5%
	Middle	16	32.7%	\$2,013	18.8%	19.3%	16	32.7%	\$2,013	18.8%	11.7%
	Upper	21	42.9%	\$7,718	71.9%	41.7%	21	42.9%	\$7,718	71.9%	54.5%
	Unknown	2	4.1%	\$245	2.3%	0.0%	2	4.1%	\$245	2.3%	27.0%
	Total	49	100.0%	\$10,733	100.0%	100.0%	49	100.0%	\$10,733	100.0%	100.0%
HOME IMPROVEMENT	Low	1	7.7%	\$25	6.0%	21.9%	1	7.7%	\$25	6.0%	1.8%
	Moderate	3	23.1%	\$97	23.3%	17.2%	3	23.1%	\$97	23.3%	6.4%
	Middle	3	23.1%	\$94	22.5%	19.3%	3	23.1%	\$94	22.5%	14.5%
	Upper	6	46.2%	\$201	48.2%	41.7%	6	46.2%	\$201	48.2%	70.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	7.3%
	Total	13	100.0%	\$417	100.0%	100.0%	13	100.0%	\$417	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$36,496	100.0%	0.0%	2	100.0%	\$36,496	100.0%	100.0%
	Total	2	100.0%	\$36,496	100.0%	100.0%	2	100.0%	\$36,496	100.0%	100.0%
HMDA TOTALS	Low	10	6.6%	\$792	1.1%	21.9%	10	6.6%	\$792	1.1%	1.5%
	Moderate	34	22.4%	\$4,481	6.2%	17.2%	34	22.4%	\$4,481	6.2%	7.9%
	Middle	35	23.0%	\$4,805	6.6%	19.3%	35	23.0%	\$4,805	6.6%	14.4%
	Upper	69	45.4%	\$25,929	35.6%	41.7%	69	45.4%	\$25,929	35.6%	50.7%
	Unknown	4	2.6%	\$36,741	50.5%	0.0%	4	2.6%	\$36,741	50.5%	25.4%
	Total	152	100.0%	\$72,748	100.0%	100.0%	152	100.0%	\$72,748	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	88	72.7%	\$4,805	46.2%	91.9%	88	72.7%	\$4,805	46.2%	34.0%
	Over \$1 Million	29	24.0%	\$5,373	51.7%	7.2%	29	24.0%			
	Total Rev. available	117	96.7%	\$10,178	97.9%	99.1%	117	96.7%			
	Rev. Not Known	4	3.3%	\$222	2.1%	0.8%	4	3.3%			
	Total	121	100.0%	\$10,400	100.0%	100.0%	121	100.0%			
	Loan Size										
	\$100,000 or Less	101	83.5%	\$2,736	26.3%		101	83.5%	\$2,736	26.3%	37.7%
	\$100,001 - \$250,000	6	5.0%	\$1,239	11.9%		6	5.0%	\$1,239	11.9%	14.3%
	\$250,001 - \$1 Million	14	11.6%	\$6,425	61.8%		14	11.6%	\$6,425	61.8%	48.0%
	Total	121	100.0%	\$10,400	100.0%		121	100.0%	\$10,400	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	1	100.0%	\$15	100.0%	97.6%	1	100.0%	\$15	100.0%	57.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%			
	Loan Size										
	\$100,000 or Less	1	100.0%	\$15	100.0%		1	100.0%	\$15	100.0%	41.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	12.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	46.2%
	Total	1	100.0%	\$15	100.0%		1	100.0%	\$15	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Ft. Worth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	\$ %	%	Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	1.4%	
	Moderate	8	12.1%	\$1,533	6.8%	18.3%	8	12.1%	\$1,533	6.8%	10.0%	
	Middle	18	27.3%	\$3,547	15.8%	36.0%	18	27.3%	\$3,547	15.8%	30.6%	
	Upper	40	60.6%	\$17,349	77.4%	39.9%	40	60.6%	\$17,349	77.4%	58.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	66	100.0%	\$22,429	100.0%	100.0%	66	100.0%	\$22,429	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	\$0	0.0%	0.7%	
	Moderate	4	16.0%	\$372	5.4%	18.3%	4	16.0%	\$372	5.4%	8.2%	
	Middle	6	24.0%	\$766	11.2%	36.0%	6	24.0%	\$766	11.2%	28.2%	
	Upper	15	60.0%	\$5,697	83.4%	39.9%	15	60.0%	\$5,697	83.4%	62.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	25	100.0%	\$6,835	100.0%	100.0%	25	100.0%	\$6,835	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	4.3%	\$49	4.3%	5.7%	1	4.3%	\$49	4.3%	0.9%	
	Moderate	5	21.7%	\$160	14.1%	18.3%	5	21.7%	\$160	14.1%	10.4%	
	Middle	5	21.7%	\$212	18.7%	36.0%	5	21.7%	\$212	18.7%	25.2%	
	Upper	12	52.2%	\$714	62.9%	39.9%	12	52.2%	\$714	62.9%	63.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	23	100.0%	\$1,135	100.0%	100.0%	23	100.0%	\$1,135	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	\$0	0.0%	15.8%	
	Moderate	0	0.0%	\$0	0.0%	31.5%	0	0.0%	\$0	0.0%	33.9%	
	Middle	0	0.0%	\$0	0.0%	33.2%	0	0.0%	\$0	0.0%	38.8%	
	Upper	0	0.0%	\$0	0.0%	18.3%	0	0.0%	\$0	0.0%	11.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.9%	\$49	0.2%	5.7%	1	0.9%	\$49	0.2%	2.9%	
	Moderate	17	14.9%	\$2,065	6.8%	18.3%	17	14.9%	\$2,065	6.8%	12.4%	
	Middle	29	25.4%	\$4,525	14.9%	36.0%	29	25.4%	\$4,525	14.9%	30.9%	
	Upper	67	58.8%	\$23,760	78.2%	39.9%	67	58.8%	\$23,760	78.2%	53.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	114	100.0%	\$30,399	100.0%	100.0%	114	100.0%	\$30,399	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	10	6.2%	\$811	5.7%	7.0%	10	6.2%	\$811	5.7%	8.0%	
	Moderate	32	19.9%	\$3,517	24.9%	20.0%	32	19.9%	\$3,517	24.9%	24.2%	
	Middle	43	26.7%	\$4,787	33.9%	30.8%	43	26.7%	\$4,787	33.9%	28.7%	
	Upper	76	47.2%	\$5,019	35.5%	42.1%	76	47.2%	\$5,019	35.5%	37.9%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.3%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.9%	
	Total	161	100.0%	\$14,134	100.0%	100.0%	161	100.0%	\$14,134	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	\$0	0.0%	4.2%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	\$0	0.0%	9.5%	
	Middle	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	33.7%	
	Upper	1	100.0%	\$1	100.0%	56.2%	1	100.0%	\$1	100.0%	49.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	3.1%	
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%	\$1	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Ft. Worth**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	3.0%	\$215	1.0%	23.1%	2	3.0%	\$215	1.0%	2.0%
	Moderate	12	18.2%	\$1,727	7.7%	16.3%	12	18.2%	\$1,727	7.7%	9.9%
	Middle	8	12.1%	\$1,472	6.6%	19.3%	8	12.1%	\$1,472	6.6%	19.7%
	Upper	41	62.1%	\$17,913	79.9%	41.3%	41	62.1%	\$17,913	79.9%	53.2%
	Unknown	3	4.5%	\$1,102	4.9%	0.0%	3	4.5%	\$1,102	4.9%	15.2%
	Total	66	100.0%	\$22,429	100.0%	100.0%	66	100.0%	\$22,429	100.0%	100.0%
REFINANCE	Low	1	4.0%	\$80	1.2%	23.1%	1	4.0%	\$80	1.2%	2.0%
	Moderate	4	16.0%	\$374	5.5%	16.3%	4	16.0%	\$374	5.5%	7.4%
	Middle	5	20.0%	\$818	12.0%	19.3%	5	20.0%	\$818	12.0%	16.1%
	Upper	14	56.0%	\$5,528	80.9%	41.3%	14	56.0%	\$5,528	80.9%	52.4%
	Unknown	1	4.0%	\$35	0.5%	0.0%	1	4.0%	\$35	0.5%	22.1%
	Total	25	100.0%	\$6,835	100.0%	100.0%	25	100.0%	\$6,835	100.0%	100.0%
HOME IMPROVEMENT	Low	2	8.7%	\$60	5.3%	23.1%	2	8.7%	\$60	5.3%	3.4%
	Moderate	1	4.3%	\$57	5.0%	16.3%	1	4.3%	\$57	5.0%	8.5%
	Middle	4	17.4%	\$243	21.4%	19.3%	4	17.4%	\$243	21.4%	15.5%
	Upper	15	65.2%	\$595	52.4%	41.3%	15	65.2%	\$595	52.4%	68.9%
	Unknown	1	4.3%	\$180	15.9%	0.0%	1	4.3%	\$180	15.9%	3.7%
	Total	23	100.0%	\$1,135	100.0%	100.0%	23	100.0%	\$1,135	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	4.4%	\$355	1.2%	23.1%	5	4.4%	\$355	1.2%	1.8%
	Moderate	17	14.9%	\$2,158	7.1%	16.3%	17	14.9%	\$2,158	7.1%	8.2%
	Middle	17	14.9%	\$2,533	8.3%	19.3%	17	14.9%	\$2,533	8.3%	16.5%
	Upper	70	61.4%	\$24,036	79.1%	41.3%	70	61.4%	\$24,036	79.1%	47.0%
	Unknown	5	4.4%	\$1,317	4.3%	0.0%	5	4.4%	\$1,317	4.3%	26.5%
	Total	114	100.0%	\$30,399	100.0%	100.0%	114	100.0%	\$30,399	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	103	64.0%	\$6,911	48.9%	91.2%	103	64.0%	\$6,911	48.9%	34.8%
	Over \$1 Million	47	29.2%	\$6,645	47.0%	7.9%	47	29.2%			
	Total Rev. available	150	93.2%	\$13,556	95.9%	99.1%	150	93.2%			
	Rev. Not Known	11	6.8%	\$578	4.1%	0.8%	11	6.8%			
	Total	161	100.0%	\$14,134	100.0%	100.0%	161	100.0%			
	Loan Size										
	\$100,000 or Less	142	88.2%	\$4,779	33.8%		142	88.2%	\$4,779	33.8%	35.6%
	\$100,001 - \$250,000	5	3.1%	\$994	7.0%		5	3.1%	\$994	7.0%	16.0%
	\$250,001 - \$1 Million	14	8.7%	\$8,361	59.2%		14	8.7%	\$8,361	59.2%	48.4%
	Total	161	100.0%	\$14,134	100.0%		161	100.0%	\$14,134	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	1	100.0%	\$1	100.0%	97.1%	1	100.0%	\$1	100.0%	69.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%			
	Loan Size										
	\$100,000 or Less	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	39.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	22.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	38.6%
	Total	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Longview

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units		%	Count		Dollar		%	Agg
		Count	Dollar				Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	0	0.0%	\$0	0.0%	20.4%	0	0.0%	\$0	0.0%	8.7%	
	Middle	3	75.0%	\$405	73.0%	44.3%	3	75.0%	\$405	73.0%	44.8%	
	Upper	1	25.0%	\$150	27.0%	33.5%	1	25.0%	\$150	27.0%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$555	100.0%	100.0%	4	100.0%	\$555	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	7	21.2%	\$317	12.1%	20.4%	7	21.2%	\$317	12.1%	7.8%	
	Middle	8	24.2%	\$952	36.4%	44.3%	8	24.2%	\$952	36.4%	40.5%	
	Upper	18	54.5%	\$1,345	51.5%	33.5%	18	54.5%	\$1,345	51.5%	51.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	33	100.0%	\$2,614	100.0%	100.0%	33	100.0%	\$2,614	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	6	35.3%	\$68	24.9%	20.4%	6	35.3%	\$68	24.9%	13.5%	
	Middle	3	17.6%	\$35	12.8%	44.3%	3	17.6%	\$35	12.8%	46.2%	
	Upper	8	47.1%	\$170	62.3%	33.5%	8	47.1%	\$170	62.3%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$273	100.0%	100.0%	17	100.0%	\$273	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	26.7%	0	0.0%	\$0	0.0%	13.2%	
	Middle	0	0.0%	\$0	0.0%	49.2%	0	0.0%	\$0	0.0%	86.8%	
	Upper	0	0.0%	\$0	0.0%	22.7%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	13	24.1%	\$385	11.2%	20.4%	13	24.1%	\$385	11.2%	8.9%	
	Middle	14	25.9%	\$1,392	40.4%	44.3%	14	25.9%	\$1,392	40.4%	45.9%	
	Upper	27	50.0%	\$1,665	48.4%	33.5%	27	50.0%	\$1,665	48.4%	45.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	54	100.0%	\$3,442	100.0%	100.0%	54	100.0%	\$3,442	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	1	5.0%	\$48	3.1%	0.8%	1	5.0%	\$48	3.1%	0.2%	
	Moderate	5	25.0%	\$904	58.1%	31.1%	5	25.0%	\$904	58.1%	34.6%	
	Middle	6	30.0%	\$185	11.9%	39.3%	6	30.0%	\$185	11.9%	34.6%	
	Upper	8	40.0%	\$419	26.9%	28.6%	8	40.0%	\$419	26.9%	29.3%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.4%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.8%	
	Total	20	100.0%	\$1,556	100.0%	100.0%	20	100.0%	\$1,556	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	12.1%	0	0.0%	\$0	0.0%	2.9%	
	Middle	0	0.0%	\$0	0.0%	57.6%	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	\$0	0.0%	76.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Longview**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		2016					2016						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	%	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%				%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	2.3%	\$0	0.0%	1.1%	
	Moderate	1	25.0%	\$75	13.5%	17.8%	1	25.0%	13.3%	\$75	13.5%	9.0%	
	Middle	2	50.0%	\$328	59.1%	19.1%	2	50.0%	21.8%	\$328	59.1%	19.3%	
	Upper	1	25.0%	\$152	27.4%	40.9%	1	25.0%	38.5%	\$152	27.4%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.0%	\$0	0.0%	20.3%	
	Total	4	100.0%	\$555	100.0%	100.0%	4	100.0%	100.0%	\$555	100.0%	100.0%	
REFINANCE	Low	8	24.2%	\$261	10.0%	22.2%	8	24.2%	3.5%	\$261	10.0%	1.4%	
	Moderate	4	12.1%	\$188	7.2%	17.8%	4	12.1%	9.2%	\$188	7.2%	5.8%	
	Middle	7	21.2%	\$689	26.4%	19.1%	7	21.2%	16.4%	\$689	26.4%	12.9%	
	Upper	14	42.4%	\$1,476	56.5%	40.9%	14	42.4%	39.7%	\$1,476	56.5%	45.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.2%	\$0	0.0%	34.7%	
	Total	33	100.0%	\$2,614	100.0%	100.0%	33	100.0%	100.0%	\$2,614	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	17.6%	\$41	15.0%	22.2%	3	17.6%	5.7%	\$41	15.0%	2.1%	
	Moderate	4	23.5%	\$17	6.2%	17.8%	4	23.5%	9.5%	\$17	6.2%	4.8%	
	Middle	4	23.5%	\$110	40.3%	19.1%	4	23.5%	20.3%	\$110	40.3%	18.6%	
	Upper	6	35.3%	\$105	38.5%	40.9%	6	35.3%	53.2%	\$105	38.5%	57.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.4%	\$0	0.0%	17.2%	
	Total	17	100.0%	\$273	100.0%	100.0%	17	100.0%	100.0%	\$273	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	20.4%	\$302	8.8%	22.2%	11	20.4%	2.9%	\$302	8.8%	1.2%	
	Moderate	9	16.7%	\$280	8.1%	17.8%	9	16.7%	11.9%	\$280	8.1%	7.6%	
	Middle	13	24.1%	\$1,127	32.7%	19.1%	13	24.1%	20.1%	\$1,127	32.7%	16.6%	
	Upper	21	38.9%	\$1,733	50.3%	40.9%	21	38.9%	39.6%	\$1,733	50.3%	46.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.6%	\$0	0.0%	28.2%	
	Total	54	100.0%	\$3,442	100.0%	100.0%	54	100.0%	100.0%	\$3,442	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	20	100.0%	\$1,556	100.0%	89.0%	20	100.0%	43.8%	\$1,556	100.0%	45.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	10.2%	0	0.0%				
		Total Rev. available	20	100.0%	\$1,556	100.0%	99.2%	20	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	20	100.0%	\$1,556	100.0%	100.0%	20	100.0%					
	Loan Size	\$100,000 or Less	17	85.0%	\$384	24.7%		17	85.0%	86.0%	\$384	24.7%	25.9%
		\$100,001 - \$250,000	2	10.0%	\$368	23.7%		2	10.0%	7.4%	\$368	23.7%	21.3%
		\$250,001 - \$1 Million	1	5.0%	\$804	51.7%		1	5.0%	6.6%	\$804	51.7%	52.7%
		Total	20	100.0%	\$1,556	100.0%		20	100.0%	100.0%	\$1,556	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	75.0%	\$0	0.0%	67.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.9%	\$0	0.0%	47.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	17.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	34.6%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Longview

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	\$ %	%	Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	14.3%	\$141	10.7%	1.4%	1	14.3%	\$141	10.7%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	12.4%	0	0.0%	\$0	0.0%	3.3%	
	Middle	5	71.4%	\$1,018	77.5%	57.9%	5	71.4%	\$1,018	77.5%	58.7%	
	Upper	1	14.3%	\$155	11.8%	28.3%	1	14.3%	\$155	11.8%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,314	100.0%	100.0%	7	100.0%	\$1,314	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	3	25.0%	\$98	13.2%	12.4%	3	25.0%	\$98	13.2%	4.9%	
	Middle	7	58.3%	\$516	69.7%	57.9%	7	58.3%	\$516	69.7%	55.4%	
	Upper	2	16.7%	\$126	17.0%	28.3%	2	16.7%	\$126	17.0%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	12	100.0%	\$740	100.0%	100.0%	12	100.0%	\$740	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	\$0	0.0%	0.3%	
	Moderate	3	15.0%	\$188	22.0%	12.4%	3	15.0%	\$188	22.0%	12.2%	
	Middle	14	70.0%	\$537	62.7%	57.9%	14	70.0%	\$537	62.7%	64.9%	
	Upper	3	15.0%	\$131	15.3%	28.3%	3	15.0%	\$131	15.3%	22.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$856	100.0%	100.0%	20	100.0%	\$856	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	3.9%	
	Moderate	0	0.0%	\$0	0.0%	9.5%	0	0.0%	\$0	0.0%	9.2%	
	Middle	0	0.0%	\$0	0.0%	47.6%	0	0.0%	\$0	0.0%	74.5%	
	Upper	0	0.0%	\$0	0.0%	33.7%	0	0.0%	\$0	0.0%	12.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.6%	\$141	4.8%	1.4%	1	2.6%	\$141	4.8%	1.2%	
	Moderate	6	15.4%	\$286	9.8%	12.4%	6	15.4%	\$286	9.8%	4.5%	
	Middle	26	66.7%	\$2,071	71.2%	57.9%	26	66.7%	\$2,071	71.2%	60.1%	
	Upper	6	15.4%	\$412	14.2%	28.3%	6	15.4%	\$412	14.2%	34.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	39	100.0%	\$2,910	100.0%	100.0%	39	100.0%	\$2,910	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	5	26.3%	\$239	8.2%	9.3%	5	26.3%	\$239	8.2%	10.1%	
	Moderate	3	15.8%	\$111	3.8%	11.2%	3	15.8%	\$111	3.8%	6.8%	
	Middle	5	26.3%	\$1,253	43.1%	52.7%	5	26.3%	\$1,253	43.1%	55.6%	
	Upper	6	31.6%	\$1,301	44.8%	26.6%	6	31.6%	\$1,301	44.8%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.4%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.6%	
	Total	19	100.0%	\$2,904	100.0%	100.0%	19	100.0%	\$2,904	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	3.6%	0	0.0%	\$0	0.0%	2.4%	
	Middle	0	0.0%	\$0	0.0%	69.6%	0	0.0%	\$0	0.0%	65.5%	
	Upper	1	100.0%	\$1	100.0%	23.2%	1	100.0%	\$1	100.0%	31.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%	\$1	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Longview**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Families by Family Income			Count		Dollar			
		Count	Dollar				Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	1.8%	
	Moderate	1	14.3%	\$130	9.9%	15.6%	1	14.3%	\$130	9.9%	12.6%	
	Middle	2	28.6%	\$313	23.8%	19.1%	2	28.6%	\$313	23.8%	20.5%	
	Upper	4	57.1%	\$871	66.3%	41.8%	4	57.1%	\$871	66.3%	46.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.4%	
	Total	7	100.0%	\$1,314	100.0%	100.0%	7	100.0%	\$1,314	100.0%	100.0%	
REFINANCE	Low	5	41.7%	\$148	20.0%	23.5%	5	41.7%	\$148	20.0%	2.2%	
	Moderate	2	16.7%	\$144	19.5%	15.6%	2	16.7%	\$144	19.5%	8.0%	
	Middle	3	25.0%	\$318	43.0%	19.1%	3	25.0%	\$318	43.0%	14.9%	
	Upper	2	16.7%	\$130	17.6%	41.8%	2	16.7%	\$130	17.6%	46.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.5%	
	Total	12	100.0%	\$740	100.0%	100.0%	12	100.0%	\$740	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	15.0%	\$11	1.3%	23.5%	3	15.0%	\$11	1.3%	1.8%	
	Moderate	5	25.0%	\$112	13.1%	15.6%	5	25.0%	\$112	13.1%	9.4%	
	Middle	6	30.0%	\$320	37.4%	19.1%	6	30.0%	\$320	37.4%	11.5%	
	Upper	6	30.0%	\$413	48.2%	41.8%	6	30.0%	\$413	48.2%	59.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	17.9%	
	Total	20	100.0%	\$856	100.0%	100.0%	20	100.0%	\$856	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	20.5%	\$159	5.5%	23.5%	8	20.5%	\$159	5.5%	1.7%	
	Moderate	8	20.5%	\$386	13.3%	15.6%	8	20.5%	\$386	13.3%	10.1%	
	Middle	11	28.2%	\$951	32.7%	19.1%	11	28.2%	\$951	32.7%	16.8%	
	Upper	12	30.8%	\$1,414	48.6%	41.8%	12	30.8%	\$1,414	48.6%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	30.3%	
	Total	39	100.0%	\$2,910	100.0%	100.0%	39	100.0%	\$2,910	100.0%	100.0%	
Small Business	Total Businesses											
	Revenue											
	\$1 Million or Less	15	78.9%	\$684	23.6%	88.2%	15	78.9%	\$684	23.6%	47.8%	
	Over \$1 Million	4	21.1%	\$2,220	76.4%	11.1%	4	21.1%				
	Total Rev. available	19	100.0%	\$2,904	100.0%	99.3%	19	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	19	100.0%	\$2,904	100.0%	100.0%	19	100.0%				
	Loan Size											
	\$100,000 or Less	15	78.9%	\$504	17.4%		15	78.9%	\$504	17.4%	26.5%	
	\$100,001 - \$250,000	2	10.5%	\$400	13.8%		2	10.5%	\$400	13.8%	19.8%	
	\$250,001 - \$1 Million	2	10.5%	\$2,000	68.9%		2	10.5%	\$2,000	68.9%	53.7%	
	Total	19	100.0%	\$2,904	100.0%		19	100.0%	\$2,904	100.0%	100.0%	
Small Farm	Total Farms											
	Revenue											
	\$1 Million or Less	1	100.0%	\$1	100.0%	96.6%	1	100.0%	\$1	100.0%	88.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	3.4%	0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$1	100.0%	100.0%	1	100.0%				
	Loan Size											
	\$100,000 or Less	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	44.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	43.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	13.0%	
	Total	1	100.0%	\$1	100.0%		1	100.0%	\$1	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.9%	
	Moderate	8	25.8%	\$783	21.5%	15.0%	8	25.8%	\$783	21.5%	6.2%	
	Middle	10	32.3%	\$1,055	29.0%	54.7%	10	32.3%	\$1,055	29.0%	51.5%	
	Upper	13	41.9%	\$1,798	49.4%	28.0%	13	41.9%	\$1,798	49.4%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$3,636	100.0%	100.0%	31	100.0%	\$3,636	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	1.3%	
	Moderate	8	12.9%	\$449	8.2%	15.0%	8	12.9%	\$449	8.2%	8.5%	
	Middle	33	53.2%	\$2,958	54.2%	54.7%	33	53.2%	\$2,958	54.2%	49.4%	
	Upper	21	33.9%	\$2,046	37.5%	28.0%	21	33.9%	\$2,046	37.5%	40.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	62	100.0%	\$5,453	100.0%	100.0%	62	100.0%	\$5,453	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.2%	\$3	0.4%	2.3%	1	2.2%	\$3	0.4%	1.9%	
	Moderate	11	24.4%	\$121	15.6%	15.0%	11	24.4%	\$121	15.6%	7.9%	
	Middle	20	44.4%	\$298	38.4%	54.7%	20	44.4%	\$298	38.4%	56.2%	
	Upper	13	28.9%	\$354	45.6%	28.0%	13	28.9%	\$354	45.6%	33.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	45	100.0%	\$776	100.0%	100.0%	45	100.0%	\$776	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	\$0	0.0%	19.2%	
	Moderate	0	0.0%	\$0	0.0%	23.5%	0	0.0%	\$0	0.0%	46.4%	
	Middle	0	0.0%	\$0	0.0%	42.8%	0	0.0%	\$0	0.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	28.6%	0	0.0%	\$0	0.0%	10.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.7%	\$3	0.0%	2.3%	1	0.7%	\$3	0.0%	1.9%	
	Moderate	27	19.6%	\$1,353	13.7%	15.0%	27	19.6%	\$1,353	13.7%	8.7%	
	Middle	63	45.7%	\$4,311	43.7%	54.7%	63	45.7%	\$4,311	43.7%	49.8%	
	Upper	47	34.1%	\$4,198	42.6%	28.0%	47	34.1%	\$4,198	42.6%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	138	100.0%	\$9,865	100.0%	100.0%	138	100.0%	\$9,865	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	\$0	0.0%	2.3%	
	Moderate	20	44.4%	\$1,111	27.3%	21.7%	20	44.4%	\$1,111	27.3%	17.8%	
	Middle	15	33.3%	\$1,885	46.3%	50.6%	15	33.3%	\$1,885	46.3%	52.5%	
	Upper	10	22.2%	\$1,073	26.4%	23.1%	10	22.2%	\$1,073	26.4%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.7%	
	Total	45	100.0%	\$4,069	100.0%	100.0%	45	100.0%	\$4,069	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	0	0.0%	\$0	0.0%	6.1%	0	0.0%	\$0	0.0%	3.5%	
	Middle	2	50.0%	\$70	23.5%	66.5%	2	50.0%	\$70	23.5%	68.8%	
	Upper	2	50.0%	\$228	76.5%	26.2%	2	50.0%	\$228	76.5%	27.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$298	100.0%	100.0%	4	100.0%	\$298	100.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	1.3%
	Moderate	5	16.1%	\$436	12.0%	18.2%	5	16.1%	\$436	12.0%	7.5%
	Middle	15	48.4%	\$1,549	42.6%	18.5%	15	48.4%	\$1,549	42.6%	16.9%
	Upper	9	29.0%	\$1,394	38.3%	41.2%	9	29.0%	\$1,394	38.3%	60.3%
	Unknown	2	6.5%	\$257	7.1%	0.0%	2	6.5%	\$257	7.1%	14.0%
	Total	31	100.0%	\$3,636	100.0%	100.0%	31	100.0%	\$3,636	100.0%	100.0%
REFINANCE	Low	3	4.8%	\$61	1.1%	22.1%	3	4.8%	\$61	1.1%	1.4%
	Moderate	8	12.9%	\$415	7.6%	18.2%	8	12.9%	\$415	7.6%	4.4%
	Middle	16	25.8%	\$1,131	20.7%	18.5%	16	25.8%	\$1,131	20.7%	12.0%
	Upper	32	51.6%	\$3,642	66.8%	41.2%	32	51.6%	\$3,642	66.8%	57.0%
	Unknown	3	4.8%	\$204	3.7%	0.0%	3	4.8%	\$204	3.7%	25.2%
	Total	62	100.0%	\$5,453	100.0%	100.0%	62	100.0%	\$5,453	100.0%	100.0%
HOME IMPROVEMENT	Low	7	15.6%	\$111	14.3%	22.1%	7	15.6%	\$111	14.3%	2.0%
	Moderate	5	11.1%	\$24	3.1%	18.2%	5	11.1%	\$24	3.1%	4.4%
	Middle	13	28.9%	\$119	15.3%	18.5%	13	28.9%	\$119	15.3%	10.5%
	Upper	20	44.4%	\$522	67.3%	41.2%	20	44.4%	\$522	67.3%	78.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	4.8%
	Total	45	100.0%	\$776	100.0%	100.0%	45	100.0%	\$776	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	7.2%	\$172	1.7%	22.1%	10	7.2%	\$172	1.7%	1.3%
	Moderate	18	13.0%	\$875	8.9%	18.2%	18	13.0%	\$875	8.9%	6.2%
	Middle	44	31.9%	\$2,799	28.4%	18.5%	44	31.9%	\$2,799	28.4%	14.7%
	Upper	61	44.2%	\$5,558	56.3%	41.2%	61	44.2%	\$5,558	56.3%	57.3%
	Unknown	5	3.6%	\$461	4.7%	0.0%	5	3.6%	\$461	4.7%	20.5%
	Total	138	100.0%	\$9,865	100.0%	100.0%	138	100.0%	\$9,865	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	33	73.3%	\$999	24.6%	91.7%	33	73.3%	\$999	24.6%	48.4%
	Over \$1 Million	11	24.4%	\$3,035	74.6%	7.2%	11	24.4%			
	Total Rev. available	44	97.7%	\$4,034	99.2%	98.9%	44	97.7%			
	Rev. Not Known	1	2.2%	\$35	0.9%	1.1%	1	2.2%			
	Total	45	100.0%	\$4,069	100.0%	100.0%	45	100.0%			
	Loan Size										
	\$100,000 or Less	39	86.7%	\$1,133	27.8%		39	86.7%	\$1,133	27.8%	38.5%
	\$100,001 - \$250,000	2	4.4%	\$286	7.0%		2	4.4%	\$286	7.0%	17.7%
	\$250,001 - \$1 Million	4	8.9%	\$2,650	65.1%		4	8.9%	\$2,650	65.1%	43.8%
	Total	45	100.0%	\$4,069	100.0%		45	100.0%	\$4,069	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	4	100.0%	\$298	100.0%	97.4%	4	100.0%	\$298	100.0%	85.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	4	100.0%	\$298	100.0%	100.0%	4	100.0%			
	Loan Size										
	\$100,000 or Less	2	50.0%	\$70	23.5%		2	50.0%	\$70	23.5%	55.3%
	\$100,001 - \$250,000	2	50.0%	\$228	76.5%		2	50.0%	\$228	76.5%	31.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	12.8%
	Total	4	100.0%	\$298	100.0%		4	100.0%	\$298	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	\$ %	%	Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	8	18.6%	\$746	11.5%	14.0%	8	18.6%	\$746	11.5%	9.3%	
	Middle	28	65.1%	\$4,121	63.7%	70.6%	28	65.1%	\$4,121	63.7%	69.0%	
	Upper	7	16.3%	\$1,602	24.8%	14.3%	7	16.3%	\$1,602	24.8%	21.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	43	100.0%	\$6,469	100.0%	100.0%	43	100.0%	\$6,469	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	8	21.1%	\$465	13.8%	14.0%	8	21.1%	\$465	13.8%	6.5%	
	Middle	23	60.5%	\$2,032	60.5%	70.6%	23	60.5%	\$2,032	60.5%	72.6%	
	Upper	7	18.4%	\$862	25.7%	14.3%	7	18.4%	\$862	25.7%	19.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%	
	Total	38	100.0%	\$3,359	100.0%	100.0%	38	100.0%	\$3,359	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	15	34.9%	\$286	30.7%	14.0%	15	34.9%	\$286	30.7%	26.3%	
	Middle	24	55.8%	\$610	65.4%	70.6%	24	55.8%	\$610	65.4%	57.1%	
	Upper	4	9.3%	\$37	4.0%	14.3%	4	9.3%	\$37	4.0%	16.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	43	100.0%	\$933	100.0%	100.0%	43	100.0%	\$933	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	39.4%	0	0.0%	\$0	0.0%	83.3%	
	Middle	0	0.0%	\$0	0.0%	35.8%	0	0.0%	\$0	0.0%	14.5%	
	Upper	0	0.0%	\$0	0.0%	24.0%	0	0.0%	\$0	0.0%	2.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	31	25.0%	\$1,497	13.9%	14.0%	31	25.0%	\$1,497	13.9%	10.1%	
	Middle	75	60.5%	\$6,763	62.8%	70.6%	75	60.5%	\$6,763	62.8%	68.8%	
	Upper	18	14.5%	\$2,501	23.2%	14.3%	18	14.5%	\$2,501	23.2%	20.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Total	124	100.0%	\$10,761	100.0%	100.0%	124	100.0%	\$10,761	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	\$0	0.0%	1.1%	
	Moderate	15	37.5%	\$353	8.7%	27.2%	15	37.5%	\$353	8.7%	23.7%	
	Middle	18	45.0%	\$2,880	70.6%	57.4%	18	45.0%	\$2,880	70.6%	62.2%	
	Upper	7	17.5%	\$844	20.7%	13.4%	7	17.5%	\$844	20.7%	12.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.5%	
	Total	40	100.0%	\$4,077	100.0%	100.0%	40	100.0%	\$4,077	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	6.6%	0	0.0%	\$0	0.0%	6.4%	
	Middle	0	0.0%	\$0	0.0%	62.6%	0	0.0%	\$0	0.0%	62.3%	
	Upper	1	100.0%	\$50	100.0%	30.0%	1	100.0%	\$50	100.0%	31.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.1%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	\$50	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TX Nacogdoches-Angelina-Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	3	7.0%	\$253	3.9%	22.6%	3	7.0%	\$253	3.9%	1.2%
	Moderate	10	23.3%	\$1,074	16.6%	17.8%	10	23.3%	\$1,074	16.6%	7.6%
	Middle	10	23.3%	\$1,429	22.1%	19.7%	10	23.3%	\$1,429	22.1%	18.1%
	Upper	20	46.5%	\$3,713	57.4%	39.9%	20	46.5%	\$3,713	57.4%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	14.6%
	Total	43	100.0%	\$6,469	100.0%	100.0%	43	100.0%	\$6,469	100.0%	100.0%
REFINANCE	Low	1	2.6%	\$78	2.3%	22.6%	1	2.6%	\$78	2.3%	1.9%
	Moderate	7	18.4%	\$308	9.2%	17.8%	7	18.4%	\$308	9.2%	5.6%
	Middle	8	21.1%	\$635	18.9%	19.7%	8	21.1%	\$635	18.9%	13.9%
	Upper	22	57.9%	\$2,338	69.6%	39.9%	22	57.9%	\$2,338	69.6%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.0%
	Total	38	100.0%	\$3,359	100.0%	100.0%	38	100.0%	\$3,359	100.0%	100.0%
HOME IMPROVEMENT	Low	9	20.9%	\$119	12.8%	22.6%	9	20.9%	\$119	12.8%	3.2%
	Moderate	4	9.3%	\$99	10.6%	17.8%	4	9.3%	\$99	10.6%	4.1%
	Middle	13	30.2%	\$262	28.1%	19.7%	13	30.2%	\$262	28.1%	6.7%
	Upper	17	39.5%	\$453	48.6%	39.9%	17	39.5%	\$453	48.6%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.4%
	Total	43	100.0%	\$933	100.0%	100.0%	43	100.0%	\$933	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	10.5%	\$450	4.2%	22.6%	13	10.5%	\$450	4.2%	1.4%
	Moderate	21	16.9%	\$1,481	13.8%	17.8%	21	16.9%	\$1,481	13.8%	7.0%
	Middle	31	25.0%	\$2,326	21.6%	19.7%	31	25.0%	\$2,326	21.6%	16.6%
	Upper	59	47.6%	\$6,504	60.4%	39.9%	59	47.6%	\$6,504	60.4%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.9%
	Total	124	100.0%	\$10,761	100.0%	100.0%	124	100.0%	\$10,761	100.0%	100.0%
Small Business	Total Businesses										
	Revenue	\$1 Million or Less	30	75.0%	\$1,300	31.9%	90.6%	30	75.0%	45.9%	\$1,300 31.9% 48.6%
		Over \$1 Million	10	25.0%	\$2,777	68.1%	8.1%	10	25.0%		
		Total Rev. available	40	100.0%	\$4,077	100.0%	98.7%	40	100.0%		
		Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%		
		Total	40	100.0%	\$4,077	100.0%	100.0%	40	100.0%		
	Loan Size	\$100,000 or Less	32	80.0%	\$1,136	27.9%		32	80.0%	92.1%	\$1,136 27.9% 37.8%
		\$100,001 - \$250,000	5	12.5%	\$834	20.5%		5	12.5%	4.3%	\$834 20.5% 18.6%
		\$250,001 - \$1 Million	3	7.5%	\$2,107	51.7%		3	7.5%	3.5%	\$2,107 51.7% 43.7%
		Total	40	100.0%	\$4,077	100.0%		40	100.0%	100.0%	\$4,077 100.0% 100.0%
Small Farm	Total Farms										
	Revenue	\$1 Million or Less	1	100.0%	\$50	100.0%	97.0%	1	100.0%	85.1%	\$50 100.0% 87.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.0%	0	0.0%		
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%		
		Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%		
	Loan Size	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	91.0%	\$50 100.0% 54.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0 0.0% 27.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0 0.0% 17.8%
		Total	1	100.0%	\$50	100.0%		1	100.0%	100.0%	\$50 100.0% 100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Tyler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2016					2016					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.2%	
	Moderate	0	0.0%	\$0	0.0%	21.7%	0	0.0%	\$0	0.0%	6.9%	
	Middle	10	50.0%	\$2,668	49.7%	42.2%	10	50.0%	\$2,668	49.7%	41.5%	
	Upper	10	50.0%	\$2,696	50.3%	34.9%	10	50.0%	\$2,696	50.3%	51.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$5,364	100.0%	100.0%	20	100.0%	\$5,364	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	12	27.9%	\$878	19.6%	21.7%	12	27.9%	\$878	19.6%	6.3%	
	Middle	10	23.3%	\$1,642	36.7%	42.2%	10	23.3%	\$1,642	36.7%	39.9%	
	Upper	21	48.8%	\$1,959	43.7%	34.9%	21	48.8%	\$1,959	43.7%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	43	100.0%	\$4,479	100.0%	100.0%	43	100.0%	\$4,479	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	2.9%	\$20	2.7%	1.2%	1	2.9%	\$20	2.7%	1.9%	
	Moderate	8	23.5%	\$136	18.4%	21.7%	8	23.5%	\$136	18.4%	10.6%	
	Middle	17	50.0%	\$440	59.4%	42.2%	17	50.0%	\$440	59.4%	49.3%	
	Upper	8	23.5%	\$145	19.6%	34.9%	8	23.5%	\$145	19.6%	38.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	34	100.0%	\$741	100.0%	100.0%	34	100.0%	\$741	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	8.8%	0	0.0%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	24.0%	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	\$0	0.0%	80.5%	
	Upper	0	0.0%	\$0	0.0%	29.7%	0	0.0%	\$0	0.0%	0.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.0%	\$20	0.2%	1.2%	1	1.0%	\$20	0.2%	0.4%	
	Moderate	20	20.6%	\$1,014	9.6%	21.7%	20	20.6%	\$1,014	9.6%	7.3%	
	Middle	37	38.1%	\$4,750	44.9%	42.2%	37	38.1%	\$4,750	44.9%	42.9%	
	Upper	39	40.2%	\$4,800	45.4%	34.9%	39	40.2%	\$4,800	45.4%	49.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	97	100.0%	\$10,584	100.0%	100.0%	97	100.0%	\$10,584	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	2	4.5%	\$725	24.7%	6.7%	2	4.5%	\$725	24.7%	7.0%	
	Moderate	14	31.8%	\$999	34.0%	19.3%	14	31.8%	\$999	34.0%	16.2%	
	Middle	9	20.5%	\$223	7.6%	36.0%	9	20.5%	\$223	7.6%	33.3%	
	Upper	19	43.2%	\$994	33.8%	37.8%	19	43.2%	\$994	33.8%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.5%	
	Total	44	100.0%	\$2,941	100.0%	100.0%	44	100.0%	\$2,941	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	\$0	0.0%	15.7%	
	Middle	0	0.0%	\$0	0.0%	52.0%	0	0.0%	\$0	0.0%	59.0%	
	Upper	0	0.0%	\$0	0.0%	32.5%	0	0.0%	\$0	0.0%	24.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.4%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases
2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

**Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending
by Revenue & Loan Size
Assessment Area: TX Tyler**

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2016					2016				
		Bank		Families by Family Income			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	%		#	%	\$ (000s)	%	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	2.1%
	Moderate	2	10.0%	\$256	4.8%	17.2%	2	10.0%	\$256	4.8%	11.0%
	Middle	4	20.0%	\$894	16.7%	19.5%	4	20.0%	\$894	16.7%	17.2%
	Upper	14	70.0%	\$4,214	78.6%	41.7%	14	70.0%	\$4,214	78.6%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	18.2%
	Total	20	100.0%	\$5,364	100.0%	100.0%	20	100.0%	\$5,364	100.0%	100.0%
REFINANCE	Low	3	7.0%	\$194	4.3%	21.6%	3	7.0%	\$194	4.3%	2.1%
	Moderate	12	27.9%	\$822	18.4%	17.2%	12	27.9%	\$822	18.4%	6.5%
	Middle	13	30.2%	\$1,139	25.4%	19.5%	13	30.2%	\$1,139	25.4%	11.1%
	Upper	13	30.2%	\$2,127	47.5%	41.7%	13	30.2%	\$2,127	47.5%	52.4%
	Unknown	2	4.7%	\$197	4.4%	0.0%	2	4.7%	\$197	4.4%	27.8%
	Total	43	100.0%	\$4,479	100.0%	100.0%	43	100.0%	\$4,479	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.9%	\$17	2.3%	21.6%	2	5.9%	\$17	2.3%	2.5%
	Moderate	13	38.2%	\$204	27.5%	17.2%	13	38.2%	\$204	27.5%	10.6%
	Middle	7	20.6%	\$164	22.1%	19.5%	7	20.6%	\$164	22.1%	17.7%
	Upper	11	32.4%	\$334	45.1%	41.7%	11	32.4%	\$334	45.1%	64.9%
	Unknown	1	2.9%	\$22	3.0%	0.0%	1	2.9%	\$22	3.0%	4.3%
	Total	34	100.0%	\$741	100.0%	100.0%	34	100.0%	\$741	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	5.2%	\$211	2.0%	21.6%	5	5.2%	\$211	2.0%	2.0%
	Moderate	27	27.8%	\$1,282	12.1%	17.2%	27	27.8%	\$1,282	12.1%	9.4%
	Middle	24	24.7%	\$2,197	20.8%	19.5%	24	24.7%	\$2,197	20.8%	15.0%
	Upper	38	39.2%	\$6,675	63.1%	41.7%	38	39.2%	\$6,675	63.1%	50.1%
	Unknown	3	3.1%	\$219	2.1%	0.0%	3	3.1%	\$219	2.1%	23.5%
	Total	97	100.0%	\$10,584	100.0%	100.0%	97	100.0%	\$10,584	100.0%	100.0%
Small Business	Total Businesses										
	Revenue										
	\$1 Million or Less	32	72.7%	\$1,023	34.8%	91.1%	32	72.7%	\$1,023	34.8%	43.2%
	Over \$1 Million	11	25.0%	\$1,881	64.0%	8.0%	11	25.0%			
	Total Rev. available	43	97.7%	\$2,904	98.8%	99.1%	43	97.7%			
	Rev. Not Known	1	2.3%	\$37	1.3%	0.9%	1	2.3%			
	Total	44	100.0%	\$2,941	100.0%	100.0%	44	100.0%			
	Loan Size										
	\$100,000 or Less	37	84.1%	\$1,065	36.2%		37	84.1%	\$1,065	36.2%	30.5%
	\$100,001 - \$250,000	5	11.4%	\$876	29.8%		5	11.4%	\$876	29.8%	20.1%
	\$250,001 - \$1 Million	2	4.5%	\$1,000	34.0%		2	4.5%	\$1,000	34.0%	49.4%
	Total	44	100.0%	\$2,941	100.0%		44	100.0%	\$2,941	100.0%	100.0%
Small Farm	Total Farms										
	Revenue										
	\$1 Million or Less	0	0.0%	\$0	0.0%	94.3%	0	0.0%	\$0	0.0%	64.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	5.7%	0	0.0%			
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%			
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%			
	Loan Size										
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	52.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	18.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	28.6%
	Total	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2016 FFIEC Census Data, 2016 D&B Info, and 2010 ACS Data

APPENDIX G (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TX Tyler

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		2017					2017					
		Bank		Owner Occupied Units			Count		Dollar			
		Count		Dollar	%		Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	3	16.7%	\$895	18.4%	19.9%	3	16.7%	\$895	18.4%	6.5%	
	Middle	4	22.2%	\$1,115	22.9%	40.9%	4	22.2%	\$1,115	22.9%	36.6%	
	Upper	11	61.1%	\$2,856	58.7%	38.3%	11	61.1%	\$2,856	58.7%	56.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$4,866	100.0%	100.0%	18	100.0%	\$4,866	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	0.1%	
	Moderate	11	35.5%	\$938	30.6%	19.9%	11	35.5%	\$938	30.6%	8.9%	
	Middle	9	29.0%	\$992	32.4%	40.9%	9	29.0%	\$992	32.4%	35.2%	
	Upper	11	35.5%	\$1,134	37.0%	38.3%	11	35.5%	\$1,134	37.0%	55.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	31	100.0%	\$3,064	100.0%	100.0%	31	100.0%	\$3,064	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	3.3%	\$7	0.8%	0.9%	1	3.3%	\$7	0.8%	0.0%	
	Moderate	14	46.7%	\$286	33.6%	19.9%	14	46.7%	\$286	33.6%	9.5%	
	Middle	10	33.3%	\$310	36.5%	40.9%	10	33.3%	\$310	36.5%	45.6%	
	Upper	5	16.7%	\$247	29.1%	38.3%	5	16.7%	\$247	29.1%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	30	100.0%	\$850	100.0%	100.0%	30	100.0%	\$850	100.0%	100.0%	
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	2.0%	
	Moderate	0	0.0%	\$0	0.0%	25.9%	0	0.0%	\$0	0.0%	14.6%	
	Middle	0	0.0%	\$0	0.0%	44.5%	0	0.0%	\$0	0.0%	26.9%	
	Upper	0	0.0%	\$0	0.0%	26.8%	0	0.0%	\$0	0.0%	56.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.3%	\$7	0.1%	0.9%	1	1.3%	\$7	0.1%	0.5%	
	Moderate	28	35.4%	\$2,119	24.1%	19.9%	28	35.4%	\$2,119	24.1%	7.7%	
	Middle	23	29.1%	\$2,417	27.5%	40.9%	23	29.1%	\$2,417	27.5%	35.8%	
	Upper	27	34.2%	\$4,237	48.3%	38.3%	27	34.2%	\$4,237	48.3%	56.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Total	79	100.0%	\$8,780	100.0%	100.0%	79	100.0%	\$8,780	100.0%	100.0%	
SMALL BUSINESSES	Small Businesses											
	Low	4	8.5%	\$958	21.4%	6.3%	4	8.5%	\$958	21.4%	8.0%	
	Moderate	4	8.5%	\$1,002	22.4%	18.0%	4	8.5%	\$1,002	22.4%	17.7%	
	Middle	14	29.8%	\$1,121	25.0%	36.5%	14	29.8%	\$1,121	25.0%	31.3%	
	Upper	25	53.2%	\$1,395	31.2%	39.1%	25	53.2%	\$1,395	31.2%	42.7%	
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.3%	
	Total	47	100.0%	\$4,476	100.0%	100.0%	47	100.0%	\$4,476	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.4%	
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	\$0	0.0%	6.4%	
	Middle	0	0.0%	\$0	0.0%	48.7%	0	0.0%	\$0	0.0%	51.2%	
	Upper	1	100.0%	\$10	100.0%	37.8%	1	100.0%	\$10	100.0%	41.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%	\$10	100.0%	100.0%	

Originations & Purchases
2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX G (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: TX Tyler

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		2017					2017				
		Bank		Families by Family Income		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	7.0%
	Middle	2	11.1%	\$499	10.3%	18.7%	2	11.1%	\$499	10.3%	15.9%
	Upper	15	83.3%	\$4,196	86.2%	41.7%	15	83.3%	\$4,196	86.2%	57.6%
	Unknown	1	5.6%	\$171	3.5%	0.0%	1	5.6%	\$171	3.5%	18.7%
	Total	18	100.0%	\$4,866	100.0%	100.0%	18	100.0%	\$4,866	100.0%	100.0%
REFINANCE	Low	2	6.5%	\$55	1.8%	21.9%	2	6.5%	\$55	1.8%	1.1%
	Moderate	3	9.7%	\$196	6.4%	17.7%	3	9.7%	\$196	6.4%	6.9%
	Middle	6	19.4%	\$602	19.6%	18.7%	6	19.4%	\$602	19.6%	10.9%
	Upper	19	61.3%	\$2,016	65.8%	41.7%	19	61.3%	\$2,016	65.8%	52.2%
	Unknown	1	3.2%	\$195	6.4%	0.0%	1	3.2%	\$195	6.4%	28.9%
	Total	31	100.0%	\$3,064	100.0%	100.0%	31	100.0%	\$3,064	100.0%	100.0%
HOME IMPROVEMENT	Low	3	10.0%	\$14	1.6%	21.9%	3	10.0%	\$14	1.6%	1.8%
	Moderate	10	33.3%	\$178	20.9%	17.7%	10	33.3%	\$178	20.9%	5.8%
	Middle	7	23.3%	\$166	19.5%	18.7%	7	23.3%	\$166	19.5%	13.3%
	Upper	9	30.0%	\$472	55.5%	41.7%	9	30.0%	\$472	55.5%	74.2%
	Unknown	1	3.3%	\$20	2.4%	0.0%	1	3.3%	\$20	2.4%	5.0%
	Total	30	100.0%	\$850	100.0%	100.0%	30	100.0%	\$850	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.9%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.7%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	6.3%	\$69	0.8%	21.9%	5	6.3%	\$69	0.8%	0.8%
	Moderate	13	16.5%	\$374	4.3%	17.7%	13	16.5%	\$374	4.3%	6.4%
	Middle	15	19.0%	\$1,267	14.4%	18.7%	15	19.0%	\$1,267	14.4%	13.5%
	Upper	43	54.4%	\$6,684	76.1%	41.7%	43	54.4%	\$6,684	76.1%	52.5%
	Unknown	3	3.8%	\$386	4.4%	0.0%	3	3.8%	\$386	4.4%	26.8%
	Total	79	100.0%	\$8,780	100.0%	100.0%	79	100.0%	\$8,780	100.0%	100.0%
Small Business			Total Businesses								
	Revenue	\$1 Million or Less	35	74.5%	\$2,261	50.5%	90.0%	35	74.5%	45.4%	\$2,261 50.5% 41.0%
		Over \$1 Million	9	19.1%	\$2,061	46.0%	9.0%	9	19.1%		
		Total Rev. available	44	93.6%	\$4,322	96.5%	99.0%	44	93.6%		
		Rev. Not Known	3	6.4%	\$154	3.4%	1.0%	3	6.4%		
		Total	47	100.0%	\$4,476	100.0%	100.0%	47	100.0%		
	Loan Size	\$100,000 or Less	34	72.3%	\$790	17.6%		34	72.3%	88.8%	\$790 17.6% 30.4%
		\$100,001 - \$250,000	7	14.9%	\$1,327	29.6%		7	14.9%	5.8%	\$1,327 29.6% 18.3%
		\$250,001 - \$1 Million	6	12.8%	\$2,359	52.7%		6	12.8%	5.4%	\$2,359 52.7% 51.3%
		Total	47	100.0%	\$4,476	100.0%		47	100.0%	100.0%	\$4,476 100.0% 100.0%
Small Farm			Total Farms								
	Revenue	\$1 Million or Less	1	100.0%	\$10	100.0%	92.9%	1	100.0%	75.5%	\$10 100.0% 80.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.1%	0	0.0%		
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%		
		Total	1	100.0%	\$10	100.0%	100.0%	1	100.0%		
	Loan Size	\$100,000 or Less	1	100.0%	\$10	100.0%		1	100.0%	91.7%	\$10 100.0% 55.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0 0.0% 18.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0 0.0% 26.6%
		Total	1	100.0%	\$10	100.0%		1	100.0%	100.0%	\$10 100.0% 100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2017 FFIEC Census Data, 2017 D&B Info, and 2015 ACS Data

APPENDIX H

APPENDIX H – LIMITED-SCOPE DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: AL Anniston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7	1,625	5.2	767	47.2	7,147	22.9
Moderate-income	8	25.8	5,333	17.1	935	17.5	5,621	18
Middle-income	11	35.5	14,527	46.6	2,041	14	5,807	18.6
Upper-income	6	19.4	9,691	31.1	1,012	10.4	12,626	40.5
Unknown-income	3	9.7	25	0.1	0	0	0	0
Total Assessment Area	31	100.0	31,201	100.0	4,755	15.2	31,201	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,802	1,280	3.9	33.7	1,589	41.8	933	24.5
Moderate-income	11,482	5,490	16.7	47.8	3,825	33.3	2,167	18.9
Middle-income	22,998	15,288	46.6	66.5	5,323	23.1	2,387	10.4
Upper-income	14,787	10,735	32.7	72.6	2,866	19.4	1,186	8
Unknown-income	25	25	0.1	100	0	0	0	0
Total Assessment Area	53,094	32,818	100.0	61.8	13,603	25.6	6,673	12.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	185	4.9	168	4.9	14	4.2	3	7.5
Moderate-income	1,091	28.7	948	27.6	135	40.9	8	20
Middle-income	1,589	41.8	1,445	42.1	122	37	22	55
Upper-income	928	24.4	863	25.2	58	17.6	7	17.5
Unknown-income	8	0.2	7	0.2	1	0.3	0	0
Total Assessment Area	3,801	100.0	3,431	100.0	330	100.0	40	100.0
		Percentage of Total Businesses:		90.3		8.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1	1.3	1	1.3	0	0	0	0
Moderate-income	7	8.9	7	8.9	0	0	0	0
Middle-income	37	46.8	37	46.8	0	0	0	0
Upper-income	34	43	34	43	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	79	100.0	79	100.0	0	.0	0	.0
		Percentage of Total Farms:		100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Anniston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7	1,248	4.1	717	57.5	6,999	22.9
Moderate-income	7	22.6	4,888	16	1,262	25.8	4,963	16.2
Middle-income	14	45.2	20,718	67.7	2,554	12.3	6,386	20.9
Upper-income	3	9.7	3,420	11.2	430	12.6	12,233	40
Unknown-income	4	12.9	307	1	79	25.7	0	0
Total Assessment Area	31	100.0	30,581	100.0	5,042	16.5	30,581	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,560	983	3.2	27.6	1,449	40.7	1,128	31.7
Moderate-income	10,235	4,731	15.2	46.2	3,716	36.3	1,788	17.5
Middle-income	32,612	21,618	69.3	66.3	6,781	20.8	4,213	12.9
Upper-income	5,463	3,694	11.8	67.6	1,077	19.7	692	12.7
Unknown-income	1,426	153	0.5	10.7	952	66.8	321	22.5
Total Assessment Area	53,296	31,179	100.0	58.5	13,975	26.2	8,142	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	170	5.1	153	5.1	14	4.3	3	7.5
Moderate-income	1,041	31.2	885	29.8	144	44.4	12	30
Middle-income	1,774	53.2	1,612	54.2	143	44.1	19	47.5
Upper-income	276	8.3	258	8.7	14	4.3	4	10
Unknown-income	75	2.2	64	2.2	9	2.8	2	5
Total Assessment Area	3,336	100.0	2,972	100.0	324	100.0	40	100.0
	Percentage of Total Businesses:			89.1		9.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.5	1	1.5	0	0	0	0
Moderate-income	8	12.1	8	12.1	0	0	0	0
Middle-income	51	77.3	51	77.3	0	0	0	0
Upper-income	5	7.6	5	7.6	0	0	0	0
Unknown-income	1	1.5	1	1.5	0	0	0	0
Total Assessment Area	66	100.0	66	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	11.1	1,229	3.8	419	34.1	7,414	23.1
Moderate-income	4	14.8	4,228	13.2	752	17.8	5,234	16.3
Middle-income	15	55.6	19,133	59.7	2,068	10.8	6,660	20.8
Upper-income	5	18.5	7,446	23.2	283	3.8	12,728	39.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	27	100.0	32,036	100.0	3,522	11.0	32,036	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,858	1,524	4.4	31.4	2,614	53.8	720	14.8
Moderate-income	10,438	5,434	15.7	52.1	3,706	35.5	1,298	12.4
Middle-income	33,643	19,843	57.2	59	10,270	30.5	3,530	10.5
Upper-income	11,600	7,885	22.7	68	2,740	23.6	975	8.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	60,539	34,686	100.0	57.3	19,330	31.9	6,523	10.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	173	3.9	151	3.7	21	5.7	1	2.6
Moderate-income	764	17.2	663	16.4	91	24.6	10	26.3
Middle-income	2,615	58.8	2,400	59.4	195	52.7	20	52.6
Upper-income	896	20.1	826	20.4	63	17	7	18.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,448	100.0	4,040	100.0	370	100.0	38	100.0
	Percentage of Total Businesses:			90.8		8.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	2.7	2	2.8	0	0	0	0
Moderate-income	10	13.5	9	12.5	1	50	0	0
Middle-income	44	59.5	43	59.7	1	50	0	0
Upper-income	18	24.3	18	25	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	74	100.0	72	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Auburn

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.7	914	2.5	314	34.4	8,900	24.8
Moderate-income	6	22.2	5,425	15.1	1,119	20.6	5,468	15.2
Middle-income	16	59.3	24,638	68.6	3,431	13.9	6,699	18.6
Upper-income	3	11.1	4,855	13.5	230	4.7	14,872	41.4
Unknown-income	1	3.7	107	0.3	47	43.9	0	0
Total Assessment Area	27	100.0	35,939	100.0	5,141	14.3	35,939	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,646	622	1.8	37.8	728	44.2	296	18
Moderate-income	13,182	4,235	12.5	32.1	7,156	54.3	1,791	13.6
Middle-income	40,534	23,922	70.9	59	12,316	30.4	4,296	10.6
Upper-income	7,167	4,810	14.3	67.1	1,690	23.6	667	9.3
Unknown-income	2,435	164	0.5	6.7	1,528	62.8	743	30.5
Total Assessment Area	64,964	33,753	100.0	52.0	23,418	36.0	7,793	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	59	1.5	54	1.5	3	0.8	2	5.4
Moderate-income	1,255	32.2	1,077	30.8	163	45.2	15	40.5
Middle-income	2,071	53.1	1,904	54.4	153	42.4	14	37.8
Upper-income	468	12	422	12.1	40	11.1	6	16.2
Unknown-income	47	1.2	45	1.3	2	0.6	0	0
Total Assessment Area	3,900	100.0	3,502	100.0	361	100.0	37	100.0
	Percentage of Total Businesses:			89.8		9.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	3	2	3.1	0	0	0	0
Moderate-income	10	15.2	10	15.6	0	0	0	0
Middle-income	42	63.6	40	62.5	2	100	0	0
Upper-income	12	18.2	12	18.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	66	100.0	64	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Coffee-Covington-Escambia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.4	1,183	3.6	430	36.3	7,475	22.8
Moderate-income	5	13.5	5,216	15.9	1,447	27.7	5,265	16.1
Middle-income	20	54.1	15,299	46.6	2,556	16.7	5,368	16.4
Upper-income	10	27	11,101	33.8	962	8.7	14,691	44.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	37	100.0	32,799	100.0	5,395	16.4	32,799	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,895	701	2	37	917	48.4	277	14.6
Moderate-income	9,420	5,050	14.8	53.6	2,969	31.5	1,401	14.9
Middle-income	27,051	16,702	48.8	61.7	5,554	20.5	4,795	17.7
Upper-income	18,997	11,748	34.3	61.8	3,754	19.8	3,495	18.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	57,363	34,201	100.0	59.6	13,194	23.0	9,968	17.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	302	7	263	6.7	29	8.4	10	11.5
Moderate-income	754	17.4	661	16.9	77	22.3	16	18.4
Middle-income	1,866	43	1,659	42.5	165	47.7	42	48.3
Upper-income	1,415	32.6	1,321	33.8	75	21.7	19	21.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,337	100.0	3,904	100.0	346	100.0	87	100.0
	Percentage of Total Businesses:			90.0		8.0		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	6	1.9	5	1.7	1	14.3	0	0
Moderate-income	33	10.6	31	10.2	2	28.6	0	0
Middle-income	160	51.6	157	51.8	3	42.9	0	0
Upper-income	111	35.8	110	36.3	1	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	310	100.0	303	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Coffee-Covington-Escambia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,565	20.1
Moderate-income	7	18.9	4,509	13.8	1,469	32.6	5,486	16.8
Middle-income	20	54.1	16,344	50.2	2,766	16.9	5,726	17.6
Upper-income	10	27	11,737	36	1,050	8.9	14,813	45.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	37	100.0	32,590	100.0	5,285	16.2	32,590	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9,114	4,001	11.8	43.9	3,148	34.5	1,965	21.6
Middle-income	28,707	17,644	52	61.5	6,252	21.8	4,811	16.8
Upper-income	20,163	12,260	36.2	60.8	4,463	22.1	3,440	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	57,984	33,905	100.0	58.5	13,863	23.9	10,216	17.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	836	22.2	727	21.8	89	25.3	20	23.3
Middle-income	1,729	45.9	1,498	45	182	51.7	49	57
Upper-income	1,204	31.9	1,106	33.2	81	23	17	19.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,769	100.0	3,331	100.0	352	100.0	86	100.0
	Percentage of Total Businesses:			88.4		9.3		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	21	8	20	7.8	1	16.7	0	0
Middle-income	167	64	162	63.5	5	83.3	0	0
Upper-income	73	28	73	28.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	261	100.0	255	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	9,733	19.4
Moderate-income	5	15.6	7,460	14.9	872	11.7	9,357	18.6
Middle-income	20	62.5	30,934	61.6	3,206	10.4	10,811	21.5
Upper-income	6	18.8	11,801	23.5	505	4.3	20,294	40.4
Unknown-income	1	3.1	0	0	0	0	0	0
Total Assessment Area	32	100.0	50,195	100.0	4,583	9.1	50,195	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12,496	8,072	15.1	64.6	2,142	17.1	2,282	18.3
Middle-income	63,790	32,027	60.1	50.2	11,588	18.2	20,175	31.6
Upper-income	24,807	13,210	24.8	53.3	2,437	9.8	9,160	36.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	101,093	53,309	100.0	52.7	16,167	16.0	31,617	31.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	901	10.1	825	10	60	9	16	20.8
Middle-income	6,247	69.8	5,718	69.6	479	72.1	50	64.9
Upper-income	1,803	20.1	1,667	20.3	125	18.8	11	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,951	100.0	8,210	100.0	664	100.0	77	100.0
	Percentage of Total Businesses:			91.7		7.4		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	54	27.1	51	27.3	3	25	0	0
Middle-income	118	59.3	113	60.4	5	41.7	0	0
Upper-income	27	13.6	23	12.3	4	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	199	100.0	187	100.0	12	100.0	0	.0
	Percentage of Total Farms:			94.0		6.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Daphne-Fairhope-Foley

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	10,340	20.6
Moderate-income	6	18.8	7,680	15.3	1,537	20	8,888	17.7
Middle-income	20	62.5	32,295	64.2	2,895	9	10,504	20.9
Upper-income	5	15.6	10,301	20.5	410	4	20,544	40.9
Unknown-income	1	3.1	0	0	0	0	0	0
Total Assessment Area	32	100.0	50,276	100.0	4,842	9.6	50,276	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20,556	7,887	14.9	38.4	4,600	22.4	8,069	39.3
Middle-income	63,768	34,459	65	54	12,904	20.2	16,405	25.7
Upper-income	22,098	10,651	20.1	48.2	3,603	16.3	7,844	35.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	106,422	52,997	100.0	49.8	21,107	19.8	32,318	30.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,534	19.1	1,395	19.1	117	17.6	22	26.5
Middle-income	4,951	61.6	4,503	61.7	406	61.1	42	50.6
Upper-income	1,558	19.4	1,398	19.2	141	21.2	19	22.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,043	100.0	7,296	100.0	664	100.0	83	100.0
	Percentage of Total Businesses:			90.7		8.3		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	44	24.2	42	24.6	2	18.2	0	0
Middle-income	103	56.6	98	57.3	5	45.5	0	0
Upper-income	35	19.2	31	18.1	4	36.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	182	100.0	171	100.0	11	100.0	0	.0
	Percentage of Total Farms:			94.0		6.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.8	626	1.5	215	34.3	9,020	21
Moderate-income	6	16.7	6,699	15.6	1,313	19.6	7,843	18.3
Middle-income	20	55.6	24,482	57	2,375	9.7	8,782	20.4
Upper-income	9	25	11,168	26	710	6.4	17,330	40.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	42,975	100.0	4,613	10.7	42,975	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,247	564	1.3	45.2	519	41.6	164	13.2
Moderate-income	12,191	5,800	13	47.6	4,844	39.7	1,547	12.7
Middle-income	37,805	26,437	59.5	69.9	7,432	19.7	3,936	10.4
Upper-income	14,887	11,666	26.2	78.4	2,525	17	696	4.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	66,130	44,467	100.0	67.2	15,320	23.2	6,343	9.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	56	1.1	49	1.1	7	1.5	0	0
Moderate-income	1,028	20.1	894	19.4	124	27.4	10	17.5
Middle-income	2,882	56.3	2,649	57.5	198	43.8	35	61.4
Upper-income	1,153	22.5	1,018	22.1	123	27.2	12	21.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,119	100.0	4,610	100.0	452	100.0	57	100.0
	Percentage of Total Businesses:			90.1		8.8		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	15	6.8	12	5.7	3	37.5	0	0
Middle-income	167	75.9	162	76.4	5	62.5	0	0
Upper-income	37	16.8	37	17.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	220	100.0	212	100.0	8	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Decatur

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6	1,896	4.6	884	46.6	8,978	21.7
Moderate-income	4	11.1	3,577	8.7	1,032	28.9	7,247	17.5
Middle-income	22	61.1	25,259	61.2	3,034	12	8,151	19.7
Upper-income	8	22.2	10,566	25.6	645	6.1	16,922	41
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	41,298	100.0	5,595	13.5	41,298	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,671	1,437	3.3	39.1	1,906	51.9	328	8.9
Moderate-income	7,022	3,054	7	43.5	3,023	43.1	945	13.5
Middle-income	40,951	27,167	62.4	66.3	9,261	22.6	4,523	11
Upper-income	14,957	11,897	27.3	79.5	2,027	13.6	1,033	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	66,601	43,555	100.0	65.4	16,217	24.3	6,829	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	225	5	196	5	29	6.3	0	0
Moderate-income	493	11	406	10.3	87	18.9	0	0
Middle-income	2,748	61.4	2,480	62.7	223	48.5	45	80.4
Upper-income	1,006	22.5	874	22.1	121	26.3	11	19.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,472	100.0	3,956	100.0	460	100.0	56	100.0
	Percentage of Total Businesses:			88.5		10.3		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	1	0.5	1	0.5	0	0	0	0
Middle-income	165	83.3	157	82.6	8	100	0	0
Upper-income	31	15.7	31	16.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	198	100.0	190	100.0	8	100.0	0	.0
	Percentage of Total Farms:			96.0		4.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.5	400	1.5	187	46.8	5,487	21
Moderate-income	5	22.7	4,121	15.8	1,089	26.4	4,206	16.1
Middle-income	11	50	12,811	49	1,562	12.2	4,786	18.3
Upper-income	5	22.7	8,794	33.7	493	5.6	11,647	44.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	22	100.0	26,126	100.0	3,331	12.7	26,126	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,184	191	0.7	16.1	660	55.7	333	28.1
Moderate-income	7,821	3,417	13.3	43.7	3,137	40.1	1,267	16.2
Middle-income	22,019	12,938	50.5	58.8	5,842	26.5	3,239	14.7
Upper-income	13,609	9,096	35.5	66.8	2,754	20.2	1,759	12.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	44,633	25,642	100.0	57.5	12,393	27.8	6,598	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	307	7.2	272	7.3	30	6.5	5	11.4
Moderate-income	766	18.1	608	16.3	155	33.4	3	6.8
Middle-income	1,640	38.7	1,476	39.5	144	31	20	45.5
Upper-income	1,528	36	1,377	36.9	135	29.1	16	36.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,241	100.0	3,733	100.0	464	100.0	44	100.0
	Percentage of Total Businesses:			88.0		10.9		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0	0	0
Moderate-income	7	4.6	7	4.6	0	0	0	0
Middle-income	99	64.7	98	64.5	1	100	0	0
Upper-income	46	30.1	46	30.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	153	100.0	152	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Dothan

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	9.1	915	3.5	414	45.2	5,640	21.6
Moderate-income	6	27.3	4,830	18.5	1,261	26.1	4,377	16.8
Middle-income	10	45.5	13,404	51.4	1,800	13.4	4,923	18.9
Upper-income	4	18.2	6,933	26.6	338	4.9	11,142	42.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	22	100.0	26,082	100.0	3,813	14.6	26,082	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,337	485	1.9	20.8	1,278	54.7	574	24.6
Moderate-income	9,048	4,027	15.9	44.5	3,499	38.7	1,522	16.8
Middle-income	23,678	13,929	54.9	58.8	6,081	25.7	3,668	15.5
Upper-income	11,034	6,918	27.3	62.7	2,980	27	1,136	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	46,097	25,359	100.0	55.0	13,838	30.0	6,900	15.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	388	10.6	328	10.4	54	11.6	6	14
Moderate-income	686	18.7	522	16.5	159	34	5	11.6
Middle-income	1,420	38.6	1,269	40.1	127	27.2	24	55.8
Upper-income	1,183	32.2	1,048	33.1	127	27.2	8	18.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,677	100.0	3,167	100.0	467	100.0	43	100.0
	Percentage of Total Businesses:			86.1		12.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.8	1	0.8	0	0	0	0
Moderate-income	15	11.4	14	10.7	1	100	0	0
Middle-income	84	63.6	84	64.1	0	0	0	0
Upper-income	32	24.2	32	24.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	132	100.0	131	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,060	20.8
Moderate-income	0	0	0	0	0	0	901	17.7
Middle-income	5	100	5,101	100	708	13.9	1,358	26.6
Upper-income	0	0	0	0	0	0	1,782	34.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	5,101	100.0	708	13.9	5,101	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,488	5,442	100	64.1	1,722	20.3	1,324	15.6
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,488	5,442	100.0	64.1	1,722	20.3	1,324	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	530	100	472	100	35	100	23	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	530	100.0	472	100.0	35	100.0	23	100.0
	Percentage of Total Businesses:			89.1		6.6		4.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	53	100	51	100	2	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	53	100.0	51	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.2		3.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	926	18.7
Moderate-income	1	20	1,122	22.7	253	22.5	1,089	22
Middle-income	4	80	3,825	77.3	438	11.5	969	19.6
Upper-income	0	0	0	0	0	0	1,963	39.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	4,947	100.0	691	14.0	4,947	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,224	917	17.6	41.2	811	36.5	496	22.3
Middle-income	6,191	4,295	82.4	69.4	1,014	16.4	882	14.2
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,415	5,212	100.0	61.9	1,825	21.7	1,378	16.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	181	38	159	37.9	16	47.1	6	27.3
Middle-income	295	62	261	62.1	18	52.9	16	72.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	476	100.0	420	100.0	34	100.0	22	100.0
	Percentage of Total Businesses:			88.2		7.1		4.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	15.9	6	14.6	1	33.3	0	0
Middle-income	37	84.1	35	85.4	2	66.7	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	44	100.0	41	100.0	3	100.0	0	.0
	Percentage of Total Farms:			93.2		6.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	11.1	1,631	4	680	41.7	8,836	21.7
Moderate-income	5	13.9	3,650	9	984	27	7,280	17.9
Middle-income	22	61.1	27,852	68.4	3,089	11.1	7,490	18.4
Upper-income	5	13.9	7,589	18.6	438	5.8	17,116	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	40,722	100.0	5,191	12.7	40,722	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,632	1,374	3.1	37.8	1,652	45.5	606	16.7
Moderate-income	8,037	3,834	8.8	47.7	2,794	34.8	1,409	17.5
Middle-income	45,171	30,190	68.9	66.8	8,962	19.8	6,019	13.3
Upper-income	12,178	8,416	19.2	69.1	2,656	21.8	1,106	9.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,018	43,814	100.0	63.5	16,064	23.3	9,140	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	621	12.3	539	11.9	77	16.3	5	8.5
Moderate-income	542	10.7	489	10.8	47	10	6	10.2
Middle-income	2,639	52.1	2,419	53.3	177	37.5	43	72.9
Upper-income	1,267	25	1,091	24	171	36.2	5	8.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,069	100.0	4,538	100.0	472	100.0	59	100.0
	Percentage of Total Businesses:			89.5		9.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.6	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	163	89.1	160	89.9	3	60	0	0
Upper-income	19	10.4	17	9.6	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	183	100.0	178	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.3	1,031	2.6	406	39.4	8,591	21.4
Moderate-income	7	19.4	5,818	14.5	1,611	27.7	6,981	17.4
Middle-income	21	58.3	25,644	63.8	2,700	10.5	8,366	20.8
Upper-income	5	13.9	7,698	19.2	651	8.5	16,253	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	40,191	100.0	5,368	13.4	40,191	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,377	633	1.5	26.6	1,186	49.9	558	23.5
Moderate-income	11,532	4,975	11.7	43.1	4,761	41.3	1,796	15.6
Middle-income	43,942	28,369	66.6	64.6	9,690	22.1	5,883	13.4
Upper-income	12,375	8,613	20.2	69.6	2,589	20.9	1,173	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	70,226	42,590	100.0	60.6	18,226	26.0	9,410	13.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	444	10	380	9.8	59	12.4	5	8.9
Moderate-income	695	15.7	615	15.8	71	15	9	16.1
Middle-income	2,396	54.2	2,160	55.5	202	42.6	34	60.7
Upper-income	889	20.1	739	19	142	30	8	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,424	100.0	3,894	100.0	474	100.0	56	100.0
	Percentage of Total Businesses:			88.0		10.7		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0	0	0
Moderate-income	5	3.3	5	3.4	0	0	0	0
Middle-income	124	81.6	121	82.3	3	60	0	0
Upper-income	22	14.5	20	13.6	2	40	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	152	100.0	147	100.0	5	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Gadsden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3	485	1.7	193	39.8	5,755	19.9
Moderate-income	11	36.7	7,370	25.5	1,710	23.2	5,275	18.3
Middle-income	12	40	11,432	39.6	1,541	13.5	5,675	19.7
Upper-income	6	20	9,581	33.2	346	3.6	12,163	42.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	30	100.0	28,868	100.0	3,790	13.1	28,868	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,403	421	1.4	30	621	44.3	361	25.7
Moderate-income	14,182	6,410	21.1	45.2	5,571	39.3	2,201	15.5
Middle-income	18,063	12,410	40.9	68.7	3,545	19.6	2,108	11.7
Upper-income	13,795	11,107	36.6	80.5	1,499	10.9	1,189	8.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	47,443	30,348	100.0	64.0	11,236	23.7	5,859	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	40	1.2	34	1.1	6	1.9	0	0
Moderate-income	973	28.6	840	27.5	127	41	6	13.3
Middle-income	1,311	38.5	1,189	39	96	31	26	57.8
Upper-income	1,083	31.8	989	32.4	81	26.1	13	28.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,407	100.0	3,052	100.0	310	100.0	45	100.0
	Percentage of Total Businesses:			89.6		9.1		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3	3.8	3	3.8	0	0	0	0
Middle-income	55	69.6	55	69.6	0	0	0	0
Upper-income	21	26.6	21	26.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	79	100.0	79	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Gadsden

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10	1,495	5.4	740	49.5	6,793	24.6
Moderate-income	10	33.3	5,746	20.8	1,482	25.8	4,442	16.1
Middle-income	12	40	12,237	44.3	1,528	12.5	5,300	19.2
Upper-income	5	16.7	8,117	29.4	494	6.1	11,060	40.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	30	100.0	27,595	100.0	4,244	15.4	27,595	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,451	1,131	4	32.8	1,529	44.3	791	22.9
Moderate-income	11,600	5,609	19.7	48.4	3,423	29.5	2,568	22.1
Middle-income	20,442	12,376	43.5	60.5	4,935	24.1	3,131	15.3
Upper-income	12,007	9,356	32.9	77.9	1,540	12.8	1,111	9.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	47,500	28,472	100.0	59.9	11,427	24.1	7,601	16.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	115	3.9	91	3.5	22	7.1	2	4.4
Moderate-income	593	20	502	19.2	78	25.2	13	28.9
Middle-income	1,466	49.4	1,297	49.6	147	47.6	22	48.9
Upper-income	793	26.7	723	27.7	62	20.1	8	17.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,967	100.0	2,613	100.0	309	100.0	45	100.0
	Percentage of Total Businesses:			88.1		10.4		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10	15.4	10	15.6	0	0	0	0
Middle-income	48	73.8	47	73.4	1	100	0	0
Upper-income	7	10.8	7	10.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	65	100.0	64	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	10.4	6,085	5.8	3,072	50.5	24,250	23.2
Moderate-income	34	29.6	23,905	22.9	5,968	25	17,428	16.7
Middle-income	41	35.7	40,554	38.9	4,982	12.3	20,338	19.5
Upper-income	26	22.6	33,780	32.4	2,317	6.9	42,308	40.6
Unknown-income	2	1.7	0	0	0	0	0	0
Total Assessment Area	115	100.0	104,324	100.0	16,339	15.7	104,324	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	12,220	4,212	4	34.5	5,310	43.5	2,698	22.1
Moderate-income	43,854	20,571	19.6	46.9	16,198	36.9	7,085	16.2
Middle-income	67,433	42,685	40.7	63.3	16,370	24.3	8,378	12.4
Upper-income	52,246	37,347	35.6	71.5	10,609	20.3	4,290	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	175,753	104,815	100.0	59.6	48,487	27.6	22,451	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	899	6.3	733	5.8	155	10	11	10.7
Moderate-income	2,792	19.6	2,399	19	381	24.6	12	11.7
Middle-income	4,881	34.2	4,388	34.8	448	28.9	45	43.7
Upper-income	5,668	39.8	5,076	40.3	557	36	35	34
Unknown-income	16	0.1	9	0.1	7	0.5	0	0
Total Assessment Area	14,256	100.0	12,605	100.0	1,548	100.0	103	100.0
	Percentage of Total Businesses:			88.4		10.9		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	3.8	5	3.5	1	6.3	0	0
Moderate-income	16	10.1	13	9.1	3	18.8	0	0
Middle-income	78	49.1	72	50.3	6	37.5	0	0
Upper-income	59	37.1	53	37.1	6	37.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	159	100.0	143	100.0	16	100.0	0	.0
	Percentage of Total Farms:			89.9		10.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Mobile

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	16.5	7,740	7.5	3,381	43.7	24,872	24
Moderate-income	27	23.5	17,894	17.3	5,046	28.2	16,161	15.6
Middle-income	37	32.2	38,772	37.4	5,279	13.6	19,682	19
Upper-income	30	26.1	39,148	37.8	2,553	6.5	42,839	41.4
Unknown-income	2	1.7	0	0	0	0	0	0
Total Assessment Area	115	100.0	103,554	100.0	16,259	15.7	103,554	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,560	5,807	5.7	35.1	6,774	40.9	3,979	24
Moderate-income	34,844	15,357	15	44.1	12,813	36.8	6,674	19.2
Middle-income	66,447	39,525	38.5	59.5	17,203	25.9	9,719	14.6
Upper-income	63,081	41,919	40.9	66.5	14,790	23.4	6,372	10.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	180,932	102,608	100.0	56.7	51,580	28.5	26,744	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	883	7	724	6.6	152	9.8	7	7.5
Moderate-income	2,326	18.6	1,950	17.9	356	23	20	21.5
Middle-income	3,918	31.3	3,442	31.6	444	28.7	32	34.4
Upper-income	5,396	43	4,773	43.8	589	38	34	36.6
Unknown-income	14	0.1	7	0.1	7	0.5	0	0
Total Assessment Area	12,537	100.0	10,896	100.0	1,548	100.0	93	100.0
	Percentage of Total Businesses:			86.9		12.3		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	6	4.3	5	4	1	6.3	0	0
Moderate-income	12	8.6	10	8.1	2	12.5	0	0
Middle-income	66	47.1	58	46.8	8	50	0	0
Upper-income	56	40	51	41.1	5	31.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	140	100.0	124	100.0	16	100.0	0	.0
	Percentage of Total Farms:			88.6		11.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	15.2	7,984	8.6	3,735	46.8	21,325	23
Moderate-income	15	16.3	15,918	17.2	3,233	20.3	15,108	16.3
Middle-income	34	37	37,568	40.6	3,641	9.7	17,241	18.6
Upper-income	29	31.5	31,133	33.6	1,316	4.2	38,929	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	92	100.0	92,603	100.0	11,925	12.9	92,603	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,723	5,408	5.8	32.3	7,892	47.2	3,423	20.5
Moderate-income	27,098	14,207	15.3	52.4	9,645	35.6	3,246	12
Middle-income	61,042	38,907	41.9	63.7	14,540	23.8	7,595	12.4
Upper-income	49,687	34,391	37	69.2	11,262	22.7	4,034	8.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	154,550	92,913	100.0	60.1	43,339	28.0	18,298	11.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,991	15.1	1,564	13.4	326	24.8	101	44.7
Moderate-income	1,818	13.8	1,589	13.6	216	16.4	13	5.8
Middle-income	4,346	32.9	3,956	33.9	332	25.2	58	25.7
Upper-income	5,065	38.3	4,570	39.1	441	33.5	54	23.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13,220	100.0	11,679	100.0	1,315	100.0	226	100.0
	Percentage of Total Businesses:			88.3		9.9		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.6	5	2.3	1	8.3	0	0
Moderate-income	15	6.5	14	6.4	1	8.3	0	0
Middle-income	151	65.7	145	66.5	6	50	0	0
Upper-income	58	25.2	54	24.8	4	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	230	100.0	218	100.0	12	100.0	0	.0
	Percentage of Total Farms:			94.8		5.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Montgomery

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	12	7,855	8.6	3,345	42.6	22,028	24
Moderate-income	21	22.8	17,098	18.6	4,159	24.3	14,700	16
Middle-income	32	34.8	33,697	36.7	4,185	12.4	16,704	18.2
Upper-income	27	29.3	32,997	36	2,062	6.2	38,279	41.7
Unknown-income	1	1.1	64	0.1	27	42.2	0	0
Total Assessment Area	92	100.0	91,711	100.0	13,778	15.0	91,711	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,119	5,475	6.1	36.2	6,573	43.5	3,071	20.3
Moderate-income	33,837	15,108	16.9	44.6	13,341	39.4	5,388	15.9
Middle-income	58,777	34,492	38.5	58.7	17,315	29.5	6,970	11.9
Upper-income	50,768	34,428	38.5	67.8	11,627	22.9	4,713	9.3
Unknown-income	291	33	0	11.3	187	64.3	71	24.4
Total Assessment Area	158,792	89,536	100.0	56.4	49,043	30.9	20,213	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	763	6.6	629	6.2	131	10.1	3	1.4
Moderate-income	1,975	17	1,705	16.9	249	19.2	21	9.6
Middle-income	4,438	38.3	3,862	38.3	461	35.5	115	52.8
Upper-income	3,984	34.3	3,590	35.6	352	27.1	42	19.3
Unknown-income	442	3.8	299	3	106	8.2	37	17
Total Assessment Area	11,602	100.0	10,085	100.0	1,299	100.0	218	100.0
	Percentage of Total Businesses:			86.9		11.2		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.5	2	1	1	7.7	0	0
Moderate-income	38	18.4	36	18.7	2	15.4	0	0
Middle-income	111	53.9	105	54.4	6	46.2	0	0
Upper-income	53	25.7	49	25.4	4	30.8	0	0
Unknown-income	1	0.5	1	0.5	0	0	0	0
Total Assessment Area	206	100.0	193	100.0	13	100.0	0	.0
	Percentage of Total Farms:			93.7		6.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	18,212	20.5
Moderate-income	3	4.5	3,904	4.4	822	21.1	14,916	16.8
Middle-income	51	76.1	67,537	75.9	10,160	15	17,697	19.9
Upper-income	13	19.4	17,555	19.7	1,889	10.8	38,171	42.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	67	100.0	88,996	100.0	12,871	14.5	88,996	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,990	3,613	3.9	60.3	1,664	27.8	713	11.9
Middle-income	113,829	69,835	74.7	61.4	24,400	21.4	19,594	17.2
Upper-income	28,325	19,999	21.4	70.6	4,647	16.4	3,679	13
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	148,144	93,447	100.0	63.1	30,711	20.7	23,986	16.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	370	3.4	328	3.3	37	4.4	5	2.6
Middle-income	7,758	71.7	7,012	71.6	577	69.2	169	86.2
Upper-income	2,695	24.9	2,453	25	220	26.4	22	11.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,823	100.0	9,793	100.0	834	100.0	196	100.0
	Percentage of Total Businesses:			90.5		7.7		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	36	5.2	35	5.2	1	6.3	0	0
Middle-income	557	81.1	548	81.7	9	56.3	0	0
Upper-income	94	13.7	88	13.1	6	37.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	687	100.0	671	100.0	16	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Northern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	16,486	19.1
Moderate-income	3	4.5	4,156	4.8	1,018	24.5	15,752	18.2
Middle-income	49	73.1	62,643	72.5	9,841	15.7	17,111	19.8
Upper-income	15	22.4	19,565	22.7	1,621	8.3	37,015	42.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	67	100.0	86,364	100.0	12,480	14.5	86,364	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,741	3,423	3.8	50.8	2,382	35.3	936	13.9
Middle-income	109,563	64,737	71.7	59.1	24,762	22.6	20,064	18.3
Upper-income	33,227	22,101	24.5	66.5	4,865	14.6	6,261	18.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	149,531	90,261	100.0	60.4	32,009	21.4	27,261	18.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	350	3.7	299	3.6	39	4.7	12	6.2
Middle-income	6,353	67.5	5,655	67.4	554	66.4	144	73.8
Upper-income	2,713	28.8	2,433	29	241	28.9	39	20
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,416	100.0	8,387	100.0	834	100.0	195	100.0
	Percentage of Total Businesses:			89.1		8.9		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8	1.3	8	1.4	0	0	0	0
Middle-income	496	83.6	484	83.9	12	75	0	0
Upper-income	89	15	85	14.7	4	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	593	100.0	577	100.0	16	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Southern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	6.9	3,166	6.8	1,524	48.1	13,331	28.7
Moderate-income	17	29.3	12,564	27	3,537	28.2	7,494	16.1
Middle-income	26	44.8	21,127	45.4	3,983	18.9	7,857	16.9
Upper-income	11	19	9,645	20.7	1,339	13.9	17,820	38.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58	100.0	46,502	100.0	10,383	22.3	46,502	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,425	2,675	5.3	41.6	2,378	37	1,372	21.4
Moderate-income	24,600	12,425	24.8	50.5	6,436	26.2	5,739	23.3
Middle-income	43,247	24,552	49.1	56.8	9,312	21.5	9,383	21.7
Upper-income	16,882	10,402	20.8	61.6	3,566	21.1	2,914	17.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	91,154	50,054	100.0	54.9	21,692	23.8	19,408	21.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	340	5.9	297	5.8	35	7.3	8	4.9
Moderate-income	1,361	23.6	1,211	23.7	103	21.5	47	29
Middle-income	2,754	47.8	2,446	47.8	223	46.5	85	52.5
Upper-income	1,306	22.7	1,165	22.8	119	24.8	22	13.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,761	100.0	5,119	100.0	480	100.0	162	100.0
	Percentage of Total Businesses:			88.9		8.3		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	3	0.8	1	0.3	2	9.1	0	0
Moderate-income	112	30.5	109	31.6	3	13.6	0	0
Middle-income	171	46.6	156	45.2	15	68.2	0	0
Upper-income	81	22.1	79	22.9	2	9.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	367	100.0	345	100.0	22	100.0	0	.0
	Percentage of Total Farms:			94.0		6.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Southern AL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.2	2,450	5.5	1,046	42.7	12,598	28.3
Moderate-income	18	31	12,604	28.3	3,891	30.9	7,118	16
Middle-income	30	51.7	22,860	51.4	4,375	19.1	7,818	17.6
Upper-income	7	12.1	6,595	14.8	740	11.2	16,975	38.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58	100.0	44,509	100.0	10,052	22.6	44,509	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	5,463	2,204	4.7	40.3	2,341	42.9	918	16.8
Moderate-income	26,065	12,328	26.4	47.3	7,707	29.6	6,030	23.1
Middle-income	46,732	24,362	52.3	52.1	11,695	25	10,675	22.8
Upper-income	12,770	7,725	16.6	60.5	2,704	21.2	2,341	18.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	91,030	46,619	100.0	51.2	24,447	26.9	19,964	21.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	284	5.7	244	5.6	33	7.2	7	4.3
Moderate-income	1,333	26.6	1,182	27	107	23.2	44	27.3
Middle-income	2,496	49.9	2,173	49.6	233	50.5	90	55.9
Upper-income	890	17.8	782	17.8	88	19.1	20	12.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,003	100.0	4,381	100.0	461	100.0	161	100.0
	Percentage of Total Businesses:			87.6		9.2		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	3	0.9	1	0.3	2	9.5	0	0
Moderate-income	76	23.8	70	23.4	6	28.6	0	0
Middle-income	174	54.4	162	54.2	12	57.1	0	0
Upper-income	67	20.9	66	22.1	1	4.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	320	100.0	299	100.0	21	100.0	0	.0
	Percentage of Total Farms:			93.4		6.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Talladega-Tallapoosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.1	740	2.2	367	49.6	7,040	21.1
Moderate-income	7	21.9	5,127	15.3	1,198	23.4	5,551	16.6
Middle-income	16	50	18,224	54.6	2,464	13.5	6,306	18.9
Upper-income	8	25	9,311	27.9	866	9.3	14,505	43.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32	100.0	33,402	100.0	4,895	14.7	33,402	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,422	411	1.2	28.9	847	59.6	164	11.5
Moderate-income	8,959	4,430	12.8	49.4	3,115	34.8	1,414	15.8
Middle-income	30,815	19,259	55.6	62.5	6,507	21.1	5,049	16.4
Upper-income	17,432	10,559	30.5	60.6	2,305	13.2	4,568	26.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58,628	34,659	100.0	59.1	12,774	21.8	11,195	19.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	43	1.1	41	1.2	1	0.4	1	1.5
Moderate-income	714	18.4	635	17.9	63	24	16	24.6
Middle-income	2,204	56.9	2,012	56.7	161	61.5	31	47.7
Upper-income	914	23.6	860	24.2	37	14.1	17	26.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,875	100.0	3,548	100.0	262	100.0	65	100.0
	Percentage of Total Businesses:			91.6		6.8		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	22	18.3	21	17.9	1	33.3	0	0
Middle-income	62	51.7	60	51.3	2	66.7	0	0
Upper-income	36	30	36	30.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	120	100.0	117	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Talladega-Tallapoosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.1	765	2.3	356	46.5	7,765	23.4
Moderate-income	5	15.6	4,281	12.9	1,396	32.6	5,548	16.7
Middle-income	18	56.3	19,009	57.3	3,518	18.5	5,755	17.4
Upper-income	8	25	9,099	27.4	989	10.9	14,086	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32	100.0	33,154	100.0	6,259	18.9	33,154	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,546	420	1.2	27.2	927	60	199	12.9
Moderate-income	7,894	3,567	10.5	45.2	3,232	40.9	1,095	13.9
Middle-income	31,364	19,660	57.9	62.7	7,110	22.7	4,594	14.6
Upper-income	18,431	10,331	30.4	56.1	2,500	13.6	5,600	30.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	59,235	33,978	100.0	57.4	13,769	23.2	11,488	19.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	37	1.1	35	1.2	1	0.4	1	1.5
Moderate-income	579	17.2	504	16.7	64	23.6	11	16.9
Middle-income	1,969	58.6	1,768	58.5	165	60.9	36	55.4
Upper-income	774	23	716	23.7	41	15.1	17	26.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,359	100.0	3,023	100.0	271	100.0	65	100.0
	Percentage of Total Businesses:			90.0		8.1		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4	3.9	4	4	0	0	0	0
Middle-income	69	67	66	66	3	100	0	0
Upper-income	30	29.1	30	30	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	103	100.0	100	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	12.8	2,429	5.6	832	34.3	8,556	19.8
Moderate-income	11	23.4	7,032	16.3	1,734	24.7	6,965	16.2
Middle-income	17	36.2	17,000	39.4	1,655	9.7	8,526	19.8
Upper-income	13	27.7	16,654	38.6	635	3.8	19,068	44.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	47	100.0	43,115	100.0	4,856	11.3	43,115	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	7,792	1,792	4.1	23	3,928	50.4	2,072	26.6
Moderate-income	16,874	5,632	12.9	33.4	7,795	46.2	3,447	20.4
Middle-income	33,011	18,231	41.6	55.2	9,385	28.4	5,395	16.3
Upper-income	25,112	18,161	41.4	72.3	4,251	16.9	2,700	10.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	82,789	43,816	100.0	52.9	25,359	30.6	13,614	16.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	452	6.6	380	6.2	67	10.7	5	11.9
Moderate-income	1,630	23.9	1,410	22.9	210	33.4	10	23.8
Middle-income	2,438	35.7	2,205	35.8	215	34.2	18	42.9
Upper-income	2,303	33.8	2,158	35.1	136	21.7	9	21.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,823	100.0	6,153	100.0	628	100.0	42	100.0
	Percentage of Total Businesses:			90.2		9.2		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.8	1	0.9	0	0	0	0
Moderate-income	15	12.2	13	11.2	2	33.3	0	0
Middle-income	61	49.6	57	49.1	4	66.7	0	0
Upper-income	46	37.4	45	38.8	0	0	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	123	100.0	116	100.0	6	100.0	1	100.0
	Percentage of Total Farms:			94.3		4.9		.8

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AL Tuscaloosa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.1	764	1.7	282	36.9	10,238	22.3
Moderate-income	13	27.7	8,113	17.6	2,214	27.3	7,063	15.4
Middle-income	20	42.6	21,026	45.7	2,596	12.3	8,108	17.6
Upper-income	11	23.4	15,848	34.5	974	6.1	20,562	44.7
Unknown-income	2	4.3	220	0.5	101	45.9	0	0
Total Assessment Area	47	100.0	45,971	100.0	6,167	13.4	45,971	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,305	514	1.2	39.4	598	45.8	193	14.8
Moderate-income	19,718	5,666	12.8	28.7	8,380	42.5	5,672	28.8
Middle-income	41,359	20,718	46.9	50.1	12,111	29.3	8,530	20.6
Upper-income	22,319	17,020	38.5	76.3	3,125	14	2,174	9.7
Unknown-income	2,363	242	0.5	10.2	754	31.9	1,367	57.9
Total Assessment Area	87,064	44,160	100.0	50.7	24,968	28.7	17,936	20.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	78	1.3	64	1.2	13	2	1	2.3
Moderate-income	1,597	27.1	1,358	26.1	226	35.6	13	29.5
Middle-income	2,486	42.2	2,204	42.3	262	41.3	20	45.5
Upper-income	1,600	27.2	1,482	28.5	110	17.3	8	18.2
Unknown-income	126	2.1	100	1.9	24	3.8	2	4.5
Total Assessment Area	5,887	100.0	5,208	100.0	635	100.0	44	100.0
	Percentage of Total Businesses:			88.5		10.8		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.9	1	0.9	0	0	0	0
Moderate-income	13	11.5	12	11.2	1	20	0	0
Middle-income	63	55.8	60	56.1	3	60	0	0
Upper-income	36	31.9	34	31.8	1	20	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	113	100.0	107	100.0	5	100.0	1	100.0
	Percentage of Total Farms:			94.7		4.4		.9

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.7	3,082	2.9	1,045	33.9	20,777	19.6
Moderate-income	11	13.6	12,710	12	2,282	18	19,113	18
Middle-income	44	54.3	59,840	56.3	5,977	10	21,786	20.5
Upper-income	23	28.4	30,594	28.8	1,626	5.3	44,550	41.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	81	100.0	106,226	100.0	10,930	10.3	106,226	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,662	1,671	1.7	19.3	5,535	63.9	1,456	16.8
Moderate-income	22,440	8,499	8.7	37.9	10,976	48.9	2,965	13.2
Middle-income	95,537	55,978	57.2	58.6	29,444	30.8	10,115	10.6
Upper-income	48,045	31,707	32.4	66	10,701	22.3	5,637	11.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	174,684	97,855	100.0	56.0	56,656	32.4	20,173	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	565	3.7	500	3.7	64	4.9	1	0.7
Moderate-income	2,810	18.6	2,447	17.9	334	25.6	29	20.1
Middle-income	7,337	48.5	6,649	48.6	617	47.3	71	49.3
Upper-income	4,418	29.2	4,085	29.9	290	22.2	43	29.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15,130	100.0	13,681	100.0	1,305	100.0	144	100.0
	Percentage of Total Businesses:			90.4		8.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	1.7	6	1.7	0	0	0	0
Moderate-income	13	3.6	13	3.7	0	0	0	0
Middle-income	264	73.1	253	72.3	11	100	0	0
Upper-income	78	21.6	78	22.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	361	100.0	350	100.0	11	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Fayetteville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.2	955	0.8	383	40.1	22,343	19.5
Moderate-income	13	16	19,400	17	4,214	21.7	20,827	18.2
Middle-income	41	50.6	52,892	46.2	6,229	11.8	23,160	20.2
Upper-income	26	32.1	41,173	36	1,674	4.1	48,090	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	81	100.0	114,420	100.0	12,500	10.9	114,420	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,645	449	0.4	27.3	1,059	64.4	137	8.3
Moderate-income	35,400	13,216	13	37.3	19,041	53.8	3,143	8.9
Middle-income	84,468	48,129	47.2	57	27,194	32.2	9,145	10.8
Upper-income	64,207	40,260	39.4	62.7	18,044	28.1	5,903	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	185,720	102,054	100.0	55.0	65,338	35.2	18,328	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	158	1.2	136	1.2	22	1.7	0	0
Moderate-income	2,098	15.9	1,813	15.4	266	20.2	19	14.3
Middle-income	6,567	49.7	5,791	49.3	705	53.4	71	53.4
Upper-income	4,386	33.2	4,016	34.2	327	24.8	43	32.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13,209	100.0	11,756	100.0	1,320	100.0	133	100.0
	Percentage of Total Businesses:			89.0		10.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	19	6.4	16	5.6	3	30	0	0
Middle-income	207	69.9	201	70.3	6	60	0	0
Upper-income	69	23.3	68	23.8	1	10	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	296	100.0	286	100.0	10	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Ft. Smith

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,495	20
Moderate-income	8	30.8	8,012	24.7	2,460	30.7	5,605	17.3
Middle-income	9	34.6	11,337	34.9	1,253	11.1	6,177	19
Upper-income	9	34.6	13,115	40.4	855	6.5	14,187	43.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26	100.0	32,464	100.0	4,568	14.1	32,464	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15,077	6,073	19.7	40.3	7,009	46.5	1,995	13.2
Middle-income	18,991	11,251	36.5	59.2	5,980	31.5	1,760	9.3
Upper-income	19,770	13,493	43.8	68.2	4,766	24.1	1,511	7.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	53,838	30,817	100.0	57.2	17,755	33.0	5,266	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,436	31	1,209	30.2	217	37.3	10	21.3
Middle-income	1,556	33.6	1,329	33.2	204	35.1	23	48.9
Upper-income	1,645	35.5	1,471	36.7	160	27.5	14	29.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,637	100.0	4,009	100.0	581	100.0	47	100.0
	Percentage of Total Businesses:			86.5		12.5		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	9.3	5	9.6	0	0	0	0
Middle-income	19	35.2	18	34.6	1	50	0	0
Upper-income	30	55.6	29	55.8	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	54	100.0	52	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.3		3.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Ft. Smith

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,142	22.1
Moderate-income	9	34.6	8,788	27.2	2,910	33.1	5,552	17.2
Middle-income	7	26.9	9,374	29	1,287	13.7	5,441	16.8
Upper-income	10	38.5	14,182	43.8	1,724	12.2	14,209	43.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26	100.0	32,344	100.0	5,921	18.3	32,344	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17,708	6,526	21.7	36.9	8,546	48.3	2,636	14.9
Middle-income	16,004	8,967	29.8	56	5,133	32.1	1,904	11.9
Upper-income	22,046	14,611	48.5	66.3	5,796	26.3	1,639	7.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	55,758	30,104	100.0	54.0	19,475	34.9	6,179	11.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,329	32.4	1,099	31.6	220	37.5	10	23.3
Middle-income	1,094	26.7	893	25.7	189	32.3	12	27.9
Upper-income	1,682	41	1,484	42.7	177	30.2	21	48.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,105	100.0	3,476	100.0	586	100.0	43	100.0
	Percentage of Total Businesses:			84.7		14.3		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	12.5	6	13	0	0	0	0
Middle-income	11	22.9	10	21.7	1	50	0	0
Upper-income	31	64.6	30	65.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	48	100.0	46	100.0	2	100.0	0	.0
	Percentage of Total Farms:			95.8		4.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Hot Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5	407	1.6	151	37.1	5,342	20.8
Moderate-income	4	20	3,687	14.3	953	25.8	4,439	17.3
Middle-income	10	50	13,880	53.9	1,694	12.2	5,434	21.1
Upper-income	5	25	7,757	30.1	636	8.2	10,516	40.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20	100.0	25,731	100.0	3,434	13.3	25,731	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,146	341	1.2	29.8	453	39.5	352	30.7
Moderate-income	7,854	3,280	11.6	41.8	3,081	39.2	1,493	19
Middle-income	25,661	15,608	55.4	60.8	5,591	21.8	4,462	17.4
Upper-income	15,161	8,928	31.7	58.9	2,864	18.9	3,369	22.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49,822	28,157	100.0	56.5	11,989	24.1	9,676	19.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	78	1.8	66	1.7	12	3.9	0	0
Moderate-income	796	18.6	717	18.1	72	23.5	7	25.9
Middle-income	2,073	48.3	1,910	48.3	147	47.9	16	59.3
Upper-income	1,343	31.3	1,263	31.9	76	24.8	4	14.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,290	100.0	3,956	100.0	307	100.0	27	100.0
	Percentage of Total Businesses:			92.2		7.2		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	2	1	2	0	0	0	0
Moderate-income	6	11.8	6	12	0	0	0	0
Middle-income	25	49	24	48	1	100	0	0
Upper-income	19	37.3	19	38	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	51	100.0	50	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Hot Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10	1,111	4.3	400	36	6,024	23.2
Moderate-income	4	20	3,355	12.9	814	24.3	4,346	16.7
Middle-income	9	45	12,371	47.7	1,686	13.6	5,091	19.6
Upper-income	5	25	9,114	35.1	810	8.9	10,490	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20	100.0	25,951	100.0	3,710	14.3	25,951	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,948	926	3.4	31.4	1,422	48.2	600	20.4
Moderate-income	7,925	3,208	11.8	40.5	3,029	38.2	1,688	21.3
Middle-income	24,057	13,318	49.1	55.4	5,539	23	5,200	21.6
Upper-income	15,588	9,661	35.6	62	3,187	20.4	2,740	17.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50,518	27,113	100.0	53.7	13,177	26.1	10,228	20.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	267	7.1	235	6.9	31	9.9	1	4
Moderate-income	729	19.5	632	18.6	91	29.2	6	24
Middle-income	1,714	45.8	1,571	46.2	127	40.7	16	64
Upper-income	1,031	27.6	966	28.4	63	20.2	2	8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,741	100.0	3,404	100.0	312	100.0	25	100.0
	Percentage of Total Businesses:			91.0		8.3		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	1	2.3	0	0	0	0
Moderate-income	8	17.8	8	18.2	0	0	0	0
Middle-income	16	35.6	15	34.1	1	100	0	0
Upper-income	20	44.4	20	45.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45	100.0	44	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Jonesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8.3	1,845	6	909	49.3	7,496	24.2
Moderate-income	7	29.2	8,515	27.5	2,170	25.5	5,258	17
Middle-income	10	41.7	12,598	40.6	1,587	12.6	5,860	18.9
Upper-income	5	20.8	8,037	25.9	413	5.1	12,381	39.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	24	100.0	30,995	100.0	5,079	16.4	30,995	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,830	765	2.7	20	2,392	62.5	673	17.6
Moderate-income	15,541	7,207	25.5	46.4	6,434	41.4	1,900	12.2
Middle-income	19,558	12,206	43.1	62.4	5,284	27	2,068	10.6
Upper-income	11,755	8,126	28.7	69.1	2,995	25.5	634	5.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50,684	28,304	100.0	55.8	17,105	33.7	5,275	10.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	139	3.2	120	3.1	16	3.6	3	4.6
Moderate-income	1,645	37.9	1,415	36.9	204	46.4	26	40
Middle-income	1,198	27.6	1,057	27.5	115	26.1	26	40
Upper-income	1,362	31.4	1,247	32.5	105	23.9	10	15.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,344	100.0	3,839	100.0	440	100.0	65	100.0
	Percentage of Total Businesses:			88.4		10.1		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	8	1.5	7	1.4	1	7.7	0	0
Moderate-income	137	26.3	134	26.4	3	23.1	0	0
Middle-income	258	49.6	250	49.3	8	61.5	0	0
Upper-income	117	22.5	116	22.9	1	7.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	520	100.0	507	100.0	13	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Jonesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8.3	1,568	4.9	690	44	7,075	21.9
Moderate-income	6	25	6,527	20.2	1,531	23.5	5,559	17.2
Middle-income	13	54.2	17,886	55.4	2,489	13.9	6,443	20
Upper-income	3	12.5	6,303	19.5	189	3	13,207	40.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	24	100.0	32,284	100.0	4,899	15.2	32,284	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,285	686	2.4	16	2,832	66.1	767	17.9
Moderate-income	12,829	5,279	18.5	41.1	5,816	45.3	1,734	13.5
Middle-income	27,970	16,095	56.3	57.5	9,268	33.1	2,607	9.3
Upper-income	8,436	6,548	22.9	77.6	1,486	17.6	402	4.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	53,520	28,608	100.0	53.5	19,402	36.3	5,510	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	401	10.3	324	9.6	66	15	11	18.3
Moderate-income	901	23.2	782	23.1	107	24.3	12	20
Middle-income	1,950	50.2	1,696	50.1	222	50.3	32	53.3
Upper-income	631	16.3	580	17.1	46	10.4	5	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,883	100.0	3,382	100.0	441	100.0	60	100.0
	Percentage of Total Businesses:			87.1		11.4		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.1	5	1.1	0	0	0	0
Moderate-income	112	23.6	109	23.6	3	23.1	0	0
Middle-income	281	59.2	273	59.1	8	61.5	0	0
Upper-income	77	16.2	75	16.2	2	15.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	475	100.0	462	100.0	13	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	16,723	21.1
Moderate-income	12	16.9	11,155	14.1	3,276	29.4	13,720	17.3
Middle-income	48	67.6	52,225	66	8,158	15.6	16,026	20.3
Upper-income	11	15.5	15,704	19.9	962	6.1	32,615	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	71	100.0	79,084	100.0	12,396	15.7	79,084	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19,929	8,901	11.7	44.7	7,668	38.5	3,360	16.9
Middle-income	86,410	50,105	66.1	58	25,307	29.3	10,998	12.7
Upper-income	22,758	16,785	22.1	73.8	4,108	18.1	1,865	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	129,097	75,791	100.0	58.7	37,083	28.7	16,223	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,410	15.8	1,223	15.3	146	19.5	41	20.7
Middle-income	5,819	65.1	5,205	65.1	480	64	134	67.7
Upper-income	1,711	19.1	1,564	19.6	124	16.5	23	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,940	100.0	7,992	100.0	750	100.0	198	100.0
	Percentage of Total Businesses:			89.4		8.4		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	121	10.6	111	10.1	10	24.4	0	0
Middle-income	873	76.5	848	77.1	25	61	0	0
Upper-income	147	12.9	141	12.8	6	14.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,141	100.0	1,100	100.0	41	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Northeast AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	14,283	21.3
Moderate-income	11	17.5	9,318	13.9	2,493	26.8	11,144	16.6
Middle-income	39	61.9	37,037	55.2	6,262	16.9	12,586	18.7
Upper-income	13	20.6	20,800	31	2,495	12	29,142	43.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	63	100.0	67,155	100.0	11,250	16.8	67,155	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,844	7,477	11.6	44.4	6,689	39.7	2,678	15.9
Middle-income	66,436	36,305	56.4	54.6	20,597	31	9,534	14.4
Upper-income	30,927	20,587	32	66.6	7,566	24.5	2,774	9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	114,207	64,369	100.0	56.4	34,852	30.5	14,986	13.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	947	14	816	13.7	106	16.9	25	14.3
Middle-income	3,816	56.6	3,332	56.1	364	57.9	120	68.6
Upper-income	1,985	29.4	1,796	30.2	159	25.3	30	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,748	100.0	5,944	100.0	629	100.0	175	100.0
	Percentage of Total Businesses:			88.1		9.3		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	134	14	126	13.8	8	19.5	0	0
Middle-income	624	65.3	598	65.4	26	63.4	0	0
Upper-income	197	20.6	190	20.8	7	17.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	955	100.0	914	100.0	41	100.0	0	.0
	Percentage of Total Farms:			95.7		4.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Northwest AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,442	17.6
Moderate-income	2	4.9	1,615	3.4	407	25.2	8,921	18.6
Middle-income	29	70.7	34,146	71.1	4,534	13.3	9,751	20.3
Upper-income	10	24.4	12,271	25.5	1,023	8.3	20,918	43.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	41	100.0	48,032	100.0	5,964	12.4	48,032	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,052	1,487	2.9	48.7	1,021	33.5	544	17.8
Middle-income	60,860	36,318	71.3	59.7	14,290	23.5	10,252	16.8
Upper-income	19,028	13,139	25.8	69.1	3,570	18.8	2,319	12.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	82,940	50,944	100.0	61.4	18,881	22.8	13,115	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	365	5.6	321	5.4	32	6.6	12	9.2
Middle-income	4,877	74.5	4,397	74.1	385	79.4	95	73.1
Upper-income	1,304	19.9	1,213	20.5	68	14	23	17.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,546	100.0	5,931	100.0	485	100.0	130	100.0
	Percentage of Total Businesses:			90.6		7.4		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20	5.1	19	4.9	1	33.3	0	0
Middle-income	263	66.9	261	66.9	2	66.7	0	0
Upper-income	110	28	110	28.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	393	100.0	390	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Northwest AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,291	19.3
Moderate-income	3	8.6	2,664	6.2	590	22.1	7,613	17.7
Middle-income	26	74.3	31,061	72.2	5,184	16.7	8,650	20.1
Upper-income	6	17.1	9,309	21.6	788	8.5	18,480	42.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	35	100.0	43,034	100.0	6,562	15.2	43,034	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,922	2,089	4.7	42.4	2,085	42.4	748	15.2
Middle-income	55,051	31,974	71.8	58.1	14,209	25.8	8,868	16.1
Upper-income	14,106	10,484	23.5	74.3	2,117	15	1,505	10.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	74,079	44,547	100.0	60.1	18,411	24.9	11,121	15.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	592	11.3	522	11.1	51	11.8	19	17
Middle-income	3,762	71.8	3,354	71.4	331	76.4	77	68.8
Upper-income	887	16.9	820	17.5	51	11.8	16	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,241	100.0	4,696	100.0	433	100.0	112	100.0
	Percentage of Total Businesses:			89.6		8.3		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	2.3	7	2.3	0	0	0	0
Middle-income	224	73.2	221	72.9	3	100	0	0
Upper-income	75	24.5	75	24.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	306	100.0	303	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,352	21.1
Moderate-income	1	9.1	1,074	9.7	203	18.9	2,071	18.6
Middle-income	8	72.7	8,447	75.9	1,214	14.4	1,991	17.9
Upper-income	2	18.2	1,601	14.4	231	14.4	4,708	42.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11	100.0	11,122	100.0	1,648	14.8	11,122	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,037	953	8.3	46.8	623	30.6	461	22.6
Middle-income	15,864	8,972	78.3	56.6	3,475	21.9	3,417	21.5
Upper-income	3,162	1,538	13.4	48.6	1,105	34.9	519	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	21,063	11,463	100.0	54.4	5,203	24.7	4,397	20.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	186	12	159	11.6	22	16.8	5	11.9
Middle-income	1,041	67.3	917	66.7	91	69.5	33	78.6
Upper-income	320	20.7	298	21.7	18	13.7	4	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,547	100.0	1,374	100.0	131	100.0	42	100.0
	Percentage of Total Businesses:			88.8		8.5		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	5.8	6	5.3	1	14.3	0	0
Middle-income	106	88.3	102	90.3	4	57.1	0	0
Upper-income	7	5.8	5	4.4	2	28.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	120	100.0	113	100.0	7	100.0	0	.0
	Percentage of Total Farms:			94.2		5.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Southern AR

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,226	20.3
Moderate-income	0	0	0	0	0	0	1,974	18
Middle-income	9	81.8	9,753	88.8	1,681	17.2	2,028	18.5
Upper-income	2	18.2	1,225	11.2	117	9.6	4,750	43.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11	100.0	10,978	100.0	1,798	16.4	10,978	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	18,492	9,642	88	52.1	5,369	29	3,481	18.8
Upper-income	2,433	1,312	12	53.9	655	26.9	466	19.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20,925	10,954	100.0	52.3	6,024	28.8	3,947	18.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,217	88.3	1,059	87.7	120	93	38	90.5
Upper-income	162	11.7	149	12.3	9	7	4	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,379	100.0	1,208	100.0	129	100.0	42	100.0
	Percentage of Total Businesses:			87.6		9.4		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	97	93.3	91	93.8	6	85.7	0	0
Upper-income	7	6.7	6	6.2	1	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	104	100.0	97	100.0	7	100.0	0	.0
	Percentage of Total Farms:			93.3		6.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Union

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	10	740	6.4	321	43.4	2,562	22.2
Moderate-income	1	10	1,047	9.1	418	39.9	1,699	14.7
Middle-income	2	20	2,472	21.5	413	16.7	1,958	17
Upper-income	6	60	7,264	63	791	10.9	5,304	46
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	11,523	100.0	1,943	16.9	11,523	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,062	525	4.4	49.4	417	39.3	120	11.3
Moderate-income	2,148	913	7.6	42.5	790	36.8	445	20.7
Middle-income	4,495	2,381	19.9	53	1,171	26.1	943	21
Upper-income	12,219	8,137	68.1	66.6	2,453	20.1	1,629	13.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19,924	11,956	100.0	60.0	4,831	24.2	3,137	15.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	129	7.5	107	7.2	21	11.1	1	3.4
Moderate-income	111	6.5	92	6.2	18	9.5	1	3.4
Middle-income	270	15.8	245	16.4	20	10.6	5	17.2
Upper-income	1,202	70.2	1,050	70.3	130	68.8	22	75.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,712	100.0	1,494	100.0	189	100.0	29	100.0
	Percentage of Total Businesses:			87.3		11.0		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	4.8	2	5.1	0	0	0	0
Moderate-income	1	2.4	1	2.6	0	0	0	0
Middle-income	4	9.5	4	10.3	0	0	0	0
Upper-income	35	83.3	32	82.1	3	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	42	100.0	39	100.0	3	100.0	0	.0
	Percentage of Total Farms:			92.9		7.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: AR Union

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,489	22
Moderate-income	2	20	1,995	17.6	611	30.6	1,689	14.9
Middle-income	6	60	6,734	59.5	1,128	16.8	1,998	17.6
Upper-income	2	20	2,598	22.9	274	10.5	5,151	45.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	11,327	100.0	2,013	17.8	11,327	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,843	1,852	15.8	48.2	1,349	35.1	642	16.7
Middle-income	11,343	6,878	58.7	60.6	2,470	21.8	1,995	17.6
Upper-income	4,455	2,994	25.5	67.2	993	22.3	468	10.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19,641	11,724	100.0	59.7	4,812	24.5	3,105	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	191	12.8	158	12.4	32	16.8	1	3.7
Middle-income	718	48	620	48.5	80	42.1	18	66.7
Upper-income	586	39.2	500	39.1	78	41.1	8	29.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,495	100.0	1,278	100.0	190	100.0	27	100.0
	Percentage of Total Businesses:			85.5		12.7		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3	7.9	3	8.6	0	0	0	0
Middle-income	20	52.6	19	54.3	1	33.3	0	0
Upper-income	15	39.5	13	37.1	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	38	100.0	35	100.0	3	100.0	0	.0
	Percentage of Total Farms:			92.1		7.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	4.4	2,705	2.1	1,284	47.5	25,281	20
Moderate-income	22	19.3	21,805	17.2	3,824	17.5	22,771	18
Middle-income	60	52.6	67,428	53.2	5,515	8.2	27,520	21.7
Upper-income	26	22.8	34,715	27.4	1,316	3.8	51,081	40.3
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	114	100.0	126,653	100.0	11,939	9.4	126,653	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,966	1,967	1.3	24.7	3,947	49.5	2,052	25.8
Moderate-income	49,559	22,665	14.9	45.7	17,392	35.1	9,502	19.2
Middle-income	126,605	83,263	54.7	65.8	20,214	16	23,128	18.3
Upper-income	67,419	44,265	29.1	65.7	6,633	9.8	16,521	24.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	251,549	152,160	100.0	60.5	48,186	19.2	51,203	20.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,031	3.3	908	3.1	103	6.8	20	12.3
Moderate-income	5,982	19.1	5,515	18.6	440	29.1	27	16.6
Middle-income	14,600	46.6	13,944	47	597	39.5	59	36.2
Upper-income	9,741	31.1	9,312	31.4	372	24.6	57	35
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	31,354	100.0	29,679	100.0	1,512	100.0	163	100.0
	Percentage of Total Businesses:			94.7		4.8		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20	7	19	6.9	1	8.3	0	0
Middle-income	175	61.2	166	60.6	9	75	0	0
Upper-income	91	31.8	89	32.5	2	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	286	100.0	274	100.0	12	100.0	0	.0
	Percentage of Total Farms:			95.8		4.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5	1,950	1.6	1,030	52.8	24,505	19.9
Moderate-income	23	20.2	19,855	16.1	3,912	19.7	23,630	19.2
Middle-income	61	53.5	71,927	58.5	8,042	11.2	25,075	20.4
Upper-income	25	21.9	29,322	23.8	1,596	5.4	49,844	40.5
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	114	100.0	123,054	100.0	14,580	11.8	123,054	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,206	1,267	0.9	24.3	2,688	51.6	1,251	24
Moderate-income	49,519	19,929	14.2	40.2	18,472	37.3	11,118	22.5
Middle-income	142,363	83,957	59.9	59	30,557	21.5	27,849	19.6
Upper-income	58,349	35,050	25	60.1	8,260	14.2	15,039	25.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	255,437	140,203	100.0	54.9	59,977	23.5	55,257	21.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	716	2.7	607	2.4	91	6.1	18	12.5
Moderate-income	5,457	20.3	4,948	19.6	478	31.8	31	21.5
Middle-income	14,380	53.4	13,675	54.1	648	43.1	57	39.6
Upper-income	6,355	23.6	6,030	23.9	287	19.1	38	26.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26,908	100.0	25,260	100.0	1,504	100.0	144	100.0
	Percentage of Total Businesses:			93.9		5.6		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	45	18.1	40	17	5	38.5	0	0
Middle-income	142	57.3	137	58.3	5	38.5	0	0
Upper-income	61	24.6	58	24.7	3	23.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	248	100.0	235	100.0	13	100.0	0	.0
	Percentage of Total Farms:			94.8		5.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	5.5	19,068	4.5	6,624	34.7	94,737	22.3
Moderate-income	106	29.3	115,664	27.2	20,670	17.9	73,759	17.3
Middle-income	117	32.3	138,876	32.6	13,610	9.8	79,701	18.7
Upper-income	117	32.3	152,072	35.7	6,813	4.5	177,483	41.7
Unknown-income	2	0.6	0	0	0	0	0	0
Total Assessment Area	362	100.0	425,680	100.0	47,717	11.2	425,680	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,386	11,885	2.8	26.8	22,918	51.6	9,583	21.6
Moderate-income	233,847	105,780	24.8	45.2	84,517	36.1	43,550	18.6
Middle-income	270,180	144,701	34	53.6	81,157	30	44,322	16.4
Upper-income	266,041	163,325	38.4	61.4	56,001	21	46,715	17.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	814,454	425,691	100.0	52.3	244,593	30.0	144,170	17.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,647	5.2	5,601	4.8	998	11.3	48	4.1
Moderate-income	30,518	23.9	27,593	23.4	2,722	30.8	203	17.1
Middle-income	38,826	30.4	36,164	30.7	2,382	27	280	23.6
Upper-income	51,827	40.5	48,448	41.1	2,726	30.9	653	55.2
Unknown-income	3	0	2	0	1	0	0	0
Total Assessment Area	127,821	100.0	117,808	100.0	8,829	100.0	1,184	100.0
	Percentage of Total Businesses:			92.2		6.9		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	21	5.4	20	5.3	1	7.7	0	0
Moderate-income	76	19.5	72	19.1	4	30.8	0	0
Middle-income	94	24.2	92	24.5	2	15.4	0	0
Upper-income	198	50.9	192	51.1	6	46.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	389	100.0	376	100.0	13	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Lauderdale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	19	5.2	16,521	3.9	5,355	32.4	92,677	22
Moderate-income	99	27.3	114,849	27.3	16,094	14	73,368	17.4
Middle-income	133	36.7	149,109	35.4	11,518	7.7	83,258	19.8
Upper-income	109	30.1	140,152	33.3	5,169	3.7	171,336	40.7
Unknown-income	2	0.6	8	0	0	0	0	0
Total Assessment Area	362	100.0	420,639	100.0	38,136	9.1	420,639	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	33,768	8,011	1.7	23.7	18,165	53.8	7,592	22.5
Moderate-income	244,077	126,614	27.3	51.9	73,044	29.9	44,419	18.2
Middle-income	303,949	172,024	37.1	56.6	77,425	25.5	54,500	17.9
Upper-income	225,056	156,862	33.8	69.7	36,745	16.3	31,449	14
Unknown-income	8	0	0	0	8	100	0	0
Total Assessment Area	806,858	463,511	100.0	57.4	205,387	25.5	137,960	17.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,139	3.6	4,449	3.4	658	7.6	32	2.4
Moderate-income	34,548	24.3	31,520	23.8	2,791	32.3	237	18
Middle-income	47,489	33.4	44,519	33.6	2,578	29.8	392	29.8
Upper-income	55,149	38.7	51,875	39.2	2,618	30.3	656	49.8
Unknown-income	3	0	2	0	1	0	0	0
Total Assessment Area	142,328	100.0	132,365	100.0	8,646	100.0	1,317	100.0
	Percentage of Total Businesses:			93.0		6.1		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16	3.9	15	3.7	1	8.3	0	0
Moderate-income	85	20.5	81	20.2	4	33.3	0	0
Middle-income	112	27.1	110	27.4	2	16.7	0	0
Upper-income	201	48.6	195	48.6	5	41.7	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	414	100.0	401	100.0	12	100.0	1	100.0
	Percentage of Total Farms:			96.9		2.9		.2

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3	4,411	2.7	1,344	30.5	30,892	19
Moderate-income	32	19.2	27,458	16.9	4,214	15.3	30,886	19
Middle-income	80	47.9	86,515	53.1	5,796	6.7	34,898	21.4
Upper-income	48	28.7	44,541	27.3	1,390	3.1	66,249	40.7
Unknown-income	2	1.2	0	0	0	0	0	0
Total Assessment Area	167	100.0	162,925	100.0	12,744	7.8	162,925	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,760	2,430	1.3	22.6	5,440	50.6	2,890	26.9
Moderate-income	61,029	26,066	14.2	42.7	16,593	27.2	18,370	30.1
Middle-income	185,990	102,292	55.6	55	29,224	15.7	54,474	29.3
Upper-income	106,113	53,140	28.9	50.1	10,566	10	42,407	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	363,892	183,928	100.0	50.5	61,823	17.0	118,141	32.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,473	3.3	1,293	3.1	166	7	14	4.3
Moderate-income	6,540	14.5	6,127	14.5	381	16	32	9.9
Middle-income	23,532	52.2	22,322	52.7	1,062	44.7	148	45.7
Upper-income	13,470	29.9	12,580	29.7	761	32	129	39.8
Unknown-income	47	0.1	40	0.1	6	0.3	1	0.3
Total Assessment Area	45,062	100.0	42,362	100.0	2,376	100.0	324	100.0
	Percentage of Total Businesses:			94.0		5.3		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	5	1.7	4	1.4	1	8.3	0	0
Moderate-income	45	15.4	44	15.8	1	8.3	0	0
Middle-income	121	41.4	117	41.9	4	33.3	0	0
Upper-income	121	41.4	114	40.9	6	50	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	292	100.0	279	100.0	12	100.0	1	100.0
	Percentage of Total Farms:			95.5		4.1		.3

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.2	5,910	3.6	1,945	32.9	34,371	20.8
Moderate-income	42	25.1	37,663	22.7	7,613	20.2	30,610	18.5
Middle-income	60	35.9	71,586	43.2	6,820	9.5	32,556	19.7
Upper-income	56	33.5	50,476	30.5	2,045	4.1	68,098	41.1
Unknown-income	2	1.2	0	0	0	0	0	0
Total Assessment Area	167	100.0	165,635	100.0	18,423	11.1	165,635	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	13,065	3,624	2.1	27.7	6,678	51.1	2,763	21.1
Moderate-income	79,613	32,377	18.6	40.7	25,723	32.3	21,513	27
Middle-income	153,042	76,990	44.2	50.3	29,699	19.4	46,353	30.3
Upper-income	128,613	61,171	35.1	47.6	16,025	12.5	51,417	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	374,333	174,162	100.0	46.5	78,125	20.9	122,046	32.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,046	2.6	958	2.6	82	3.3	6	2.1
Moderate-income	8,389	21	7,707	20.8	633	25.7	49	17.1
Middle-income	16,509	41.4	15,624	42.1	778	31.6	107	37.3
Upper-income	13,896	34.8	12,814	34.5	958	39	124	43.2
Unknown-income	41	0.1	32	0.1	8	0.3	1	0.3
Total Assessment Area	39,881	100.0	37,135	100.0	2,459	100.0	287	100.0
	Percentage of Total Businesses:			93.1		6.2		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.5	4	1.6	0	0	0	0
Moderate-income	52	19.5	48	18.8	4	36.4	0	0
Middle-income	125	47	122	47.8	3	27.3	0	0
Upper-income	85	32	81	31.8	4	36.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	266	100.0	255	100.0	11	100.0	0	.0
	Percentage of Total Farms:			95.9		4.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	12,533	19.6
Moderate-income	11	20	12,363	19.3	2,054	16.6	11,502	18
Middle-income	28	50.9	36,024	56.3	2,505	7	14,703	23
Upper-income	13	23.6	15,624	24.4	598	3.8	25,273	39.5
Unknown-income	3	5.5	0	0	0	0	0	0
Total Assessment Area	55	100.0	64,011	100.0	5,157	8.1	64,011	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	22,762	10,971	16.6	48.2	7,225	31.7	4,566	20.1
Middle-income	68,906	38,108	57.7	55.3	17,001	24.7	13,797	20
Upper-income	43,727	16,958	25.7	38.8	5,095	11.7	21,674	49.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	135,395	66,037	100.0	48.8	29,321	21.7	40,037	29.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,728	15.7	2,514	15.4	177	19.6	37	22.7
Middle-income	9,530	54.8	8,997	55.2	455	50.3	78	47.9
Upper-income	5,123	29.5	4,802	29.4	273	30.2	48	29.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	17,381	100.0	16,313	100.0	905	100.0	163	100.0
	Percentage of Total Businesses:			93.9		5.2		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	45	30.2	44	29.9	1	50	0	0
Middle-income	83	55.7	82	55.8	1	50	0	0
Upper-income	21	14.1	21	14.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	149	100.0	147	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	13,124	20.3
Moderate-income	9	16.4	8,404	13	1,602	19.1	11,557	17.9
Middle-income	31	56.4	40,733	62.9	4,530	11.1	13,944	21.5
Upper-income	12	21.8	15,580	24.1	613	3.9	26,092	40.3
Unknown-income	3	5.5	0	0	0	0	0	0
Total Assessment Area	55	100.0	64,717	100.0	6,745	10.4	64,717	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17,753	7,884	12.2	44.4	5,893	33.2	3,976	22.4
Middle-income	75,551	40,130	62.3	53.1	21,482	28.4	13,939	18.4
Upper-income	47,852	16,405	25.5	34.3	6,580	13.8	24,867	52
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	141,156	64,419	100.0	45.6	33,955	24.1	42,782	30.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,662	10.9	1,528	10.7	112	12.4	22	15.4
Middle-income	8,445	55.3	7,900	55.5	474	52.3	71	49.7
Upper-income	5,178	33.9	4,808	33.8	320	35.3	50	35
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15,285	100.0	14,236	100.0	906	100.0	143	100.0
	Percentage of Total Businesses:			93.1		5.9		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	36	27.1	36	27.5	0	0	0	0
Middle-income	68	51.1	67	51.1	1	50	0	0
Upper-income	29	21.8	28	21.4	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	133	100.0	131	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	21.4	6,016	11.5	1,930	32.1	11,910	22.8
Moderate-income	12	21.4	9,062	17.4	1,670	18.4	8,922	17.1
Middle-income	14	25	14,113	27.1	1,386	9.8	9,413	18
Upper-income	18	32.1	22,971	44	1,074	4.7	21,917	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	56	100.0	52,162	100.0	6,060	11.6	52,162	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,631	2,746	5.1	13.3	15,241	73.9	2,644	12.8
Moderate-income	21,075	8,028	15	38.1	9,927	47.1	3,120	14.8
Middle-income	30,233	16,465	30.8	54.5	9,553	31.6	4,215	13.9
Upper-income	39,063	26,287	49.1	67.3	9,293	23.8	3,483	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	111,002	53,526	100.0	48.2	44,014	39.7	13,462	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,226	9.3	1,120	9.2	101	11.4	5	4.5
Moderate-income	2,265	17.2	2,020	16.6	223	25.2	22	20
Middle-income	3,951	30	3,683	30.2	233	26.3	35	31.8
Upper-income	5,732	43.5	5,355	44	329	37.1	48	43.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13,174	100.0	12,178	100.0	886	100.0	110	100.0
	Percentage of Total Businesses:			92.4		6.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	0.7	2	0.7	0	0	0	0
Moderate-income	17	6.1	17	6.3	0	0	0	0
Middle-income	149	53.6	142	52.4	7	100	0	0
Upper-income	110	39.6	110	40.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	278	100.0	271	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	16.1	3,673	7	1,133	30.8	12,243	23.4
Moderate-income	13	23.2	10,450	20	2,370	22.7	8,049	15.4
Middle-income	16	28.6	16,590	31.7	2,058	12.4	9,520	18.2
Upper-income	16	28.6	20,887	39.9	941	4.5	22,475	43
Unknown-income	2	3.6	687	1.3	296	43.1	0	0
Total Assessment Area	56	100.0	52,287	100.0	6,798	13.0	52,287	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,383	2,011	3.9	15	8,683	64.9	2,689	20.1
Moderate-income	27,898	7,998	15.5	28.7	14,733	52.8	5,167	18.5
Middle-income	32,646	18,186	35.3	55.7	9,766	29.9	4,694	14.4
Upper-income	35,288	22,934	44.6	65	9,047	25.6	3,307	9.4
Unknown-income	4,444	319	0.6	7.2	3,026	68.1	1,099	24.7
Total Assessment Area	113,659	51,448	100.0	45.3	45,255	39.8	16,956	14.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	856	7.2	759	6.9	90	10.1	7	6.9
Moderate-income	2,337	19.5	2,128	19.4	197	22.2	12	11.8
Middle-income	3,931	32.8	3,606	32.8	282	31.8	43	42.2
Upper-income	4,777	39.9	4,422	40.3	315	35.5	40	39.2
Unknown-income	70	0.6	67	0.6	3	0.3	0	0
Total Assessment Area	11,971	100.0	10,982	100.0	887	100.0	102	100.0
	Percentage of Total Businesses:			91.7		7.4		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.9	5	1.9	0	0	0	0
Moderate-income	28	10.6	26	10.1	2	28.6	0	0
Middle-income	154	58.1	149	57.8	5	71.4	0	0
Upper-income	78	29.4	78	30.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	265	100.0	258	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Homosassa Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,967	17.5
Moderate-income	3	10.7	3,326	8.4	371	11.2	8,149	20.5
Middle-income	20	71.4	29,578	74.3	3,039	10.3	8,535	21.4
Upper-income	4	14.3	6,895	17.3	409	5.9	16,148	40.6
Unknown-income	1	3.6	0	0	0	0	0	0
Total Assessment Area	28	100.0	39,799	100.0	3,819	9.6	39,799	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,541	4,120	8.1	63	1,139	17.4	1,282	19.6
Middle-income	59,552	38,288	75.5	64.3	7,452	12.5	13,812	23.2
Upper-income	10,720	8,312	16.4	77.5	663	6.2	1,745	16.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	76,813	50,720	100.0	66.0	9,254	12.0	16,839	21.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	736	9.5	694	9.4	37	12.1	5	13.9
Middle-income	5,792	74.8	5,545	74.9	225	73.8	22	61.1
Upper-income	1,220	15.7	1,168	15.8	43	14.1	9	25
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,748	100.0	7,407	100.0	305	100.0	36	100.0
	Percentage of Total Businesses:			95.6		3.9		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	12	13	12	0	0	0	0
Middle-income	72	66.7	72	66.7	0	0	0	0
Upper-income	23	21.3	23	21.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	108	100.0	108	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Homosassa Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,108	18.2
Moderate-income	6	21.4	7,815	20	1,582	20.2	7,556	19.4
Middle-income	17	60.7	24,348	62.4	2,163	8.9	8,771	22.5
Upper-income	4	14.3	6,853	17.6	686	10	15,581	39.9
Unknown-income	1	3.6	0	0	0	0	0	0
Total Assessment Area	28	100.0	39,016	100.0	4,431	11.4	39,016	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,720	9,944	20.1	59.5	3,239	19.4	3,537	21.2
Middle-income	47,390	31,040	62.7	65.5	6,296	13.3	10,054	21.2
Upper-income	13,709	8,550	17.3	62.4	1,943	14.2	3,216	23.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	77,819	49,534	100.0	63.7	11,478	14.7	16,807	21.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,131	16.2	1,085	16.4	41	13.4	5	13.9
Middle-income	4,429	63.6	4,195	63.3	206	67.5	28	77.8
Upper-income	1,409	20.2	1,348	20.3	58	19	3	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,969	100.0	6,628	100.0	305	100.0	36	100.0
	Percentage of Total Businesses:			95.1		4.4		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	9.3	9	9.4	0	0	0	0
Middle-income	83	85.6	82	85.4	1	100	0	0
Upper-income	5	5.2	5	5.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	97	100.0	96	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	6.6	13,392	4.1	4,572	34.1	67,215	20.5
Moderate-income	59	22.9	58,680	17.9	9,375	16	57,844	17.6
Middle-income	109	42.2	153,478	46.7	12,011	7.8	71,463	21.8
Upper-income	69	26.7	102,813	31.3	3,410	3.3	131,841	40.2
Unknown-income	4	1.6	0	0	0	0	0	0
Total Assessment Area	258	100.0	328,363	100.0	29,368	8.9	328,363	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	29,546	9,912	2.9	33.5	13,742	46.5	5,892	19.9
Moderate-income	118,250	52,104	15.5	44.1	46,828	39.6	19,318	16.3
Middle-income	259,758	159,802	47.4	61.5	64,617	24.9	35,339	13.6
Upper-income	170,490	115,259	34.2	67.6	33,084	19.4	22,147	13
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	578,044	337,077	100.0	58.3	158,271	27.4	82,696	14.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,906	3.6	2,524	3.4	363	7	19	3.6
Moderate-income	15,079	18.6	13,603	18.1	1,391	26.7	85	16.3
Middle-income	34,763	43	32,647	43.4	1,921	36.9	195	37.4
Upper-income	28,161	34.8	26,409	35.1	1,530	29.4	222	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	80,909	100.0	75,183	100.0	5,205	100.0	521	100.0
	Percentage of Total Businesses:			92.9		6.4		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.6	2	0.4	1	4.3	0	0
Moderate-income	57	10.9	51	10.2	6	26.1	0	0
Middle-income	277	53.1	268	53.7	9	39.1	0	0
Upper-income	185	35.4	178	35.7	7	30.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	522	100.0	499	100.0	23	100.0	0	.0
	Percentage of Total Farms:			95.6		4.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	7.8	14,952	4.4	5,597	37.4	73,083	21.7
Moderate-income	68	26.4	74,196	22	13,563	18.3	58,486	17.4
Middle-income	96	37.2	135,213	40.1	13,511	10	67,298	20
Upper-income	70	27.1	112,634	33.4	4,788	4.3	138,128	41
Unknown-income	4	1.6	0	0	0	0	0	0
Total Assessment Area	258	100.0	336,995	100.0	37,459	11.1	336,995	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	35,789	11,615	3.5	32.5	15,198	42.5	8,976	25.1
Moderate-income	143,204	65,298	19.6	45.6	55,465	38.7	22,441	15.7
Middle-income	232,942	135,122	40.6	58	69,047	29.6	28,773	12.4
Upper-income	189,031	121,004	36.3	64	41,752	22.1	26,275	13.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	600,966	333,039	100.0	55.4	181,462	30.2	86,465	14.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,244	4.5	2,799	4.2	432	8.1	13	2.7
Moderate-income	15,903	21.9	14,446	21.6	1,370	25.6	87	18.3
Middle-income	25,430	35	23,677	35.4	1,606	30	147	30.9
Upper-income	28,086	38.7	25,908	38.8	1,950	36.4	228	48
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	72,663	100.0	66,830	100.0	5,358	100.0	475	100.0
	Percentage of Total Businesses:			92.0		7.4		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.8	3	0.7	1	4.2	0	0
Moderate-income	67	14.1	60	13.3	7	29.2	0	0
Middle-income	256	53.9	245	54.3	11	45.8	0	0
Upper-income	148	31.2	143	31.7	5	20.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	475	100.0	451	100.0	24	100.0	0	.0
	Percentage of Total Farms:			94.9		5.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3.2	2,767	1.8	904	32.7	31,848	20.3
Moderate-income	36	23.4	34,777	22.1	6,874	19.8	29,313	18.6
Middle-income	76	49.4	83,287	53	8,566	10.3	32,628	20.8
Upper-income	36	23.4	36,391	23.1	1,765	4.9	63,433	40.3
Unknown-income	1	0.6	0	0	0	0	0	0
Total Assessment Area	154	100.0	157,222	100.0	18,109	11.5	157,222	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,981	2,045	1.3	29.3	3,592	51.5	1,344	19.3
Moderate-income	62,254	30,950	19.2	49.7	19,029	30.6	12,275	19.7
Middle-income	153,613	88,103	54.7	57.4	32,057	20.9	33,453	21.8
Upper-income	54,699	40,110	24.9	73.3	7,803	14.3	6,786	12.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	277,547	161,208	100.0	58.1	62,481	22.5	53,858	19.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,203	4.3	1,069	4.1	124	7.8	10	5.3
Moderate-income	5,489	19.8	5,053	19.5	404	25.4	32	16.9
Middle-income	13,679	49.4	12,815	49.5	769	48.3	95	50.3
Upper-income	7,309	26.4	6,961	26.9	296	18.6	52	27.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	27,680	100.0	25,898	100.0	1,593	100.0	189	100.0
	Percentage of Total Businesses:			93.6		5.8		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15	2.9	13	2.8	2	4.4	0	0
Moderate-income	117	22.9	104	22.4	12	26.7	1	100
Middle-income	255	49.9	232	49.9	23	51.1	0	0
Upper-income	124	24.3	116	24.9	8	17.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	511	100.0	465	100.0	45	100.0	1	100.0
	Percentage of Total Farms:			91.0		8.8		.2

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	4.5	3,072	2	1,304	42.4	31,271	20.4
Moderate-income	35	22.7	29,960	19.6	7,479	25	28,084	18.3
Middle-income	79	51.3	87,388	57.1	10,065	11.5	32,830	21.4
Upper-income	32	20.8	32,683	21.3	1,690	5.2	60,930	39.8
Unknown-income	1	0.6	12	0	12	100	0	0
Total Assessment Area	154	100.0	153,115	100.0	20,550	13.4	153,115	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,596	1,998	1.3	30.3	3,384	51.3	1,214	18.4
Moderate-income	60,642	26,359	17.3	43.5	20,853	34.4	13,430	22.1
Middle-income	163,242	89,580	58.8	54.9	35,610	21.8	38,052	23.3
Upper-income	51,756	34,387	22.6	66.4	9,198	17.8	8,171	15.8
Unknown-income	12	12	0	100	0	0	0	0
Total Assessment Area	282,248	152,336	100.0	54.0	69,045	24.5	60,867	21.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	957	3.8	816	3.5	134	8.5	7	3.8
Moderate-income	5,217	21	4,748	20.5	425	26.8	44	24
Middle-income	12,468	50.1	11,681	50.5	702	44.3	85	46.4
Upper-income	6,239	25.1	5,869	25.4	323	20.4	47	25.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	24,881	100.0	23,114	100.0	1,584	100.0	183	100.0
	Percentage of Total Businesses:			92.9		6.4		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	11	2.2	9	2	2	4.2	0	0
Moderate-income	83	16.8	70	15.8	13	27.1	0	0
Middle-income	288	58.4	263	59.2	24	50	1	100
Upper-income	111	22.5	102	23	9	18.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	493	100.0	444	100.0	48	100.0	1	100.0
	Percentage of Total Farms:			90.1		9.7		.2

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1	4,181	5.2	1,603	38.3	17,150	21.1
Moderate-income	15	20.3	15,305	18.9	1,780	11.6	14,862	18.3
Middle-income	28	37.8	35,999	44.4	1,934	5.4	15,449	19
Upper-income	24	32.4	25,650	31.6	1,070	4.2	33,674	41.5
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	74	100.0	81,135	100.0	6,387	7.9	81,135	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,154	2,191	2.4	26.9	3,532	43.3	2,431	29.8
Moderate-income	33,145	15,007	16.4	45.3	7,875	23.8	10,263	31
Middle-income	84,139	42,071	46	50	10,889	12.9	31,179	37.1
Upper-income	69,091	32,128	35.2	46.5	5,824	8.4	31,139	45.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	194,529	91,397	100.0	47.0	28,120	14.5	75,012	38.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	800	2.9	754	2.9	38	2.5	8	2.9
Moderate-income	3,552	12.9	3,379	13.1	141	9.2	32	11.6
Middle-income	11,931	43.2	11,248	43.6	586	38.2	97	35.3
Upper-income	11,311	41	10,405	40.4	768	50.1	138	50.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	27,594	100.0	25,786	100.0	1,533	100.0	275	100.0
	Percentage of Total Businesses:			93.4		5.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	22	10.5	16	8.4	6	31.6	0	0
Moderate-income	35	16.7	30	15.7	5	26.3	0	0
Middle-income	96	45.7	91	47.6	5	26.3	0	0
Upper-income	57	27.1	54	28.3	3	15.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	210	100.0	191	100.0	19	100.0	0	.0
	Percentage of Total Farms:			91.0		9.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1	4,106	4.7	1,627	39.6	18,278	20.8
Moderate-income	15	20.3	17,381	19.8	3,098	17.8	15,489	17.7
Middle-income	26	35.1	35,130	40.1	2,147	6.1	16,908	19.3
Upper-income	26	35.1	31,048	35.4	1,147	3.7	36,990	42.2
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	74	100.0	87,665	100.0	8,019	9.1	87,665	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	7,284	2,124	2.3	29.2	3,424	47	1,736	23.8
Moderate-income	36,919	15,285	16.3	41.4	10,215	27.7	11,419	30.9
Middle-income	76,674	38,746	41.3	50.5	13,667	17.8	24,261	31.6
Upper-income	80,705	37,578	40.1	46.6	8,849	11	34,278	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	201,582	93,733	100.0	46.5	36,155	17.9	71,694	35.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	779	3.1	716	3.1	54	3.4	9	3.9
Moderate-income	3,058	12.3	2,925	12.7	115	7.3	18	7.8
Middle-income	10,005	40.4	9,346	40.7	575	36.4	84	36.4
Upper-income	10,935	44.1	9,981	43.5	834	52.9	120	51.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	24,777	100.0	22,968	100.0	1,578	100.0	231	100.0
	Percentage of Total Businesses:			92.7		6.4		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	23	12.2	17	10	6	31.6	0	0
Moderate-income	32	16.9	26	15.3	6	31.6	0	0
Middle-income	74	39.2	71	41.8	3	15.8	0	0
Upper-income	60	31.7	56	32.9	4	21.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	189	100.0	170	100.0	19	100.0	0	.0
	Percentage of Total Farms:			89.9		10.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Northern FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,007	20.3
Moderate-income	3	12	3,528	14.3	675	19.1	4,460	18.1
Middle-income	18	72	17,614	71.3	2,084	11.8	5,531	22.4
Upper-income	4	16	3,551	14.4	315	8.9	9,695	39.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25	100.0	24,693	100.0	3,074	12.4	24,693	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,961	3,795	13.1	54.5	1,603	23	1,563	22.5
Middle-income	32,904	21,113	73	64.2	5,545	16.9	6,246	19
Upper-income	6,145	4,008	13.9	65.2	989	16.1	1,148	18.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	46,010	28,916	100.0	62.8	8,137	17.7	8,957	19.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	776	17.5	716	17.3	51	23.2	9	14.8
Middle-income	2,963	66.9	2,788	67.2	133	60.5	42	68.9
Upper-income	691	15.6	645	15.5	36	16.4	10	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,430	100.0	4,149	100.0	220	100.0	61	100.0
	Percentage of Total Businesses:			93.7		5.0		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	44	10.5	40	9.8	4	33.3	0	0
Middle-income	323	77.1	316	77.6	7	58.3	0	0
Upper-income	52	12.4	51	12.5	1	8.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	419	100.0	407	100.0	12	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Northern FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,689	23.7
Moderate-income	1	4	1,531	6.4	468	30.6	4,294	17.9
Middle-income	22	88	20,453	85.3	3,439	16.8	4,609	19.2
Upper-income	2	8	2,006	8.4	306	15.3	9,398	39.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25	100.0	23,990	100.0	4,213	17.6	23,990	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,190	1,574	5.7	49.3	1,129	35.4	487	15.3
Middle-income	39,302	23,534	85.6	59.9	6,989	17.8	8,779	22.3
Upper-income	3,630	2,382	8.7	65.6	559	15.4	689	19
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	46,122	27,490	100.0	59.6	8,677	18.8	9,955	21.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	258	6.6	235	6.5	21	9.8	2	3.5
Middle-income	3,265	83.7	3,029	83.5	181	84.6	55	96.5
Upper-income	377	9.7	365	10.1	12	5.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,900	100.0	3,629	100.0	214	100.0	57	100.0
	Percentage of Total Businesses:			93.1		5.5		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	2	7	2.1	0	0	0	0
Middle-income	303	87.3	291	87.1	12	92.3	0	0
Upper-income	37	10.7	36	10.8	1	7.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	347	100.0	334	100.0	13	100.0	0	.0
	Percentage of Total Farms:			96.3		3.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	16,559	18.1
Moderate-income	15	23.8	14,168	15.5	2,984	21.1	18,120	19.8
Middle-income	35	55.6	64,450	70.4	6,338	9.8	20,885	22.8
Upper-income	11	17.5	12,895	14.1	872	6.8	35,949	39.3
Unknown-income	2	3.2	0	0	0	0	0	0
Total Assessment Area	63	100.0	91,513	100.0	10,194	11.1	91,513	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	27,398	13,776	13	50.3	7,963	29.1	5,659	20.7
Middle-income	110,769	77,213	73.1	69.7	15,259	13.8	18,297	16.5
Upper-income	23,097	14,683	13.9	63.6	5,072	22	3,342	14.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	161,264	105,672	100.0	65.5	28,294	17.5	27,298	16.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,234	18.1	2,970	17.7	248	26	16	13.4
Middle-income	9,872	55.2	9,454	56.3	362	38	56	47.1
Upper-income	4,771	26.7	4,381	26.1	343	36	47	39.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	17,877	100.0	16,805	100.0	953	100.0	119	100.0
	Percentage of Total Businesses:			94.0		5.3		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	89	15.7	83	15.1	6	33.3	0	0
Middle-income	306	53.9	300	54.5	6	33.3	0	0
Upper-income	173	30.5	167	30.4	6	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	568	100.0	550	100.0	18	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.2	1,429	1.7	730	51.1	16,587	19.3
Moderate-income	15	23.8	14,748	17.1	3,796	25.7	16,751	19.5
Middle-income	34	54	57,014	66.2	5,951	10.4	18,571	21.6
Upper-income	10	15.9	12,923	15	865	6.7	34,205	39.7
Unknown-income	2	3.2	0	0	0	0	0	0
Total Assessment Area	63	100.0	86,114	100.0	11,342	13.2	86,114	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,248	633	0.6	19.5	1,806	55.6	809	24.9
Moderate-income	29,250	14,470	14.5	49.5	8,514	29.1	6,266	21.4
Middle-income	108,992	69,584	69.6	63.8	18,262	16.8	21,146	19.4
Upper-income	22,197	15,274	15.3	68.8	3,744	16.9	3,179	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	163,687	99,961	100.0	61.1	32,326	19.7	31,400	19.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	306	1.9	262	1.8	42	4.4	2	1.9
Moderate-income	2,646	16.5	2,450	16.4	185	19.2	11	10.6
Middle-income	10,256	64	9,620	64.4	572	59.5	64	61.5
Upper-income	2,806	17.5	2,616	17.5	163	16.9	27	26
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	16,014	100.0	14,948	100.0	962	100.0	104	100.0
	Percentage of Total Businesses:			93.3		6.0		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.2	0	0	0	0
Moderate-income	102	19.5	96	19	6	35.3	0	0
Middle-income	363	69.4	354	70	9	52.9	0	0
Upper-income	57	10.9	55	10.9	2	11.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	523	100.0	506	100.0	17	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Okeechobee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,135	21.6
Moderate-income	3	25	2,761	28	682	24.7	2,043	20.7
Middle-income	6	50	5,567	56.4	618	11.1	1,785	18.1
Upper-income	2	16.7	1,537	15.6	85	5.5	3,902	39.6
Unknown-income	1	8.3	0	0	0	0	0	0
Total Assessment Area	12	100.0	9,865	100.0	1,385	14.0	9,865	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,515	2,818	26.9	51.1	983	17.8	1,714	31.1
Middle-income	9,926	5,985	57.2	60.3	1,931	19.5	2,010	20.2
Upper-income	2,616	1,658	15.8	63.4	267	10.2	691	26.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18,057	10,461	100.0	57.9	3,181	17.6	4,415	24.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	356	20	344	20.6	9	9.6	3	14.3
Middle-income	1,129	63.4	1,043	62.6	74	78.7	12	57.1
Upper-income	296	16.6	279	16.7	11	11.7	6	28.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,781	100.0	1,666	100.0	94	100.0	21	100.0
	Percentage of Total Businesses:			93.5		5.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	30	22.6	28	23.1	2	16.7	0	0
Middle-income	54	40.6	48	39.7	6	50	0	0
Upper-income	49	36.8	45	37.2	4	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	133	100.0	121	100.0	12	100.0	0	.0
	Percentage of Total Farms:			91.0		9.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Okeechobee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,236	24.5
Moderate-income	4	33.3	3,042	33.3	983	32.3	1,802	19.7
Middle-income	6	50	4,848	53	910	18.8	2,091	22.9
Upper-income	1	8.3	1,252	13.7	85	6.8	3,013	33
Unknown-income	1	8.3	0	0	0	0	0	0
Total Assessment Area	12	100.0	9,142	100.0	1,978	21.6	9,142	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,290	2,745	29.7	43.6	1,838	29.2	1,707	27.1
Middle-income	9,728	5,196	56.3	53.4	1,659	17.1	2,873	29.5
Upper-income	2,260	1,288	14	57	320	14.2	652	28.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18,278	9,229	100.0	50.5	3,817	20.9	5,232	28.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	510	31.5	463	30.8	43	44.8	4	20
Middle-income	744	46	705	46.9	29	30.2	10	50
Upper-income	364	22.5	334	22.2	24	25	6	30
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,618	100.0	1,502	100.0	96	100.0	20	100.0
	Percentage of Total Businesses:			92.8		5.9		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14	11.3	12	10.5	2	20	0	0
Middle-income	90	72.6	83	72.8	7	70	0	0
Upper-income	20	16.1	19	16.7	1	10	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	124	100.0	114	100.0	10	100.0	0	.0
	Percentage of Total Farms:			91.9		8.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	2.1	4,660	0.9	1,472	31.6	104,702	20.1
Moderate-income	106	27.2	132,097	25.3	20,627	15.6	97,160	18.6
Middle-income	153	39.2	220,289	42.3	17,516	8	108,268	20.8
Upper-income	121	31	164,252	31.5	7,583	4.6	211,181	40.5
Unknown-income	2	0.5	13	0	0	0	0	0
Total Assessment Area	390	100.0	521,311	100.0	47,198	9.1	521,311	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,793	2,451	0.5	25	5,691	58.1	1,651	16.9
Moderate-income	251,984	101,324	20	40.2	105,480	41.9	45,180	17.9
Middle-income	393,276	221,474	43.8	56.3	104,403	26.5	67,399	17.1
Upper-income	262,371	180,683	35.7	68.9	47,198	18	34,490	13.1
Unknown-income	50	50	0	100	0	0	0	0
Total Assessment Area	917,474	505,982	100.0	55.1	262,772	28.6	148,720	16.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	950	0.6	865	0.6	75	0.9	10	1
Moderate-income	33,128	22.6	30,395	22.2	2,548	30.4	185	17.7
Middle-income	56,545	38.6	53,048	38.7	3,181	37.9	316	30.2
Upper-income	55,838	38.1	52,718	38.5	2,584	30.8	536	51.2
Unknown-income	19	0	19	0	0	0	0	0
Total Assessment Area	146,480	100.0	137,045	100.0	8,388	100.0	1,047	100.0
	Percentage of Total Businesses:			93.6		5.7		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.4	4	0.4	0	0	0	0
Moderate-income	129	12.9	121	13	8	11.9	0	0
Middle-income	486	48.7	449	48.3	37	55.2	0	0
Upper-income	374	37.5	351	37.8	22	32.8	1	100
Unknown-income	4	0.4	4	0.4	0	0	0	0
Total Assessment Area	997	100.0	929	100.0	67	100.0	1	100.0
	Percentage of Total Farms:			93.2		6.7		.1

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	3.6	11,824	2.2	4,560	38.6	114,610	21.5
Moderate-income	116	29.7	140,320	26.4	28,937	20.6	96,121	18.1
Middle-income	140	35.9	199,442	37.5	22,443	11.3	102,366	19.2
Upper-income	118	30.3	180,699	33.9	9,814	5.4	219,319	41.2
Unknown-income	2	0.5	131	0	3	2.3	0	0
Total Assessment Area	390	100.0	532,416	100.0	65,757	12.4	532,416	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	25,701	4,787	1	18.6	16,029	62.4	4,885	19
Moderate-income	269,765	102,605	21.1	38	117,849	43.7	49,311	18.3
Middle-income	372,591	190,459	39.1	51.1	110,590	29.7	71,542	19.2
Upper-income	296,013	189,201	38.8	63.9	66,487	22.5	40,325	13.6
Unknown-income	183	144	0	78.7	17	9.3	22	12
Total Assessment Area	964,253	487,196	100.0	50.5	310,972	32.3	166,085	17.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,844	1.4	1,699	1.4	134	1.6	11	1.2
Moderate-income	32,277	25	29,322	24.5	2,768	33	187	20.1
Middle-income	44,424	34.4	41,237	34.5	2,940	35.1	247	26.6
Upper-income	50,418	39.1	47,393	39.6	2,540	30.3	485	52.2
Unknown-income	52	0	49	0	3	0	0	0
Total Assessment Area	129,015	100.0	119,700	100.0	8,385	100.0	930	100.0
	Percentage of Total Businesses:			92.8		6.5		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.2	2	0.2	0	0	0	0
Moderate-income	138	15.2	129	15.4	9	13.2	0	0
Middle-income	416	45.9	380	45.3	36	52.9	0	0
Upper-income	348	38.4	325	38.8	23	33.8	0	0
Unknown-income	2	0.2	2	0.2	0	0	0	0
Total Assessment Area	906	100.0	838	100.0	68	100.0	0	.0
	Percentage of Total Farms:			92.5		7.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5	3,247	2.2	1,182	36.4	28,084	19.4
Moderate-income	25	21.9	27,537	19	3,345	12.1	27,230	18.8
Middle-income	52	45.6	67,905	46.8	4,286	6.3	31,147	21.5
Upper-income	30	26.3	46,420	32	1,633	3.5	58,648	40.4
Unknown-income	3	2.6	0	0	0	0	0	0
Total Assessment Area	114	100.0	145,109	100.0	10,446	7.2	145,109	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,221	1,999	1.2	27.7	3,903	54.1	1,319	18.3
Moderate-income	60,227	31,767	18.8	52.7	16,150	26.8	12,310	20.4
Middle-income	121,497	79,165	46.9	65.2	22,026	18.1	20,306	16.7
Upper-income	78,091	55,775	33.1	71.4	10,086	12.9	12,230	15.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	267,036	168,706	100.0	63.2	52,165	19.5	46,165	17.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	599	1.8	543	1.8	55	3	1	0.4
Moderate-income	7,254	22.2	6,553	21.5	648	34.8	53	23
Middle-income	13,775	42.2	13,001	42.6	699	37.6	75	32.6
Upper-income	11,007	33.7	10,451	34.2	455	24.5	101	43.9
Unknown-income	5	0	2	0	3	0.2	0	0
Total Assessment Area	32,640	100.0	30,550	100.0	1,860	100.0	230	100.0
	Percentage of Total Businesses:			93.6		5.7		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.5	1	0.6	0	0	0	0
Moderate-income	37	20.2	35	19.4	1	50	1	100
Middle-income	58	31.7	58	32.2	0	0	0	0
Upper-income	87	47.5	86	47.8	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	183	100.0	180	100.0	2	100.0	1	100.0
	Percentage of Total Farms:			98.4		1.1		.5

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Palm Bay

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	5.3	4,027	2.8	1,529	38	28,644	20.2
Moderate-income	26	22.8	31,232	22	5,185	16.6	26,358	18.6
Middle-income	47	41.2	60,586	42.8	5,205	8.6	29,163	20.6
Upper-income	32	28.1	45,850	32.4	2,124	4.6	57,530	40.6
Unknown-income	3	2.6	0	0	0	0	0	0
Total Assessment Area	114	100.0	141,695	100.0	14,043	9.9	141,695	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,132	2,547	1.6	25.1	5,350	52.8	2,235	22.1
Moderate-income	67,176	33,668	21.1	50.1	20,546	30.6	12,962	19.3
Middle-income	116,027	69,406	43.5	59.8	24,143	20.8	22,478	19.4
Upper-income	78,319	54,033	33.8	69	13,098	16.7	11,188	14.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	271,654	159,654	100.0	58.8	63,137	23.2	48,863	18.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	718	2.5	647	2.5	69	3.7	2	1
Moderate-income	6,690	23.7	6,020	23	626	33.7	44	22.7
Middle-income	11,200	39.7	10,471	40	674	36.3	55	28.4
Upper-income	9,607	34	9,029	34.5	485	26.1	93	47.9
Unknown-income	5	0	2	0	3	0.2	0	0
Total Assessment Area	28,220	100.0	26,169	100.0	1,857	100.0	194	100.0
	Percentage of Total Businesses:			92.7		6.6		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	1.2	2	1.3	0	0	0	0
Moderate-income	23	14.2	22	13.9	1	25	0	0
Middle-income	67	41.4	65	41.1	2	50	0	0
Upper-income	70	43.2	69	43.7	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	162	100.0	158	100.0	4	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3	802	1.8	278	34.7	8,581	19.3
Moderate-income	11	25	8,849	19.9	1,210	13.7	8,125	18.3
Middle-income	22	50	24,874	55.9	2,171	8.7	9,598	21.6
Upper-income	9	20.5	9,955	22.4	368	3.7	18,176	40.9
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	44	100.0	44,480	100.0	4,027	9.1	44,480	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,951	600	1.3	30.8	885	45.4	466	23.9
Moderate-income	20,217	7,384	16.3	36.5	6,886	34.1	5,947	29.4
Middle-income	51,580	26,554	58.4	51.5	10,969	21.3	14,057	27.3
Upper-income	24,543	10,895	24	44.4	4,634	18.9	9,014	36.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	98,291	45,433	100.0	46.2	23,374	23.8	29,484	30.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	316	3	264	2.7	47	7.3	5	6.2
Moderate-income	1,575	15.2	1,454	15.1	106	16.5	15	18.5
Middle-income	5,649	54.5	5,300	54.9	313	48.8	36	44.4
Upper-income	2,830	27.3	2,629	27.3	176	27.4	25	30.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,370	100.0	9,647	100.0	642	100.0	81	100.0
	Percentage of Total Businesses:			93.0		6.2		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	9.9	7	9.9	0	0	0	0
Middle-income	45	63.4	45	63.4	0	0	0	0
Upper-income	19	26.8	19	26.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	71	100.0	71	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.3	1,217	2.8	384	31.6	9,161	21.1
Moderate-income	8	18.2	5,829	13.4	1,361	23.3	7,699	17.7
Middle-income	23	52.3	23,285	53.5	2,262	9.7	8,662	19.9
Upper-income	11	25	13,154	30.2	662	5	17,963	41.3
Unknown-income	1	2.3	0	0	0	0	0	0
Total Assessment Area	44	100.0	43,485	100.0	4,669	10.7	43,485	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,409	730	1.7	30.3	1,117	46.4	562	23.3
Moderate-income	12,710	4,970	11.9	39.1	5,398	42.5	2,342	18.4
Middle-income	56,050	22,356	53.6	39.9	13,799	24.6	19,895	35.5
Upper-income	28,940	13,681	32.8	47.3	5,871	20.3	9,388	32.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	100,109	41,737	100.0	41.7	26,185	26.2	32,187	32.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	226	2.4	204	2.4	19	2.9	3	4.1
Moderate-income	1,644	17.8	1,464	17.2	162	24.8	18	24.3
Middle-income	4,978	53.9	4,611	54.2	334	51.1	33	44.6
Upper-income	2,389	25.9	2,231	26.2	138	21.1	20	27
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,237	100.0	8,510	100.0	653	100.0	74	100.0
	Percentage of Total Businesses:			92.1		7.1		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.7	1	1.7	0	0	0	0
Moderate-income	5	8.5	5	8.5	0	0	0	0
Middle-income	41	69.5	41	69.5	0	0	0	0
Upper-income	12	20.3	12	20.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	59	100.0	59	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.1	1,783	1.6	799	44.8	24,210	21.1
Moderate-income	26	26.5	23,146	20.2	4,388	19	20,154	17.6
Middle-income	44	44.9	55,651	48.6	5,386	9.7	23,837	20.8
Upper-income	23	23.5	33,905	29.6	1,766	5.2	46,284	40.4
Unknown-income	2	2	0	0	0	0	0	0
Total Assessment Area	98	100.0	114,485	100.0	12,339	10.8	114,485	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,733	1,161	1	31.1	1,891	50.7	681	18.2
Moderate-income	47,374	21,324	17.9	45	17,567	37.1	8,483	17.9
Middle-income	93,582	59,255	49.8	63.3	21,753	23.2	12,574	13.4
Upper-income	54,521	37,171	31.3	68.2	8,051	14.8	9,299	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	199,210	118,911	100.0	59.7	49,262	24.7	31,037	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	518	2.1	439	1.9	79	5.4	0	0
Moderate-income	6,118	24.3	5,502	23.4	567	39	49	28.5
Middle-income	11,060	44	10,442	44.4	552	38	66	38.4
Upper-income	7,459	29.7	7,147	30.4	255	17.5	57	33.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25,155	100.0	23,530	100.0	1,453	100.0	172	100.0
	Percentage of Total Businesses:			93.5		5.8		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	28	9.4	27	9.3	1	16.7	0	0
Middle-income	206	69.4	204	70.1	2	33.3	0	0
Upper-income	62	20.9	59	20.3	3	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	297	100.0	291	100.0	6	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.1	2,016	1.8	629	31.2	20,642	18.6
Moderate-income	21	21.4	18,181	16.3	3,473	19.1	21,247	19.1
Middle-income	51	52	60,191	54.1	5,297	8.8	25,237	22.7
Upper-income	20	20.4	30,844	27.7	1,572	5.1	44,106	39.7
Unknown-income	2	2	0	0	0	0	0	0
Total Assessment Area	98	100.0	111,232	100.0	10,971	9.9	111,232	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,193	1,843	1.6	35.5	2,211	42.6	1,139	21.9
Moderate-income	40,974	17,040	15.2	41.6	17,384	42.4	6,550	16
Middle-income	106,415	61,397	54.7	57.7	29,908	28.1	15,110	14.2
Upper-income	52,382	31,996	28.5	61.1	10,535	20.1	9,851	18.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	204,964	112,276	100.0	54.8	60,038	29.3	32,650	15.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	525	2.3	469	2.2	52	3.6	4	2.7
Moderate-income	4,558	20.2	4,058	19.4	473	32.8	27	18.5
Middle-income	11,517	51.1	10,724	51.2	723	50.1	70	47.9
Upper-income	5,931	26.3	5,691	27.2	195	13.5	45	30.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	22,531	100.0	20,942	100.0	1,443	100.0	146	100.0
	Percentage of Total Businesses:			92.9		6.4		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	0.7	2	0.8	0	0	0	0
Moderate-income	17	6.3	16	6.1	1	20	0	0
Middle-income	207	77	204	77.3	3	60	0	0
Upper-income	43	16	42	15.9	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	269	100.0	264	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,896	16.4
Moderate-income	3	7.7	2,938	6.1	258	8.8	9,424	19.6
Middle-income	27	69.2	37,123	77.3	2,929	7.9	12,159	25.3
Upper-income	8	20.5	7,983	16.6	353	4.4	18,565	38.6
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	39	100.0	48,044	100.0	3,540	7.4	48,044	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7,337	3,656	6.3	49.8	2,060	28.1	1,621	22.1
Middle-income	75,519	44,647	76.5	59.1	10,543	14	20,329	26.9
Upper-income	16,566	10,074	17.3	60.8	1,011	6.1	5,481	33.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	99,422	58,377	100.0	58.7	13,614	13.7	27,431	27.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	722	6.4	689	6.4	32	7.2	1	1.5
Middle-income	8,944	79.4	8,519	79.2	377	84.5	48	73.8
Upper-income	1,605	14.2	1,552	14.4	37	8.3	16	24.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11,271	100.0	10,760	100.0	446	100.0	65	100.0
	Percentage of Total Businesses:			95.5		4.0		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	7.1	6	7.2	0	0	0	0
Middle-income	46	54.1	45	54.2	1	50	0	0
Upper-income	33	38.8	32	38.6	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	85	100.0	83	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.6		2.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,117	17.3
Moderate-income	6	15.4	5,373	11.5	945	17.6	9,682	20.7
Middle-income	23	59	33,172	70.8	2,553	7.7	10,219	21.8
Upper-income	9	23.1	8,331	17.8	395	4.7	18,858	40.2
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	39	100.0	46,876	100.0	3,893	8.3	46,876	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13,286	6,016	10.7	45.3	3,729	28.1	3,541	26.7
Middle-income	67,598	39,572	70.6	58.5	10,461	15.5	17,565	26
Upper-income	20,311	10,431	18.6	51.4	1,647	8.1	8,233	40.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	101,195	56,019	100.0	55.4	15,837	15.6	29,339	29.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,601	15.8	1,497	15.6	98	21	6	10.9
Middle-income	6,854	67.8	6,526	68.1	298	63.9	30	54.5
Upper-income	1,653	16.4	1,564	16.3	70	15	19	34.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,108	100.0	9,587	100.0	466	100.0	55	100.0
	Percentage of Total Businesses:			94.8		4.6		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	43	55.8	42	55.3	1	100	0	0
Middle-income	26	33.8	26	34.2	0	0	0	0
Upper-income	8	10.4	8	10.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	77	100.0	76	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	4,053	2.2	1,275	31.5	36,809	19.6
Moderate-income	42	24.1	38,939	20.7	5,818	14.9	35,850	19
Middle-income	78	44.8	90,137	47.9	5,461	6.1	39,390	20.9
Upper-income	48	27.6	55,100	29.3	1,927	3.5	76,180	40.5
Unknown-income	2	1.1	0	0	0	0	0	0
Total Assessment Area	174	100.0	188,229	100.0	14,481	7.7	188,229	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,714	2,871	1.3	37.2	3,716	48.2	1,127	14.6
Moderate-income	90,078	45,769	20.1	50.8	22,421	24.9	21,888	24.3
Middle-income	181,215	111,729	49	61.7	31,818	17.6	37,668	20.8
Upper-income	117,625	67,681	29.7	57.5	14,204	12.1	35,740	30.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	396,632	228,050	100.0	57.5	72,159	18.2	96,423	24.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	786	1.5	709	1.4	72	2.5	5	1.3
Moderate-income	10,670	19.9	9,807	19.5	798	27.6	65	16.9
Middle-income	23,196	43.3	22,053	43.8	1,008	34.8	135	35.1
Upper-income	18,928	35.3	17,730	35.2	1,018	35.2	180	46.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	53,580	100.0	50,299	100.0	2,896	100.0	385	100.0
	Percentage of Total Businesses:			93.9		5.4		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	38	8.9	33	8.4	5	15.2	0	0
Middle-income	174	40.7	160	40.5	14	42.4	0	0
Upper-income	216	50.5	202	51.1	14	42.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	428	100.0	395	100.0	33	100.0	0	.0
	Percentage of Total Farms:			92.3		7.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	3,985	2	1,609	40.4	37,816	19.4
Moderate-income	43	24.7	40,142	20.6	6,281	15.6	37,216	19.1
Middle-income	79	45.4	94,159	48.3	6,073	6.4	40,920	21
Upper-income	46	26.4	56,588	29	2,458	4.3	78,922	40.5
Unknown-income	2	1.1	0	0	0	0	0	0
Total Assessment Area	174	100.0	194,874	100.0	16,421	8.4	194,874	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,369	2,319	1	31.5	3,924	53.3	1,126	15.3
Moderate-income	91,418	40,715	18.3	44.5	29,679	32.5	21,024	23
Middle-income	193,422	112,636	50.7	58.2	38,420	19.9	42,366	21.9
Upper-income	114,987	66,323	29.9	57.7	15,894	13.8	32,770	28.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	407,196	221,993	100.0	54.5	87,917	21.6	97,286	23.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	612	1.3	541	1.2	68	2.3	3	0.9
Moderate-income	9,172	19.1	8,454	18.9	659	22.1	59	17.5
Middle-income	22,477	46.8	21,112	47.2	1,243	41.8	122	36.1
Upper-income	15,818	32.9	14,657	32.7	1,007	33.8	154	45.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	48,079	100.0	44,764	100.0	2,977	100.0	338	100.0
	Percentage of Total Businesses:			93.1		6.2		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	42	10.8	37	10.4	5	14.7	0	0
Middle-income	125	32.1	120	33.7	5	14.7	0	0
Upper-income	223	57.2	199	55.9	24	70.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	390	100.0	356	100.0	34	100.0	0	.0
	Percentage of Total Farms:			91.3		8.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	17.6	5,847	9.7	2,312	39.5	13,246	21.9
Moderate-income	17	25	12,719	21	2,476	19.5	9,368	15.5
Middle-income	17	25	15,431	25.5	1,409	9.1	10,473	17.3
Upper-income	21	30.9	26,457	43.8	765	2.9	27,367	45.3
Unknown-income	1	1.5	0	0	0	0	0	0
Total Assessment Area	68	100.0	60,454	100.0	6,962	11.5	60,454	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,319	2,783	4.6	13.1	15,671	73.5	2,865	13.4
Moderate-income	30,470	10,716	17.7	35.2	15,577	51.1	4,177	13.7
Middle-income	30,414	17,481	28.9	57.5	9,602	31.6	3,331	11
Upper-income	40,297	29,608	48.9	73.5	7,876	19.5	2,813	7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	122,500	60,588	100.0	49.5	48,726	39.8	13,186	10.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,280	7	1,181	7	86	7.8	13	7.4
Moderate-income	3,851	21.2	3,531	20.9	295	26.9	25	14.2
Middle-income	5,002	27.5	4,581	27.1	355	32.3	66	37.5
Upper-income	7,996	44	7,572	44.8	352	32.1	72	40.9
Unknown-income	43	0.2	33	0.2	10	0.9	0	0
Total Assessment Area	18,172	100.0	16,898	100.0	1,098	100.0	176	100.0
	Percentage of Total Businesses:			93.0		6.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0	0	0
Moderate-income	13	9.5	13	9.6	0	0	0	0
Middle-income	28	20.4	28	20.7	0	0	0	0
Upper-income	95	69.3	93	68.9	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	137	100.0	135	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	19.1	5,307	8.7	2,157	40.6	12,861	21.1
Moderate-income	16	23.5	11,547	19	2,262	19.6	9,484	15.6
Middle-income	18	26.5	17,987	29.5	1,390	7.7	11,178	18.3
Upper-income	19	27.9	25,430	41.7	650	2.6	27,398	45
Unknown-income	2	2.9	650	1.1	180	27.7	0	0
Total Assessment Area	68	100.0	60,921	100.0	6,639	10.9	60,921	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,256	2,919	5	13.1	15,387	69.1	3,950	17.7
Moderate-income	26,251	8,299	14.3	31.6	13,878	52.9	4,074	15.5
Middle-income	36,137	17,788	30.7	49.2	14,212	39.3	4,137	11.4
Upper-income	37,420	28,530	49.2	76.2	6,378	17	2,512	6.7
Unknown-income	3,851	472	0.8	12.3	2,971	77.1	408	10.6
Total Assessment Area	125,915	58,008	100.0	46.1	52,826	42.0	15,081	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,170	7.1	1,083	7.1	76	7	11	6.9
Moderate-income	3,118	18.9	2,827	18.5	272	24.9	19	11.9
Middle-income	5,729	34.7	5,176	33.9	483	44.2	70	43.8
Upper-income	6,327	38.3	6,019	39.4	248	22.7	60	37.5
Unknown-income	175	1.1	161	1.1	14	1.3	0	0
Total Assessment Area	16,519	100.0	15,266	100.0	1,093	100.0	160	100.0
	Percentage of Total Businesses:			92.4		6.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	2	1.5	2	1.5	0	0	0	0
Moderate-income	8	6	8	6.1	0	0	0	0
Middle-income	39	29.3	39	29.8	0	0	0	0
Upper-income	84	63.2	82	62.6	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	133	100.0	131	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL The Villages

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	377	1.4	169	44.8	4,754	17.5
Moderate-income	4	21.1	4,301	15.8	429	10	5,307	19.5
Middle-income	11	57.9	15,557	57.2	1,051	6.8	6,478	23.8
Upper-income	1	5.3	6,955	25.6	267	3.8	10,651	39.2
Unknown-income	2	10.5	0	0	0	0	0	0
Total Assessment Area	19	100.0	27,190	100.0	1,916	7.0	27,190	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	711	316	0.9	44.4	175	24.6	220	30.9
Moderate-income	8,806	5,406	15.7	61.4	1,224	13.9	2,176	24.7
Middle-income	27,420	20,215	58.7	73.7	2,450	8.9	4,755	17.3
Upper-income	11,336	8,526	24.7	75.2	277	2.4	2,533	22.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	48,273	34,463	100.0	71.4	4,126	8.5	9,684	20.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	68	2	60	1.8	8	5	0	0
Moderate-income	544	15.8	504	15.5	35	21.7	5	18.5
Middle-income	2,011	58.3	1,911	58.6	85	52.8	15	55.6
Upper-income	827	24	787	24.1	33	20.5	7	25.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,450	100.0	3,262	100.0	161	100.0	27	100.0
	Percentage of Total Businesses:			94.6		4.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	22	18.5	21	18.1	1	33.3	0	0
Middle-income	95	79.8	93	80.2	2	66.7	0	0
Upper-income	2	1.7	2	1.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	119	100.0	116	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL The Villages

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	181	0.6	95	52.5	5,084	15.5
Moderate-income	8	42.1	7,353	22.4	1,141	15.5	6,826	20.8
Middle-income	7	36.8	25,346	77.1	855	3.4	7,989	24.3
Upper-income	0	0	0	0	0	0	12,984	39.5
Unknown-income	3	15.8	3	0	0	0	0	0
Total Assessment Area	19	100.0	32,883	100.0	2,091	6.4	32,883	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	403	105	0.2	26.1	165	40.9	133	33
Moderate-income	15,967	9,943	23	62.3	1,898	11.9	4,126	25.8
Middle-income	44,750	33,264	76.8	74.3	2,639	5.9	8,847	19.8
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	51	0	0	0	25	49	26	51
Total Assessment Area	61,171	43,312	100.0	70.8	4,727	7.7	13,132	21.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	60	2	52	1.8	8	5	0	0
Moderate-income	1,024	33.8	969	34.1	49	30.6	6	24
Middle-income	1,942	64.2	1,820	64	103	64.4	19	76
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	1	0	1	0	0	0	0	0
Total Assessment Area	3,027	100.0	2,842	100.0	160	100.0	25	100.0
	Percentage of Total Businesses:			93.9		5.3		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	71	65.7	70	66.7	1	33.3	0	0
Middle-income	37	34.3	35	33.3	2	66.7	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	108	100.0	105	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.2		2.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	21	6.2	13,451	4.1	3,949	29.4	69,853	21.5
Moderate-income	84	24.9	76,125	23.4	12,206	16	57,945	17.8
Middle-income	106	31.4	111,619	34.4	6,984	6.3	61,493	18.9
Upper-income	118	34.9	123,645	38.1	4,718	3.8	135,558	41.7
Unknown-income	9	2.7	9	0	0	0	0	0
Total Assessment Area	338	100.0	324,849	100.0	27,857	8.6	324,849	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	31,566	11,401	3	36.1	12,446	39.4	7,719	24.5
Moderate-income	168,116	85,008	22.1	50.6	48,837	29	34,271	20.4
Middle-income	227,348	139,073	36.1	61.2	45,702	20.1	42,573	18.7
Upper-income	230,067	149,504	38.8	65	31,170	13.5	49,393	21.5
Unknown-income	9	9	0	100	0	0	0	0
Total Assessment Area	657,106	384,995	100.0	58.6	138,155	21.0	133,956	20.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,958	3.4	3,581	3.3	341	5.2	36	3.1
Moderate-income	21,414	18.6	19,783	18.4	1,506	23.1	125	10.9
Middle-income	36,665	31.8	34,278	31.8	2,093	32.1	294	25.5
Upper-income	52,959	45.9	49,739	46.2	2,532	38.8	688	59.7
Unknown-income	310	0.3	250	0.2	51	0.8	9	0.8
Total Assessment Area	115,306	100.0	107,631	100.0	6,523	100.0	1,152	100.0
	Percentage of Total Businesses:			93.3		5.7		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	36	4.8	31	4.4	5	10.4	0	0
Moderate-income	80	10.6	71	10.1	9	18.8	0	0
Middle-income	193	25.7	185	26.3	8	16.7	0	0
Upper-income	442	58.8	416	59.1	26	54.2	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	752	100.0	704	100.0	48	100.0	0	.0
	Percentage of Total Farms:			93.6		6.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: FL West Palm Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	7.7	19,292	5.8	7,117	36.9	75,778	22.8
Moderate-income	94	27.8	82,482	24.8	14,460	17.5	57,664	17.3
Middle-income	92	27.2	104,384	31.4	7,979	7.6	59,302	17.8
Upper-income	115	34	125,809	37.8	5,343	4.2	139,981	42.1
Unknown-income	11	3.3	758	0.2	99	13.1	0	0
Total Assessment Area	338	100.0	332,725	100.0	34,998	10.5	332,725	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	40,022	11,598	3.1	29	20,247	50.6	8,177	20.4
Moderate-income	184,776	86,275	23.3	46.7	59,215	32	39,286	21.3
Middle-income	204,366	120,910	32.7	59.2	49,258	24.1	34,198	16.7
Upper-income	240,165	149,887	40.6	62.4	35,765	14.9	54,513	22.7
Unknown-income	1,988	851	0.2	42.8	599	30.1	538	27.1
Total Assessment Area	671,317	369,521	100.0	55.0	165,084	24.6	136,712	20.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,236	5.1	4,586	4.8	609	9.2	41	4
Moderate-income	20,420	19.9	18,749	19.7	1,541	23.2	130	12.6
Middle-income	31,233	30.4	29,299	30.9	1,660	25	274	26.5
Upper-income	45,041	43.9	41,708	43.9	2,759	41.5	574	55.5
Unknown-income	709	0.7	616	0.6	78	1.2	15	1.5
Total Assessment Area	102,639	100.0	94,958	100.0	6,647	100.0	1,034	100.0
	Percentage of Total Businesses:			92.5		6.5		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	35	5.1	29	4.5	6	12.5	0	0
Moderate-income	87	12.7	77	12.1	10	20.8	0	0
Middle-income	219	31.9	206	32.2	13	27.1	0	0
Upper-income	340	49.5	321	50.2	19	39.6	0	0
Unknown-income	6	0.9	6	0.9	0	0	0	0
Total Assessment Area	687	100.0	639	100.0	48	100.0	0	.0
	Percentage of Total Farms:			93.0		7.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	25.9	4,808	20.9	2,195	45.7	6,953	30.2
Moderate-income	6	22.2	6,116	26.6	1,898	31.0	3,643	15.8
Middle-income	6	22.2	4,622	20.1	554	12.0	4,137	18.0
Upper-income	8	29.6	7,483	32.5	571	7.6	8,296	36.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	23,029	100.0	5,218	22.7	23,029	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,586	2,106	12.0	22.0	6,047	63.1	1,433	14.9
Moderate-income	10,863	4,011	22.9	36.9	5,320	49.0	1,532	14.1
Middle-income	8,800	4,304	24.6	48.9	3,467	39.4	1,029	11.7
Upper-income	11,671	7,060	40.4	60.5	3,757	32.2	854	7.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,920	17,481	100.0	42.7	18,591	45.4	4,848	11.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	884	23.8	800	23.8	80	24.5	4	20.0
Moderate-income	606	16.3	534	15.9	70	21.4	2	10.0
Middle-income	966	26.0	873	26.0	86	26.3	7	35.0
Upper-income	1,253	33.8	1,155	34.4	91	27.8	7	35.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,709	100.0	3,362	100.0	327	100.0	20	100.0
	Percentage of Total Businesses:			90.6		8.8		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	6.2	5	6.5	0	0.0	0	0.0
Moderate-income	11	13.6	11	14.3	0	0.0	0	0.0
Middle-income	16	19.8	14	18.2	2	50.0	0	0.0
Upper-income	49	60.5	47	61.0	2	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	81	100.0	77	100.0	4	100.0	0	.0
	Percentage of Total Farms:			95.1		4.9		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.8	2,369	10.7	1,330	56.1	6,460	29.3
Moderate-income	10	37.0	9,077	41.2	3,119	34.4	4,057	18.4
Middle-income	7	25.9	5,222	23.7	893	17.1	3,471	15.7
Upper-income	6	22.2	5,379	24.4	275	5.1	8,059	36.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	22,047	100.0	5,617	25.5	22,047	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,936	944	5.8	19.1	3,183	64.5	809	16.4
Moderate-income	17,999	5,179	32.0	28.8	9,979	55.4	2,841	15.8
Middle-income	9,921	4,305	26.6	43.4	4,550	45.9	1,066	10.7
Upper-income	7,850	5,774	35.6	73.6	1,541	19.6	535	6.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,706	16,202	100.0	39.8	19,253	47.3	5,251	12.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	602	18.3	520	17.6	77	23.5	5	26.3
Moderate-income	1,141	34.6	1,015	34.4	119	36.3	7	36.8
Middle-income	686	20.8	628	21.3	57	17.4	1	5.3
Upper-income	869	26.3	788	26.7	75	22.9	6	31.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,298	100.0	2,951	100.0	328	100.0	19	100.0
	Percentage of Total Businesses:			89.5		9.9		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	5.4	4	5.7	0	0.0	0	0.0
Moderate-income	9	12.2	9	12.9	0	0.0	0	0.0
Middle-income	23	31.1	22	31.4	1	25.0	0	0.0
Upper-income	38	51.4	35	50.0	3	75.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	74	100.0	70	100.0	4	100.0	0	.0
	Percentage of Total Farms:			94.6		5.4		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	26.7	3,496	16.5	1,253	35.8	6,050	28.5
Moderate-income	6	20.0	3,740	17.6	803	21.5	3,546	16.7
Middle-income	9	30.0	8,696	41.0	1,086	12.5	3,817	18.0
Upper-income	7	23.3	5,298	25.0	383	7.2	7,817	36.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	21,230	100.0	3,525	16.6	21,230	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,085	1,930	10.0	17.4	6,775	61.1	2,380	21.5
Moderate-income	10,231	2,686	13.9	26.3	5,286	51.7	2,259	22.1
Middle-income	18,012	8,933	46.4	49.6	6,791	37.7	2,288	12.7
Upper-income	11,365	5,709	29.6	50.2	3,870	34.1	1,786	15.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	50,693	19,258	100.0	38.0	22,722	44.8	8,713	17.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,289	27.3	1,138	26.6	139	35.1	12	26.1
Moderate-income	660	14.0	598	14.0	57	14.4	5	10.9
Middle-income	1,641	34.8	1,486	34.7	137	34.6	18	39.1
Upper-income	1,129	23.9	1,055	24.7	63	15.9	11	23.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,719	100.0	4,277	100.0	396	100.0	46	100.0
	Percentage of Total Businesses:			90.6		8.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	7.7	4	7.8	0	0.0	0	0.0
Moderate-income	8	15.4	8	15.7	0	0.0	0	0.0
Middle-income	20	38.5	20	39.2	0	0.0	0	0.0
Upper-income	20	38.5	19	37.3	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	52	100.0	51	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	23.3	4,120	19.8	1,772	43.0	6,709	32.2
Moderate-income	4	13.3	2,943	14.1	1,004	34.1	2,980	14.3
Middle-income	10	33.3	8,783	42.2	1,192	13.6	3,482	16.7
Upper-income	8	26.7	4,960	23.8	639	12.9	7,641	36.7
Unknown-income	1	3.3	6	0.0	4	66.7	0	0.0
Total Assessment Area	30	100.0	20,812	100.0	4,611	22.2	20,812	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,401	2,465	14.0	21.6	6,838	60.0	2,098	18.4
Moderate-income	6,700	1,839	10.5	27.4	3,745	55.9	1,116	16.7
Middle-income	20,836	8,134	46.4	39.0	9,680	46.5	3,022	14.5
Upper-income	12,242	5,111	29.1	41.7	5,256	42.9	1,875	15.3
Unknown-income	350	0	0.0	0.0	288	82.3	62	17.7
Total Assessment Area	51,529	17,549	100.0	34.1	25,807	50.1	8,173	15.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	777	18.4	670	17.7	100	25.6	7	17.9
Moderate-income	426	10.1	368	9.7	56	14.3	2	5.1
Middle-income	1,724	40.9	1,559	41.2	147	37.6	18	46.2
Upper-income	1,222	29.0	1,130	29.8	80	20.5	12	30.8
Unknown-income	68	1.6	60	1.6	8	2.0	0	0.0
Total Assessment Area	4,217	100.0	3,787	100.0	391	100.0	39	100.0
	Percentage of Total Businesses:			89.8		9.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	4.2	2	4.3	0	0.0	0	0.0
Moderate-income	8	16.7	8	17.0	0	0.0	0	0.0
Middle-income	20	41.7	20	42.6	0	0.0	0	0.0
Upper-income	17	35.4	16	34.0	1	100.0	0	0.0
Unknown-income	1	2.1	1	2.1	0	0.0	0	0.0
Total Assessment Area	48	100.0	47	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.8	895	2.5	318	35.5	7,870	22.3
Moderate-income	3	11.5	4,046	11.5	1,262	31.2	6,206	17.6
Middle-income	16	61.5	21,592	61.1	3,118	14.4	7,472	21.1
Upper-income	6	23.1	8,797	24.9	692	7.9	13,782	39.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	35,330	100.0	5,390	15.3	35,330	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,610	503	1.5	31.2	742	46.1	365	22.7
Moderate-income	7,099	2,847	8.4	40.1	3,161	44.5	1,091	15.4
Middle-income	32,887	21,306	63.1	64.8	8,117	24.7	3,464	10.5
Upper-income	13,098	9,091	26.9	69.4	2,773	21.2	1,234	9.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	54,694	33,747	100.0	61.7	14,793	27.0	6,154	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	183	4.1	154	3.9	29	5.6	0	0.0
Moderate-income	911	20.3	778	19.7	126	24.4	7	28.0
Middle-income	2,326	51.9	2,048	52.0	266	51.5	12	48.0
Upper-income	1,063	23.7	961	24.4	96	18.6	6	24.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,483	100.0	3,941	100.0	517	100.0	25	100.0
	Percentage of Total Businesses:			87.9		11.5		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	6.5	6	6.7	0	0.0	0	0.0
Middle-income	70	75.3	67	74.4	3	100.0	0	0.0
Upper-income	17	18.3	17	18.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	93	100.0	90	100.0	3	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,326	20.4
Moderate-income	5	19.2	6,138	17.1	1,627	26.5	6,979	19.5
Middle-income	14	53.8	18,125	50.5	2,725	15.0	7,161	20.0
Upper-income	7	26.9	11,615	32.4	1,125	9.7	14,412	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	35,878	100.0	5,477	15.3	35,878	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,102	5,119	16.1	50.7	3,581	35.4	1,402	13.9
Middle-income	27,820	15,986	50.2	57.5	8,406	30.2	3,428	12.3
Upper-income	17,627	10,761	33.8	61.0	4,958	28.1	1,908	10.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,549	31,866	100.0	57.4	16,945	30.5	6,738	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	670	16.8	580	16.8	88	17.2	2	8.0
Middle-income	2,111	52.8	1,807	52.2	290	56.6	14	56.0
Upper-income	1,218	30.5	1,075	31.1	134	26.2	9	36.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,999	100.0	3,462	100.0	512	100.0	25	100.0
	Percentage of Total Businesses:			86.6		12.8		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	8.5	6	7.6	1	33.3	0	0.0
Middle-income	49	59.8	48	60.8	1	33.3	0	0.0
Upper-income	26	31.7	25	31.6	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	82	100.0	79	100.0	3	100.0	0	.0
	Percentage of Total Farms:			96.3		3.7		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Elbert-Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,128	26.6
Moderate-income	4	44.4	4,174	52.3	780	18.7	1,796	22.5
Middle-income	5	55.6	3,812	47.7	684	17.9	1,489	18.6
Upper-income	0	0.0	0	0.0	0	0.0	2,573	32.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	7,986	100.0	1,464	18.3	7,986	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,482	4,086	48.9	54.6	2,072	27.7	1,324	17.7
Middle-income	7,223	4,271	51.1	59.1	1,303	18.0	1,649	22.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	14,705	8,357	100.0	56.8	3,375	23.0	2,973	20.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	796	59.6	697	57.6	85	80.2	14	73.7
Middle-income	540	40.4	514	42.4	21	19.8	5	26.3
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,336	100.0	1,211	100.0	106	100.0	19	100.0
	Percentage of Total Businesses:			90.6		7.9		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	32	31.1	30	30.0	2	66.7	0	0.0
Middle-income	71	68.9	70	70.0	1	33.3	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	103	100.0	100	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Elbert-Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,815	23.3
Moderate-income	2	22.2	1,330	17.1	430	32.3	1,475	18.9
Middle-income	7	77.8	6,470	82.9	1,045	16.2	1,618	20.7
Upper-income	0	0.0	0	0.0	0	0.0	2,892	37.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	7,800	100.0	1,475	18.9	7,800	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,725	1,345	16.6	49.4	812	29.8	568	20.8
Middle-income	11,956	6,768	83.4	56.6	2,825	23.6	2,363	19.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	14,681	8,113	100.0	55.3	3,637	24.8	2,931	20.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	280	23.1	238	21.9	37	35.2	5	26.3
Middle-income	931	76.9	849	78.1	68	64.8	14	73.7
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,211	100.0	1,087	100.0	105	100.0	19	100.0
	Percentage of Total Businesses:			89.8		8.7		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	14	16.3	14	16.9	0	0.0	0	0.0
Middle-income	72	83.7	69	83.1	3	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	86	100.0	83	100.0	3	100.0	0	.0
	Percentage of Total Farms:			96.5		3.5		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	9,616	21.3
Moderate-income	9	25.0	10,088	22.3	2,158	21.4	8,262	18.3
Middle-income	18	50.0	23,460	51.9	2,081	8.9	9,065	20.1
Upper-income	9	25.0	11,624	25.7	880	7.6	18,229	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	45,172	100.0	5,119	11.3	45,172	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	15,541	6,437	15.5	41.4	7,424	47.8	1,680	10.8
Middle-income	35,128	23,042	55.5	65.6	8,421	24.0	3,665	10.4
Upper-income	16,242	12,023	29.0	74.0	2,826	17.4	1,393	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	66,911	41,502	100.0	62.0	18,671	27.9	6,738	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,281	28.6	1,915	26.5	351	49.9	15	25.9
Middle-income	3,681	46.1	3,388	46.9	268	38.1	25	43.1
Upper-income	2,022	25.3	1,920	26.6	84	11.9	18	31.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,984	100.0	7,223	100.0	703	100.0	58	100.0
	Percentage of Total Businesses:			90.5		8.8		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	13	11.5	13	11.7	0	0.0	0	0.0
Middle-income	58	51.3	58	52.3	0	0.0	0	0.0
Upper-income	42	37.2	40	36.0	2	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	113	100.0	111	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.6	2,284	5.0	1,014	44.4	9,436	20.6
Moderate-income	7	19.4	7,486	16.3	1,888	25.2	8,262	18.0
Middle-income	15	41.7	19,657	42.9	2,431	12.4	9,321	20.3
Upper-income	12	33.3	16,383	35.8	1,235	7.5	18,791	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	45,810	100.0	6,568	14.3	45,810	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,723	492	1.2	13.2	2,697	72.4	534	14.3
Moderate-income	11,194	5,135	12.4	45.9	5,152	46.0	907	8.1
Middle-income	31,497	18,499	44.6	58.7	8,981	28.5	4,017	12.8
Upper-income	22,888	17,308	41.8	75.6	3,728	16.3	1,852	8.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	69,302	41,434	100.0	59.8	20,558	29.7	7,310	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	624	8.7	528	8.2	91	12.7	5	9.4
Moderate-income	1,276	17.8	1,037	16.2	231	32.4	8	15.1
Middle-income	2,967	41.4	2,648	41.4	298	41.7	21	39.6
Upper-income	2,303	32.1	2,190	34.2	94	13.2	19	35.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,170	100.0	6,403	100.0	714	100.0	53	100.0
	Percentage of Total Businesses:			89.3		10.0		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.0	1	1.0	0	0.0	0	0.0
Moderate-income	8	7.8	8	8.0	0	0.0	0	0.0
Middle-income	47	46.1	45	45.0	2	100.0	0	0.0
Upper-income	46	45.1	46	46.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	102	100.0	100	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Jefferson-Jenkins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,702	27.0
Moderate-income	3	50.0	3,777	59.8	757	20.0	1,319	20.9
Middle-income	3	50.0	2,536	40.2	413	16.3	1,112	17.6
Upper-income	0	0.0	0	0.0	0	0.0	2,180	34.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6	100.0	6,313	100.0	1,170	18.5	6,313	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,962	3,850	56.4	55.3	1,693	24.3	1,419	20.4
Middle-income	4,786	2,973	43.6	62.1	890	18.6	923	19.3
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	11,748	6,823	100.0	58.1	2,583	22.0	2,342	19.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	413	59.2	361	57.9	45	77.6	7	41.2
Middle-income	285	40.8	262	42.1	13	22.4	10	58.8
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	698	100.0	623	100.0	58	100.0	17	100.0
	Percentage of Total Businesses:			89.3		8.3		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	65	58.6	64	58.7	1	50.0	0	0.0
Middle-income	46	41.4	45	41.3	1	50.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	111	100.0	109	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Jefferson-Jenkins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,119	34.1
Moderate-income	3	50.0	3,713	59.7	1,220	32.9	1,097	17.6
Middle-income	3	50.0	2,505	40.3	478	19.1	1,042	16.8
Upper-income	0	0.0	0	0.0	0	0.0	1,960	31.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6	100.0	6,218	100.0	1,698	27.3	6,218	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,253	3,591	57.7	49.5	2,112	29.1	1,550	21.4
Middle-income	4,732	2,635	42.3	55.7	1,214	25.7	883	18.7
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	11,985	6,226	100.0	51.9	3,326	27.8	2,433	20.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	405	64.5	357	65.1	37	60.7	11	57.9
Middle-income	223	35.5	191	34.9	24	39.3	8	42.1
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	628	100.0	548	100.0	61	100.0	19	100.0
	Percentage of Total Businesses:			87.3		9.7		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	60	62.5	59	62.8	1	50.0	0	0.0
Middle-income	36	37.5	35	37.2	1	50.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	96	100.0	94	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Northeast GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	10,701	18.2
Moderate-income	2	4.8	1,895	3.2	382	20.2	8,935	15.2
Middle-income	29	69.0	40,612	69.1	6,054	14.9	11,025	18.7
Upper-income	11	26.2	16,299	27.7	1,312	8.0	28,145	47.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	42	100.0	58,806	100.0	7,748	13.2	58,806	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,162	1,927	3.2	46.3	1,059	25.4	1,176	28.3
Middle-income	68,059	41,031	67.8	60.3	16,081	23.6	10,947	16.1
Upper-income	28,387	17,564	29.0	61.9	4,145	14.6	6,678	23.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	100,608	60,522	100.0	60.2	21,285	21.2	18,801	18.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	409	4.4	375	4.3	26	5.0	8	7.5
Middle-income	6,153	66.2	5,735	66.2	353	68.3	65	60.7
Upper-income	2,729	29.4	2,557	29.5	138	26.7	34	31.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,291	100.0	8,667	100.0	517	100.0	107	100.0
	Percentage of Total Businesses:			93.3		5.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	2.2	7	2.2	0	0.0	0	0.0
Middle-income	231	73.1	230	73.7	1	25.0	0	0.0
Upper-income	78	24.7	75	24.0	3	75.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	316	100.0	312	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Northeast GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,028	15.8
Moderate-income	2	5.3	2,885	5.7	619	21.5	8,357	16.4
Middle-income	19	50.0	25,138	49.4	3,521	14.0	9,715	19.1
Upper-income	17	44.7	22,909	45.0	2,092	9.1	24,832	48.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	38	100.0	50,932	100.0	6,232	12.2	50,932	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,032	2,279	4.4	45.3	1,683	33.4	1,070	21.3
Middle-income	44,801	25,524	48.8	57.0	9,631	21.5	9,646	21.5
Upper-income	40,595	24,553	46.9	60.5	6,098	15.0	9,944	24.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	90,428	52,356	100.0	57.9	17,412	19.3	20,660	22.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	387	5.5	339	5.2	43	9.2	5	5.6
Middle-income	3,569	50.7	3,272	50.4	250	53.5	47	52.8
Upper-income	3,088	43.8	2,877	44.3	174	37.3	37	41.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,044	100.0	6,488	100.0	467	100.0	89	100.0
	Percentage of Total Businesses:			92.1		6.6		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	2.9	7	3.0	0	0.0	0	0.0
Middle-income	149	61.8	148	62.4	1	25.0	0	0.0
Upper-income	85	35.3	82	34.6	3	75.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	241	100.0	237	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Northwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,319	21.4
Moderate-income	4	14.8	5,341	13.8	1,163	21.8	6,779	17.5
Middle-income	19	70.4	29,271	75.4	3,965	13.5	7,992	20.6
Upper-income	4	14.8	4,209	10.8	347	8.2	15,731	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	38,821	100.0	5,475	14.1	38,821	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	8,977	4,951	12.9	55.2	2,580	28.7	1,446	16.1
Middle-income	48,760	28,858	75.3	59.2	11,781	24.2	8,121	16.7
Upper-income	8,074	4,498	11.7	55.7	1,795	22.2	1,781	22.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	65,811	38,307	100.0	58.2	16,156	24.5	11,348	17.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	507	10.4	471	10.4	29	10.1	7	13.2
Middle-income	3,741	77.0	3,464	76.7	233	81.5	44	83.0
Upper-income	609	12.5	583	12.9	24	8.4	2	3.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,857	100.0	4,518	100.0	286	100.0	53	100.0
	Percentage of Total Businesses:			93.0		5.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	15	7.3	15	7.5	0	0.0	0	0.0
Middle-income	159	77.6	156	78.0	3	60.0	0	0.0
Upper-income	31	15.1	29	14.5	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	205	100.0	200	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.6		2.4		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Northwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,818	20.1
Moderate-income	2	7.4	2,798	7.2	608	21.7	7,149	18.4
Middle-income	21	77.8	29,282	75.4	5,307	18.1	7,690	19.8
Upper-income	4	14.8	6,747	17.4	643	9.5	16,170	41.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	38,827	100.0	6,558	16.9	38,827	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,933	2,228	6.0	45.2	2,066	41.9	639	13.0
Middle-income	50,046	27,526	73.9	55.0	13,506	27.0	9,014	18.0
Upper-income	11,703	7,510	20.2	64.2	1,746	14.9	2,447	20.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	66,682	37,264	100.0	55.9	17,318	26.0	12,100	18.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	493	11.3	420	10.4	65	22.9	8	15.1
Middle-income	3,168	72.6	2,938	73.0	191	67.3	39	73.6
Upper-income	701	16.1	667	16.6	28	9.9	6	11.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,362	100.0	4,025	100.0	284	100.0	53	100.0
	Percentage of Total Businesses:			92.3		6.5		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	4.3	8	4.4	0	0.0	0	0.0
Middle-income	142	76.3	137	76.1	5	83.3	0	0.0
Upper-income	36	19.4	35	19.4	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	186	100.0	180	100.0	6	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,399	22.2
Moderate-income	6	30.0	4,746	19.5	1,216	25.6	4,093	16.8
Middle-income	8	40.0	11,884	48.8	1,507	12.7	5,195	21.3
Upper-income	6	30.0	7,726	31.7	524	6.8	9,669	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	24,356	100.0	3,247	13.3	24,356	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,526	3,940	16.8	37.4	4,704	44.7	1,882	17.9
Middle-income	17,715	11,491	49.0	64.9	4,509	25.5	1,715	9.7
Upper-income	12,066	8,040	34.3	66.6	2,293	19.0	1,733	14.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,307	23,471	100.0	58.2	11,506	28.5	5,330	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,301	38.7	1,131	36.9	157	57.3	13	52.0
Middle-income	1,231	36.6	1,149	37.5	78	28.5	4	16.0
Upper-income	832	24.7	785	25.6	39	14.2	8	32.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,364	100.0	3,065	100.0	274	100.0	25	100.0
	Percentage of Total Businesses:			91.1		8.1		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	5.2	2	3.5	1	100.0	0	0.0
Middle-income	39	67.2	39	68.4	0	0.0	0	0.0
Upper-income	16	27.6	16	28.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	58	100.0	57	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.0	748	3.2	318	42.5	5,247	22.3
Moderate-income	6	30.0	5,633	24.0	1,416	25.1	4,106	17.5
Middle-income	8	40.0	9,939	42.3	1,748	17.6	4,438	18.9
Upper-income	5	25.0	7,193	30.6	368	5.1	9,722	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	23,513	100.0	3,850	16.4	23,513	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,625	306	1.4	18.8	972	59.8	347	21.4
Moderate-income	11,185	4,101	19.4	36.7	5,478	49.0	1,606	14.4
Middle-income	16,283	9,328	44.0	57.3	4,786	29.4	2,169	13.3
Upper-income	11,365	7,447	35.2	65.5	2,456	21.6	1,462	12.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,458	21,182	100.0	52.4	13,692	33.8	5,584	13.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	92	3.1	80	3.0	11	3.9	1	4.2
Moderate-income	1,315	43.8	1,142	42.3	162	58.1	11	45.8
Middle-income	946	31.5	861	31.9	78	28.0	7	29.2
Upper-income	650	21.6	617	22.9	28	10.0	5	20.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,003	100.0	2,700	100.0	279	100.0	24	100.0
	Percentage of Total Businesses:			89.9		9.3		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	5.6	2	3.8	1	100.0	0	0.0
Middle-income	22	40.7	22	41.5	0	0.0	0	0.0
Upper-income	29	53.7	29	54.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	54	100.0	53	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	15.3	6,010	9.6	2,245	37.4	14,390	23.1
Moderate-income	22	30.6	16,490	26.4	3,088	18.7	11,301	18.1
Middle-income	18	25.0	16,457	26.4	935	5.7	12,075	19.4
Upper-income	18	25.0	23,420	37.5	961	4.1	24,611	39.5
Unknown-income	3	4.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	72	100.0	62,377	100.0	7,229	11.6	62,377	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,190	3,387	5.7	27.8	6,401	52.5	2,402	19.7
Moderate-income	33,168	12,628	21.4	38.1	15,688	47.3	4,852	14.6
Middle-income	32,288	16,868	28.6	52.2	10,653	33.0	4,767	14.8
Upper-income	38,986	26,106	44.3	67.0	8,719	22.4	4,161	10.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	116,632	58,989	100.0	50.6	41,461	35.5	16,182	13.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	838	6.8	750	6.8	82	7.1	6	6.1
Moderate-income	3,114	25.2	2,728	24.6	374	32.2	12	12.1
Middle-income	3,580	29.0	3,262	29.4	286	24.6	32	32.3
Upper-income	4,778	38.7	4,330	39.0	400	34.4	48	48.5
Unknown-income	46	0.4	24	0.2	21	1.8	1	1.0
Total Assessment Area	12,356	100.0	11,094	100.0	1,163	100.0	99	100.0
	Percentage of Total Businesses:			89.8		9.4		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	3.2	1	1.7	1	50.0	0	0.0
Moderate-income	9	14.5	9	15.0	0	0.0	0	0.0
Middle-income	20	32.3	19	31.7	1	50.0	0	0.0
Upper-income	31	50.0	31	51.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	62	100.0	60	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	13.9	5,541	8.6	2,111	38.1	16,101	25.1
Moderate-income	27	37.5	17,533	27.4	3,873	22.1	10,606	16.6
Middle-income	16	22.2	19,120	29.8	2,184	11.4	12,915	20.2
Upper-income	16	22.2	21,875	34.1	1,026	4.7	24,447	38.2
Unknown-income	3	4.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	72	100.0	64,069	100.0	9,194	14.4	64,069	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,913	3,198	5.6	26.8	6,374	53.5	2,341	19.7
Moderate-income	36,254	12,154	21.2	33.5	18,813	51.9	5,287	14.6
Middle-income	35,586	19,180	33.5	53.9	11,589	32.6	4,817	13.5
Upper-income	38,100	22,783	39.8	59.8	10,811	28.4	4,506	11.8
Unknown-income	24	0	0.0	0.0	10	41.7	14	58.3
Total Assessment Area	121,877	57,315	100.0	47.0	47,597	39.1	16,965	13.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,025	9.3	846	8.6	173	15.0	6	6.5
Moderate-income	2,508	22.7	2,222	22.7	270	23.4	16	17.2
Middle-income	3,850	34.9	3,459	35.3	366	31.8	25	26.9
Upper-income	3,607	32.7	3,239	33.1	323	28.0	45	48.4
Unknown-income	41	0.4	20	0.2	20	1.7	1	1.1
Total Assessment Area	11,031	100.0	9,786	100.0	1,152	100.0	93	100.0
	Percentage of Total Businesses:			88.7		10.4		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	3.3	2	3.4	0	0.0	0	0.0
Moderate-income	11	18.0	9	15.3	2	100.0	0	0.0
Middle-income	21	34.4	21	35.6	0	0.0	0	0.0
Upper-income	27	44.3	27	45.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	59	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Southwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,831	30.6
Moderate-income	6	37.5	6,000	38.0	1,660	27.7	2,330	14.8
Middle-income	9	56.3	8,823	55.9	1,670	18.9	2,907	18.4
Upper-income	1	6.3	971	6.1	140	14.4	5,726	36.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	15,794	100.0	3,470	22.0	15,794	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,370	5,400	36.4	43.7	3,684	29.8	3,286	26.6
Middle-income	15,049	8,243	55.6	54.8	4,768	31.7	2,038	13.5
Upper-income	1,458	1,187	8.0	81.4	152	10.4	119	8.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	28,877	14,830	100.0	51.4	8,604	29.8	5,443	18.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	707	33.7	629	33.4	68	38.4	10	29.4
Middle-income	1,281	61.1	1,155	61.2	104	58.8	22	64.7
Upper-income	109	5.2	102	5.4	5	2.8	2	5.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,097	100.0	1,886	100.0	177	100.0	34	100.0
	Percentage of Total Businesses:			89.9		8.4		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	92	39.0	85	39.2	7	36.8	0	0.0
Middle-income	111	47.0	102	47.0	9	47.4	0	0.0
Upper-income	33	14.0	30	13.8	3	15.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	236	100.0	217	100.0	19	100.0	0	.0
	Percentage of Total Farms:			91.9		8.1		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Southwest GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,659	29.9
Moderate-income	5	31.3	5,211	33.4	1,751	33.6	2,460	15.8
Middle-income	10	62.5	9,943	63.7	2,181	21.9	2,956	18.9
Upper-income	1	6.3	446	2.9	46	10.3	5,525	35.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	15,600	100.0	3,978	25.5	15,600	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	9,925	4,251	30.8	42.8	3,648	36.8	2,026	20.4
Middle-income	17,700	9,125	66.1	51.6	5,628	31.8	2,947	16.6
Upper-income	782	438	3.2	56.0	160	20.5	184	23.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	28,407	13,814	100.0	48.6	9,436	33.2	5,157	18.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	608	33.0	542	33.1	53	31.0	13	38.2
Middle-income	1,206	65.4	1,070	65.3	116	67.8	20	58.8
Upper-income	30	1.6	27	1.6	2	1.2	1	2.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,844	100.0	1,639	100.0	171	100.0	34	100.0
	Percentage of Total Businesses:			88.9		9.3		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	88	41.1	81	41.8	7	35.0	0	0.0
Middle-income	115	53.7	103	53.1	12	60.0	0	0.0
Upper-income	11	5.1	10	5.2	1	5.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	214	100.0	194	100.0	20	100.0	0	.0
	Percentage of Total Farms:			90.7		9.3		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8.0	1,616	6.3	588	36.4	5,626	22.1
Moderate-income	8	32.0	6,521	25.6	1,806	27.7	4,592	18.0
Middle-income	5	20.0	6,242	24.5	714	11.4	4,557	17.9
Upper-income	10	40.0	11,111	43.6	797	7.2	10,715	42.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25	100.0	25,490	100.0	3,905	15.3	25,490	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,643	860	3.8	32.5	1,459	55.2	324	12.3
Moderate-income	13,878	4,229	18.7	30.5	7,735	55.7	1,914	13.8
Middle-income	9,155	6,280	27.7	68.6	2,184	23.9	691	7.5
Upper-income	16,843	11,296	49.8	67.1	4,315	25.6	1,232	7.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	42,519	22,665	100.0	53.3	15,693	36.9	4,161	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	230	5.2	201	5.0	27	7.5	2	4.5
Moderate-income	1,522	34.7	1,341	33.7	169	46.9	12	27.3
Middle-income	617	14.1	586	14.7	26	7.2	5	11.4
Upper-income	2,017	46.0	1,854	46.6	138	38.3	25	56.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,386	100.0	3,982	100.0	360	100.0	44	100.0
	Percentage of Total Businesses:			90.8		8.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	17	16.5	17	17.5	0	0.0	0	0.0
Middle-income	31	30.1	29	29.9	2	33.3	0	0.0
Upper-income	55	53.4	51	52.6	4	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	103	100.0	97	100.0	6	100.0	0	.0
	Percentage of Total Farms:			94.2		5.8		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12.0	2,306	9.4	1,126	48.8	5,878	23.9
Moderate-income	7	28.0	6,162	25.1	1,703	27.6	4,018	16.3
Middle-income	6	24.0	6,466	26.3	992	15.3	4,136	16.8
Upper-income	9	36.0	9,657	39.3	808	8.4	10,559	42.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25	100.0	24,591	100.0	4,629	18.8	24,591	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,720	1,259	6.2	26.7	2,709	57.4	752	15.9
Moderate-income	13,964	3,428	17.0	24.5	8,546	61.2	1,990	14.3
Middle-income	11,330	6,043	29.9	53.3	3,593	31.7	1,694	15.0
Upper-income	15,385	9,460	46.9	61.5	4,290	27.9	1,635	10.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,399	20,190	100.0	44.5	19,138	42.2	6,071	13.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	411	10.6	344	9.9	62	17.3	5	11.1
Moderate-income	1,160	30.0	1,024	29.5	126	35.2	10	22.2
Middle-income	758	19.6	690	19.9	57	15.9	11	24.4
Upper-income	1,544	39.9	1,412	40.7	113	31.6	19	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,873	100.0	3,470	100.0	358	100.0	45	100.0
	Percentage of Total Businesses:			89.6		9.2		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	6.7	6	7.2	0	0.0	0	0.0
Moderate-income	16	17.8	16	19.3	0	0.0	0	0.0
Middle-income	31	34.4	28	33.7	3	42.9	0	0.0
Upper-income	37	41.1	33	39.8	4	57.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	90	100.0	83	100.0	7	100.0	0	.0
	Percentage of Total Farms:			92.2		7.8		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Cedar Rapids

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.8	252	0.4	65	25.8	11,871	17.7
Moderate-income	14	24.6	12,417	18.5	1,377	11.1	13,015	19.4
Middle-income	31	54.4	35,064	52.4	1,916	5.5	15,830	23.6
Upper-income	11	19.3	19,239	28.7	419	2.2	26,256	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	57	100.0	66,972	100.0	3,777	5.6	66,972	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,141	199	0.3	17.4	676	59.2	266	23.3
Moderate-income	24,411	13,929	18.1	57.1	8,728	35.8	1,754	7.2
Middle-income	59,098	40,526	52.7	68.6	14,416	24.4	4,156	7.0
Upper-income	26,397	22,273	29.0	84.4	2,993	11.3	1,131	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	111,047	76,927	100.0	69.3	26,813	24.1	7,307	6.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	587	5.1	479	4.6	100	8.6	8	5.8
Moderate-income	2,473	21.3	2,153	20.9	296	25.6	24	17.4
Middle-income	5,404	46.5	4,861	47.1	487	42.1	56	40.6
Upper-income	3,146	27.1	2,822	27.4	274	23.7	50	36.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,610	100.0	10,315	100.0	1,157	100.0	138	100.0
	Percentage of Total Businesses:			88.8		10.0		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	120	10.5	118	10.4	2	28.6	0	0.0
Middle-income	779	68.0	776	68.1	3	42.9	0	0.0
Upper-income	247	21.6	245	21.5	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,146	100.0	1,139	100.0	7	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Cedar Rapids

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.5	700	1.0	241	34.4	12,694	18.8
Moderate-income	14	24.6	12,786	18.9	1,531	12.0	12,256	18.1
Middle-income	34	59.6	42,871	63.5	2,151	5.0	16,483	24.4
Upper-income	6	10.5	10,965	16.2	197	1.8	26,103	38.7
Unknown-income	1	1.8	214	0.3	99	46.3	0	0.0
Total Assessment Area	57	100.0	67,536	100.0	4,219	6.2	67,536	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,779	587	0.7	33.0	933	52.4	259	14.6
Moderate-income	25,571	14,815	18.8	57.9	8,478	33.2	2,278	8.9
Middle-income	71,402	50,623	64.2	70.9	15,498	21.7	5,281	7.4
Upper-income	14,299	12,758	16.2	89.2	1,120	7.8	421	2.9
Unknown-income	991	128	0.2	12.9	703	70.9	160	16.1
Total Assessment Area	114,042	78,911	100.0	69.2	26,732	23.4	8,399	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	321	3.0	248	2.7	71	6.1	2	1.5
Moderate-income	2,055	19.5	1,795	19.4	238	20.6	22	16.8
Middle-income	6,061	57.5	5,389	58.2	596	51.5	76	58.0
Upper-income	1,592	15.1	1,416	15.3	151	13.1	25	19.1
Unknown-income	516	4.9	409	4.4	101	8.7	6	4.6
Total Assessment Area	10,545	100.0	9,257	100.0	1,157	100.0	131	100.0
	Percentage of Total Businesses:			87.8		11.0		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	31	3.1	30	3.0	1	14.3	0	0.0
Middle-income	867	86.5	861	86.5	6	85.7	0	0.0
Upper-income	103	10.3	103	10.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,002	100.0	995	100.0	7	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,130	20.1
Moderate-income	1	14.3	1,096	19.5	160	14.6	1,251	22.3
Middle-income	6	85.7	4,523	80.5	269	5.9	1,321	23.5
Upper-income	0	0.0	0	0.0	0	0.0	1,917	34.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	5,619	100.0	429	7.6	5,619	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,819	1,350	20.3	74.2	273	15.0	196	10.8
Middle-income	7,760	5,298	79.7	68.3	1,553	20.0	909	11.7
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	9,579	6,648	100.0	69.4	1,826	19.1	1,105	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	183	18.2	166	18.0	16	28.1	1	3.8
Middle-income	824	81.8	758	82.0	41	71.9	25	96.2
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,007	100.0	924	100.0	57	100.0	26	100.0
	Percentage of Total Businesses:			91.8		5.7		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	1.6	6	1.6	0	0.0	0	0.0
Middle-income	380	98.4	375	98.4	5	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	386	100.0	381	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Fayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,032	18.9
Moderate-income	1	14.3	823	15.1	60	7.3	1,303	23.9
Middle-income	6	85.7	4,631	84.9	343	7.4	1,171	21.5
Upper-income	0	0.0	0	0.0	0	0.0	1,948	35.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	5,454	100.0	403	7.4	5,454	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,476	810	12.6	54.9	446	30.2	220	14.9
Middle-income	8,078	5,634	87.4	69.7	1,666	20.6	778	9.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	9,554	6,444	100.0	67.4	2,112	22.1	998	10.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	69	7.5	68	8.2	1	1.8	0	0.0
Middle-income	847	92.5	766	91.8	55	98.2	26	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	916	100.0	834	100.0	56	100.0	26	100.0
	Percentage of Total Businesses:			91.0		6.1		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	2.5	8	2.5	0	0.0	0	0.0
Middle-income	318	97.5	313	97.5	5	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	326	100.0	321	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Iowa City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,016	18.4
Moderate-income	6	25.0	4,444	16.3	838	18.9	4,783	17.5
Middle-income	11	45.8	15,252	55.8	916	6.0	5,932	21.7
Upper-income	7	29.2	7,622	27.9	151	2.0	11,587	42.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24	100.0	27,318	100.0	1,905	7.0	27,318	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,927	3,861	12.6	35.3	6,064	55.5	1,002	9.2
Middle-income	30,309	17,351	56.4	57.2	11,217	37.0	1,741	5.7
Upper-income	13,658	9,546	31.0	69.9	2,946	21.6	1,166	8.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	54,894	30,758	100.0	56.0	20,227	36.8	3,909	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,148	19.7	1,053	19.6	93	22.9	2	4.7
Middle-income	3,021	51.8	2,772	51.5	222	54.7	27	62.8
Upper-income	1,663	28.5	1,558	28.9	91	22.4	14	32.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,832	100.0	5,383	100.0	406	100.0	43	100.0
	Percentage of Total Businesses:			92.3		7.0		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	2.6	8	2.6	0	0.0	0	0.0
Middle-income	201	64.2	197	63.8	4	100.0	0	0.0
Upper-income	104	33.2	104	33.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	313	100.0	309	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Iowa City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.2	61	0.2	5	8.2	5,786	18.9
Moderate-income	7	29.2	5,339	17.5	851	15.9	5,229	17.1
Middle-income	10	41.7	15,100	49.4	978	6.5	7,099	23.2
Upper-income	6	25.0	10,071	32.9	259	2.6	12,457	40.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24	100.0	30,571	100.0	2,093	6.8	30,571	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	878	20	0.1	2.3	720	82.0	138	15.7
Moderate-income	13,460	4,875	14.8	36.2	7,863	58.4	722	5.4
Middle-income	28,031	16,534	50.1	59.0	10,457	37.3	1,040	3.7
Upper-income	15,628	11,544	35.0	73.9	3,413	21.8	671	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	57,997	32,973	100.0	56.9	22,453	38.7	2,571	4.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	284	5.3	245	5.0	38	9.5	1	2.4
Moderate-income	1,269	23.8	1,146	23.4	118	29.6	5	12.2
Middle-income	2,261	42.4	2,085	42.6	151	37.8	25	61.0
Upper-income	1,524	28.6	1,422	29.0	92	23.1	10	24.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,338	100.0	4,898	100.0	399	100.0	41	100.0
	Percentage of Total Businesses:			91.8		7.5		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4	1	0.4	0	0.0	0	0.0
Moderate-income	8	2.9	8	3.0	0	0.0	0	0.0
Middle-income	210	76.4	206	76.0	4	100.0	0	0.0
Upper-income	56	20.4	56	20.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	275	100.0	271	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Waterloo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7.9	1,462	4.5	579	39.6	7,353	22.7
Moderate-income	10	26.3	5,865	18.1	1,160	19.8	5,915	18.3
Middle-income	19	50.0	17,856	55.1	1,292	7.2	7,513	23.2
Upper-income	6	15.8	7,226	22.3	435	6.0	11,628	35.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	38	100.0	32,409	100.0	3,466	10.7	32,409	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,613	1,107	3.1	30.6	1,742	48.2	764	21.1
Moderate-income	10,058	5,710	16.0	56.8	3,330	33.1	1,018	10.1
Middle-income	29,658	21,109	59.1	71.2	7,277	24.5	1,272	4.3
Upper-income	12,157	7,807	21.8	64.2	3,740	30.8	610	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,486	35,733	100.0	64.4	16,089	29.0	3,664	6.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	360	7.2	299	6.7	57	10.6	4	8.5
Moderate-income	882	17.6	748	16.9	131	24.4	3	6.4
Middle-income	2,721	54.2	2,422	54.6	271	50.6	28	59.6
Upper-income	1,055	21.0	966	21.8	77	14.4	12	25.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,018	100.0	4,435	100.0	536	100.0	47	100.0
	Percentage of Total Businesses:			88.4		10.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.5	2	0.5	0	0.0	0	0.0
Moderate-income	4	1.0	4	1.0	0	0.0	0	0.0
Middle-income	257	66.8	257	67.3	0	0.0	0	0.0
Upper-income	122	31.7	119	31.2	3	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	385	100.0	382	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IA Waterloo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.5	1,438	4.6	556	38.7	6,500	21.0
Moderate-income	9	23.7	5,947	19.2	809	13.6	5,904	19.1
Middle-income	18	47.4	16,685	53.9	1,074	6.4	7,231	23.3
Upper-income	6	15.8	6,814	22.0	361	5.3	11,349	36.6
Unknown-income	1	2.6	100	0.3	4	4.0	0	0.0
Total Assessment Area	38	100.0	30,984	100.0	2,804	9.0	30,984	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,326	1,105	3.1	33.2	1,751	52.6	470	14.1
Moderate-income	11,253	5,907	16.7	52.5	4,160	37.0	1,186	10.5
Middle-income	29,026	20,407	57.7	70.3	7,006	24.1	1,613	5.6
Upper-income	12,489	7,876	22.3	63.1	3,754	30.1	859	6.9
Unknown-income	497	63	0.2	12.7	381	76.7	53	10.7
Total Assessment Area	56,591	35,358	100.0	62.5	17,052	30.1	4,181	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	329	7.3	268	6.8	57	10.9	4	8.5
Moderate-income	804	17.7	694	17.5	108	20.6	2	4.3
Middle-income	2,294	50.6	2,035	51.4	228	43.5	31	66.0
Upper-income	1,063	23.5	925	23.4	129	24.6	9	19.1
Unknown-income	41	0.9	38	1.0	2	0.4	1	2.1
Total Assessment Area	4,531	100.0	3,960	100.0	524	100.0	47	100.0
	Percentage of Total Businesses:			87.4		11.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9	3	0.9	0	0.0	0	0.0
Moderate-income	3	0.9	3	0.9	0	0.0	0	0.0
Middle-income	234	69.4	233	69.8	1	33.3	0	0.0
Upper-income	97	28.8	95	28.4	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	337	100.0	334	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4	319	0.8	31	9.7	7,209	18.4
Moderate-income	7	17.1	4,782	12.2	590	12.3	6,509	16.6
Middle-income	23	56.1	23,236	59.2	1,502	6.5	9,339	23.8
Upper-income	9	22.0	10,880	27.7	289	2.7	16,166	41.2
Unknown-income	1	2.4	6	0.0	6	100.0	0	0.0
Total Assessment Area	41	100.0	39,223	100.0	2,418	6.2	39,223	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,551	282	0.7	18.2	962	62.0	307	19.8
Moderate-income	10,480	5,888	13.7	56.2	3,080	29.4	1,512	14.4
Middle-income	41,180	25,021	58.0	60.8	13,145	31.9	3,014	7.3
Upper-income	15,270	11,926	27.7	78.1	2,626	17.2	718	4.7
Unknown-income	308	0	0.0	0.0	215	69.8	93	30.2
Total Assessment Area	68,789	43,117	100.0	62.7	20,028	29.1	5,644	8.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	315	6.0	271	5.8	39	7.8	5	6.0
Moderate-income	531	10.2	479	10.3	51	10.2	1	1.2
Middle-income	3,316	63.4	2,938	63.2	311	62.2	67	79.8
Upper-income	1,042	19.9	935	20.1	96	19.2	11	13.1
Unknown-income	26	0.5	23	0.5	3	0.6	0	0.0
Total Assessment Area	5,230	100.0	4,646	100.0	500	100.0	84	100.0
	Percentage of Total Businesses:			88.8		9.6		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	1.7	7	1.7	0	0.0	0	0.0
Middle-income	354	86.8	352	86.7	1	100.0	1	100.0
Upper-income	47	11.5	47	11.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	408	100.0	406	100.0	1	100.0	1	100.0
	Percentage of Total Farms:			99.5		.2		.2

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	9.8	1,212	3.0	421	34.7	7,839	19.4
Moderate-income	6	14.6	4,867	12.0	651	13.4	7,006	17.3
Middle-income	23	56.1	22,550	55.7	1,505	6.7	9,002	22.2
Upper-income	8	19.5	11,859	29.3	193	1.6	16,641	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	40,488	100.0	2,770	6.8	40,488	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,152	973	2.3	23.4	2,443	58.8	736	17.7
Moderate-income	9,581	5,576	13.0	58.2	3,058	31.9	947	9.9
Middle-income	40,331	23,689	55.2	58.7	13,509	33.5	3,133	7.8
Upper-income	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	70,897	42,905	100.0	60.5	22,441	31.7	5,551	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	449	9.6	390	9.5	54	10.7	5	6.0
Moderate-income	472	10.1	417	10.2	54	10.7	1	1.2
Middle-income	2,765	59.1	2,407	58.8	294	58.3	64	77.1
Upper-income	992	21.2	877	21.4	102	20.2	13	15.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,678	100.0	4,091	100.0	504	100.0	83	100.0
	Percentage of Total Businesses:			87.5		10.8		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	1.7	6	1.7	0	0.0	0	0.0
Middle-income	279	80.9	277	80.8	1	100.0	1	100.0
Upper-income	60	17.4	60	17.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	345	100.0	343	100.0	1	100.0	1	100.0
	Percentage of Total Farms:			99.4		.3		.3

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Carbondale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.4	810	2.7	404	49.9	6,585	22.3
Moderate-income	8	27.6	5,520	18.7	1,399	25.3	4,877	16.5
Middle-income	14	48.3	15,857	53.7	2,043	12.9	5,909	20.0
Upper-income	6	20.7	7,361	24.9	596	8.1	12,177	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	29,548	100.0	4,442	15.0	29,548	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,150	476	1.5	22.1	1,149	53.4	525	24.4
Moderate-income	16,562	5,330	16.5	32.2	7,970	48.1	3,262	19.7
Middle-income	27,044	18,114	56.1	67.0	5,680	21.0	3,250	12.0
Upper-income	12,587	8,384	26.0	66.6	2,994	23.8	1,209	9.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	58,343	32,304	100.0	55.4	17,793	30.5	8,246	14.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	110	2.5	96	2.5	13	3.3	1	1.4
Moderate-income	1,770	40.9	1,523	39.4	223	56.3	24	34.8
Middle-income	1,542	35.6	1,405	36.4	101	25.5	36	52.2
Upper-income	906	20.9	839	21.7	59	14.9	8	11.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,328	100.0	3,863	100.0	396	100.0	69	100.0
	Percentage of Total Businesses:			89.3		9.1		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.8	3	1.9	0	0.0	0	0.0
Moderate-income	9	5.5	9	5.6	0	0.0	0	0.0
Middle-income	129	78.7	127	78.4	2	100.0	0	0.0
Upper-income	23	14.0	23	14.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	164	100.0	162	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.8		1.2		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Carbondale

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	6.9	1,319	4.4	638	48.4	6,558	21.8
Moderate-income	6	20.7	4,858	16.1	981	20.2	5,535	18.4
Middle-income	12	41.4	14,027	46.5	1,694	12.1	5,628	18.7
Upper-income	7	24.1	9,397	31.2	498	5.3	12,420	41.2
Unknown-income	2	6.9	540	1.8	245	45.4	0	0.0
Total Assessment Area	29	100.0	30,141	100.0	4,056	13.5	30,141	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,045	747	2.4	14.8	3,103	61.5	1,195	23.7
Moderate-income	10,169	5,064	16.0	49.8	3,287	32.3	1,818	17.9
Middle-income	24,830	15,108	47.7	60.8	6,399	25.8	3,323	13.4
Upper-income	15,321	10,400	32.8	67.9	3,104	20.3	1,817	11.9
Unknown-income	3,964	347	1.1	8.8	2,627	66.3	990	25.0
Total Assessment Area	59,329	31,666	100.0	53.4	18,520	31.2	9,143	15.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	288	7.4	249	7.2	36	9.3	3	4.3
Moderate-income	754	19.3	668	19.4	65	16.8	21	30.4
Middle-income	1,684	43.1	1,458	42.3	192	49.5	34	49.3
Upper-income	1,018	26.1	923	26.8	87	22.4	8	11.6
Unknown-income	161	4.1	150	4.4	8	2.1	3	4.3
Total Assessment Area	3,905	100.0	3,448	100.0	388	100.0	69	100.0
	Percentage of Total Businesses:			88.3		9.9		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	2.1	3	2.1	0	0.0	0	0.0
Moderate-income	36	24.8	36	25.2	0	0.0	0	0.0
Middle-income	74	51.0	72	50.3	2	100.0	0	0.0
Upper-income	32	22.1	32	22.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	145	100.0	143	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Central IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,997	18.2
Moderate-income	1	5.6	771	4.7	205	26.6	2,938	17.9
Middle-income	14	77.8	13,221	80.5	1,394	10.5	3,645	22.2
Upper-income	3	16.7	2,430	14.8	64	2.6	6,842	41.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	16,422	100.0	1,663	10.1	16,422	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,250	738	3.9	59.0	376	30.1	136	10.9
Middle-income	22,700	15,346	81.7	67.6	5,291	23.3	2,063	9.1
Upper-income	3,663	2,694	14.3	73.5	671	18.3	298	8.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	27,613	18,778	100.0	68.0	6,338	23.0	2,497	9.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	70	3.4	63	3.5	7	4.4	0	0.0
Middle-income	1,706	83.3	1,531	84.1	129	81.6	46	67.6
Upper-income	271	13.2	227	12.5	22	13.9	22	32.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,047	100.0	1,821	100.0	158	100.0	68	100.0
	Percentage of Total Businesses:			89.0		7.7		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	0.5	2	0.5	0	0.0	0	0.0
Middle-income	287	67.7	287	67.7	0	0.0	0	0.0
Upper-income	135	31.8	135	31.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	424	100.0	424	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Central IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,307	20.6
Moderate-income	2	11.1	1,691	10.5	310	18.3	2,631	16.4
Middle-income	14	77.8	13,174	81.9	1,479	11.2	3,553	22.1
Upper-income	2	11.1	1,213	7.5	61	5.0	6,587	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	16,078	100.0	1,850	11.5	16,078	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	3,247	1,861	10.5	57.3	884	27.2	502	15.5
Middle-income	22,112	14,430	81.5	65.3	5,859	26.5	1,823	8.2
Upper-income	1,902	1,419	8.0	74.6	271	14.2	212	11.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	27,261	17,710	100.0	65.0	7,014	25.7	2,537	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	211	11.5	189	11.8	14	8.8	8	11.9
Middle-income	1,469	80.1	1,284	79.9	139	87.4	46	68.7
Upper-income	153	8.3	134	8.3	6	3.8	13	19.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,833	100.0	1,607	100.0	159	100.0	67	100.0
	Percentage of Total Businesses:			87.7		8.7		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	0.6	2	0.6	0	0.0	0	0.0
Middle-income	287	80.6	287	80.6	0	0.0	0	0.0
Upper-income	67	18.8	67	18.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	356	100.0	356	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Champaign

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	14.0	2,111	4.9	687	32.5	9,292	21.5
Moderate-income	8	18.6	5,651	13.1	1,024	18.1	7,513	17.4
Middle-income	18	41.9	25,894	60.0	2,127	8.2	9,083	21.1
Upper-income	9	20.9	9,440	21.9	327	3.5	17,235	40.0
Unknown-income	2	4.7	27	0.1	0	0.0	0	0.0
Total Assessment Area	43	100.0	43,123	100.0	4,165	9.7	43,123	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,221	1,045	2.4	10.2	7,472	73.1	1,704	16.7
Moderate-income	14,121	4,985	11.5	35.3	7,532	53.3	1,604	11.4
Middle-income	43,937	26,805	61.6	61.0	13,320	30.3	3,812	8.7
Upper-income	15,612	10,692	24.6	68.5	4,252	27.2	668	4.3
Unknown-income	1,997	0	0.0	0.0	1,748	87.5	249	12.5
Total Assessment Area	85,888	43,527	100.0	50.7	34,324	40.0	8,037	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	708	11.2	619	10.9	84	14.7	5	5.6
Moderate-income	1,152	18.2	1,024	18.1	117	20.5	11	12.4
Middle-income	2,892	45.7	2,584	45.6	248	43.5	60	67.4
Upper-income	1,525	24.1	1,400	24.7	112	19.6	13	14.6
Unknown-income	53	0.8	44	0.8	9	1.6	0	0.0
Total Assessment Area	6,330	100.0	5,671	100.0	570	100.0	89	100.0
	Percentage of Total Businesses:			89.6		9.0		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.7	3	0.8	0	0.0	0	0.0
Moderate-income	16	4.0	16	4.0	0	0.0	0	0.0
Middle-income	351	86.9	347	87.0	4	80.0	0	0.0
Upper-income	34	8.4	33	8.3	1	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	404	100.0	399	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.8		1.2		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Champaign

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	18.6	3,245	7.6	1,180	36.4	9,531	22.5
Moderate-income	7	16.3	6,537	15.4	1,154	17.7	7,043	16.6
Middle-income	17	39.5	22,748	53.6	1,717	7.5	8,652	20.4
Upper-income	9	20.9	9,813	23.1	425	4.3	17,198	40.5
Unknown-income	2	4.7	81	0.2	27	33.3	0	0.0
Total Assessment Area	43	100.0	42,424	100.0	4,503	10.6	42,424	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,434	2,400	5.5	17.9	9,156	68.2	1,878	14.0
Moderate-income	15,640	5,330	12.1	34.1	8,313	53.2	1,997	12.8
Middle-income	41,562	25,266	57.6	60.8	12,522	30.1	3,774	9.1
Upper-income	16,650	10,845	24.7	65.1	4,591	27.6	1,214	7.3
Unknown-income	1,695	56	0.1	3.3	1,433	84.5	206	12.2
Total Assessment Area	88,981	43,897	100.0	49.3	36,015	40.5	9,069	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	577	10.2	512	10.2	62	11.0	3	3.6
Moderate-income	1,043	18.4	889	17.7	142	25.2	12	14.3
Middle-income	2,477	43.8	2,210	44.1	216	38.4	51	60.7
Upper-income	1,452	25.7	1,301	26.0	133	23.6	18	21.4
Unknown-income	110	1.9	100	2.0	10	1.8	0	0.0
Total Assessment Area	5,659	100.0	5,012	100.0	563	100.0	84	100.0
	Percentage of Total Businesses:			88.6		9.9		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9	3	0.9	0	0.0	0	0.0
Moderate-income	6	1.7	5	1.5	1	16.7	0	0.0
Middle-income	275	78.6	272	79.1	3	50.0	0	0.0
Upper-income	66	18.9	64	18.6	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	350	100.0	344	100.0	6	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Livingston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,577	16.2
Moderate-income	1	10.0	711	7.3	175	24.6	1,446	14.8
Middle-income	8	80.0	8,021	82.2	649	8.1	2,270	23.3
Upper-income	1	10.0	1,029	10.5	67	6.5	4,468	45.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	9,761	100.0	891	9.1	9,761	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,509	721	6.5	47.8	608	40.3	180	11.9
Middle-income	12,720	9,058	81.7	71.2	2,689	21.1	973	7.6
Upper-income	1,607	1,305	11.8	81.2	249	15.5	53	3.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	15,836	11,084	100.0	70.0	3,546	22.4	1,206	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	209	15.8	184	16.0	23	17.0	2	5.3
Middle-income	1,020	77.0	886	77.0	99	73.3	35	92.1
Upper-income	95	7.2	81	7.0	13	9.6	1	2.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,324	100.0	1,151	100.0	135	100.0	38	100.0
	Percentage of Total Businesses:			86.9		10.2		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	8	2.1	8	2.1	0	0.0	0	0.0
Middle-income	359	95.7	357	95.7	2	100.0	0	0.0
Upper-income	8	2.1	8	2.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	375	100.0	373	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	11.5	4,198	5.0	1,786	42.5	17,058	20.4
Moderate-income	15	19.2	13,658	16.3	2,034	14.9	15,657	18.7
Middle-income	40	51.3	46,480	55.5	2,730	5.9	18,494	22.1
Upper-income	14	17.9	19,414	23.2	597	3.1	32,541	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	83,750	100.0	7,147	8.5	83,750	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,270	2,623	2.8	28.3	4,997	53.9	1,650	17.8
Moderate-income	25,903	14,752	15.9	57.0	8,512	32.9	2,639	10.2
Middle-income	74,803	53,587	57.6	71.6	16,506	22.1	4,710	6.3
Upper-income	29,636	22,043	23.7	74.4	5,718	19.3	1,875	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	139,612	93,005	100.0	66.6	35,733	25.6	10,874	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	892	8.6	713	7.8	165	14.1	14	10.8
Moderate-income	1,652	15.9	1,453	16.0	187	16.0	12	9.2
Middle-income	5,294	51.0	4,703	51.7	517	44.3	74	56.9
Upper-income	2,551	24.6	2,223	24.5	298	25.5	30	23.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,389	100.0	9,092	100.0	1,167	100.0	130	100.0
	Percentage of Total Businesses:			87.5		11.2		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.4	2	0.4	0	0.0	0	0.0
Moderate-income	12	2.3	12	2.3	0	0.0	0	0.0
Middle-income	361	67.9	357	68.0	4	57.1	0	0.0
Upper-income	157	29.5	154	29.3	3	42.9	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	532	100.0	525	100.0	7	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Peoria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	16.7	6,436	7.7	2,379	37.0	18,033	21.6
Moderate-income	15	19.2	15,492	18.5	2,278	14.7	14,714	17.6
Middle-income	32	41.0	36,407	43.6	2,577	7.1	17,653	21.1
Upper-income	18	23.1	25,241	30.2	748	3.0	33,176	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	83,576	100.0	7,982	9.6	83,576	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,453	4,187	4.6	29.0	7,551	52.2	2,715	18.8
Moderate-income	28,689	16,812	18.5	58.6	9,472	33.0	2,405	8.4
Middle-income	60,799	41,572	45.8	68.4	15,602	25.7	3,625	6.0
Upper-income	37,493	28,226	31.1	75.3	6,999	18.7	2,268	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	141,434	90,797	100.0	64.2	39,624	28.0	11,013	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,200	12.9	958	11.9	228	19.5	14	11.1
Moderate-income	1,506	16.1	1,318	16.4	175	14.9	13	10.3
Middle-income	3,926	42.1	3,427	42.7	442	37.7	57	45.2
Upper-income	2,700	28.9	2,331	29.0	327	27.9	42	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,332	100.0	8,034	100.0	1,172	100.0	126	100.0
	Percentage of Total Businesses:			86.1		12.6		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.4	2	0.5	0	0.0	0	0.0
Moderate-income	15	3.3	15	3.4	0	0.0	0	0.0
Middle-income	240	53.6	236	53.5	4	57.1	0	0.0
Upper-income	191	42.6	188	42.6	3	42.9	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	448	100.0	441	100.0	7	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Southeast IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,851	18.7
Moderate-income	0	0.0	0	0.0	0	0.0	1,995	20.2
Middle-income	9	90.0	9,062	91.7	871	9.6	2,269	23.0
Upper-income	1	10.0	816	8.3	66	8.1	3,763	38.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	9,878	100.0	937	9.5	9,878	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	15,334	10,453	91.0	68.2	2,992	19.5	1,889	12.3
Upper-income	1,203	1,035	9.0	86.0	86	7.1	82	6.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,537	11,488	100.0	69.5	3,078	18.6	1,971	11.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,217	94.1	1,098	94.3	85	94.4	34	87.2
Upper-income	76	5.9	66	5.7	5	5.6	5	12.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,293	100.0	1,164	100.0	90	100.0	39	100.0
	Percentage of Total Businesses:			90.0		7.0		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	232	86.9	230	86.8	2	100.0	0	0.0
Upper-income	35	13.1	35	13.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	267	100.0	265	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Southeast IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,821	18.9
Moderate-income	1	10.0	783	8.1	100	12.8	1,762	18.3
Middle-income	7	70.0	7,068	73.3	763	10.8	2,053	21.3
Upper-income	2	20.0	1,792	18.6	91	5.1	4,007	41.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	9,643	100.0	954	9.9	9,643	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,622	949	8.6	58.5	348	21.5	325	20.0
Middle-income	11,987	7,852	71.2	65.5	2,577	21.5	1,558	13.0
Upper-income	2,778	2,226	20.2	80.1	315	11.3	237	8.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,387	11,027	100.0	67.3	3,240	19.8	2,120	12.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	127	11.0	108	10.6	15	15.8	4	10.5
Middle-income	828	71.8	741	72.6	61	64.2	26	68.4
Upper-income	198	17.2	171	16.8	19	20.0	8	21.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,153	100.0	1,020	100.0	95	100.0	38	100.0
	Percentage of Total Businesses:			88.5		8.2		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	182	75.8	181	76.4	1	33.3	0	0.0
Upper-income	58	24.2	56	23.6	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	240	100.0	237	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.8		1.3		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	9,236	21.7
Moderate-income	12	25.5	10,431	24.5	2,049	19.6	8,512	20.0
Middle-income	32	68.1	29,841	70.0	2,490	8.3	9,698	22.7
Upper-income	2	4.3	2,361	5.5	99	4.2	15,187	35.6
Unknown-income	1	2.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	47	100.0	42,633	100.0	4,638	10.9	42,633	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	18,847	11,384	23.1	60.4	4,865	25.8	2,598	13.8
Middle-income	49,670	35,009	71.1	70.5	8,542	17.2	6,119	12.3
Upper-income	3,559	2,853	5.8	80.2	437	12.3	269	7.6
Unknown-income	27	6	0.0	22.2	0	0.0	21	77.8
Total Assessment Area	72,103	49,252	100.0	68.3	13,844	19.2	9,007	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,495	29.4	1,309	29.3	144	31.7	42	25.8
Middle-income	3,350	65.9	2,952	66.0	288	63.4	110	67.5
Upper-income	241	4.7	208	4.7	22	4.8	11	6.7
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	5,087	100.0	4,470	100.0	454	100.0	163	100.0
	Percentage of Total Businesses:			87.9		8.9		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	45	6.0	45	6.0	0	0.0	0	0.0
Middle-income	559	74.5	554	74.4	5	100.0	0	0.0
Upper-income	146	19.5	146	19.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	750	100.0	745	100.0	5	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Southern IL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,817	21.9
Moderate-income	8	17.0	5,856	14.5	1,401	23.9	7,671	19.0
Middle-income	37	78.7	33,054	82.1	3,285	9.9	8,854	22.0
Upper-income	1	2.1	1,352	3.4	28	2.1	14,936	37.1
Unknown-income	1	2.1	16	0.0	4	25.0	0	0.0
Total Assessment Area	47	100.0	40,278	100.0	4,718	11.7	40,278	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	11,665	6,099	12.9	52.3	3,673	31.5	1,893	16.2
Middle-income	58,455	39,692	83.9	67.9	10,829	18.5	7,934	13.6
Upper-income	2,003	1,473	3.1	73.5	356	17.8	174	8.7
Unknown-income	22	22	0.0	100.0	0	0.0	0	0.0
Total Assessment Area	72,145	47,286	100.0	65.5	14,858	20.6	10,001	13.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	939	20.6	807	20.5	113	24.5	19	11.9
Middle-income	3,403	74.5	2,947	74.7	320	69.3	136	85.0
Upper-income	225	4.9	191	4.8	29	6.3	5	3.1
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	4,568	100.0	3,946	100.0	462	100.0	160	100.0
	Percentage of Total Businesses:			86.4		10.1		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	14	2.2	14	2.2	0	0.0	0	0.0
Middle-income	583	92.5	579	92.5	4	100.0	0	0.0
Upper-income	33	5.2	33	5.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	630	100.0	626	100.0	4	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	17.0	5,010	9.8	1,691	33.8	11,414	22.3
Moderate-income	11	20.8	8,880	17.4	1,648	18.6	8,140	15.9
Middle-income	19	35.8	19,514	38.2	1,259	6.5	11,164	21.8
Upper-income	13	24.5	17,740	34.7	489	2.8	20,432	39.9
Unknown-income	1	1.9	6	0.0	0	0.0	0	0.0
Total Assessment Area	53	100.0	51,150	100.0	5,087	9.9	51,150	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,731	3,721	6.4	34.7	4,831	45.0	2,179	20.3
Moderate-income	18,998	10,101	17.5	53.2	6,705	35.3	2,192	11.5
Middle-income	33,650	23,396	40.5	69.5	8,199	24.4	2,055	6.1
Upper-income	25,567	20,602	35.6	80.6	3,849	15.1	1,116	4.4
Unknown-income	678	0	0.0	0.0	564	83.2	114	16.8
Total Assessment Area	89,624	57,820	100.0	64.5	24,148	26.9	7,656	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	890	11.4	735	10.8	138	17.1	17	10.3
Moderate-income	1,626	20.9	1,374	20.2	208	25.8	44	26.7
Middle-income	2,479	31.9	2,189	32.2	226	28.0	64	38.8
Upper-income	2,496	32.1	2,295	33.7	174	21.6	27	16.4
Unknown-income	285	3.7	211	3.1	61	7.6	13	7.9
Total Assessment Area	7,776	100.0	6,804	100.0	807	100.0	165	100.0
	Percentage of Total Businesses:			87.5		10.4		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7	2	0.7	0	0.0	0	0.0
Moderate-income	9	3.0	9	3.0	0	0.0	0	0.0
Middle-income	190	62.3	188	62.3	2	66.7	0	0.0
Upper-income	103	33.8	102	33.8	1	33.3	0	0.0
Unknown-income	1	0.3	1	0.3	0	0.0	0	0.0
Total Assessment Area	305	100.0	302	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IL Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	20.8	6,991	13.7	2,426	34.7	11,624	22.8
Moderate-income	10	18.9	6,285	12.3	1,138	18.1	8,264	16.2
Middle-income	21	39.6	20,952	41.1	1,631	7.8	10,411	20.4
Upper-income	11	20.8	16,700	32.8	290	1.7	20,629	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	53	100.0	50,928	100.0	5,485	10.8	50,928	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,732	5,695	9.9	38.7	7,211	48.9	1,826	12.4
Moderate-income	15,315	7,663	13.3	50.0	5,482	35.8	2,170	14.2
Middle-income	36,183	24,329	42.2	67.2	9,297	25.7	2,557	7.1
Upper-income	24,203	19,967	34.6	82.5	3,241	13.4	995	4.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	90,433	57,654	100.0	63.8	25,231	27.9	7,548	8.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,041	14.9	830	13.7	167	21.1	44	27.0
Moderate-income	1,289	18.4	1,087	18.0	177	22.3	25	15.3
Middle-income	2,623	37.5	2,266	37.5	289	36.5	68	41.7
Upper-income	2,047	29.2	1,862	30.8	159	20.1	26	16.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,000	100.0	6,045	100.0	792	100.0	163	100.0
	Percentage of Total Businesses:			86.4		11.3		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.2	3	1.2	0	0.0	0	0.0
Moderate-income	5	2.0	5	2.0	0	0.0	0	0.0
Middle-income	159	62.8	157	62.8	2	66.7	0	0.0
Upper-income	86	34.0	85	34.0	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	253	100.0	250	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.8		1.2		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.9	1,013	3.8	406	40.1	5,555	20.7
Moderate-income	5	16.1	3,717	13.8	802	21.6	4,435	16.5
Middle-income	14	45.2	13,687	51.0	1,109	8.1	5,463	20.3
Upper-income	8	25.8	8,432	31.4	522	6.2	11,396	42.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31	100.0	26,849	100.0	2,839	10.6	26,849	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,105	699	2.5	13.7	3,600	70.5	806	15.8
Moderate-income	9,995	3,370	11.9	33.7	5,554	55.6	1,071	10.7
Middle-income	26,423	14,681	51.8	55.6	8,513	32.2	3,229	12.2
Upper-income	16,708	9,610	33.9	57.5	5,361	32.1	1,737	10.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	58,231	28,360	100.0	48.7	23,028	39.5	6,843	11.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	373	7.1	338	7.0	35	8.1	0	0.0
Moderate-income	698	13.2	610	12.7	88	20.5	0	0.0
Middle-income	2,767	52.3	2,516	52.2	219	50.9	32	78.0
Upper-income	1,449	27.4	1,352	28.1	88	20.5	9	22.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,287	100.0	4,816	100.0	430	100.0	41	100.0
	Percentage of Total Businesses:			91.1		8.1		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1	1.2	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	68	77.3	66	76.7	2	100.0	0	0.0
Upper-income	19	21.6	19	22.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	88	100.0	86	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Bloomington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	9.7	1,264	4.5	728	57.6	6,162	22.2
Moderate-income	5	16.1	3,394	12.2	725	21.4	4,405	15.8
Middle-income	11	35.5	12,264	44.1	1,143	9.3	5,429	19.5
Upper-income	11	35.5	10,872	39.1	712	6.5	11,813	42.5
Unknown-income	1	3.2	15	0.1	12	80.0	0	0.0
Total Assessment Area	31	100.0	27,809	100.0	3,320	11.9	27,809	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,856	913	3.1	23.7	2,521	65.4	422	10.9
Moderate-income	12,856	2,216	7.6	17.2	9,330	72.6	1,310	10.2
Middle-income	22,309	13,025	44.8	58.4	7,126	31.9	2,158	9.7
Upper-income	20,754	12,893	44.4	62.1	6,108	29.4	1,753	8.4
Unknown-income	33	3	0.0	9.1	30	90.9	0	0.0
Total Assessment Area	59,808	29,050	100.0	48.6	25,115	42.0	5,643	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	257	5.5	222	5.2	35	8.1	0	0.0
Moderate-income	986	20.9	876	20.6	103	23.8	7	17.5
Middle-income	1,770	37.5	1,566	36.9	185	42.8	19	47.5
Upper-income	1,633	34.6	1,523	35.9	96	22.2	14	35.0
Unknown-income	69	1.5	56	1.3	13	3.0	0	0.0
Total Assessment Area	4,715	100.0	4,243	100.0	432	100.0	40	100.0
	Percentage of Total Businesses:			90.0		9.2		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	1	1.5	0	0.0	0	0.0
Moderate-income	3	4.3	3	4.5	0	0.0	0	0.0
Middle-income	35	50.7	34	50.7	1	50.0	0	0.0
Upper-income	30	43.5	29	43.3	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	69	100.0	67	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Clinton-Grant

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,057	19.5
Moderate-income	7	29.2	6,210	23.9	1,166	18.8	5,059	19.5
Middle-income	13	54.2	14,091	54.3	1,329	9.4	5,802	22.4
Upper-income	4	16.7	5,634	21.7	236	4.2	10,017	38.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24	100.0	25,935	100.0	2,731	10.5	25,935	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	12,797	6,011	21.8	47.0	4,687	36.6	2,099	16.4
Middle-income	22,856	15,291	55.4	66.9	4,994	21.8	2,571	11.2
Upper-income	8,444	6,282	22.8	74.4	1,352	16.0	810	9.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,097	27,584	100.0	62.6	11,033	25.0	5,480	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	905	27.7	800	27.2	99	36.3	6	10.5
Middle-income	1,625	49.6	1,476	50.2	108	39.6	41	71.9
Upper-income	743	22.7	667	22.7	66	24.2	10	17.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,273	100.0	2,943	100.0	273	100.0	57	100.0
	Percentage of Total Businesses:			89.9		8.3		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	1.1	4	1.1	0	0.0	0	0.0
Middle-income	228	61.3	225	61.0	3	100.0	0	0.0
Upper-income	140	37.6	140	37.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	372	100.0	369	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Clinton-Grant

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,755	22.6
Moderate-income	9	37.5	7,956	31.3	1,768	22.2	4,862	19.1
Middle-income	12	50.0	13,505	53.1	1,283	9.5	5,595	22.0
Upper-income	3	12.5	3,963	15.6	367	9.3	9,212	36.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	24	100.0	25,424	100.0	3,418	13.4	25,424	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	16,301	7,919	29.5	48.6	5,614	34.4	2,768	17.0
Middle-income	21,457	14,639	54.5	68.2	4,685	21.8	2,133	9.9
Upper-income	5,826	4,327	16.1	74.3	936	16.1	563	9.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	43,584	26,885	100.0	61.7	11,235	25.8	5,464	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,192	39.7	1,048	39.2	128	47.1	16	28.6
Middle-income	1,309	43.6	1,180	44.1	103	37.9	26	46.4
Upper-income	501	16.7	446	16.7	41	15.1	14	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,002	100.0	2,674	100.0	272	100.0	56	100.0
	Percentage of Total Businesses:			89.1		9.1		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	1.8	6	1.8	0	0.0	0	0.0
Middle-income	200	60.8	199	61.0	1	33.3	0	0.0
Upper-income	123	37.4	121	37.1	2	66.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	329	100.0	326	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Evansville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	14.3	3,127	6.9	1,068	34.2	10,815	23.7
Moderate-income	17	34.7	14,417	31.6	2,301	16.0	8,168	17.9
Middle-income	15	30.6	14,506	31.8	1,058	7.3	10,222	22.4
Upper-income	9	18.4	13,583	29.8	451	3.3	16,428	36.0
Unknown-income	1	2.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	49	100.0	45,633	100.0	4,878	10.7	45,633	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,282	2,508	5.2	34.4	3,093	42.5	1,681	23.1
Moderate-income	29,015	13,594	28.2	46.9	12,407	42.8	3,014	10.4
Middle-income	25,530	16,324	33.9	63.9	6,408	25.1	2,798	11.0
Upper-income	20,684	15,704	32.6	75.9	3,935	19.0	1,045	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	82,511	48,130	100.0	58.3	25,843	31.3	8,538	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	511	7.3	401	6.7	107	11.1	3	5.9
Moderate-income	2,327	33.2	1,938	32.3	379	39.5	10	19.6
Middle-income	2,535	36.2	2,148	35.8	361	37.6	26	51.0
Upper-income	1,634	23.3	1,509	25.2	113	11.8	12	23.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,007	100.0	5,996	100.0	960	100.0	51	100.0
	Percentage of Total Businesses:			85.6		13.7		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	17	13.7	17	13.9	0	0.0	0	0.0
Middle-income	52	41.9	51	41.8	1	50.0	0	0.0
Upper-income	55	44.4	54	44.3	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	124	100.0	122	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Evansville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	20.4	5,837	13.0	1,950	33.4	10,876	24.1
Moderate-income	13	26.5	10,741	23.8	1,992	18.5	8,412	18.7
Middle-income	15	30.6	14,571	32.3	1,140	7.8	8,964	19.9
Upper-income	9	18.4	13,853	30.7	465	3.4	16,811	37.3
Unknown-income	2	4.1	61	0.1	0	0.0	0	0.0
Total Assessment Area	49	100.0	45,063	100.0	5,547	12.3	45,063	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,665	4,441	9.5	35.1	5,670	44.8	2,554	20.2
Moderate-income	23,347	9,202	19.6	39.4	10,968	47.0	3,177	13.6
Middle-income	27,292	16,676	35.5	61.1	8,308	30.4	2,308	8.5
Upper-income	19,672	16,565	35.3	84.2	2,111	10.7	996	5.1
Unknown-income	353	70	0.1	19.8	206	58.4	77	21.8
Total Assessment Area	83,329	46,954	100.0	56.3	27,263	32.7	9,112	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	759	12.1	605	11.4	150	15.9	4	8.5
Moderate-income	1,717	27.3	1,392	26.3	316	33.5	9	19.1
Middle-income	1,866	29.7	1,630	30.8	222	23.5	14	29.8
Upper-income	1,527	24.3	1,372	25.9	146	15.5	9	19.1
Unknown-income	420	6.7	299	5.6	110	11.7	11	23.4
Total Assessment Area	6,289	100.0	5,298	100.0	944	100.0	47	100.0
	Percentage of Total Businesses:			84.2		15.0		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	12	10.7	11	10.1	1	33.3	0	0.0
Middle-income	33	29.5	33	30.3	0	0.0	0	0.0
Upper-income	66	58.9	64	58.7	2	66.7	0	0.0
Unknown-income	1	0.9	1	0.9	0	0.0	0	0.0
Total Assessment Area	112	100.0	109	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Kokomo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,080	21.7
Moderate-income	7	35.0	6,927	29.6	1,804	26.0	3,895	16.6
Middle-income	7	35.0	8,011	34.2	939	11.7	4,897	20.9
Upper-income	6	30.0	8,481	36.2	317	3.7	9,547	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	23,419	100.0	3,060	13.1	23,419	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	13,634	6,148	25.4	45.1	5,453	40.0	2,033	14.9
Middle-income	12,671	8,721	36.1	68.8	2,847	22.5	1,103	8.7
Upper-income	12,526	9,318	38.5	74.4	1,843	14.7	1,365	10.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	38,831	24,187	100.0	62.3	10,143	26.1	4,501	11.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,038	36.5	926	35.4	100	50.5	12	44.4
Middle-income	932	32.8	872	33.3	55	27.8	5	18.5
Upper-income	872	30.7	819	31.3	43	21.7	10	37.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,842	100.0	2,617	100.0	198	100.0	27	100.0
	Percentage of Total Businesses:			92.1		7.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	1.8	3	1.8	0	0.0	0	0.0
Middle-income	49	29.7	49	29.9	0	0.0	0	0.0
Upper-income	113	68.5	112	68.3	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	165	100.0	164	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Kokomo

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10.0	1,791	8.0	602	33.6	4,955	22.2
Moderate-income	4	20.0	3,434	15.4	849	24.7	3,704	16.6
Middle-income	9	45.0	10,461	47.0	1,276	12.2	4,704	21.1
Upper-income	5	25.0	6,595	29.6	231	3.5	8,918	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	22,281	100.0	2,958	13.3	22,281	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,862	1,497	6.3	38.8	1,748	45.3	617	16.0
Moderate-income	7,327	3,372	14.2	46.0	2,460	33.6	1,495	20.4
Middle-income	17,841	11,558	48.7	64.8	4,830	27.1	1,453	8.1
Upper-income	9,619	7,304	30.8	75.9	1,644	17.1	671	7.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	38,649	23,731	100.0	61.4	10,682	27.6	4,236	11.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	260	10.3	236	10.2	24	12.0	0	0.0
Moderate-income	461	18.2	403	17.5	49	24.5	9	32.1
Middle-income	1,214	47.9	1,110	48.2	90	45.0	14	50.0
Upper-income	597	23.6	555	24.1	37	18.5	5	17.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,532	100.0	2,304	100.0	200	100.0	28	100.0
	Percentage of Total Businesses:			91.0		7.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	1.4	2	1.4	0	0.0	0	0.0
Middle-income	74	52.5	74	52.9	0	0.0	0	0.0
Upper-income	65	46.1	64	45.7	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	141	100.0	140	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.8	1,351	3.2	467	34.6	9,085	21.2
Moderate-income	12	27.3	10,013	23.4	1,877	18.7	7,489	17.5
Middle-income	21	47.7	23,347	54.5	1,516	6.5	9,326	21.8
Upper-income	6	13.6	8,115	18.9	308	3.8	16,926	39.5
Unknown-income	2	4.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	42,826	100.0	4,168	9.7	42,826	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,454	313	0.7	5.7	4,271	78.3	870	16.0
Moderate-income	22,220	8,432	20.0	37.9	11,820	53.2	1,968	8.9
Middle-income	37,564	24,663	58.5	65.7	9,480	25.2	3,421	9.1
Upper-income	13,621	8,735	20.7	64.1	4,240	31.1	646	4.7
Unknown-income	302	6	0.0	2.0	166	55.0	130	43.0
Total Assessment Area	79,161	42,149	100.0	53.2	29,977	37.9	7,035	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	350	5.7	313	5.6	34	7.0	3	4.1
Moderate-income	1,982	32.4	1,719	31.0	253	51.7	10	13.7
Middle-income	2,768	45.3	2,560	46.1	159	32.5	49	67.1
Upper-income	990	16.2	937	16.9	43	8.8	10	13.7
Unknown-income	21	0.3	20	0.4	0	0.0	1	1.4
Total Assessment Area	6,111	100.0	5,549	100.0	489	100.0	73	100.0
	Percentage of Total Businesses:			90.8		8.0		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	15	3.0	14	2.8	1	11.1	0	0.0
Middle-income	462	91.5	454	91.5	8	88.9	0	0.0
Upper-income	28	5.5	28	5.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	505	100.0	496	100.0	9	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	6.8	1,168	2.7	506	43.3	8,801	20.4
Moderate-income	10	22.7	8,247	19.1	1,494	18.1	6,950	16.1
Middle-income	16	36.4	17,419	40.3	1,825	10.5	9,931	23.0
Upper-income	12	27.3	16,237	37.6	838	5.2	17,498	40.5
Unknown-income	3	6.8	109	0.3	22	20.2	0	0.0
Total Assessment Area	44	100.0	43,180	100.0	4,685	10.8	43,180	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,131	410	1.0	8.0	4,068	79.3	653	12.7
Moderate-income	17,789	6,662	15.8	37.5	9,534	53.6	1,593	9.0
Middle-income	30,780	17,130	40.7	55.7	10,834	35.2	2,816	9.1
Upper-income	26,506	17,796	42.3	67.1	7,082	26.7	1,628	6.1
Unknown-income	2,386	43	0.1	1.8	1,990	83.4	353	14.8
Total Assessment Area	82,592	42,041	100.0	50.9	33,508	40.6	7,043	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	233	4.2	204	4.1	28	5.7	1	1.4
Moderate-income	1,541	28.0	1,316	26.7	214	43.5	11	15.9
Middle-income	1,876	34.1	1,704	34.5	147	29.9	25	36.2
Upper-income	1,676	30.5	1,558	31.6	89	18.1	29	42.0
Unknown-income	171	3.1	154	3.1	14	2.8	3	4.3
Total Assessment Area	5,497	100.0	4,936	100.0	492	100.0	69	100.0
	Percentage of Total Businesses:			89.8		9.0		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	12	2.7	11	2.6	1	10.0	0	0.0
Middle-income	275	62.9	267	62.5	8	80.0	0	0.0
Upper-income	150	34.3	149	34.9	1	10.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	437	100.0	427	100.0	10	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Louisville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	9,704	20.6
Moderate-income	12	31.6	11,008	23.3	1,999	18.2	9,838	20.9
Middle-income	21	55.3	28,988	61.4	2,060	7.1	11,089	23.5
Upper-income	5	13.2	7,186	15.2	322	4.5	16,551	35.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	38	100.0	47,182	100.0	4,381	9.3	47,182	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	20,027	10,428	20.3	52.1	7,587	37.9	2,012	10.0
Middle-income	45,135	32,533	63.3	72.1	8,366	18.5	4,236	9.4
Upper-income	10,412	8,467	16.5	81.3	1,001	9.6	944	9.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	75,574	51,428	100.0	68.0	16,954	22.4	7,192	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,778	28.4	1,537	27.4	213	38.3	28	33.3
Middle-income	3,550	56.8	3,257	58.0	243	43.7	50	59.5
Upper-income	927	14.8	821	14.6	100	18.0	6	7.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,255	100.0	5,615	100.0	556	100.0	84	100.0
	Percentage of Total Businesses:			89.8		8.9		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	96	23.6	95	23.6	1	25.0	0	0.0
Middle-income	278	68.5	276	68.7	2	50.0	0	0.0
Upper-income	32	7.9	31	7.7	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	406	100.0	402	100.0	4	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Louisville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,187	23.9
Moderate-income	3	25.0	3,870	22.1	576	14.9	3,575	20.4
Middle-income	9	75.0	13,671	77.9	1,406	10.3	4,048	23.1
Upper-income	0	0.0	0	0.0	0	0.0	5,731	32.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	17,541	100.0	1,982	11.3	17,541	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,640	4,346	21.7	65.5	1,351	20.3	943	14.2
Middle-income	22,184	15,647	78.3	70.5	3,802	17.1	2,735	12.3
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	28,824	19,993	100.0	69.4	5,153	17.9	3,678	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	490	23.2	443	22.7	28	24.8	19	42.2
Middle-income	1,623	76.8	1,512	77.3	85	75.2	26	57.8
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,113	100.0	1,955	100.0	113	100.0	45	100.0
	Percentage of Total Businesses:			92.5		5.3		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	53	19.2	53	19.4	0	0.0	0	0.0
Middle-income	223	80.8	220	80.6	3	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	276	100.0	273	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Southwest IN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,812	19.4
Moderate-income	7	19.4	4,811	12.0	964	20.0	7,614	18.9
Middle-income	24	66.7	28,735	71.4	2,975	10.4	8,754	21.8
Upper-income	5	13.9	6,682	16.6	248	3.7	16,048	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	40,228	100.0	4,187	10.4	40,228	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,277	5,138	11.3	50.0	3,202	31.2	1,937	18.8
Middle-income	47,532	32,130	70.7	67.6	9,688	20.4	5,714	12.0
Upper-income	10,509	8,152	17.9	77.6	1,363	13.0	994	9.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	68,318	45,420	100.0	66.5	14,253	20.9	8,645	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	972	18.9	875	18.7	83	21.9	14	14.1
Middle-income	3,387	65.7	3,069	65.6	246	64.9	72	72.7
Upper-income	797	15.5	734	15.7	50	13.2	13	13.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,156	100.0	4,678	100.0	379	100.0	99	100.0
	Percentage of Total Businesses:			90.7		7.4		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	10	1.8	10	1.9	0	0.0	0	0.0
Middle-income	447	81.9	441	81.8	6	85.7	0	0.0
Upper-income	89	16.3	88	16.3	1	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	546	100.0	539	100.0	7	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Southwest IN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,406	18.4
Moderate-income	8	22.2	5,154	12.8	844	16.4	7,537	18.7
Middle-income	23	63.9	28,194	70.1	2,908	10.3	8,832	22.0
Upper-income	5	13.9	6,856	17.1	369	5.4	16,429	40.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	40,204	100.0	4,121	10.3	40,204	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,475	5,191	11.7	49.6	3,607	34.4	1,677	16.0
Middle-income	46,545	31,382	70.9	67.4	9,498	20.4	5,665	12.2
Upper-income	10,740	7,673	17.3	71.4	1,822	17.0	1,245	11.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	67,760	44,246	100.0	65.3	14,927	22.0	8,587	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	924	20.1	819	19.9	92	23.9	13	13.1
Middle-income	2,994	65.1	2,673	65.0	248	64.4	73	73.7
Upper-income	681	14.8	623	15.1	45	11.7	13	13.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,599	100.0	4,115	100.0	385	100.0	99	100.0
	Percentage of Total Businesses:			89.5		8.4		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	9	1.8	9	1.9	0	0.0	0	0.0
Middle-income	332	67.1	326	67.1	6	66.7	0	0.0
Upper-income	154	31.1	151	31.1	3	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	495	100.0	486	100.0	9	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Terre Haute

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	21.4	2,956	11.8	1,221	41.3	5,532	22.1
Moderate-income	6	21.4	4,130	16.5	667	16.2	4,710	18.8
Middle-income	10	35.7	9,515	38.0	1,044	11.0	4,561	18.2
Upper-income	6	21.4	8,467	33.8	394	4.7	10,265	40.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	25,068	100.0	3,326	13.3	25,068	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,768	2,164	8.1	27.9	3,925	50.5	1,679	21.6
Moderate-income	7,702	4,386	16.5	56.9	2,315	30.1	1,001	13.0
Middle-income	16,897	10,581	39.7	62.6	4,532	26.8	1,784	10.6
Upper-income	13,786	9,531	35.7	69.1	3,056	22.2	1,199	8.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,153	26,662	100.0	57.8	13,828	30.0	5,663	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	779	22.7	639	21.3	132	34.2	8	17.8
Moderate-income	438	12.8	367	12.3	61	15.8	10	22.2
Middle-income	1,224	35.7	1,096	36.6	117	30.3	11	24.4
Upper-income	984	28.7	892	29.8	76	19.7	16	35.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,425	100.0	2,994	100.0	386	100.0	45	100.0
	Percentage of Total Businesses:			87.4		11.3		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.0	1	1.0	0	0.0	0	0.0
Moderate-income	1	1.0	1	1.0	0	0.0	0	0.0
Middle-income	28	28.9	28	28.9	0	0.0	0	0.0
Upper-income	67	69.1	67	69.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	97	100.0	97	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: IN Terre Haute

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	14.3	1,833	7.4	734	40.0	5,488	22.3
Moderate-income	8	28.6	5,362	21.8	1,279	23.9	4,437	18.0
Middle-income	8	28.6	6,771	27.5	758	11.2	4,693	19.0
Upper-income	8	28.6	10,685	43.3	621	5.8	10,033	40.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	24,651	100.0	3,392	13.8	24,651	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,718	1,163	4.7	31.3	1,969	53.0	586	15.8
Moderate-income	11,780	4,392	17.9	37.3	5,524	46.9	1,864	15.8
Middle-income	13,203	7,431	30.3	56.3	4,053	30.7	1,719	13.0
Upper-income	17,652	11,511	47.0	65.2	4,272	24.2	1,869	10.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,353	24,497	100.0	52.8	15,818	34.1	6,038	13.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	278	9.0	226	8.6	52	13.5	0	0.0
Moderate-income	787	25.6	652	24.7	119	30.8	16	35.6
Middle-income	782	25.4	666	25.2	106	27.5	10	22.2
Upper-income	1,226	39.9	1,098	41.6	109	28.2	19	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,073	100.0	2,642	100.0	386	100.0	45	100.0
	Percentage of Total Businesses:			86.0		12.6		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1	1.1	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	8	9.2	8	9.2	0	0.0	0	0.0
Upper-income	78	89.7	78	89.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	87	100.0	87	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: KY Simpson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	838	18.3
Moderate-income	0	0	0	0	0	0	827	18.1
Middle-income	2	50	2,754	60.2	453	16.4	837	18.3
Upper-income	2	50	1,822	39.8	206	11.3	2,074	45.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4	100.0	4,576	100.0	659	14.4	4,576	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	4,530	2,464	57.7	54.4	1,613	35.6	453	10
Upper-income	3,001	1,807	42.3	60.2	909	30.3	285	9.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,531	4,271	100.0	56.7	2,522	33.5	738	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	465	68	416	66.8	42	79.2	7	87.5
Upper-income	219	32	207	33.2	11	20.8	1	12.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	684	100.0	623	100.0	53	100.0	8	100.0
	Percentage of Total Businesses:			91.1		7.7		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	49	45.4	49	45.4	0	0	0	0
Upper-income	59	54.6	59	54.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	108	100.0	108	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: KY Simpson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	787	16.7
Moderate-income	0	0	0	0	0	0	698	14.8
Middle-income	3	75	3,622	76.6	460	12.7	966	20.4
Upper-income	1	25	1,104	23.4	123	11.1	2,275	48.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4	100.0	4,726	100.0	583	12.3	4,726	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	5,477	3,444	73.6	62.9	1,520	27.8	513	9.4
Upper-income	1,979	1,235	26.4	62.4	468	23.6	276	13.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,456	4,679	100.0	62.8	1,988	26.7	789	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	604	78.1	552	77.4	43	84.3	9	100
Upper-income	169	21.9	161	22.6	8	15.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	773	100.0	713	100.0	51	100.0	9	100.0
	Percentage of Total Businesses:			92.2		6.6		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	86	68.3	86	68.3	0	0	0	0
Upper-income	40	31.7	40	31.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	126	100.0	126	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Alexandria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	12.1	2,109	6.6	788	37.4	7,554	23.8
Moderate-income	6	18.2	3,259	10.2	875	26.8	5,215	16.4
Middle-income	14	42.4	14,349	45.1	2,500	17.4	5,694	17.9
Upper-income	8	24.2	12,081	38	995	8.2	13,339	41.9
Unknown-income	1	3	4	0	0	0	0	0
Total Assessment Area	33	100.0	31,802	100.0	5,158	16.2	31,802	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,034	1,348	4.5	26.8	2,722	54.1	964	19.1
Moderate-income	7,381	2,551	8.5	34.6	3,112	42.2	1,718	23.3
Middle-income	24,965	13,529	45	54.2	7,225	28.9	4,211	16.9
Upper-income	19,356	12,620	42	65.2	4,563	23.6	2,173	11.2
Unknown-income	4	4	0	100	0	0	0	0
Total Assessment Area	56,740	30,052	100.0	53.0	17,622	31.1	9,066	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	600	11.4	496	10.5	91	19.4	13	22.4
Moderate-income	577	11	529	11.2	46	9.8	2	3.4
Middle-income	2,312	44	2,059	43.5	228	48.6	25	43.1
Upper-income	1,756	33.4	1,640	34.7	100	21.3	16	27.6
Unknown-income	13	0.2	7	0.1	4	0.9	2	3.4
Total Assessment Area	5,258	100.0	4,731	100.0	469	100.0	58	100.0
	Percentage of Total Businesses:			90.0		8.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0	0	0
Moderate-income	4	2.8	3	2.2	1	11.1	0	0
Middle-income	70	49	64	47.8	6	66.7	0	0
Upper-income	68	47.6	66	49.3	2	22.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	143	100.0	134	100.0	9	100.0	0	.0
	Percentage of Total Farms:			93.7		6.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Alexandria

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	15.2	2,635	8	883	33.5	7,782	23.6
Moderate-income	6	18.2	4,631	14	1,229	26.5	5,421	16.4
Middle-income	10	30.3	10,798	32.7	1,374	12.7	5,743	17.4
Upper-income	11	33.3	14,966	45.3	1,072	7.2	14,084	42.6
Unknown-income	1	3	0	0	0	0	0	0
Total Assessment Area	33	100.0	33,030	100.0	4,558	13.8	33,030	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,500	1,907	5.9	34.7	2,431	44.2	1,162	21.1
Moderate-income	8,608	3,616	11.1	42	3,657	42.5	1,335	15.5
Middle-income	17,765	11,152	34.3	62.8	4,402	24.8	2,211	12.4
Upper-income	23,354	15,862	48.8	67.9	5,100	21.8	2,392	10.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	55,227	32,537	100.0	58.9	15,590	28.2	7,100	12.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	690	11.4	594	10.8	86	18.4	10	15.6
Moderate-income	656	10.8	589	10.7	58	12.4	9	14.1
Middle-income	1,676	27.7	1,539	27.9	119	25.4	18	28.1
Upper-income	3,020	49.9	2,794	50.6	201	42.9	25	39.1
Unknown-income	14	0.2	8	0.1	4	0.9	2	3.1
Total Assessment Area	6,056	100.0	5,524	100.0	468	100.0	64	100.0
	Percentage of Total Businesses:			91.2		7.7		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.3	2	1.3	0	0	0	0
Moderate-income	9	5.7	8	5.3	1	12.5	0	0
Middle-income	52	32.7	47	31.1	5	62.5	0	0
Upper-income	96	60.4	94	62.3	2	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	159	100.0	151	100.0	8	100.0	0	.0
	Percentage of Total Farms:			95.0		5.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	18	13.4	11,438	6.3	3,957	34.6	42,418	23.5
Moderate-income	35	26.1	38,466	21.3	7,981	20.7	29,155	16.1
Middle-income	44	32.8	66,265	36.6	6,723	10.1	32,464	18
Upper-income	36	26.9	64,668	35.8	3,663	5.7	76,800	42.5
Unknown-income	1	0.7	0	0	0	0	0	0
Total Assessment Area	134	100.0	180,837	100.0	22,324	12.3	180,837	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	26,431	8,041	4.4	30.4	13,801	52.2	4,589	17.4
Moderate-income	72,596	35,260	19.1	48.6	27,618	38	9,718	13.4
Middle-income	105,006	71,254	38.6	67.9	23,347	22.2	10,405	9.9
Upper-income	103,583	69,975	37.9	67.6	25,447	24.6	8,161	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	307,616	184,530	100.0	60.0	90,213	29.3	32,873	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,816	5.8	1,605	5.7	175	6.2	36	8.8
Moderate-income	6,290	20	5,497	19.5	668	23.6	125	30.6
Middle-income	10,151	32.3	9,235	32.8	824	29.1	92	22.5
Upper-income	13,163	41.9	11,847	42	1,160	41	156	38.1
Unknown-income	17	0.1	13	0	4	0.1	0	0
Total Assessment Area	31,437	100.0	28,197	100.0	2,831	100.0	409	100.0
	Percentage of Total Businesses:			89.7		9.0		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2	6	2.2	0	0	0	0
Moderate-income	77	26.2	66	23.8	11	64.7	0	0
Middle-income	115	39.1	109	39.4	6	35.3	0	0
Upper-income	96	32.7	96	34.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	294	100.0	277	100.0	17	100.0	0	.0
	Percentage of Total Farms:			94.2		5.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Baton Rouge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	14.9	15,620	8.9	5,801	37.1	38,969	22.3
Moderate-income	26	19.4	23,338	13.3	4,358	18.7	29,190	16.7
Middle-income	46	34.3	69,447	39.7	6,574	9.5	32,416	18.5
Upper-income	41	30.6	66,703	38.1	2,698	4	74,533	42.6
Unknown-income	1	0.7	0	0	0	0	0	0
Total Assessment Area	134	100.0	175,108	100.0	19,431	11.1	175,108	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	31,714	10,147	5.7	32	16,613	52.4	4,954	15.6
Moderate-income	43,578	20,207	11.3	46.4	17,645	40.5	5,726	13.1
Middle-income	110,174	73,303	40.9	66.5	25,669	23.3	11,202	10.2
Upper-income	106,317	75,433	42.1	71	23,373	22	7,511	7.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	291,783	179,090	100.0	61.4	83,300	28.5	29,393	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,435	6.5	2,215	6.5	187	6.6	33	7.6
Moderate-income	4,963	13.3	4,389	12.9	469	16.5	105	24.3
Middle-income	12,389	33.3	11,419	33.7	857	30.2	113	26.2
Upper-income	17,390	46.8	15,884	46.8	1,325	46.6	181	41.9
Unknown-income	19	0.1	16	0	3	0.1	0	0
Total Assessment Area	37,196	100.0	33,923	100.0	2,841	100.0	432	100.0
	Percentage of Total Businesses:			91.2		7.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14	4.2	13	4.1	1	6.3	0	0
Moderate-income	57	17	51	16	6	37.5	0	0
Middle-income	147	43.9	139	43.6	8	50	0	0
Upper-income	117	34.9	116	36.4	1	6.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	335	100.0	319	100.0	16	100.0	0	.0
	Percentage of Total Farms:			95.2		4.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,037	25.9
Moderate-income	5	25	5,778	18.7	1,678	29	5,077	16.4
Middle-income	11	55	14,560	47	2,552	17.5	4,805	15.5
Upper-income	4	20	10,638	34.3	1,456	13.7	13,057	42.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20	100.0	30,976	100.0	5,686	18.4	30,976	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,058	5,150	16.7	51.2	3,471	34.5	1,437	14.3
Middle-income	26,452	14,692	47.8	55.5	8,226	31.1	3,534	13.4
Upper-income	15,428	10,909	35.5	70.7	3,035	19.7	1,484	9.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	51,938	30,751	100.0	59.2	14,732	28.4	6,455	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,016	21.9	912	21.3	86	29.6	18	29.5
Middle-income	2,431	52.5	2,233	52.2	163	56	35	57.4
Upper-income	1,183	25.6	1,133	26.5	42	14.4	8	13.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,630	100.0	4,278	100.0	291	100.0	61	100.0
	Percentage of Total Businesses:			92.4		6.3		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	18.4	17	18.1	1	25	0	0
Middle-income	51	52	49	52.1	2	50	0	0
Upper-income	29	29.6	28	29.8	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	98	100.0	94	100.0	4	100.0	0	.0
	Percentage of Total Farms:			95.9		4.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Hammond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,560	25.7
Moderate-income	7	35	7,558	25.7	2,222	29.4	4,576	15.6
Middle-income	10	50	15,879	54	2,324	14.6	5,264	17.9
Upper-income	3	15	5,975	20.3	484	8.1	12,012	40.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20	100.0	29,412	100.0	5,030	17.1	29,412	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12,619	6,849	23.5	54.3	3,888	30.8	1,882	14.9
Middle-income	27,503	16,551	56.7	60.2	7,563	27.5	3,389	12.3
Upper-income	8,536	5,777	19.8	67.7	1,930	22.6	829	9.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	48,658	29,177	100.0	60.0	13,381	27.5	6,100	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,513	28.4	1,377	27.7	114	39.6	22	36.7
Middle-income	2,859	53.7	2,695	54.1	130	45.1	34	56.7
Upper-income	955	17.9	907	18.2	44	15.3	4	6.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,327	100.0	4,979	100.0	288	100.0	60	100.0
	Percentage of Total Businesses:			93.5		5.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	36	32.7	35	33	1	25	0	0
Middle-income	62	56.4	60	56.6	2	50	0	0
Upper-income	12	10.9	11	10.4	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	110	100.0	106	100.0	4	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Houma

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	12,050	22.7
Moderate-income	7	15.2	7,839	14.7	1,760	22.5	8,627	16.2
Middle-income	29	63	33,899	63.8	4,243	12.5	9,959	18.7
Upper-income	8	17.4	11,431	21.5	800	7	22,533	42.4
Unknown-income	2	4.3	0	0	0	0	0	0
Total Assessment Area	46	100.0	53,169	100.0	6,803	12.8	53,169	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13,635	7,782	14	57.1	4,309	31.6	1,544	11.3
Middle-income	54,074	35,923	64.5	66.4	12,765	23.6	5,386	10
Upper-income	16,072	12,006	21.6	74.7	2,893	18	1,173	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	83,781	55,711	100.0	66.5	19,967	23.8	8,103	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,650	19.6	1,393	18.6	240	28.4	17	20.5
Middle-income	4,655	55.4	4,193	56.1	408	48.2	54	65.1
Upper-income	2,097	25	1,887	25.3	198	23.4	12	14.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,402	100.0	7,473	100.0	846	100.0	83	100.0
	Percentage of Total Businesses:			88.9		10.1		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14	8.8	13	8.7	1	10	0	0
Middle-income	104	65	98	65.3	6	60	0	0
Upper-income	42	26.3	39	26	3	30	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	160	100.0	150	100.0	10	100.0	0	.0
	Percentage of Total Farms:			93.8		6.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Houma

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	13,333	25.3
Moderate-income	13	28.3	13,915	26.4	3,204	23	8,037	15.3
Middle-income	23	50	28,803	54.7	3,159	11	9,620	18.3
Upper-income	8	17.4	9,955	18.9	452	4.5	21,683	41.2
Unknown-income	2	4.3	0	0	0	0	0	0
Total Assessment Area	46	100.0	52,673	100.0	6,815	12.9	52,673	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	23,202	13,717	25.2	59.1	6,000	25.9	3,485	15
Middle-income	44,520	29,894	54.9	67.1	10,031	22.5	4,595	10.3
Upper-income	13,662	10,841	19.9	79.4	1,703	12.5	1,118	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	81,384	54,452	100.0	66.9	17,734	21.8	9,198	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,193	22.4	1,913	21.6	260	30.4	20	21.5
Middle-income	5,166	52.7	4,713	53.2	396	46.3	57	61.3
Upper-income	2,441	24.9	2,225	25.1	200	23.4	16	17.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,800	100.0	8,851	100.0	856	100.0	93	100.0
	Percentage of Total Businesses:			90.3		8.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	41	23.4	38	22.9	3	33.3	0	0
Middle-income	91	52	88	53	3	33.3	0	0
Upper-income	43	24.6	40	24.1	3	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	175	100.0	166	100.0	9	100.0	0	.0
	Percentage of Total Farms:			94.9		5.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	6.8	2,730	3.7	997	36.5	16,929	22.7
Moderate-income	14	23.7	13,954	18.7	3,000	21.5	11,121	14.9
Middle-income	21	35.6	27,991	37.6	3,579	12.8	12,501	16.8
Upper-income	18	30.5	29,822	40	2,150	7.2	33,951	45.6
Unknown-income	2	3.4	5	0	0	0	0	0
Total Assessment Area	59	100.0	74,502	100.0	9,726	13.1	74,502	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,576	1,945	2.6	34.9	3,146	56.4	485	8.7
Moderate-income	26,212	12,350	16.3	47.1	10,507	40.1	3,355	12.8
Middle-income	46,414	28,994	38.2	62.5	13,778	29.7	3,642	7.8
Upper-income	48,263	32,556	42.9	67.5	12,059	25	3,648	7.6
Unknown-income	5	5	0	100	0	0	0	0
Total Assessment Area	126,470	75,850	100.0	60.0	39,490	31.2	11,130	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,077	6.7	906	6.4	162	9.5	9	6.6
Moderate-income	2,446	15.2	2,195	15.4	227	13.3	24	17.5
Middle-income	6,093	37.9	5,163	36.3	877	51.3	53	38.7
Upper-income	6,454	40.1	5,965	41.9	438	25.6	51	37.2
Unknown-income	18	0.1	12	0.1	6	0.4	0	0
Total Assessment Area	16,088	100.0	14,241	100.0	1,710	100.0	137	100.0
	Percentage of Total Businesses:			88.5		10.6		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.5	2	1.1	1	6.7	0	0
Moderate-income	29	14.4	26	13.9	3	20	0	0
Middle-income	89	44.1	81	43.3	8	53.3	0	0
Upper-income	81	40.1	78	41.7	3	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	202	100.0	187	100.0	15	100.0	0	.0
	Percentage of Total Farms:			92.6		7.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Lafayette

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	6.8	2,322	3.2	849	36.6	16,197	22.3
Moderate-income	10	16.9	10,980	15.1	2,878	26.2	11,080	15.3
Middle-income	26	44.1	31,767	43.8	4,176	13.1	12,874	17.7
Upper-income	17	28.8	27,477	37.9	1,762	6.4	32,395	44.7
Unknown-income	2	3.4	0	0	0	0	0	0
Total Assessment Area	59	100.0	72,546	100.0	9,665	13.3	72,546	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,161	2,209	3	42.8	2,155	41.8	797	15.4
Moderate-income	18,744	9,596	13.2	51.2	7,205	38.4	1,943	10.4
Middle-income	54,674	31,302	43.1	57.3	18,440	33.7	4,932	9
Upper-income	42,178	29,602	40.7	70.2	9,495	22.5	3,081	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	120,757	72,709	100.0	60.2	37,295	30.9	10,753	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	370	2	336	2	29	1.7	5	3.2
Moderate-income	1,752	9.5	1,595	9.6	141	8.3	16	10.3
Middle-income	8,287	44.9	7,376	44.4	849	50.2	62	39.7
Upper-income	8,017	43.5	7,280	43.9	664	39.3	73	46.8
Unknown-income	19	0.1	12	0.1	7	0.4	0	0
Total Assessment Area	18,445	100.0	16,599	100.0	1,690	100.0	156	100.0
	Percentage of Total Businesses:			90.0		9.2		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.4	3	1.5	0	0	0	0
Moderate-income	26	11.9	23	11.2	3	21.4	0	0
Middle-income	98	44.7	89	43.4	9	64.3	0	0
Upper-income	92	42	90	43.9	2	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	219	100.0	205	100.0	14	100.0	0	.0
	Percentage of Total Farms:			93.6		6.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	25	5,770	15.3	2,825	49	9,419	25
Moderate-income	5	12.5	4,660	12.4	1,368	29.4	6,086	16.2
Middle-income	12	30	10,995	29.2	1,731	15.7	5,869	15.6
Upper-income	12	30	16,190	43	1,335	8.2	16,241	43.2
Unknown-income	1	2.5	0	0	0	0	0	0
Total Assessment Area	40	100.0	37,615	100.0	7,259	19.3	37,615	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,441	3,361	9.8	29.4	5,946	52	2,134	18.7
Moderate-income	8,558	4,041	11.7	47.2	3,286	38.4	1,231	14.4
Middle-income	19,894	9,899	28.8	49.8	7,005	35.2	2,990	15
Upper-income	25,910	17,128	49.7	66.1	7,024	27.1	1,758	6.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	65,803	34,429	100.0	52.3	23,261	35.3	8,113	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,320	19	1,133	18.1	173	25.8	14	30.4
Moderate-income	767	11	645	10.3	117	17.4	5	10.9
Middle-income	1,722	24.7	1,612	25.8	105	15.6	5	10.9
Upper-income	3,139	45.1	2,844	45.6	273	40.7	22	47.8
Unknown-income	12	0.2	9	0.1	3	0.4	0	0
Total Assessment Area	6,960	100.0	6,243	100.0	671	100.0	46	100.0
	Percentage of Total Businesses:			89.7		9.6		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.5	2	1.5	0	0	0	0
Moderate-income	5	3.8	5	3.8	0	0	0	0
Middle-income	52	39.7	51	39.2	1	100	0	0
Upper-income	71	54.2	71	54.6	0	0	0	0
Unknown-income	1	0.8	1	0.8	0	0	0	0
Total Assessment Area	131	100.0	130	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Monroe

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	12.5	3,476	9.2	1,618	46.5	9,018	23.9
Moderate-income	11	27.5	7,536	20	2,248	29.8	6,049	16
Middle-income	13	32.5	14,623	38.8	1,647	11.3	6,975	18.5
Upper-income	10	25	12,056	32	956	7.9	15,649	41.5
Unknown-income	1	2.5	0	0	0	0	0	0
Total Assessment Area	40	100.0	37,691	100.0	6,469	17.2	37,691	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,347	2,247	6.3	35.4	2,928	46.1	1,172	18.5
Moderate-income	14,378	5,518	15.6	38.4	6,148	42.8	2,712	18.9
Middle-income	24,073	14,987	42.2	62.3	6,581	27.3	2,505	10.4
Upper-income	19,145	12,723	35.9	66.5	5,060	26.4	1,362	7.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	63,943	35,475	100.0	55.5	20,717	32.4	7,751	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	994	12.5	859	11.9	124	18.6	11	23.9
Moderate-income	1,568	19.7	1,416	19.5	144	21.6	8	17.4
Middle-income	2,652	33.3	2,441	33.7	201	30.1	10	21.7
Upper-income	2,735	34.4	2,522	34.8	196	29.3	17	37
Unknown-income	13	0.2	10	0.1	3	0.4	0	0
Total Assessment Area	7,962	100.0	7,248	100.0	668	100.0	46	100.0
	Percentage of Total Businesses:			91.0		8.4		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.8	0	0	0	0
Moderate-income	6	4.5	6	4.5	0	0	0	0
Middle-income	66	49.3	66	49.6	0	0	0	0
Upper-income	60	44.8	59	44.4	1	100	0	0
Unknown-income	1	0.7	1	0.8	0	0	0	0
Total Assessment Area	134	100.0	133	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Morehouse

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	9.1	610	6.4	322	52.8	3,023	31.8
Moderate-income	3	27.3	2,587	27.2	862	33.3	1,556	16.3
Middle-income	7	63.6	6,323	66.4	980	15.5	1,584	16.6
Upper-income	0	0	0	0	0	0	3,357	35.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11	100.0	9,520	100.0	2,164	22.7	9,520	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,487	543	5.5	36.5	795	53.5	149	10
Moderate-income	5,230	2,633	26.8	50.3	1,676	32	921	17.6
Middle-income	10,842	6,637	67.6	61.2	2,459	22.7	1,746	16.1
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	17,559	9,813	100.0	55.9	4,930	28.1	2,816	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	69	5.7	66	6	2	2.4	1	3.7
Moderate-income	394	32.5	341	31	41	48.8	12	44.4
Middle-income	749	61.8	694	63	41	48.8	14	51.9
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,212	100.0	1,101	100.0	84	100.0	27	100.0
	Percentage of Total Businesses:			90.8		6.9		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	47	21.2	45	21	2	25	0	0
Middle-income	175	78.8	169	79	6	75	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	222	100.0	214	100.0	8	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Morehouse

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.9	806	5.3	312	38.7	3,796	24.9
Moderate-income	3	17.6	2,980	19.5	950	31.9	2,721	17.8
Middle-income	13	76.5	11,459	75.2	1,592	13.9	3,207	21
Upper-income	0	0	0	0	0	0	5,521	36.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	17	100.0	15,245	100.0	2,854	18.7	15,245	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,529	715	4.6	46.8	465	30.4	349	22.8
Moderate-income	5,508	2,737	17.8	49.7	1,845	33.5	926	16.8
Middle-income	19,116	11,937	77.6	62.4	4,061	21.2	3,118	16.3
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26,153	15,389	100.0	58.8	6,371	24.4	4,393	16.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	81	3.7	78	3.9	2	1.5	1	2.3
Moderate-income	602	27.4	537	26.6	50	36.5	15	34.9
Middle-income	1,518	69	1,406	69.6	85	62	27	62.8
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,201	100.0	2,021	100.0	137	100.0	43	100.0
	Percentage of Total Businesses:			91.8		6.2		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	27	7.4	25	7.1	2	16.7	0	0
Middle-income	337	92.6	327	92.9	10	83.3	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	364	100.0	352	100.0	12	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	10	833	8.2	394	47.3	2,515	24.9
Moderate-income	2	20	1,577	15.6	492	31.2	1,380	13.6
Middle-income	2	20	2,127	21	440	20.7	1,412	14
Upper-income	5	50	5,573	55.1	741	13.3	4,803	47.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	10,110	100.0	2,067	20.4	10,110	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,641	339	3.7	20.7	1,110	67.6	192	11.7
Moderate-income	3,290	960	10.4	29.2	1,747	53.1	583	17.7
Middle-income	4,327	1,822	19.7	42.1	2,023	46.8	482	11.1
Upper-income	10,387	6,111	66.2	58.8	3,057	29.4	1,219	11.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19,645	9,232	100.0	47.0	7,937	40.4	2,476	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	151	8.8	134	8.7	16	10.7	1	5
Moderate-income	208	12.1	189	12.3	16	10.7	3	15
Middle-income	334	19.5	289	18.7	43	28.7	2	10
Upper-income	1,019	59.5	930	60.3	75	50	14	70
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,712	100.0	1,542	100.0	150	100.0	20	100.0
	Percentage of Total Businesses:			90.1		8.8		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	4.2	2	4.4	0	0	0	0
Moderate-income	1	2.1	1	2.2	0	0	0	0
Middle-income	6	12.5	4	8.9	2	66.7	0	0
Upper-income	39	81.3	38	84.4	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	48	100.0	45	100.0	3	100.0	0	.0
	Percentage of Total Farms:			93.8		6.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Northwest LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.7	820	5.9	346	42.2	3,354	24.3
Moderate-income	4	26.7	3,057	22.2	1,041	34.1	2,032	14.7
Middle-income	6	40	5,540	40.2	918	16.6	2,410	17.5
Upper-income	4	26.7	4,371	31.7	373	8.5	5,992	43.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15	100.0	13,788	100.0	2,678	19.4	13,788	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,637	449	3.2	27.4	859	52.5	329	20.1
Moderate-income	6,686	2,453	17.8	36.7	2,835	42.4	1,398	20.9
Middle-income	10,535	6,016	43.5	57.1	2,480	23.5	2,039	19.4
Upper-income	8,053	4,901	35.5	60.9	2,145	26.6	1,007	12.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26,911	13,819	100.0	51.4	8,319	30.9	4,773	17.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	171	7	156	7	15	7.8	0	0
Moderate-income	418	17	390	17.5	23	12	5	14.7
Middle-income	807	32.8	710	31.8	82	42.7	15	44.1
Upper-income	1,062	43.2	976	43.7	72	37.5	14	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,458	100.0	2,232	100.0	192	100.0	34	100.0
	Percentage of Total Businesses:			90.8		7.8		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.3	2	2.5	0	0	0	0
Moderate-income	7	8.1	7	8.6	0	0	0	0
Middle-income	43	50	39	48.1	4	80	0	0
Upper-income	34	39.5	33	40.7	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	86	100.0	81	100.0	5	100.0	0	.0
	Percentage of Total Farms:			94.2		5.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	16.5	11,071	10.8	4,422	39.9	25,495	24.8
Moderate-income	24	24.7	18,457	18	4,664	25.3	16,096	15.7
Middle-income	28	28.9	31,595	30.8	3,832	12.1	17,283	16.8
Upper-income	28	28.9	41,499	40.4	2,549	6.1	43,748	42.6
Unknown-income	1	1	0	0	0	0	0	0
Total Assessment Area	97	100.0	102,622	100.0	15,467	15.1	102,622	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,810	7,638	7.5	35	10,356	47.5	3,816	17.5
Moderate-income	38,759	15,207	14.9	39.2	17,738	45.8	5,814	15
Middle-income	57,036	32,247	31.6	56.5	16,684	29.3	8,105	14.2
Upper-income	67,224	46,821	45.9	69.6	14,190	21.1	6,213	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	184,829	101,913	100.0	55.1	58,968	31.9	23,948	13.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,669	15.4	2,265	14.5	386	25.8	18	12.6
Moderate-income	3,724	21.5	3,278	21	419	28	27	18.9
Middle-income	4,400	25.5	3,992	25.5	354	23.6	54	37.8
Upper-income	6,481	37.5	6,099	39	338	22.6	44	30.8
Unknown-income	7	0	7	0	0	0	0	0
Total Assessment Area	17,281	100.0	15,641	100.0	1,497	100.0	143	100.0
	Percentage of Total Businesses:			90.5		8.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9	3.6	8	3.4	1	8.3	0	0
Moderate-income	32	13	28	11.9	4	33.3	0	0
Middle-income	75	30.4	72	30.6	3	25	0	0
Upper-income	131	53	127	54	4	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	247	100.0	235	100.0	12	100.0	0	.0
	Percentage of Total Farms:			95.1		4.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Shreveport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	12.4	5,705	5.6	2,511	44	23,994	23.6
Moderate-income	24	24.7	22,153	21.8	5,954	26.9	16,512	16.2
Middle-income	36	37.1	40,378	39.7	4,074	10.1	18,909	18.6
Upper-income	24	24.7	33,483	32.9	1,839	5.5	42,304	41.6
Unknown-income	1	1	0	0	0	0	0	0
Total Assessment Area	97	100.0	101,719	100.0	14,378	14.1	101,719	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,899	3,864	3.8	30	6,106	47.3	2,929	22.7
Moderate-income	41,999	17,875	17.5	42.6	18,088	43.1	6,036	14.4
Middle-income	71,908	41,964	41.1	58.4	20,832	29	9,112	12.7
Upper-income	52,176	38,348	37.6	73.5	9,967	19.1	3,861	7.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	178,982	102,051	100.0	57.0	54,993	30.7	21,938	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,324	11.7	1,973	10.8	331	22.1	20	13.2
Moderate-income	3,967	20	3,587	19.7	359	24	21	13.9
Middle-income	6,824	34.3	6,284	34.5	479	32	61	40.4
Upper-income	6,759	34	6,381	35	329	22	49	32.5
Unknown-income	9	0	9	0	0	0	0	0
Total Assessment Area	19,883	100.0	18,234	100.0	1,498	100.0	151	100.0
	Percentage of Total Businesses:			91.7		7.5		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	2.5	6	2.3	1	7.1	0	0
Moderate-income	26	9.5	24	9.2	2	14.3	0	0
Middle-income	127	46.2	121	46.4	6	42.9	0	0
Upper-income	115	41.8	110	42.1	5	35.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	275	100.0	261	100.0	14	100.0	0	.0
	Percentage of Total Farms:			94.9		5.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Southern LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.9	435	3.2	190	43.7	3,283	24.2
Moderate-income	4	23.5	2,683	19.8	675	25.2	1,897	14
Middle-income	8	47.1	7,203	53.1	1,347	18.7	2,548	18.8
Upper-income	3	17.6	3,247	23.9	357	11	5,840	43
Unknown-income	1	5.9	0	0	0	0	0	0
Total Assessment Area	17	100.0	13,568	100.0	2,569	18.9	13,568	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	830	381	2.8	45.9	278	33.5	171	20.6
Moderate-income	5,230	2,691	19.8	51.5	1,533	29.3	1,006	19.2
Middle-income	11,985	7,212	53	60.2	3,704	30.9	1,069	8.9
Upper-income	5,117	3,323	24.4	64.9	1,198	23.4	596	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,162	13,607	100.0	58.7	6,713	29.0	2,842	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	32	1.6	30	1.8	2	0.9	0	0
Moderate-income	365	18.6	308	18.1	47	20.6	10	33.3
Middle-income	948	48.3	824	48.4	113	49.6	11	36.7
Upper-income	617	31.4	542	31.8	66	28.9	9	30
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,962	100.0	1,704	100.0	228	100.0	30	100.0
	Percentage of Total Businesses:			86.9		11.6		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4	13.8	4	14.8	0	0	0	0
Middle-income	18	62.1	17	63	1	50	0	0
Upper-income	7	24.1	6	22.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	29	100.0	27	100.0	2	100.0	0	.0
	Percentage of Total Farms:			93.1		6.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: LA Southern LA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,254	22.8
Moderate-income	2	11.8	1,065	7.5	334	31.4	2,333	16.3
Middle-income	11	64.7	10,155	71.1	1,808	17.8	2,306	16.2
Upper-income	3	17.6	3,053	21.4	435	14.2	6,380	44.7
Unknown-income	1	5.9	0	0	0	0	0	0
Total Assessment Area	17	100.0	14,273	100.0	2,577	18.1	14,273	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,897	899	6.4	47.4	527	27.8	471	24.8
Middle-income	16,018	10,202	72.5	63.7	3,978	24.8	1,838	11.5
Upper-income	4,927	2,966	21.1	60.2	1,482	30.1	479	9.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	22,842	14,067	100.0	61.6	5,987	26.2	2,788	12.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	96	4.2	84	4.2	9	3.9	3	8.8
Middle-income	1,344	59.3	1,168	58.3	159	69.1	17	50
Upper-income	827	36.5	751	37.5	62	27	14	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,267	100.0	2,003	100.0	230	100.0	34	100.0
	Percentage of Total Businesses:			88.4		10.1		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	6.3	2	6.7	0	0	0	0
Middle-income	24	75	22	73.3	2	100	0	0
Upper-income	6	18.8	6	20	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32	100.0	30	100.0	2	100.0	0	.0
	Percentage of Total Farms:			93.8		6.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Cape Girardeau

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3	689	3.5	293	42.5	3,500	17.7
Moderate-income	3	18.8	1,844	9.3	437	23.7	3,398	17.2
Middle-income	8	50.0	11,485	58.0	863	7.5	4,395	22.2
Upper-income	4	25.0	5,776	29.2	337	5.8	8,501	42.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	19,794	100.0	1,930	9.8	19,794	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,309	290	1.5	22.2	802	61.3	217	16.6
Moderate-income	3,769	1,212	6.1	32.2	2,221	58.9	336	8.9
Middle-income	18,649	12,113	60.7	65.0	5,042	27.0	1,494	8.0
Upper-income	8,504	6,356	31.8	74.7	1,588	18.7	560	6.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	32,231	19,971	100.0	62.0	9,653	29.9	2,607	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	129	3.8	89	3.0	39	9.9	1	3.7
Moderate-income	309	9.2	268	9.1	38	9.6	3	11.1
Middle-income	2,139	63.6	1,853	63.0	266	67.3	20	74.1
Upper-income	786	23.4	731	24.9	52	13.2	3	11.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,363	100.0	2,941	100.0	395	100.0	27	100.0
	Percentage of Total Businesses:			87.5		11.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9	2	0.9	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	158	73.5	157	73.4	1	100.0	0	0.0
Upper-income	55	25.6	55	25.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	215	100.0	214	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Cape Girardeau

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	6.3	624	3.3	291	46.6	3,714	19.6
Moderate-income	3	18.8	1,417	7.5	415	29.3	3,011	15.9
Middle-income	9	56.3	13,026	68.6	1,204	9.2	4,049	21.3
Upper-income	3	18.8	3,924	20.7	237	6.0	8,217	43.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	18,991	100.0	2,147	11.3	18,991	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,338	386	2.0	28.8	729	54.5	223	16.7
Moderate-income	3,761	1,230	6.4	32.7	1,928	51.3	603	16.0
Middle-income	21,024	13,141	68.6	62.5	6,135	29.2	1,748	8.3
Upper-income	6,781	4,410	23.0	65.0	1,836	27.1	535	7.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	32,904	19,167	100.0	58.3	10,628	32.3	3,109	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	121	4.1	82	3.2	38	9.5	1	4.0
Moderate-income	277	9.3	234	9.2	40	10.0	3	12.0
Middle-income	1,958	65.8	1,663	65.1	274	68.7	21	84.0
Upper-income	621	20.9	574	22.5	47	11.8	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,977	100.0	2,553	100.0	399	100.0	25	100.0
	Percentage of Total Businesses:			85.8		13.4		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.1	2	1.1	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	167	91.8	166	91.7	1	100.0	0	0.0
Upper-income	13	7.1	13	7.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	182	100.0	181	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Central MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,663	16.9
Moderate-income	2	10.0	1,202	5.5	144	12.0	3,594	16.5
Middle-income	12	60.0	14,323	65.9	1,496	10.4	4,826	22.2
Upper-income	6	30.0	6,195	28.5	551	8.9	9,637	44.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	21,720	100.0	2,191	10.1	21,720	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	3,191	961	4.0	30.1	1,715	53.7	515	16.1
Middle-income	25,553	15,641	65.4	61.2	6,298	24.6	3,614	14.1
Upper-income	11,434	7,309	30.6	63.9	1,682	14.7	2,443	21.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,178	23,911	100.0	59.5	9,695	24.1	6,572	16.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	583	15.8	516	15.2	57	23.0	10	18.9
Middle-income	2,143	58.0	1,954	57.6	153	61.7	36	67.9
Upper-income	967	26.2	922	27.2	38	15.3	7	13.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,693	100.0	3,392	100.0	248	100.0	53	100.0
	Percentage of Total Businesses:			91.8		6.7		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	0.8	2	0.8	0	0.0	0	0.0
Middle-income	187	74.5	187	74.5	0	0.0	0	0.0
Upper-income	62	24.7	62	24.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	251	100.0	251	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Central MO

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	656	15.7
Moderate-income	0	0.0	0	0.0	0	0.0	623	14.9
Middle-income	4	80.0	3,647	87.3	423	11.6	964	23.1
Upper-income	1	20.0	530	12.7	40	7.5	1,934	46.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	4,177	100.0	463	11.1	4,177	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	6,994	3,955	84.8	56.5	1,472	21.0	1,567	22.4
Upper-income	1,170	707	15.2	60.4	112	9.6	351	30.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	8,164	4,662	100.0	57.1	1,584	19.4	1,918	23.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	659	87.2	609	88.0	44	83.0	6	54.5
Upper-income	97	12.8	83	12.0	9	17.0	5	45.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	756	100.0	692	100.0	53	100.0	11	100.0
	Percentage of Total Businesses:			91.5		7.0		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	65	76.5	65	76.5	0	0.0	0	0.0
Upper-income	20	23.5	20	23.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	85	100.0	85	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	17.2	1,245	3.4	490	39.4	7,612	21.0
Moderate-income	6	20.7	5,950	16.4	953	16.0	6,220	17.1
Middle-income	11	37.9	17,434	48.1	1,194	6.8	8,101	22.3
Upper-income	7	24.1	11,644	32.1	818	7.0	14,340	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	36,273	100.0	3,455	9.5	36,273	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,624	730	2.0	13.0	4,198	74.6	696	12.4
Moderate-income	14,627	5,440	14.9	37.2	7,919	54.1	1,268	8.7
Middle-income	28,773	18,344	50.2	63.8	8,440	29.3	1,989	6.9
Upper-income	19,572	12,005	32.9	61.3	6,344	32.4	1,223	6.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	68,596	36,519	100.0	53.2	26,901	39.2	5,176	7.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,232	17.7	1,087	17.2	135	23.9	10	22.2
Moderate-income	1,139	16.4	1,011	16.0	116	20.6	12	26.7
Middle-income	2,560	36.9	2,331	36.8	213	37.8	16	35.6
Upper-income	2,012	29.0	1,905	30.1	100	17.7	7	15.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,943	100.0	6,334	100.0	564	100.0	45	100.0
	Percentage of Total Businesses:			91.2		8.1		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9	2	0.9	0	0.0	0	0.0
Moderate-income	27	12.1	27	12.1	0	0.0	0	0.0
Middle-income	158	70.9	158	70.9	0	0.0	0	0.0
Upper-income	36	16.1	36	16.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	223	100.0	223	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.3	1,048	2.7	385	36.7	8,048	21.0
Moderate-income	6	20.7	7,110	18.6	1,346	18.9	6,536	17.1
Middle-income	10	34.5	17,586	46.0	1,095	6.2	8,414	22.0
Upper-income	7	24.1	12,194	31.9	521	4.3	15,237	39.9
Unknown-income	3	10.3	297	0.8	112	37.7	0	0.0
Total Assessment Area	29	100.0	38,235	100.0	3,459	9.0	38,235	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate-income	16,520	5,821	15.5	35.2	9,359	56.7	1,340	8.1
Middle-income	28,083	18,342	48.9	65.3	7,894	28.1	1,847	6.6
Upper-income	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1
Unknown-income	3,157	165	0.4	5.2	2,659	84.2	333	10.5
Total Assessment Area	72,187	37,482	100.0	51.9	29,498	40.9	5,207	7.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	747	12.3	647	11.8	94	16.7	6	14.6
Moderate-income	1,069	17.6	937	17.1	124	22.0	8	19.5
Middle-income	2,133	35.1	1,925	35.2	191	33.9	17	41.5
Upper-income	1,712	28.2	1,600	29.3	105	18.6	7	17.1
Unknown-income	414	6.8	361	6.6	50	8.9	3	7.3
Total Assessment Area	6,075	100.0	5,470	100.0	564	100.0	41	100.0
	Percentage of Total Businesses:			90.0		9.3		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	1.1	2	1.1	0	0.0	0	0.0
Moderate-income	9	5.0	9	5.0	0	0.0	0	0.0
Middle-income	141	77.9	141	77.9	0	0.0	0	0.0
Upper-income	29	16.0	29	16.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	181	100.0	181	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	486	1.6	216	44.4	5,361	17.4
Moderate-income	3	13.0	2,730	8.9	549	20.1	5,690	18.5
Middle-income	15	65.2	20,989	68.1	1,263	6.0	7,434	24.1
Upper-income	4	17.4	6,635	21.5	269	4.1	12,355	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	30,840	100.0	2,297	7.4	30,840	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,569	223	0.7	14.2	902	57.5	444	28.3
Moderate-income	6,088	2,481	7.7	40.8	2,781	45.7	826	13.6
Middle-income	32,557	22,239	68.7	68.3	7,737	23.8	2,581	7.9
Upper-income	10,136	7,409	22.9	73.1	1,982	19.6	745	7.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	50,350	32,352	100.0	64.3	13,402	26.6	4,596	9.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	537	10.4	428	9.4	69	14.3	40	32.5
Moderate-income	684	13.2	593	13.0	81	16.8	10	8.1
Middle-income	2,892	55.8	2,591	56.6	243	50.3	58	47.2
Upper-income	1,070	20.6	965	21.1	90	18.6	15	12.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,183	100.0	4,577	100.0	483	100.0	123	100.0
	Percentage of Total Businesses:			88.3		9.3		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.8	3	1.1	2	66.7	0	0.0
Moderate-income	17	6.3	17	6.3	0	0.0	0	0.0
Middle-income	215	79.0	214	79.6	1	33.3	0	0.0
Upper-income	35	12.9	35	13.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	272	100.0	269	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Jefferson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	461	1.6	202	43.8	5,513	18.6
Moderate-income	3	13.0	3,255	11.0	509	15.6	4,924	16.6
Middle-income	14	60.9	18,036	61.0	1,601	8.9	7,455	25.2
Upper-income	5	21.7	7,833	26.5	449	5.7	11,693	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	29,585	100.0	2,761	9.3	29,585	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,665	171	0.5	10.3	1,042	62.6	452	27.1
Moderate-income	6,417	2,768	8.7	43.1	2,856	44.5	793	12.4
Middle-income	30,707	20,288	63.8	66.1	6,809	22.2	3,610	11.8
Upper-income	12,407	8,592	27.0	69.3	3,072	24.8	743	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,196	31,819	100.0	62.2	13,779	26.9	5,598	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	497	10.8	387	9.6	70	14.6	40	33.3
Moderate-income	724	15.7	620	15.4	94	19.5	10	8.3
Middle-income	1,968	42.6	1,789	44.5	155	32.2	24	20.0
Upper-income	1,434	31.0	1,226	30.5	162	33.7	46	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,623	100.0	4,022	100.0	481	100.0	120	100.0
	Percentage of Total Businesses:			87.0		10.4		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	2.2	3	1.4	2	66.7	0	0.0
Moderate-income	45	20.1	44	19.9	1	33.3	0	0.0
Middle-income	136	60.7	136	61.5	0	0.0	0	0.0
Upper-income	38	17.0	38	17.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	224	100.0	221	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Lawrence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,219	20.6
Moderate-income	1	14.3	741	6.9	214	28.9	1,714	15.9
Middle-income	6	85.7	10,032	93.1	1,255	12.5	2,699	25.1
Upper-income	0	0.0	0	0.0	0	0.0	4,141	38.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	10,773	100.0	1,469	13.6	10,773	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,144	713	6.5	62.3	380	33.2	51	4.5
Middle-income	15,307	10,193	93.5	66.6	3,757	24.5	1,357	8.9
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,451	10,906	100.0	66.3	4,137	25.1	1,408	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	81	6.3	74	6.3	6	7.1	1	4.3
Middle-income	1,197	93.7	1,097	93.7	78	92.9	22	95.7
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,278	100.0	1,171	100.0	84	100.0	23	100.0
	Percentage of Total Businesses:			91.6		6.6		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.5	1	0.5	0	0.0	0	0.0
Middle-income	183	99.5	181	99.5	2	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	184	100.0	182	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Lawrence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,061	20.4
Moderate-income	0	0.0	0	0.0	0	0.0	1,731	17.1
Middle-income	6	85.7	8,132	80.4	1,316	16.2	2,251	22.2
Upper-income	1	14.3	1,986	19.6	152	7.7	4,075	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	10,118	100.0	1,468	14.5	10,118	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	13,217	8,329	80.7	63.0	3,137	23.7	1,751	13.2
Upper-income	3,356	1,986	19.3	59.2	1,031	30.7	339	10.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,573	10,315	100.0	62.2	4,168	25.1	2,090	12.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	838	75.0	764	75.6	57	67.1	17	77.3
Upper-income	280	25.0	247	24.4	28	32.9	5	22.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,118	100.0	1,011	100.0	85	100.0	22	100.0
	Percentage of Total Businesses:			90.4		7.6		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	126	90.0	125	90.6	1	50.0	0	0.0
Upper-income	14	10.0	13	9.4	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	140	100.0	138	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.8	1,015	1.0	437	43.1	18,862	19.1
Moderate-income	20	25.0	16,169	16.4	3,567	22.1	17,611	17.8
Middle-income	41	51.3	58,118	58.9	5,481	9.4	21,809	22.1
Upper-income	16	20.0	23,432	23.7	1,218	5.2	40,452	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	80	100.0	98,734	100.0	10,703	10.8	98,734	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,308	563	0.6	13.1	3,003	69.7	742	17.2
Moderate-income	34,532	15,798	15.8	45.7	15,038	43.5	3,696	10.7
Middle-income	91,777	57,691	57.8	62.9	27,583	30.1	6,503	7.1
Upper-income	35,722	25,696	25.8	71.9	7,724	21.6	2,302	6.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	166,339	99,748	100.0	60.0	53,348	32.1	13,243	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	115	0.7	106	0.8	8	0.5	1	1.0
Moderate-income	4,050	25.7	3,405	24.1	622	41.5	23	21.9
Middle-income	8,183	52.0	7,486	53.0	631	42.1	66	62.9
Upper-income	3,382	21.5	3,128	22.1	239	15.9	15	14.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,730	100.0	14,125	100.0	1,500	100.0	105	100.0
	Percentage of Total Businesses:			89.8		9.5		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.5	2	0.5	0	0.0	0	0.0
Moderate-income	44	10.7	42	10.3	2	50.0	0	0.0
Middle-income	317	77.3	316	77.8	1	25.0	0	0.0
Upper-income	47	11.5	46	11.3	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	410	100.0	406	100.0	4	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Springfield

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.6	3,596	3.9	1,359	37.8	18,108	19.6
Moderate-income	19	25.0	14,929	16.2	3,367	22.6	16,884	18.3
Middle-income	38	50.0	53,545	57.9	5,145	9.6	19,293	20.9
Upper-income	13	17.1	20,307	22.0	888	4.4	38,133	41.3
Unknown-income	1	1.3	41	0.0	20	48.8	0	0.0
Total Assessment Area	76	100.0	92,418	100.0	10,779	11.7	92,418	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,670	2,477	2.7	28.6	5,134	59.2	1,059	12.2
Moderate-income	34,433	11,618	12.8	33.7	18,924	55.0	3,891	11.3
Middle-income	85,970	53,304	58.7	62.0	26,569	30.9	6,097	7.1
Upper-income	30,656	23,326	25.7	76.1	5,625	18.3	1,705	5.6
Unknown-income	777	16	0.0	2.1	628	80.8	133	17.1
Total Assessment Area	160,506	90,741	100.0	56.5	56,880	35.4	12,885	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	328	2.6	281	2.5	46	3.3	1	1.3
Moderate-income	3,323	26.3	2,703	24.3	601	42.7	19	24.1
Middle-income	6,623	52.5	5,989	53.8	586	41.6	48	60.8
Upper-income	2,308	18.3	2,127	19.1	170	12.1	11	13.9
Unknown-income	45	0.4	41	0.4	4	0.3	0	0.0
Total Assessment Area	12,627	100.0	11,141	100.0	1,407	100.0	79	100.0
	Percentage of Total Businesses:			88.2		11.1		.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.5	1	0.5	0	0.0	0	0.0
Moderate-income	17	7.7	15	6.8	2	100.0	0	0.0
Middle-income	160	72.4	160	73.1	0	0.0	0	0.0
Upper-income	42	19.0	42	19.2	0	0.0	0	0.0
Unknown-income	1	0.5	1	0.5	0	0.0	0	0.0
Total Assessment Area	221	100.0	219	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO St. Genevieve-Perry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,374	13.1
Moderate-income	0	0.0	0	0.0	0	0.0	1,444	13.7
Middle-income	6	66.7	6,817	64.8	592	8.7	2,303	21.9
Upper-income	3	33.3	3,711	35.2	175	4.7	5,407	51.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	10,528	100.0	767	7.3	10,528	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	11,035	7,812	64.3	70.8	1,958	17.7	1,265	11.5
Upper-income	6,022	4,343	35.7	72.1	947	15.7	732	12.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	17,057	12,155	100.0	71.3	2,905	17.0	1,997	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,013	68.2	904	68.4	93	65.5	16	72.7
Upper-income	472	31.8	417	31.6	49	34.5	6	27.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,485	100.0	1,321	100.0	142	100.0	22	100.0
	Percentage of Total Businesses:			89.0		9.6		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	108	51.2	108	51.2	0	0.0	0	0.0
Upper-income	103	48.8	103	48.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	211	100.0	211	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO St. Genevieve-Perry

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,402	13.5
Moderate-income	0	0.0	0	0.0	0	0.0	1,466	14.1
Middle-income	4	44.4	4,065	39.0	513	12.6	2,067	19.9
Upper-income	5	55.6	6,348	61.0	469	7.4	5,478	52.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	10,413	100.0	982	9.4	10,413	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	7,211	4,218	36.4	58.5	2,008	27.8	985	13.7
Upper-income	10,015	7,357	63.6	73.5	949	9.5	1,709	17.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	17,226	11,575	100.0	67.2	2,957	17.2	2,694	15.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	696	53.2	607	53.0	75	52.8	14	63.6
Upper-income	613	46.8	538	47.0	67	47.2	8	36.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,309	100.0	1,145	100.0	142	100.0	22	100.0
	Percentage of Total Businesses:			87.5		10.8		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	42	24.3	42	24.3	0	0.0	0	0.0
Upper-income	131	75.7	131	75.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	173	100.0	173	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Taney

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,496	18.2
Moderate-income	0	0.0	0	0.0	0	0.0	2,405	17.5
Middle-income	10	100.0	13,722	100.0	1,438	10.5	3,327	24.2
Upper-income	0	0.0	0	0.0	0	0.0	5,494	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	13,722	100.0	1,438	10.5	13,722	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	27,235	13,727	100.0	50.4	6,554	24.1	6,954	25.5
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	27,235	13,727	100.0	50.4	6,554	24.1	6,954	25.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,775	100.0	2,546	100.0	198	100.0	31	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,775	100.0	2,546	100.0	198	100.0	31	100.0
	Percentage of Total Businesses:			91.7		7.1		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	48	100.0	47	100.0	1	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	48	100.0	47	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

2016 FFIEC Census Data and 2016 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MO Taney

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	2,875	20.4
Moderate-income	1	10.0	1,922	13.6	379	19.7	2,759	19.6
Middle-income	9	90.0	12,161	86.4	1,484	12.2	3,400	24.1
Upper-income	0	0.0	0	0.0	0	0.0	5,049	35.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	14,083	100.0	1,863	13.2	14,083	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	3,470	1,596	12.5	46.0	1,346	38.8	528	15.2
Middle-income	26,516	11,167	87.5	42.1	7,191	27.1	8,158	30.8
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	29,986	12,763	100.0	42.6	8,537	28.5	8,686	29.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	208	8.6	179	8.1	26	12.9	3	10.3
Middle-income	2,220	91.4	2,018	91.9	176	87.1	26	89.7
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,428	100.0	2,197	100.0	202	100.0	29	100.0
	Percentage of Total Businesses:			90.5		8.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	5.0	2	5.1	0	0.0	0	0.0
Middle-income	38	95.0	37	94.9	1	100.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	40	100.0	39	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.5		2.5		.0

2017 FFIEC Census Data and 2017 D&B Information

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Adams-Wilkinson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	11.1	659	8.8	365	55.4	2,321	30.8
Moderate-income	4	44.4	3,888	51.7	966	24.8	1,344	17.9
Middle-income	3	33.3	1,839	24.4	521	28.3	1,157	15.4
Upper-income	1	11.1	1,138	15.1	142	12.5	2,702	35.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	7,524	100.0	1,994	26.5	7,524	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,455	479	6.2	32.9	694	47.7	282	19.4
Moderate-income	7,303	4,267	55.2	58.4	1,598	21.9	1,438	19.7
Middle-income	3,852	1,814	23.5	47.1	1,177	30.6	861	22.4
Upper-income	2,012	1,171	15.1	58.2	654	32.5	187	9.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,622	7,731	100.0	52.9	4,123	28.2	2,768	18.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	116	7.9	106	8.1	9	6.5	1	5.3
Moderate-income	458	31.2	424	32.3	29	20.9	5	26.3
Middle-income	653	44.5	569	43.4	72	51.8	12	63.2
Upper-income	242	16.5	212	16.2	29	20.9	1	5.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,469	100.0	1,311	100.0	139	100.0	19	100.0
	Percentage of Total Businesses:			89.2		9.5		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	1	2.6	0	0	0	0
Moderate-income	26	66.7	26	68.4	0	0	0	0
Middle-income	7	17.9	6	15.8	1	100	0	0
Upper-income	5	12.8	5	13.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	38	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Adams-Wilkinson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	9.1	766	7.7	348	45.4	2,862	28.9
Moderate-income	3	27.3	2,834	28.6	610	21.5	1,842	18.6
Middle-income	4	36.4	4,443	44.8	1,021	23	1,604	16.2
Upper-income	3	27.3	1,865	18.8	223	12	3,600	36.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11	100.0	9,908	100.0	2,202	22.2	9,908	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,554	584	5.4	37.6	771	49.6	199	12.8
Moderate-income	6,074	3,274	30.1	53.9	1,005	16.5	1,795	29.6
Middle-income	7,990	4,831	44.4	60.5	1,808	22.6	1,351	16.9
Upper-income	4,238	2,195	20.2	51.8	1,350	31.9	693	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19,856	10,884	100.0	54.8	4,934	24.8	4,038	20.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	138	7.3	128	7.5	9	5.9	1	3.4
Moderate-income	285	15.1	262	15.3	14	9.2	9	31
Middle-income	652	34.5	593	34.7	49	32	10	34.5
Upper-income	814	43.1	724	42.4	81	52.9	9	31
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,889	100.0	1,707	100.0	153	100.0	29	100.0
	Percentage of Total Businesses:			90.4		8.1		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	1	1.5	0	0	0	0
Moderate-income	20	28.6	20	29.4	0	0	0	0
Middle-income	37	52.9	36	52.9	1	50	0	0
Upper-income	12	17.1	11	16.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	70	100.0	68	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Central MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	6.4	3,205	3.9	1,787	55.8	19,154	23.3
Moderate-income	13	16.7	10,523	12.8	3,843	36.5	12,776	15.6
Middle-income	38	48.7	41,241	50.3	7,916	19.2	13,651	16.6
Upper-income	22	28.2	27,073	33	2,932	10.8	36,461	44.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	78	100.0	82,042	100.0	16,478	20.1	82,042	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,657	2,103	2.6	31.6	3,274	49.2	1,280	19.2
Moderate-income	19,257	8,336	10.2	43.3	8,036	41.7	2,885	15
Middle-income	74,304	42,526	52.1	57.2	19,494	26.2	12,284	16.5
Upper-income	45,914	28,609	35.1	62.3	11,343	24.7	5,962	13
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	146,132	81,574	100.0	55.8	42,147	28.8	22,411	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	543	6.1	458	5.9	77	8.5	8	4.3
Moderate-income	1,831	20.6	1,523	19.6	271	30	37	19.8
Middle-income	4,001	45.1	3,538	45.5	371	41	92	49.2
Upper-income	2,499	28.2	2,264	29.1	185	20.5	50	26.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,874	100.0	7,783	100.0	904	100.0	187	100.0
	Percentage of Total Businesses:			87.7		10.2		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8	3	0.9	0	0	0	0
Moderate-income	22	6.2	19	5.7	3	15	0	0
Middle-income	225	63.4	213	63.6	12	60	0	0
Upper-income	105	29.6	100	29.9	5	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	355	100.0	335	100.0	20	100.0	0	.0
	Percentage of Total Farms:			94.4		5.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Central MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.8	3,147	3.8	1,537	48.8	18,624	22.4
Moderate-income	14	17.9	10,581	12.7	3,223	30.5	13,216	15.9
Middle-income	34	43.6	38,043	45.7	6,835	18	13,979	16.8
Upper-income	27	34.6	31,418	37.8	3,411	10.9	37,370	44.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	78	100.0	83,189	100.0	15,006	18.0	83,189	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,901	2,068	2.4	35	2,864	48.5	969	16.4
Moderate-income	19,395	9,321	11	48.1	7,123	36.7	2,951	15.2
Middle-income	68,392	39,736	47	58.1	18,653	27.3	10,003	14.6
Upper-income	50,600	33,472	39.6	66.2	10,915	21.6	6,213	12.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	144,288	84,597	100.0	58.6	39,555	27.4	20,136	14.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	455	4.3	393	4.2	60	6.5	2	1.1
Moderate-income	1,787	17.1	1,556	16.6	201	21.9	30	16.2
Middle-income	4,823	46	4,307	45.9	422	46	94	50.8
Upper-income	3,413	32.6	3,120	33.3	234	25.5	59	31.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,478	100.0	9,376	100.0	917	100.0	185	100.0
	Percentage of Total Businesses:			89.5		8.8		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.2	1	0.3	0	0	0	0
Moderate-income	43	10.4	41	10.4	2	10.5	0	0
Middle-income	187	45.4	176	44.8	11	57.9	0	0
Upper-income	181	43.9	175	44.5	6	31.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	412	100.0	393	100.0	19	100.0	0	.0
	Percentage of Total Farms:			95.4		4.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	8.4	5,182	5.4	2,204	42.5	22,258	23
Moderate-income	13	15.7	12,728	13.2	3,220	25.3	15,836	16.4
Middle-income	42	50.6	54,598	56.5	7,382	13.5	18,689	19.3
Upper-income	16	19.3	24,040	24.9	2,071	8.6	39,802	41.2
Unknown-income	5	6	37	0	10	27	0	0
Total Assessment Area	83	100.0	96,585	100.0	14,887	15.4	96,585	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,039	3,279	3.6	29.7	5,518	50	2,242	20.3
Moderate-income	25,871	9,970	10.8	38.5	10,102	39	5,799	22.4
Middle-income	96,828	53,577	58.2	55.3	28,596	29.5	14,655	15.1
Upper-income	38,988	25,256	27.4	64.8	8,237	21.1	5,495	14.1
Unknown-income	180	42	0	23.3	138	76.7	0	0
Total Assessment Area	172,906	92,124	100.0	53.3	52,591	30.4	28,191	16.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	948	8.8	815	8.3	120	13.4	13	10.7
Moderate-income	1,455	13.4	1,261	12.8	168	18.7	26	21.5
Middle-income	5,935	54.8	5,416	55.2	463	51.6	56	46.3
Upper-income	2,456	22.7	2,290	23.3	140	15.6	26	21.5
Unknown-income	38	0.4	32	0.3	6	0.7	0	0
Total Assessment Area	10,832	100.0	9,814	100.0	897	100.0	121	100.0
	Percentage of Total Businesses:			90.6		8.3		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.9	2	2.9	0	0	0	0
Moderate-income	2	2.9	2	2.9	0	0	0	0
Middle-income	55	78.6	53	77.9	2	100	0	0
Upper-income	11	15.7	11	16.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	70	100.0	68	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Gulfport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.8	2,438	2.6	804	33	20,114	21.8
Moderate-income	18	21.7	12,695	13.8	2,298	18.1	15,753	17.1
Middle-income	43	51.8	56,358	61.1	6,691	11.9	18,818	20.4
Upper-income	14	16.9	20,680	22.4	1,157	5.6	37,486	40.7
Unknown-income	4	4.8	0	0	0	0	0	0
Total Assessment Area	83	100.0	92,171	100.0	10,950	11.9	92,171	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,350	1,966	2.1	45.2	1,431	32.9	953	21.9
Moderate-income	25,055	11,414	12.4	45.6	8,671	34.6	4,970	19.8
Middle-income	96,147	55,500	60.2	57.7	24,657	25.6	15,990	16.6
Upper-income	32,474	23,301	25.3	71.8	5,005	15.4	4,168	12.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	158,026	92,181	100.0	58.3	39,764	25.2	26,081	16.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	448	3.5	397	3.4	44	4.9	7	5.3
Moderate-income	2,489	19.7	2,208	19	253	28.5	28	21.2
Middle-income	6,844	54.1	6,349	54.6	424	47.7	71	53.8
Upper-income	2,852	22.6	2,660	22.9	166	18.7	26	19.7
Unknown-income	6	0	4	0	2	0.2	0	0
Total Assessment Area	12,639	100.0	11,618	100.0	889	100.0	132	100.0
	Percentage of Total Businesses:			91.9		7.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.4	2	2.5	0	0	0	0
Moderate-income	4	4.8	4	4.9	0	0	0	0
Middle-income	62	74.7	60	74.1	2	100	0	0
Upper-income	15	18.1	15	18.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	83	100.0	81	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.6		2.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	16	2,790	8.4	1,338	48	8,087	24.2
Moderate-income	4	16	3,047	9.1	849	27.9	4,777	14.3
Middle-income	12	48	16,671	50	2,609	15.6	6,329	19
Upper-income	5	20	10,863	32.6	805	7.4	14,178	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25	100.0	33,371	100.0	5,601	16.8	33,371	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,309	1,353	4.5	18.5	4,565	62.5	1,391	19
Moderate-income	5,812	2,574	8.6	44.3	2,456	42.3	782	13.5
Middle-income	28,515	15,591	52.2	54.7	9,556	33.5	3,368	11.8
Upper-income	15,047	10,366	34.7	68.9	3,387	22.5	1,294	8.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	56,683	29,884	100.0	52.7	19,964	35.2	6,835	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	439	10.5	373	10	60	14.8	6	13
Moderate-income	310	7.4	256	6.9	48	11.9	6	13
Middle-income	2,293	54.8	2,039	54.6	226	55.8	28	60.9
Upper-income	1,143	27.3	1,066	28.5	71	17.5	6	13
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,185	100.0	3,734	100.0	405	100.0	46	100.0
	Percentage of Total Businesses:			89.2		9.7		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3	1	1.4	0	0	0	0
Moderate-income	8	10.5	8	11.1	0	0	0	0
Middle-income	38	50	36	50	2	50	0	0
Upper-income	29	38.2	27	37.5	2	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	76	100.0	72	100.0	4	100.0	0	.0
	Percentage of Total Farms:			94.7		5.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Hattiesburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	12	3,274	10.6	1,470	44.9	7,524	24.3
Moderate-income	7	28	5,055	16.3	1,079	21.3	4,898	15.8
Middle-income	8	32	10,182	32.9	1,668	16.4	5,218	16.9
Upper-income	7	28	12,426	40.2	902	7.3	13,297	43
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25	100.0	30,937	100.0	5,119	16.5	30,937	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,499	1,927	6.3	35	2,727	49.6	845	15.4
Moderate-income	13,118	3,602	11.8	27.5	7,808	59.5	1,708	13
Middle-income	16,902	11,477	37.5	67.9	3,596	21.3	1,829	10.8
Upper-income	18,777	13,627	44.5	72.6	3,696	19.7	1,454	7.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	54,296	30,633	100.0	56.4	17,827	32.8	5,836	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	503	10.5	422	9.7	75	18.2	6	13.6
Moderate-income	1,012	21.1	898	20.6	107	26	7	15.9
Middle-income	1,415	29.4	1,284	29.5	115	28	16	36.4
Upper-income	1,875	39	1,746	40.1	114	27.7	15	34.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,805	100.0	4,350	100.0	411	100.0	44	100.0
	Percentage of Total Businesses:			90.5		8.6		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	4.8	4	4.9	0	0	0	0
Moderate-income	9	10.7	9	11.1	0	0	0	0
Middle-income	24	28.6	23	28.4	1	33.3	0	0
Upper-income	47	56	45	55.6	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	84	100.0	81	100.0	3	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	18,854	19.7
Moderate-income	10	12.5	8,168	8.6	2,304	28.2	15,513	16.2
Middle-income	46	57.5	56,843	59.5	9,761	17.2	17,461	18.3
Upper-income	22	27.5	30,274	31.7	3,288	10.9	43,686	45.7
Unknown-income	2	2.5	229	0.2	94	41	0	0
Total Assessment Area	80	100.0	95,514	100.0	15,447	16.2	95,514	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15,515	7,531	7.6	48.5	5,359	34.5	2,625	16.9
Middle-income	98,165	59,475	60.1	60.6	22,790	23.2	15,900	16.2
Upper-income	52,804	31,842	32.2	60.3	12,888	24.4	8,074	15.3
Unknown-income	966	47	0	4.9	552	57.1	367	38
Total Assessment Area	167,450	98,895	100.0	59.1	41,589	24.8	26,966	16.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,413	14	1,194	13.5	187	17.2	32	16.6
Middle-income	5,191	51.4	4,551	51.6	525	48.3	115	59.6
Upper-income	3,415	33.8	3,011	34.1	359	33	45	23.3
Unknown-income	87	0.9	70	0.8	16	1.5	1	0.5
Total Assessment Area	10,106	100.0	8,826	100.0	1,087	100.0	193	100.0
	Percentage of Total Businesses:			87.3		10.8		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	36	7.8	36	8	0	0	0	0
Middle-income	336	72.4	323	72.1	13	81.3	0	0
Upper-income	92	19.8	89	19.9	3	18.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	464	100.0	448	100.0	16	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Northern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	20,363	21.1
Moderate-income	10	12.5	8,949	9.3	2,893	32.3	15,907	16.5
Middle-income	48	60	61,228	63.4	11,164	18.2	17,341	17.9
Upper-income	21	26.3	26,445	27.4	2,578	9.7	43,011	44.5
Unknown-income	1	1.3	0	0	0	0	0	0
Total Assessment Area	80	100.0	96,622	100.0	16,635	17.2	96,622	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16,536	7,834	7.9	47.4	5,959	36	2,743	16.6
Middle-income	99,145	62,763	63.3	63.3	22,543	22.7	13,839	14
Upper-income	48,038	28,581	28.8	59.5	11,316	23.6	8,141	16.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	163,719	99,178	100.0	60.6	39,818	24.3	24,723	15.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,289	11	1,124	10.8	144	12.9	21	10.9
Middle-income	6,801	58.3	6,010	58	657	58.9	134	69.4
Upper-income	3,556	30.5	3,214	31	304	27.3	38	19.7
Unknown-income	22	0.2	12	0.1	10	0.9	0	0
Total Assessment Area	11,668	100.0	10,360	100.0	1,115	100.0	193	100.0
	Percentage of Total Businesses:			88.8		9.6		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	67	12	62	11.4	5	31.3	0	0
Middle-income	391	69.9	382	70.3	9	56.3	0	0
Upper-income	101	18.1	99	18.2	2	12.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	559	100.0	543	100.0	16	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Northwest MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	15.2	4,148	11.6	2,221	53.5	12,149	33.9
Moderate-income	20	43.5	14,510	40.4	5,228	36	5,842	16.3
Middle-income	15	32.6	12,383	34.5	3,108	25.1	5,737	16
Upper-income	4	8.7	4,849	13.5	466	9.6	12,162	33.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	46	100.0	35,890	100.0	11,023	30.7	35,890	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,219	2,440	8	29.7	4,253	51.7	1,526	18.6
Moderate-income	26,992	11,050	36	40.9	11,459	42.5	4,483	16.6
Middle-income	21,251	11,939	38.9	56.2	6,311	29.7	3,001	14.1
Upper-income	8,848	5,238	17.1	59.2	2,455	27.7	1,155	13.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	65,310	30,667	100.0	47.0	24,478	37.5	10,165	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	550	13.3	477	13.2	61	14.6	12	12.6
Moderate-income	1,745	42.1	1,502	41.4	196	46.8	47	49.5
Middle-income	1,197	28.9	1,050	29	117	27.9	30	31.6
Upper-income	648	15.7	597	16.5	45	10.7	6	6.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,140	100.0	3,626	100.0	419	100.0	95	100.0
	Percentage of Total Businesses:			87.6		10.1		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	3.2	16	2.9	3	6	0	0
Moderate-income	211	35	190	34.4	21	42	0	0
Middle-income	313	52	288	52.2	25	50	0	0
Upper-income	59	9.8	58	10.5	1	2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	602	100.0	552	100.0	50	100.0	0	.0
	Percentage of Total Farms:			91.7		8.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Northwest MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	17	7,099	16.2	3,382	47.6	15,454	35.3
Moderate-income	27	50.9	21,028	48	7,613	36.2	7,675	17.5
Middle-income	11	20.8	9,684	22.1	1,981	20.5	6,941	15.8
Upper-income	6	11.3	6,019	13.7	446	7.4	13,760	31.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	53	100.0	43,830	100.0	13,422	30.6	43,830	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,421	4,659	12.5	37.5	5,668	45.6	2,094	16.9
Moderate-income	37,698	17,087	45.9	45.3	14,555	38.6	6,056	16.1
Middle-income	15,674	9,398	25.2	60	4,347	27.7	1,929	12.3
Upper-income	10,623	6,104	16.4	57.5	3,782	35.6	737	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	76,416	37,248	100.0	48.7	28,352	37.1	10,816	14.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	809	15	707	14.7	89	19	13	11.1
Moderate-income	2,433	45.2	2,154	44.9	215	45.9	64	54.7
Middle-income	1,041	19.3	936	19.5	76	16.2	29	24.8
Upper-income	1,102	20.5	1,003	20.9	88	18.8	11	9.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,385	100.0	4,800	100.0	468	100.0	117	100.0
	Percentage of Total Businesses:			89.1		8.7		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	37	4.7	34	4.7	3	5.1	0	0
Moderate-income	376	47.6	345	47.2	31	52.5	0	0
Middle-income	242	30.6	225	30.8	17	28.8	0	0
Upper-income	135	17.1	127	17.4	8	13.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	790	100.0	731	100.0	59	100.0	0	.0
	Percentage of Total Farms:			92.5		7.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Southern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.8	1,700	2.3	687	40.4	18,100	24.2
Moderate-income	12	21.1	12,968	17.3	4,270	32.9	12,444	16.6
Middle-income	33	57.9	46,729	62.5	8,653	18.5	12,563	16.8
Upper-income	10	17.5	13,352	17.9	1,561	11.7	31,642	42.3
Unknown-income	1	1.8	0	0	0	0	0	0
Total Assessment Area	57	100.0	74,749	100.0	15,171	20.3	74,749	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,792	1,217	1.5	43.6	1,170	41.9	405	14.5
Moderate-income	25,087	12,613	15.7	50.3	7,876	31.4	4,598	18.3
Middle-income	77,655	51,303	63.8	66.1	14,394	18.5	11,958	15.4
Upper-income	22,078	15,248	19	69.1	3,320	15	3,510	15.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	127,612	80,381	100.0	63.0	26,760	21.0	20,471	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	370	4.7	296	4.3	70	9.8	4	2.9
Moderate-income	1,538	19.7	1,345	19.4	160	22.4	33	23.6
Middle-income	4,558	58.4	4,096	58.9	382	53.6	80	57.1
Upper-income	1,336	17.1	1,212	17.4	101	14.2	23	16.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,802	100.0	6,949	100.0	713	100.0	140	100.0
	Percentage of Total Businesses:			89.1		9.1		1.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	49	12.4	45	11.7	4	30.8	0	0
Middle-income	273	68.9	266	69.5	7	53.8	0	0
Upper-income	73	18.4	71	18.5	2	15.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	396	100.0	383	100.0	13	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Southern MS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.8	1,357	1.7	692	51	17,097	21.9
Moderate-income	9	15.8	10,585	13.6	3,137	29.6	12,833	16.5
Middle-income	29	50.9	40,520	51.9	7,425	18.3	13,890	17.8
Upper-income	17	29.8	25,545	32.7	2,788	10.9	34,187	43.8
Unknown-income	1	1.8	0	0	0	0	0	0
Total Assessment Area	57	100.0	78,007	100.0	14,042	18.0	78,007	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,305	721	0.9	31.3	1,195	51.8	389	16.9
Moderate-income	18,354	10,872	12.9	59.2	5,169	28.2	2,313	12.6
Middle-income	66,285	43,979	52.1	66.3	12,621	19	9,685	14.6
Upper-income	38,869	28,815	34.1	74.1	5,540	14.3	4,514	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	125,813	84,387	100.0	67.1	24,525	19.5	16,901	13.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	108	1.2	102	1.2	5	0.7	1	0.7
Moderate-income	1,431	15.7	1,222	14.8	184	25.7	25	17.6
Middle-income	4,682	51.2	4,277	51.6	326	45.5	79	55.6
Upper-income	2,921	32	2,682	32.4	202	28.2	37	26.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,142	100.0	8,283	100.0	717	100.0	142	100.0
	Percentage of Total Businesses:			90.6		7.8		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.4	2	0.4	0	0	0	0
Moderate-income	31	6.7	31	6.9	0	0	0	0
Middle-income	264	56.9	258	57.3	6	42.9	0	0
Upper-income	167	36	159	35.3	8	57.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	464	100.0	450	100.0	14	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Warren

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,527	20.4
Moderate-income	3	25	2,032	16.4	628	30.9	1,771	14.3
Middle-income	2	16.7	1,482	12	327	22.1	1,897	15.3
Upper-income	7	58.3	8,871	71.6	1,241	14	6,190	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	12	100.0	12,385	100.0	2,196	17.7	12,385	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,064	1,453	12.2	35.8	1,944	47.8	667	16.4
Middle-income	2,958	1,235	10.3	41.8	1,104	37.3	619	20.9
Upper-income	14,850	9,252	77.5	62.3	3,427	23.1	2,171	14.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	21,872	11,940	100.0	54.6	6,475	29.6	3,457	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	559	29.1	503	28.5	53	39	3	20
Middle-income	178	9.3	157	8.9	17	12.5	4	26.7
Upper-income	1,182	61.6	1,108	62.7	66	48.5	8	53.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,919	100.0	1,768	100.0	136	100.0	15	100.0
	Percentage of Total Businesses:			92.1		7.1		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	4.4	2	4.7	0	0	0	0
Middle-income	3	6.7	3	7	0	0	0	0
Upper-income	40	88.9	38	88.4	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45	100.0	43	100.0	2	100.0	0	.0
	Percentage of Total Farms:			95.6		4.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: MS Warren

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,605	20.6
Moderate-income	2	16.7	1,597	12.6	576	36.1	1,509	11.9
Middle-income	2	16.7	1,838	14.5	326	17.7	1,715	13.6
Upper-income	8	66.7	9,201	72.8	1,189	12.9	6,807	53.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	12	100.0	12,636	100.0	2,091	16.5	12,636	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,274	1,290	10	39.4	1,524	46.5	460	14.1
Middle-income	3,543	1,864	14.4	52.6	1,166	32.9	513	14.5
Upper-income	14,956	9,804	75.7	65.6	3,619	24.2	1,533	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	21,773	12,958	100.0	59.5	6,309	29.0	2,506	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	419	18.7	386	18.5	27	19.3	6	33.3
Middle-income	253	11.3	240	11.5	12	8.6	1	5.6
Upper-income	1,570	70	1,458	70	101	72.1	11	61.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,242	100.0	2,084	100.0	140	100.0	18	100.0
	Percentage of Total Businesses:			93.0		6.2		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	4.3	2	4.5	0	0	0	0
Middle-income	3	6.4	3	6.8	0	0	0	0
Upper-income	42	89.4	39	88.6	3	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	47	100.0	44	100.0	3	100.0	0	.0
	Percentage of Total Farms:			93.6		6.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: NC Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,869	18.6
Moderate-income	0	0	0	0	0	0	1,979	19.7
Middle-income	7	77.8	9,017	89.6	1,232	13.7	2,049	20.4
Upper-income	2	22.2	1,042	10.4	38	3.6	4,162	41.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	10,059	100.0	1,270	12.6	10,059	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	20,306	9,953	88.4	49	3,818	18.8	6,535	32.2
Upper-income	4,997	1,305	11.6	26.1	460	9.2	3,232	64.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25,303	11,258	100.0	44.5	4,278	16.9	9,767	38.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,399	81.5	1,299	82.4	79	68.1	21	84
Upper-income	318	18.5	277	17.6	37	31.9	4	16
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,717	100.0	1,576	100.0	116	100.0	25	100.0
	Percentage of Total Businesses:			91.8		6.8		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	24	80	24	82.8	0	0	0	0
Upper-income	6	20	5	17.2	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	30	100.0	29	100.0	1	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: NC Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,987	18.9
Moderate-income	1	11.1	1,316	12.5	280	21.3	2,068	19.6
Middle-income	6	66.7	8,128	77.2	975	12	2,331	22.1
Upper-income	2	22.2	1,091	10.4	100	9.2	4,149	39.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	10,535	100.0	1,355	12.9	10,535	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,467	1,364	11.2	55.3	537	21.8	566	22.9
Middle-income	17,468	9,325	76.9	53.4	2,746	15.7	5,397	30.9
Upper-income	4,671	1,436	11.8	30.7	372	8	2,863	61.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	24,606	12,125	100.0	49.3	3,655	14.9	8,826	35.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	197	10.2	192	10.7	3	2.5	2	7.7
Middle-income	1,393	71.8	1,294	72.1	79	66.9	20	76.9
Upper-income	349	18	309	17.2	36	30.5	4	15.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,939	100.0	1,795	100.0	118	100.0	26	100.0
	Percentage of Total Businesses:			92.6		6.1		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	31	83.8	31	86.1	0	0	0	0
Upper-income	6	16.2	5	13.9	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	37	100.0	36	100.0	1	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	6.4	10,357	4.2	3,064	29.6	48,494	19.9
Moderate-income	36	19.3	51,294	21	7,572	14.8	39,546	16.2
Middle-income	57	30.5	79,605	32.6	5,514	6.9	45,805	18.8
Upper-income	79	42.2	102,616	42.1	3,005	2.9	110,095	45.1
Unknown-income	3	1.6	68	0	0	0	0	0
Total Assessment Area	187	100.0	243,940	100.0	19,155	7.9	243,940	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,049	4,911	2.1	22.3	15,006	68.1	2,132	9.7
Moderate-income	89,353	44,836	19.2	50.2	38,058	42.6	6,459	7.2
Middle-income	129,958	80,203	34.3	61.7	40,381	31.1	9,374	7.2
Upper-income	151,332	104,083	44.5	68.8	37,081	24.5	10,168	6.7
Unknown-income	121	51	0	42.1	59	48.8	11	9.1
Total Assessment Area	392,813	234,084	100.0	59.6	130,585	33.2	28,144	7.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,701	3.8	1,423	3.5	262	6.8	16	3.9
Moderate-income	8,639	19.2	7,702	18.9	865	22.4	72	17.6
Middle-income	14,264	31.7	12,900	31.6	1,285	33.3	79	19.3
Upper-income	20,395	45.3	18,725	45.9	1,427	37	243	59.3
Unknown-income	48	0.1	33	0.1	15	0.4	0	0
Total Assessment Area	45,047	100.0	40,783	100.0	3,854	100.0	410	100.0
	Percentage of Total Businesses:			90.5		8.6		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	13	3.4	13	3.5	0	0	0	0
Moderate-income	58	15.2	55	14.7	3	50	0	0
Middle-income	161	42.3	160	42.7	1	16.7	0	0
Upper-income	149	39.1	147	39.2	2	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	381	100.0	375	100.0	6	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	7	9,359	4.4	2,642	28.2	41,774	19.5
Moderate-income	31	16.6	38,232	17.9	4,967	13	33,734	15.8
Middle-income	64	34.2	79,569	37.2	4,469	5.6	41,937	19.6
Upper-income	76	40.6	86,648	40.5	2,240	2.6	96,377	45.1
Unknown-income	3	1.6	14	0	0	0	0	0
Total Assessment Area	187	100.0	213,822	100.0	14,318	6.7	213,822	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,908	4,237	2	20.3	13,964	66.8	2,707	12.9
Moderate-income	72,857	36,537	17	50.1	29,294	40.2	7,026	9.6
Middle-income	129,418	82,231	38.2	63.5	36,694	28.4	10,493	8.1
Upper-income	132,035	92,466	42.9	70	30,003	22.7	9,566	7.2
Unknown-income	60	14	0	23.3	46	76.7	0	0
Total Assessment Area	355,278	215,485	100.0	60.7	110,001	31.0	29,792	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,838	3.8	1,597	3.6	226	5.9	15	3.4
Moderate-income	8,219	16.8	7,227	16.2	905	23.5	87	19.8
Middle-income	16,395	33.6	15,079	33.9	1,228	31.9	88	20
Upper-income	22,286	45.7	20,557	46.2	1,479	38.4	250	56.8
Unknown-income	48	0.1	34	0.1	14	0.4	0	0
Total Assessment Area	48,786	100.0	44,494	100.0	3,852	100.0	440	100.0
	Percentage of Total Businesses:			91.2		7.9		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	1.5	6	1.5	0	0	0	0
Moderate-income	51	12.8	48	12.2	3	50	0	0
Middle-income	194	48.6	192	48.9	2	33.3	0	0
Upper-income	148	37.1	147	37.4	1	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	399	100.0	393	100.0	6	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	12.6	9,808	7.9	3,693	37.7	27,909	22.4
Moderate-income	21	18.9	24,005	19.3	3,863	16.1	19,291	15.5
Middle-income	35	31.5	45,099	36.3	4,425	9.8	23,638	19
Upper-income	38	34.2	44,797	36	2,268	5.1	53,530	43
Unknown-income	3	2.7	659	0.5	269	40.8	0	0
Total Assessment Area	111	100.0	124,368	100.0	14,518	11.7	124,368	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,815	5,728	4.6	27.5	11,833	56.8	3,254	15.6
Moderate-income	44,822	22,443	17.8	50.1	16,287	36.3	6,092	13.6
Middle-income	80,542	45,255	36	56.2	26,903	33.4	8,384	10.4
Upper-income	83,936	51,845	41.2	61.8	17,750	21.1	14,341	17.1
Unknown-income	2,495	491	0.4	19.7	1,339	53.7	665	26.7
Total Assessment Area	232,610	125,762	100.0	54.1	74,112	31.9	32,736	14.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,813	8.6	1,527	8.1	276	13.3	10	6
Moderate-income	4,139	19.7	3,599	19.2	512	24.7	28	16.7
Middle-income	6,076	28.9	5,507	29.3	520	25.1	49	29.2
Upper-income	8,585	40.9	7,793	41.5	713	34.4	79	47
Unknown-income	401	1.9	346	1.8	53	2.6	2	1.2
Total Assessment Area	21,014	100.0	18,772	100.0	2,074	100.0	168	100.0
	Percentage of Total Businesses:			89.3		9.9		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	3.1	6	3.2	0	0	0	0
Moderate-income	52	26.5	50	26.3	2	33.3	0	0
Middle-income	74	37.8	71	37.4	3	50	0	0
Upper-income	64	32.7	63	33.2	1	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	196	100.0	190	100.0	6	100.0	0	.0
	Percentage of Total Farms:			96.9		3.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	8.1	5,747	4.9	2,241	39	25,351	21.6
Moderate-income	26	23.4	23,296	19.9	4,784	20.5	19,450	16.6
Middle-income	42	37.8	48,246	41.2	3,915	8.1	22,537	19.2
Upper-income	33	29.7	39,837	34	1,683	4.2	49,788	42.5
Unknown-income	1	0.9	0	0	0	0	0	0
Total Assessment Area	111	100.0	117,126	100.0	12,623	10.8	117,126	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	12,702	2,805	2.3	22.1	7,675	60.4	2,222	17.5
Moderate-income	44,338	19,853	16.5	44.8	17,837	40.2	6,648	15
Middle-income	90,782	52,848	43.9	58.2	26,531	29.2	11,403	12.6
Upper-income	71,910	44,777	37.2	62.3	13,140	18.3	13,993	19.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	219,732	120,283	100.0	54.7	65,183	29.7	34,266	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,238	5.3	1,046	4.9	185	8.9	7	3.9
Moderate-income	5,255	22.3	4,538	21.3	677	32.6	40	22.1
Middle-income	8,740	37.1	8,006	37.6	676	32.5	58	32
Upper-income	8,336	35.4	7,719	36.2	541	26	76	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23,569	100.0	21,309	100.0	2,079	100.0	181	100.0
	Percentage of Total Businesses:			90.4		8.8		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.8	4	1.9	0	0	0	0
Moderate-income	40	18.3	38	17.9	2	33.3	0	0
Middle-income	108	49.5	104	49.1	4	66.7	0	0
Upper-income	66	30.3	66	31.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	218	100.0	212	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.2		2.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	15	9.2	7,844	4.9	3,261	41.6	35,248	21.9
Moderate-income	40	24.5	34,032	21.2	6,660	19.6	25,535	15.9
Middle-income	50	30.7	54,414	33.8	5,388	9.9	31,056	19.3
Upper-income	53	32.5	64,500	40.1	3,185	4.9	68,955	42.9
Unknown-income	5	3.1	4	0	0	0	0	0
Total Assessment Area	163	100.0	160,794	100.0	18,494	11.5	160,794	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,022	4,299	2.6	22.6	11,859	62.3	2,864	15.1
Moderate-income	68,451	31,445	19.1	45.9	27,761	40.6	9,245	13.5
Middle-income	93,021	56,266	34.2	60.5	27,294	29.3	9,461	10.2
Upper-income	102,346	72,437	44	70.8	20,333	19.9	9,576	9.4
Unknown-income	277	4	0	1.4	8	2.9	265	95.7
Total Assessment Area	283,117	164,451	100.0	58.1	87,255	30.8	31,411	11.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,162	9.9	1,799	9.2	322	14.8	41	19.1
Moderate-income	4,353	19.9	3,802	19.5	528	24.3	23	10.7
Middle-income	7,037	32.2	6,241	32.1	734	33.7	62	28.8
Upper-income	8,202	37.5	7,556	38.8	567	26.1	79	36.7
Unknown-income	100	0.5	66	0.3	24	1.1	10	4.7
Total Assessment Area	21,854	100.0	19,464	100.0	2,175	100.0	215	100.0
	Percentage of Total Businesses:			89.1		10.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.4	6	2.6	0	0	0	0
Moderate-income	50	20.3	46	19.8	4	28.6	0	0
Middle-income	122	49.6	115	49.6	7	50	0	0
Upper-income	68	27.6	65	28	3	21.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	246	100.0	232	100.0	14	100.0	0	.0
	Percentage of Total Farms:			94.3		5.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	6.1	4,292	2.8	1,844	43	31,671	20.4
Moderate-income	42	25.8	34,732	22.3	5,612	16.2	26,216	16.8
Middle-income	54	33.1	57,076	36.7	4,964	8.7	31,641	20.3
Upper-income	52	31.9	59,523	38.2	2,083	3.5	66,095	42.5
Unknown-income	5	3.1	0	0	0	0	0	0
Total Assessment Area	163	100.0	155,623	100.0	14,503	9.3	155,623	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,425	1,955	1.2	15.7	8,558	68.9	1,912	15.4
Moderate-income	67,207	33,171	20.5	49.4	26,447	39.4	7,589	11.3
Middle-income	94,833	59,962	37	63.2	27,208	28.7	7,663	8.1
Upper-income	92,930	66,867	41.3	72	18,034	19.4	8,029	8.6
Unknown-income	279	0	0	0	155	55.6	124	44.4
Total Assessment Area	267,674	161,955	100.0	60.5	80,402	30.0	25,317	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	689	2.8	592	2.7	88	4	9	3.9
Moderate-income	4,661	18.9	4,128	18.6	499	22.8	34	14.6
Middle-income	9,637	39.1	8,614	38.8	933	42.6	90	38.6
Upper-income	9,534	38.7	8,801	39.6	646	29.5	87	37.3
Unknown-income	108	0.4	72	0.3	23	1.1	13	5.6
Total Assessment Area	24,629	100.0	22,207	100.0	2,189	100.0	233	100.0
	Percentage of Total Businesses:			90.2		8.9		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.7	2	0.8	0	0	0	0
Moderate-income	76	27.8	72	27.5	4	36.4	0	0
Middle-income	109	39.9	103	39.3	6	54.5	0	0
Upper-income	86	31.5	85	32.4	1	9.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	273	100.0	262	100.0	11	100.0	0	.0
	Percentage of Total Farms:			96.0		4.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Hampton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,114	22.5
Moderate-income	1	20	614	12.4	123	20	1,017	20.5
Middle-income	3	60	3,556	71.7	642	18.1	824	16.6
Upper-income	1	20	788	15.9	117	14.8	2,003	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	4,958	100.0	882	17.8	4,958	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,040	591	10.4	56.8	257	24.7	192	18.5
Middle-income	6,742	4,157	73.5	61.7	1,441	21.4	1,144	17
Upper-income	1,276	910	16.1	71.3	174	13.6	192	15
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,058	5,658	100.0	62.5	1,872	20.7	1,528	16.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	46	9.7	40	9.6	3	7.5	3	18.8
Middle-income	378	79.9	333	79.9	33	82.5	12	75
Upper-income	49	10.4	44	10.6	4	10	1	6.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	473	100.0	417	100.0	40	100.0	16	100.0
	Percentage of Total Businesses:			88.2		8.5		3.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3	6.7	2	5.1	1	16.7	0	0
Middle-income	35	77.8	31	79.5	4	66.7	0	0
Upper-income	7	15.6	6	15.4	1	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45	100.0	39	100.0	6	100.0	0	.0
	Percentage of Total Farms:			86.7		13.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Hampton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,135	23.3
Moderate-income	0	0	0	0	0	0	682	14
Middle-income	5	100	4,877	100	840	17.2	1,070	21.9
Upper-income	0	0	0	0	0	0	1,990	40.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	4,877	100.0	840	17.2	4,877	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	9,072	5,437	100	59.9	1,759	19.4	1,876	20.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,072	5,437	100.0	59.9	1,759	19.4	1,876	20.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	522	100	464	100	40	100	18	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	522	100.0	464	100.0	40	100.0	18	100.0
	Percentage of Total Businesses:			88.9		7.7		3.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	49	100	43	100	6	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49	100.0	43	100.0	6	100.0	0	.0
	Percentage of Total Farms:			87.8		12.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	10,286	20.1
Moderate-income	15	32.6	15,776	30.8	2,818	17.9	9,961	19.5
Middle-income	16	34.8	22,685	44.4	1,751	7.7	10,253	20
Upper-income	13	28.3	12,685	24.8	413	3.3	20,646	40.4
Unknown-income	2	4.3	0	0	0	0	0	0
Total Assessment Area	46	100.0	51,146	100.0	4,982	9.7	51,146	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	30,994	14,260	27.1	46	9,456	30.5	7,278	23.5
Middle-income	42,409	23,757	45.1	56	9,691	22.9	8,961	21.1
Upper-income	31,184	14,618	27.8	46.9	3,288	10.5	13,278	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	104,587	52,635	100.0	50.3	22,435	21.5	29,517	28.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,073	26	1,837	25.5	212	30.6	24	39.3
Middle-income	3,711	46.6	3,397	47.1	293	42.3	21	34.4
Upper-income	2,176	27.3	1,972	27.4	188	27.1	16	26.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,960	100.0	7,206	100.0	693	100.0	61	100.0
	Percentage of Total Businesses:			90.5		8.7		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	39	50.6	30	46.2	8	72.7	1	100
Middle-income	28	36.4	25	38.5	3	27.3	0	0
Upper-income	10	13	10	15.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	77	100.0	65	100.0	11	100.0	1	100.0
	Percentage of Total Farms:			84.4		14.3		1.3

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Hilton Head Island-Bluffton-Beaufort

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.2	748	1.5	156	20.9	9,918	20
Moderate-income	13	28.3	14,672	29.6	1,942	13.2	8,903	18
Middle-income	13	28.3	17,206	34.7	1,427	8.3	10,182	20.5
Upper-income	17	37	16,959	34.2	466	2.7	20,582	41.5
Unknown-income	2	4.3	0	0	0	0	0	0
Total Assessment Area	46	100.0	49,585	100.0	3,991	8.0	49,585	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,442	361	0.7	25	714	49.5	367	25.5
Moderate-income	27,242	12,575	24.9	46.2	8,645	31.7	6,022	22.1
Middle-income	29,761	18,416	36.5	61.9	6,309	21.2	5,036	16.9
Upper-income	40,290	19,103	37.9	47.4	5,031	12.5	16,156	40.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	98,735	50,455	100.0	51.1	20,699	21.0	27,581	27.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	364	4.2	307	3.9	56	8.1	1	1.7
Moderate-income	1,876	21.6	1,707	21.5	151	21.9	18	30.5
Middle-income	2,800	32.2	2,607	32.8	177	25.6	16	27.1
Upper-income	3,663	42.1	3,332	41.9	307	44.4	24	40.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,703	100.0	7,953	100.0	691	100.0	59	100.0
	Percentage of Total Businesses:			91.4		7.9		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	1	1.3	0	0	0	0
Moderate-income	42	46.7	34	43	7	70	1	100
Middle-income	25	27.8	22	27.8	3	30	0	0
Upper-income	22	24.4	22	27.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	90	100.0	79	100.0	10	100.0	1	100.0
	Percentage of Total Farms:			87.8		11.1		1.1

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC McCormick-Barnwell

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,022	24
Moderate-income	1	11.1	1,009	12	313	31	1,360	16.1
Middle-income	6	66.7	6,599	78.3	1,216	18.4	1,491	17.7
Upper-income	1	11.1	823	9.8	69	8.4	3,558	42.2
Unknown-income	1	11.1	0	0	0	0	0	0
Total Assessment Area	9	100.0	8,431	100.0	1,598	19.0	8,431	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,820	857	9.4	47.1	666	36.6	297	16.3
Middle-income	12,488	7,416	80.9	59.4	2,353	18.8	2,719	21.8
Upper-income	1,559	889	9.7	57	166	10.6	504	32.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15,867	9,162	100.0	57.7	3,185	20.1	3,520	22.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	181	24.6	160	24.4	17	31.5	4	16
Middle-income	495	67.3	444	67.7	33	61.1	18	72
Upper-income	58	7.9	52	7.9	3	5.6	3	12
Unknown-income	1	0.1	0	0	1	1.9	0	0
Total Assessment Area	735	100.0	656	100.0	54	100.0	25	100.0
	Percentage of Total Businesses:			89.3		7.3		3.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	13	6	13.6	0	0	0	0
Middle-income	37	80.4	36	81.8	1	50	0	0
Upper-income	3	6.5	2	4.5	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	46	100.0	44	100.0	2	100.0	0	.0
	Percentage of Total Farms:			95.7		4.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC McCormick-Barnwell

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,026	23.8
Moderate-income	1	11.1	1,039	12.2	310	29.8	1,382	16.2
Middle-income	5	55.6	6,147	72.2	1,192	19.4	1,654	19.4
Upper-income	2	22.2	1,328	15.6	73	5.5	3,452	40.5
Unknown-income	1	11.1	0	0	0	0	0	0
Total Assessment Area	9	100.0	8,514	100.0	1,575	18.5	8,514	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,058	1,085	11.6	52.7	470	22.8	503	24.4
Middle-income	11,109	6,660	71.4	60	2,537	22.8	1,912	17.2
Upper-income	2,591	1,582	17	61.1	211	8.1	798	30.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15,758	9,327	100.0	59.2	3,218	20.4	3,213	20.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	93	11.4	83	11.3	7	13	3	12.5
Middle-income	602	74	548	74.5	41	75.9	13	54.2
Upper-income	118	14.5	105	14.3	5	9.3	8	33.3
Unknown-income	1	0.1	0	0	1	1.9	0	0
Total Assessment Area	814	100.0	736	100.0	54	100.0	24	100.0
	Percentage of Total Businesses:			90.4		6.6		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	16.4	9	17	0	0	0	0
Middle-income	40	72.7	39	73.6	1	50	0	0
Upper-income	6	10.9	5	9.4	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	55	100.0	53	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.7	3,354	4.4	1,510	45	16,055	21
Moderate-income	17	24.6	14,029	18.3	3,263	23.3	13,316	17.4
Middle-income	28	40.6	34,478	45.1	4,391	12.7	14,470	18.9
Upper-income	18	26.1	24,593	32.2	1,156	4.7	32,613	42.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69	100.0	76,454	100.0	10,320	13.5	76,454	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,601	1,698	2.3	25.7	3,676	55.7	1,227	18.6
Moderate-income	26,681	11,776	15.6	44.1	10,719	40.2	4,186	15.7
Middle-income	54,247	35,482	47.1	65.4	13,394	24.7	5,371	9.9
Upper-income	36,402	26,422	35.1	72.6	6,725	18.5	3,255	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	123,931	75,378	100.0	60.8	34,514	27.8	14,039	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	181	2	155	2	22	2.2	4	3.8
Moderate-income	1,976	22.1	1,645	21.1	307	30.5	24	22.9
Middle-income	3,634	40.7	3,204	41	389	38.6	41	39
Upper-income	3,134	35.1	2,809	36	289	28.7	36	34.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,925	100.0	7,813	100.0	1,007	100.0	105	100.0
	Percentage of Total Businesses:			87.5		11.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	25	18.2	23	17.4	2	40	0	0
Middle-income	74	54	72	54.5	2	40	0	0
Upper-income	38	27.7	37	28	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	137	100.0	132	100.0	5	100.0	0	.0
	Percentage of Total Farms:			96.4		3.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	7.2	2,543	3.4	1,155	45.4	15,421	20.8
Moderate-income	16	23.2	14,295	19.3	2,563	17.9	12,834	17.3
Middle-income	32	46.4	37,647	50.7	3,619	9.6	15,034	20.3
Upper-income	16	23.2	19,738	26.6	863	4.4	30,934	41.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69	100.0	74,223	100.0	8,200	11.0	74,223	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,241	1,310	1.7	25	3,021	57.6	910	17.4
Moderate-income	25,674	12,062	15.9	47	9,488	37	4,124	16.1
Middle-income	60,458	40,424	53.4	66.9	12,877	21.3	7,157	11.8
Upper-income	29,764	21,969	29	73.8	5,246	17.6	2,549	8.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	121,137	75,765	100.0	62.5	30,632	25.3	14,740	12.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	277	2.7	225	2.4	45	4.4	7	6.3
Moderate-income	2,153	20.6	1,844	19.8	284	28	25	22.3
Middle-income	4,658	44.6	4,233	45.4	384	37.8	41	36.6
Upper-income	3,354	32.1	3,013	32.3	302	29.8	39	34.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10,442	100.0	9,315	100.0	1,015	100.0	112	100.0
	Percentage of Total Businesses:			89.2		9.7		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	16	9.4	15	9	1	20	0	0
Middle-income	115	67.3	112	67.5	3	60	0	0
Upper-income	40	23.4	39	23.5	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	171	100.0	166	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	447	0.9	270	60.4	8,837	18.5
Moderate-income	8	20.5	6,100	12.7	1,272	20.9	8,133	17
Middle-income	20	51.3	29,948	62.6	3,570	11.9	10,218	21.4
Upper-income	8	20.5	11,259	23.5	723	6.4	20,668	43.2
Unknown-income	2	5.1	102	0.2	48	47.1	0	0
Total Assessment Area	39	100.0	47,856	100.0	5,883	12.3	47,856	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,088	263	0.7	24.2	660	60.7	165	15.2
Moderate-income	11,912	3,944	10.1	33.1	5,866	49.2	2,102	17.6
Middle-income	45,141	22,885	58.4	50.7	17,004	37.7	5,252	11.6
Upper-income	16,512	11,927	30.4	72.2	3,204	19.4	1,381	8.4
Unknown-income	627	152	0.4	24.2	329	52.5	146	23.3
Total Assessment Area	75,280	39,171	100.0	52.0	27,063	35.9	9,046	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	228	5.5	193	5	34	11.8	1	4.8
Moderate-income	611	14.6	576	14.9	33	11.4	2	9.5
Middle-income	1,941	46.4	1,833	47.3	102	35.3	6	28.6
Upper-income	1,173	28	1,071	27.7	95	32.9	7	33.3
Unknown-income	230	5.5	200	5.2	25	8.7	5	23.8
Total Assessment Area	4,183	100.0	3,873	100.0	289	100.0	21	100.0
	Percentage of Total Businesses:			92.6		6.9		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	4.7	5	4.8	0	0	0	0
Middle-income	57	53.8	57	54.8	0	0	0	0
Upper-income	44	41.5	42	40.4	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	106	100.0	104	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Clarksville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.6	392	0.9	151	38.5	8,228	18.8
Moderate-income	4	10.3	2,484	5.7	665	26.8	6,777	15.5
Middle-income	25	64.1	28,509	65.2	3,329	11.7	9,572	21.9
Upper-income	8	20.5	12,357	28.2	634	5.1	19,165	43.8
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	39	100.0	43,742	100.0	4,779	10.9	43,742	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	890	206	0.5	23.1	580	65.2	104	11.7
Moderate-income	5,454	1,831	4.7	33.6	2,549	46.7	1,074	19.7
Middle-income	44,055	23,148	58.9	52.5	15,984	36.3	4,923	11.2
Upper-income	17,112	14,123	35.9	82.5	1,991	11.6	998	5.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	67,511	39,308	100.0	58.2	21,104	31.3	7,099	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	243	5.1	209	4.7	33	11.2	1	4.2
Moderate-income	499	10.4	453	10.1	39	13.2	7	29.2
Middle-income	2,684	56	2,529	56.5	147	49.8	8	33.3
Upper-income	1,354	28.2	1,271	28.4	75	25.4	8	33.3
Unknown-income	16	0.3	15	0.3	1	0.3	0	0
Total Assessment Area	4,796	100.0	4,477	100.0	295	100.0	24	100.0
	Percentage of Total Businesses:			93.3		6.2		.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	4.1	5	4.1	0	0	0	0
Middle-income	27	22.1	27	22.3	0	0	0	0
Upper-income	90	73.8	89	73.6	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	122	100.0	121	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	15.8	2,479	9.4	1,051	42.4	5,867	22.2
Moderate-income	2	10.5	1,120	4.2	277	24.7	4,449	16.8
Middle-income	9	47.4	12,046	45.5	1,621	13.5	4,883	18.4
Upper-income	5	26.3	10,824	40.9	1,042	9.6	11,270	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19	100.0	26,469	100.0	3,991	15.1	26,469	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,594	1,191	4.7	25.9	2,855	62.1	548	11.9
Moderate-income	2,514	805	3.2	32	1,351	53.7	358	14.2
Middle-income	19,209	11,457	45.6	59.6	6,029	31.4	1,723	9
Upper-income	15,941	11,655	46.4	73.1	3,123	19.6	1,163	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	42,258	25,108	100.0	59.4	13,358	31.6	3,792	9.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	272	9.1	231	8.6	38	12.2	3	14.3
Moderate-income	357	11.9	298	11.2	57	18.3	2	9.5
Middle-income	1,484	49.4	1,331	49.8	143	46	10	47.6
Upper-income	891	29.7	812	30.4	73	23.5	6	28.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,004	100.0	2,672	100.0	311	100.0	21	100.0
	Percentage of Total Businesses:			88.9		10.4		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	36	46.2	34	45.3	2	66.7	0	0
Upper-income	42	53.8	41	54.7	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	78	100.0	75	100.0	3	100.0	0	.0
	Percentage of Total Farms:			96.2		3.8		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10.5	1,237	4.7	525	42.4	5,203	19.7
Moderate-income	2	10.5	1,786	6.8	437	24.5	4,753	18
Middle-income	10	52.6	14,368	54.5	1,418	9.9	5,265	20
Upper-income	5	26.3	8,977	34	682	7.6	11,147	42.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19	100.0	26,368	100.0	3,062	11.6	26,368	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,754	707	2.8	25.7	1,607	58.4	440	16
Moderate-income	3,078	1,207	4.8	39.2	1,659	53.9	212	6.9
Middle-income	21,537	15,000	59.2	69.6	4,875	22.6	1,662	7.7
Upper-income	13,543	8,439	33.3	62.3	3,982	29.4	1,122	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40,912	25,353	100.0	62.0	12,123	29.6	3,436	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	138	4	125	4.1	11	3.6	2	8.7
Moderate-income	264	7.7	216	7	47	15.5	1	4.3
Middle-income	1,711	50.1	1,569	50.8	130	42.8	12	52.2
Upper-income	1,300	38.1	1,176	38.1	116	38.2	8	34.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,413	100.0	3,086	100.0	304	100.0	23	100.0
	Percentage of Total Businesses:			90.4		8.9		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	66	75	63	74.1	3	100	0	0
Upper-income	22	25	22	25.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	88	100.0	85	100.0	3	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Eastern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	11,157	20.5
Moderate-income	6	15	7,745	14.2	2,198	28.4	9,953	18.3
Middle-income	31	77.5	42,519	78.1	5,344	12.6	11,207	20.6
Upper-income	3	7.5	4,160	7.6	322	7.7	22,107	40.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40	100.0	54,424	100.0	7,864	14.4	54,424	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14,923	6,803	11.5	45.6	6,019	40.3	2,101	14.1
Middle-income	70,963	47,332	80.3	66.7	12,363	17.4	11,268	15.9
Upper-income	6,753	4,836	8.2	71.6	1,160	17.2	757	11.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	92,639	58,971	100.0	63.7	19,542	21.1	14,126	15.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,450	28	1,278	27.3	150	35.9	22	26.8
Middle-income	3,390	65.4	3,085	65.8	246	58.9	59	72
Upper-income	345	6.7	322	6.9	22	5.3	1	1.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,185	100.0	4,685	100.0	418	100.0	82	100.0
	Percentage of Total Businesses:			90.4		8.1		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	27	14.1	25	13.4	2	40	0	0
Middle-income	161	84.3	158	84.9	3	60	0	0
Upper-income	3	1.6	3	1.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	191	100.0	186	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Eastern TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	11,028	20.1
Moderate-income	7	17.5	7,371	13.4	1,801	24.4	10,095	18.4
Middle-income	28	70	41,670	75.9	5,522	13.3	11,692	21.3
Upper-income	5	12.5	5,840	10.6	242	4.1	22,066	40.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40	100.0	54,881	100.0	7,565	13.8	54,881	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13,615	6,726	11.4	49.4	4,451	32.7	2,438	17.9
Middle-income	67,538	45,379	76.6	67.2	13,014	19.3	9,145	13.5
Upper-income	9,326	7,134	12	76.5	1,106	11.9	1,086	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	90,479	59,239	100.0	65.5	18,571	20.5	12,669	14.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,500	24.9	1,330	24.2	148	34.9	22	25.9
Middle-income	3,916	65.1	3,619	65.7	241	56.8	56	65.9
Upper-income	599	10	557	10.1	35	8.3	7	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,015	100.0	5,506	100.0	424	100.0	85	100.0
	Percentage of Total Businesses:			91.5		7.0		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	27	11.6	25	11	2	40	0	0
Middle-income	190	81.9	187	82.4	3	60	0	0
Upper-income	15	6.5	15	6.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	232	100.0	227	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	8.6	1,533	4.7	766	50	7,220	22.1
Moderate-income	9	25.7	7,036	21.6	1,645	23.4	5,819	17.8
Middle-income	14	40	14,949	45.8	1,790	12	6,089	18.7
Upper-income	8	22.9	8,981	27.5	544	6.1	13,495	41.4
Unknown-income	1	2.9	124	0.4	68	54.8	0	0
Total Assessment Area	35	100.0	32,623	100.0	4,813	14.8	32,623	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,477	940	2.9	27	1,662	47.8	875	25.2
Moderate-income	13,931	5,970	18.7	42.9	5,529	39.7	2,432	17.5
Middle-income	23,575	15,615	48.8	66.2	5,324	22.6	2,636	11.2
Upper-income	14,128	9,387	29.3	66.4	3,325	23.5	1,416	10
Unknown-income	745	78	0.2	10.5	463	62.1	204	27.4
Total Assessment Area	55,856	31,990	100.0	57.3	16,303	29.2	7,563	13.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	87	2.2	73	2.1	14	3	0	0
Moderate-income	1,154	28.8	990	28.3	157	33.1	7	17.9
Middle-income	1,577	39.3	1,393	39.8	168	35.4	16	41
Upper-income	902	22.5	803	23	89	18.8	10	25.6
Unknown-income	290	7.2	238	6.8	46	9.7	6	15.4
Total Assessment Area	4,010	100.0	3,497	100.0	474	100.0	39	100.0
	Percentage of Total Businesses:			87.2		11.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	46	25.3	44	25.4	2	22.2	0	0
Middle-income	110	60.4	106	61.3	4	44.4	0	0
Upper-income	23	12.6	20	11.6	3	33.3	0	0
Unknown-income	3	1.6	3	1.7	0	0	0	0
Total Assessment Area	182	100.0	173	100.0	9	100.0	0	.0
	Percentage of Total Farms:			95.1		4.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	14.3	2,382	7.2	1,143	48	7,617	22.9
Moderate-income	5	14.3	4,692	14.1	1,214	25.9	5,672	17.1
Middle-income	17	48.6	18,136	54.6	1,987	11	6,469	19.5
Upper-income	8	22.9	7,984	24.1	324	4.1	13,436	40.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	35	100.0	33,194	100.0	4,668	14.1	33,194	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,253	1,632	4.9	31.1	2,637	50.2	984	18.7
Moderate-income	9,311	3,804	11.5	40.9	4,156	44.6	1,351	14.5
Middle-income	29,148	18,622	56.3	63.9	7,333	25.2	3,193	11
Upper-income	11,257	9,020	27.3	80.1	1,352	12	885	7.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	54,969	33,078	100.0	60.2	15,478	28.2	6,413	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	449	9.8	376	9.2	67	14.1	6	14.3
Moderate-income	933	20.3	816	20	115	24.2	2	4.8
Middle-income	2,173	47.3	1,941	47.6	208	43.8	24	57.1
Upper-income	1,043	22.7	948	23.2	85	17.9	10	23.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,598	100.0	4,081	100.0	475	100.0	42	100.0
	Percentage of Total Businesses:			88.8		10.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.4	3	1.5	0	0	0	0
Moderate-income	27	12.9	26	12.8	1	14.3	0	0
Middle-income	146	69.5	142	70	4	57.1	0	0
Upper-income	34	16.2	32	15.8	2	28.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	210	100.0	203	100.0	7	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	10,617	21.6
Moderate-income	11	27.5	10,268	20.9	2,630	25.6	8,163	16.6
Middle-income	21	52.5	27,485	55.8	3,472	12.6	10,672	21.7
Upper-income	7	17.5	11,489	23.3	954	8.3	19,790	40.2
Unknown-income	1	2.5	0	0	0	0	0	0
Total Assessment Area	40	100.0	49,242	100.0	7,056	14.3	49,242	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19,870	9,755	18.9	49.1	7,075	35.6	3,040	15.3
Middle-income	47,316	29,268	56.6	61.9	12,830	27.1	5,218	11
Upper-income	19,074	12,702	24.6	66.6	4,902	25.7	1,470	7.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	86,260	51,725	100.0	60.0	24,807	28.8	9,728	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,118	20.3	1,008	20.2	98	20.4	12	25
Middle-income	2,533	46	2,325	46.7	183	38	25	52.1
Upper-income	1,842	33.4	1,637	32.9	194	40.3	11	22.9
Unknown-income	14	0.3	8	0.2	6	1.2	0	0
Total Assessment Area	5,507	100.0	4,978	100.0	481	100.0	48	100.0
	Percentage of Total Businesses:			90.4		8.7		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11	10.7	11	10.8	0	0	0	0
Middle-income	70	68	69	67.6	1	100	0	0
Upper-income	22	21.4	22	21.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	103	100.0	102	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.5	678	1.4	193	28.5	10,548	22.2
Moderate-income	14	35	12,738	26.8	3,317	26	8,124	17.1
Middle-income	16	40	20,797	43.8	2,187	10.5	9,419	19.8
Upper-income	8	20	13,243	27.9	966	7.3	19,365	40.8
Unknown-income	1	2.5	0	0	0	0	0	0
Total Assessment Area	40	100.0	47,456	100.0	6,663	14.0	47,456	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,293	455	0.9	35.2	576	44.5	262	20.3
Moderate-income	24,246	12,331	24.2	50.9	8,505	35.1	3,410	14.1
Middle-income	33,961	23,036	45.3	67.8	6,720	19.8	4,205	12.4
Upper-income	23,771	15,062	29.6	63.4	6,359	26.8	2,350	9.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	83,271	50,884	100.0	61.1	22,160	26.6	10,227	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	109	1.7	101	1.7	7	1.5	1	2
Moderate-income	1,721	27.2	1,551	26.8	152	31.8	18	35.3
Middle-income	2,166	34.3	2,038	35.2	108	22.6	20	39.2
Upper-income	2,307	36.5	2,090	36.1	205	42.9	12	23.5
Unknown-income	18	0.3	12	0.2	6	1.3	0	0
Total Assessment Area	6,321	100.0	5,792	100.0	478	100.0	51	100.0
	Percentage of Total Businesses:			91.6		7.6		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17	12.2	17	12.3	0	0	0	0
Middle-income	85	61.2	84	60.9	1	100	0	0
Upper-income	37	26.6	37	26.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	139	100.0	138	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,718	19.8
Moderate-income	10	25.6	10,025	22.8	2,453	24.5	8,221	18.7
Middle-income	19	48.7	21,235	48.3	2,625	12.4	8,475	19.3
Upper-income	10	25.6	12,691	28.9	707	5.6	18,537	42.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	43,951	100.0	5,785	13.2	43,951	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	20,160	10,322	21.1	51.2	7,380	36.6	2,458	12.2
Middle-income	34,387	23,840	48.8	69.3	7,256	21.1	3,291	9.6
Upper-income	19,457	14,694	30.1	75.5	2,929	15.1	1,834	9.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	74,004	48,856	100.0	66.0	17,565	23.7	7,583	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,636	31.4	1,425	30.5	197	39.6	14	33.3
Middle-income	2,394	46	2,160	46.3	211	42.4	23	54.8
Upper-income	1,176	22.6	1,081	23.2	90	18.1	5	11.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,206	100.0	4,666	100.0	498	100.0	42	100.0
	Percentage of Total Businesses:			89.6		9.6		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10	11.9	10	11.9	0	0	0	0
Middle-income	49	58.3	49	58.3	0	0	0	0
Upper-income	25	29.8	25	29.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	84	100.0	84	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: Multi Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	3.6	1,706	2.6	686	40.2	14,675	21.9
Moderate-income	11	19.6	13,412	20.1	2,514	18.7	11,548	17.3
Middle-income	29	51.8	33,541	50.2	4,689	14	13,665	20.4
Upper-income	14	25	18,222	27.2	1,105	6.1	26,993	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	56	100.0	66,881	100.0	8,994	13.4	66,881	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,100	1,402	1.9	45.2	1,319	42.5	379	12.2
Moderate-income	22,802	14,015	19.1	61.5	6,034	26.5	2,753	12.1
Middle-income	56,377	37,525	51.1	66.6	13,570	24.1	5,282	9.4
Upper-income	26,545	20,425	27.8	76.9	3,911	14.7	2,209	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	108,824	73,367	100.0	67.4	24,834	22.8	10,623	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	215	2.7	194	2.7	19	2.9	2	2.6
Moderate-income	1,467	18.5	1,335	18.6	116	17.6	16	20.5
Middle-income	4,235	53.4	3,784	52.6	400	60.8	51	65.4
Upper-income	2,009	25.3	1,877	26.1	123	18.7	9	11.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,926	100.0	7,190	100.0	658	100.0	78	100.0
	Percentage of Total Businesses:			90.7		8.3		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.6	1	0.6	0	0	0	0
Moderate-income	35	22.6	35	22.6	0	0	0	0
Middle-income	91	58.7	91	58.7	0	0	0	0
Upper-income	28	18.1	28	18.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	155	100.0	155	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	5.8	8,359	4.1	3,722	44.5	44,749	21.9
Moderate-income	40	21.1	35,680	17.5	7,361	20.6	33,813	16.6
Middle-income	84	44.2	102,256	50.1	10,057	9.8	40,381	19.8
Upper-income	49	25.8	57,865	28.3	2,601	4.5	85,231	41.7
Unknown-income	6	3.2	14	0	14	100	0	0
Total Assessment Area	190	100.0	204,174	100.0	23,755	11.6	204,174	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,763	5,349	2.5	30.1	10,305	58	2,109	11.9
Moderate-income	74,561	32,565	15.1	43.7	31,013	41.6	10,983	14.7
Middle-income	173,850	111,988	52.1	64.4	43,389	25	18,473	10.6
Upper-income	90,271	65,207	30.3	72.2	18,347	20.3	6,717	7.4
Unknown-income	189	4	0	2.1	98	51.9	87	46
Total Assessment Area	356,634	215,113	100.0	60.3	103,152	28.9	38,369	10.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,111	4.3	928	4	177	6.1	6	3.1
Moderate-income	4,296	16.5	3,732	16.2	523	18.2	41	21.5
Middle-income	11,258	43.2	10,085	43.8	1,093	38	80	41.9
Upper-income	9,204	35.3	8,122	35.3	1,020	35.4	62	32.5
Unknown-income	209	0.8	140	0.6	67	2.3	2	1
Total Assessment Area	26,078	100.0	23,007	100.0	2,880	100.0	191	100.0
	Percentage of Total Businesses:			88.2		11.0		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	50	16	49	16	1	20	0	0
Middle-income	183	58.7	181	59	2	40	0	0
Upper-income	75	24	74	24.1	1	20	0	0
Unknown-income	3	1	2	0.7	1	20	0	0
Total Assessment Area	312	100.0	307	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	5.1	7,089	3.4	3,241	45.7	43,256	20.6
Moderate-income	40	20.5	36,817	17.5	6,773	18.4	35,183	16.8
Middle-income	91	46.7	108,734	51.8	9,496	8.7	43,945	20.9
Upper-income	48	24.6	57,141	27.2	2,020	3.5	87,418	41.7
Unknown-income	6	3.1	21	0	0	0	0	0
Total Assessment Area	195	100.0	209,802	100.0	21,530	10.3	209,802	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,826	4,771	2.1	24.1	12,409	62.6	2,646	13.3
Moderate-income	72,626	37,348	16.3	51.4	25,234	34.7	10,044	13.8
Middle-income	178,736	121,425	53.1	67.9	42,124	23.6	15,187	8.5
Upper-income	84,553	65,277	28.5	77.2	13,790	16.3	5,486	6.5
Unknown-income	343	21	0	6.1	304	88.6	18	5.2
Total Assessment Area	356,084	228,842	100.0	64.3	93,861	26.4	33,381	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,345	4.5	1,095	4.1	248	8.5	2	0.9
Moderate-income	5,742	19.2	5,080	18.9	597	20.5	65	30.5
Middle-income	12,840	42.9	11,653	43.4	1,095	37.7	92	43.2
Upper-income	9,795	32.7	8,846	33	898	30.9	51	23.9
Unknown-income	235	0.8	162	0.6	70	2.4	3	1.4
Total Assessment Area	29,957	100.0	26,836	100.0	2,908	100.0	213	100.0
	Percentage of Total Businesses:			89.6		9.7		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.8	3	0.8	0	0	0	0
Moderate-income	88	23	88	23.3	0	0	0	0
Middle-income	215	56.3	212	56.2	3	60	0	0
Upper-income	73	19.1	72	19.1	1	20	0	0
Unknown-income	3	0.8	2	0.5	1	20	0	0
Total Assessment Area	382	100.0	377	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Middle TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	17,103	19.8
Moderate-income	8	11.4	9,619	11.1	2,782	28.9	15,295	17.7
Middle-income	45	64.3	58,546	67.7	8,462	14.5	16,689	19.3
Upper-income	16	22.9	18,299	21.2	1,676	9.2	37,377	43.2
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	70	100.0	86,464	100.0	12,920	14.9	86,464	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19,134	6,863	7.8	35.9	9,870	51.6	2,401	12.5
Middle-income	96,935	60,650	69.3	62.6	23,892	24.6	12,393	12.8
Upper-income	29,018	19,997	22.9	68.9	5,802	20	3,219	11.1
Unknown-income	4	0	0	0	0	0	4	100
Total Assessment Area	145,091	87,510	100.0	60.3	39,564	27.3	18,017	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,717	17	1,502	16.5	204	22.5	11	9.2
Middle-income	6,174	61	5,600	61.6	485	53.4	89	74.8
Upper-income	2,223	22	1,986	21.8	218	24	19	16
Unknown-income	3	0	2	0	1	0.1	0	0
Total Assessment Area	10,117	100.0	9,090	100.0	908	100.0	119	100.0
	Percentage of Total Businesses:			89.8		9.0		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	19	3.2	19	3.2	0	0	0	0
Middle-income	442	73.3	434	73.2	8	80	0	0
Upper-income	141	23.4	139	23.4	2	20	0	0
Unknown-income	1	0.2	1	0.2	0	0	0	0
Total Assessment Area	603	100.0	593	100.0	10	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Middle TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.4	990	1.2	362	36.6	16,486	19.6
Moderate-income	5	7.1	5,763	6.9	1,550	26.9	13,263	15.8
Middle-income	41	58.6	50,338	59.9	7,169	14.2	16,886	20.1
Upper-income	22	31.4	26,939	32.1	2,678	9.9	37,395	44.5
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	70	100.0	84,030	100.0	11,759	14.0	84,030	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,941	753	0.9	38.8	918	47.3	270	13.9
Moderate-income	10,788	4,374	5	40.5	5,048	46.8	1,366	12.7
Middle-income	84,876	52,725	60.3	62.1	20,044	23.6	12,107	14.3
Upper-income	43,481	29,651	33.9	68.2	9,002	20.7	4,828	11.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	141,086	87,503	100.0	62.0	35,012	24.8	18,571	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	224	1.9	191	1.8	33	3.6	0	0
Moderate-income	1,348	11.7	1,210	11.5	125	13.8	13	10.3
Middle-income	6,234	53.9	5,712	54.3	445	49	77	61.1
Upper-income	3,751	32.4	3,412	32.4	304	33.5	35	27.8
Unknown-income	4	0	2	0	1	0.1	1	0.8
Total Assessment Area	11,561	100.0	10,527	100.0	908	100.0	126	100.0
	Percentage of Total Businesses:			91.1		7.9		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0	0	0
Moderate-income	7	1	7	1	0	0	0	0
Middle-income	499	68.4	490	68.2	9	81.8	0	0
Upper-income	221	30.3	219	30.5	2	18.2	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	729	100.0	718	100.0	11	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8	772	2.5	439	56.9	6,870	22.1
Moderate-income	4	19	5,433	17.5	1,440	26.5	5,626	18.1
Middle-income	14	66.7	21,927	70.6	2,614	11.9	6,141	19.8
Upper-income	2	9.5	2,929	9.4	263	9	12,424	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	21	100.0	31,061	100.0	4,756	15.3	31,061	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,389	292	1	21	860	61.9	237	17.1
Moderate-income	9,289	4,461	14.6	48	3,651	39.3	1,177	12.7
Middle-income	35,732	22,574	73.8	63.2	8,346	23.4	4,812	13.5
Upper-income	4,191	3,247	10.6	77.5	718	17.1	226	5.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50,601	30,574	100.0	60.4	13,575	26.8	6,452	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	263	9.1	223	8.7	38	13.7	2	6.1
Moderate-income	699	24.2	620	24	73	26.4	6	18.2
Middle-income	1,750	60.6	1,577	61.2	150	54.2	23	69.7
Upper-income	176	6.1	158	6.1	16	5.8	2	6.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,888	100.0	2,578	100.0	277	100.0	33	100.0
	Percentage of Total Businesses:			89.3		9.6		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.6	1	1.6	0	0	0	0
Moderate-income	3	4.8	3	4.8	0	0	0	0
Middle-income	50	80.6	50	80.6	0	0	0	0
Upper-income	8	12.9	8	12.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	62	100.0	62	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,350	21
Moderate-income	3	14.3	3,391	11.2	951	28	5,475	18.1
Middle-income	16	76.2	23,858	78.7	2,796	11.7	6,292	20.8
Upper-income	2	9.5	3,049	10.1	242	7.9	12,181	40.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	21	100.0	30,298	100.0	3,989	13.2	30,298	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,609	2,794	8.7	49.8	2,386	42.5	429	7.6
Middle-income	39,437	26,023	81.1	66	8,550	21.7	4,864	12.3
Upper-income	4,716	3,284	10.2	69.6	1,011	21.4	421	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49,762	32,101	100.0	64.5	11,947	24.0	5,714	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	552	16.7	470	15.8	79	27.8	3	9.4
Middle-income	2,485	75.3	2,271	76.1	186	65.5	28	87.5
Upper-income	262	7.9	242	8.1	19	6.7	1	3.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,299	100.0	2,983	100.0	284	100.0	32	100.0
	Percentage of Total Businesses:			90.4		8.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3	3.9	3	3.9	0	0	0	0
Middle-income	71	93.4	71	93.4	0	0	0	0
Upper-income	2	2.6	2	2.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	76	100.0	76	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	1,040	1	519	49.9	21,621	20.4
Moderate-income	9	7.9	7,996	7.6	2,153	26.9	19,081	18
Middle-income	87	76.3	82,610	78.1	12,544	15.2	20,837	19.7
Upper-income	12	10.5	14,097	13.3	1,052	7.5	44,250	41.8
Unknown-income	5	4.4	46	0	23	50	0	0
Total Assessment Area	114	100.0	105,789	100.0	16,291	15.4	105,789	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,835	416	0.4	22.7	1,112	60.6	307	16.7
Moderate-income	14,478	7,175	6.5	49.6	4,989	34.5	2,314	16
Middle-income	147,519	87,517	79.5	59.3	34,956	23.7	25,046	17
Upper-income	21,861	14,911	13.6	68.2	4,598	21	2,352	10.8
Unknown-income	421	11	0	2.6	283	67.2	127	30.2
Total Assessment Area	186,114	110,030	100.0	59.1	45,938	24.7	30,146	16.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	86	0.8	75	0.8	7	0.7	4	1.7
Moderate-income	885	8.7	769	8.6	89	9.2	27	11.2
Middle-income	7,779	76.5	6,843	76.4	743	76.5	193	80.1
Upper-income	1,363	13.4	1,226	13.7	122	12.6	15	6.2
Unknown-income	59	0.6	47	0.5	10	1	2	0.8
Total Assessment Area	10,172	100.0	8,960	100.0	971	100.0	241	100.0
	Percentage of Total Businesses:			88.1		9.5		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	0.8	8	0.9	0	0	0	0
Moderate-income	34	3.6	33	3.6	1	3.6	0	0
Middle-income	766	81.3	739	80.9	27	96.4	0	0
Upper-income	134	14.2	134	14.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	942	100.0	914	100.0	28	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TN Western TN

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.9	823	0.8	271	32.9	22,831	21.1
Moderate-income	15	13.2	14,031	13	3,912	27.9	18,464	17.1
Middle-income	81	71.1	81,064	75.1	11,189	13.8	22,264	20.6
Upper-income	13	11.4	12,087	11.2	733	6.1	44,446	41.2
Unknown-income	4	3.5	0	0	0	0	0	0
Total Assessment Area	114	100.0	108,005	100.0	16,105	14.9	108,005	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,697	785	0.7	46.3	698	41.1	214	12.6
Moderate-income	25,533	12,452	10.9	48.8	9,447	37	3,634	14.2
Middle-income	138,058	87,872	76.8	63.6	29,036	21	21,150	15.3
Upper-income	20,031	13,376	11.7	66.8	4,404	22	2,251	11.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	185,319	114,485	100.0	61.8	43,585	23.5	27,249	14.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	130	1.1	117	1.1	11	1.1	2	0.8
Moderate-income	1,969	16.6	1,730	16.2	198	20.4	41	16.9
Middle-income	8,237	69.4	7,430	69.8	629	64.8	178	73.3
Upper-income	1,515	12.8	1,360	12.8	133	13.7	22	9.1
Unknown-income	11	0.1	11	0.1	0	0	0	0
Total Assessment Area	11,862	100.0	10,648	100.0	971	100.0	243	100.0
	Percentage of Total Businesses:			89.8		8.2		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.4	2	0.2	2	7.7	0	0
Moderate-income	94	8.4	92	8.4	2	7.7	0	0
Middle-income	896	80.1	875	80.1	21	80.8	0	0
Upper-income	124	11.1	123	11.3	1	3.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,118	100.0	1,092	100.0	26	100.0	0	.0
	Percentage of Total Farms:			97.7		2.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4	31,879	8.8	10,391	32.6	80,058	22.1
Moderate-income	61	19.9	61,300	16.9	10,378	16.9	58,783	16.2
Middle-income	109	35.5	133,878	37	8,757	6.5	70,901	19.6
Upper-income	96	31.3	133,405	36.9	3,529	2.6	152,076	42
Unknown-income	6	2	1,356	0.4	723	53.3	0	0
Total Assessment Area	307	100.0	361,818	100.0	33,778	9.3	361,818	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	70,447	14,466	4.4	20.5	49,572	70.4	6,409	9.1
Moderate-income	111,296	49,968	15	44.9	53,337	47.9	7,991	7.2
Middle-income	233,702	125,580	37.8	53.7	92,054	39.4	16,068	6.9
Upper-income	214,242	141,494	42.6	66	57,791	27	14,957	7
Unknown-income	6,623	712	0.2	10.8	5,039	76.1	872	13.2
Total Assessment Area	636,310	332,220	100.0	52.2	257,793	40.5	46,297	7.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,311	6.7	4,601	6.4	670	10.4	40	4.2
Moderate-income	9,892	12.5	8,915	12.5	902	14	75	7.9
Middle-income	24,785	31.4	22,450	31.4	2,088	32.5	247	26
Upper-income	37,792	47.9	34,632	48.4	2,639	41	521	54.8
Unknown-income	1,134	1.4	935	1.3	132	2.1	67	7.1
Total Assessment Area	78,914	100.0	71,533	100.0	6,431	100.0	950	100.0
	Percentage of Total Businesses:			90.6		8.1		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	33	4	32	3.9	1	12.5	0	0
Moderate-income	108	13	104	12.6	4	50	0	0
Middle-income	277	33.3	276	33.5	1	12.5	0	0
Upper-income	412	49.5	411	49.9	1	12.5	0	0
Unknown-income	2	0.2	1	0.1	1	12.5	0	0
Total Assessment Area	832	100.0	824	100.0	8	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Austin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	11.4	33,201	10.1	10,880	32.8	69,843	21.3
Moderate-income	69	22.5	62,577	19.1	9,012	14.4	56,325	17.2
Middle-income	105	34.2	112,657	34.3	6,282	5.6	64,314	19.6
Upper-income	95	30.9	119,823	36.5	3,470	2.9	137,776	42
Unknown-income	3	1	0	0	0	0	0	0
Total Assessment Area	307	100.0	328,258	100.0	29,644	9.0	328,258	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	68,485	15,543	5.1	22.7	44,286	64.7	8,656	12.6
Moderate-income	124,855	50,202	16.4	40.2	63,264	50.7	11,389	9.1
Middle-income	197,117	110,448	36.2	56	73,581	37.3	13,088	6.6
Upper-income	188,658	129,247	42.3	68.5	46,401	24.6	13,010	6.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	579,115	305,440	100.0	52.7	227,532	39.3	46,143	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,546	6.3	4,892	6.1	611	9.5	43	4.1
Moderate-income	14,146	16.1	12,648	15.7	1,373	21.5	125	12
Middle-income	25,503	29	23,570	29.3	1,709	26.7	224	21.5
Upper-income	42,586	48.5	39,240	48.8	2,698	42.2	648	62.1
Unknown-income	44	0.1	32	0	9	0.1	3	0.3
Total Assessment Area	87,825	100.0	80,382	100.0	6,400	100.0	1,043	100.0
	Percentage of Total Businesses:			91.5		7.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	26	2.8	24	2.6	2	25	0	0
Moderate-income	164	17.6	161	17.4	3	37.5	0	0
Middle-income	283	30.4	281	30.4	2	25	0	0
Upper-income	459	49.2	458	49.6	1	12.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	932	100.0	924	100.0	8	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Cass

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,804	22.7
Moderate-income	1	14.3	635	8	118	18.6	1,592	20
Middle-income	6	85.7	7,311	92	967	13.2	1,566	19.7
Upper-income	0	0	0	0	0	0	2,984	37.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7	100.0	7,946	100.0	1,085	13.7	7,946	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,509	816	9.1	54.1	195	12.9	498	33
Middle-income	12,891	8,164	90.9	63.3	2,516	19.5	2,211	17.2
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,400	8,980	100.0	62.4	2,711	18.8	2,709	18.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	58	6.4	52	6.3	3	4.5	3	13
Middle-income	853	93.6	770	93.7	63	95.5	20	87
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	911	100.0	822	100.0	66	100.0	23	100.0
	Percentage of Total Businesses:			90.2		7.2		2.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	22.4	13	24.1	0	0	0	0
Middle-income	45	77.6	41	75.9	4	100	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58	100.0	54	100.0	4	100.0	0	.0
	Percentage of Total Farms:			93.1		6.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Cass

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,117	24.8
Moderate-income	1	14.3	776	9.1	109	14	1,486	17.4
Middle-income	5	71.4	6,936	81.3	1,203	17.3	1,697	19.9
Upper-income	1	14.3	815	9.6	86	10.6	3,227	37.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7	100.0	8,527	100.0	1,398	16.4	8,527	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,449	843	9.7	58.2	256	17.7	350	24.2
Middle-income	11,674	6,982	80	59.8	2,965	25.4	1,727	14.8
Upper-income	1,252	901	10.3	72	152	12.1	199	15.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,375	8,726	100.0	60.7	3,373	23.5	2,276	15.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	72	6.8	66	6.9	4	5.8	2	9.1
Middle-income	913	86.6	830	86.2	63	91.3	20	90.9
Upper-income	69	6.5	67	7	2	2.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,054	100.0	963	100.0	69	100.0	22	100.0
	Percentage of Total Businesses:			91.4		6.5		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	18.8	13	19.7	0	0	0	0
Middle-income	48	69.6	46	69.7	2	66.7	0	0
Upper-income	8	11.6	7	10.6	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69	100.0	66	100.0	3	100.0	0	.0
	Percentage of Total Farms:			95.7		4.3		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Dallas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	109	13.1	93,990	10.2	30,518	32.5	212,016	23.1
Moderate-income	205	24.7	207,916	22.6	36,526	17.6	151,217	16.5
Middle-income	207	25	250,957	27.3	18,952	7.6	165,112	18
Upper-income	305	36.8	366,058	39.8	10,159	2.8	390,585	42.5
Unknown-income	3	0.4	9	0	0	0	0	0
Total Assessment Area	829	100.0	918,930	100.0	96,155	10.5	918,930	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	185,303	43,236	5.3	23.3	112,679	60.8	29,388	15.9
Moderate-income	352,615	153,894	18.9	43.6	158,536	45	40,185	11.4
Middle-income	410,217	227,719	28	55.5	147,513	36	34,985	8.5
Upper-income	540,174	389,487	47.8	72.1	116,950	21.7	33,737	6.2
Unknown-income	18	18	0	100	0	0	0	0
Total Assessment Area	1,488,327	814,354	100.0	54.7	535,678	36.0	138,295	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17,467	7.9	14,885	7.4	2,477	13.5	105	5.3
Moderate-income	38,502	17.4	33,988	16.9	4,295	23.4	219	11
Middle-income	56,128	25.3	51,372	25.5	4,354	23.7	402	20.1
Upper-income	109,262	49.3	100,903	50.1	7,095	38.7	1,264	63.2
Unknown-income	420	0.2	293	0.1	117	0.6	10	0.5
Total Assessment Area	221,779	100.0	201,441	100.0	18,338	100.0	2,000	100.0
	Percentage of Total Businesses:			90.8		8.3		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	64	3.7	59	3.4	5	19.2	0	0
Moderate-income	155	8.9	150	8.7	5	19.2	0	0
Middle-income	578	33	575	33.4	3	11.5	0	0
Upper-income	952	54.4	938	54.4	13	50	1	100
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	1,750	100.0	1,723	100.0	26	100.0	1	100.0
	Percentage of Total Farms:			98.5		1.5		.1

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Dallas

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	115	13.9	107,421	10.6	35,772	33.3	239,686	23.8
Moderate-income	218	26.3	240,867	23.9	45,206	18.8	165,058	16.4
Middle-income	194	23.4	260,213	25.8	21,033	8.1	174,229	17.3
Upper-income	296	35.7	399,136	39.6	14,256	3.6	430,152	42.6
Unknown-income	6	0.7	1,488	0.1	273	18.3	0	0
Total Assessment Area	829	100.0	1,009,125	100.0	116,540	11.5	1,009,12	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	205,191	46,378	5.5	22.6	132,262	64.5	26,551	12.9
Moderate-income	387,796	171,197	20.3	44.1	185,354	47.8	31,245	8.1
Middle-income	411,398	221,746	26.3	53.9	162,711	39.6	26,941	6.5
Upper-income	579,650	402,768	47.8	69.5	146,041	25.2	30,841	5.3
Unknown-income	4,910	1,248	0.1	25.4	3,133	63.8	529	10.8
Total Assessment Area	1,588,945	843,337	100.0	53.1	629,501	39.6	116,107	7.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	15,160	7.6	13,005	7.2	2,083	11.4	72	3.9
Moderate-income	39,252	19.6	34,395	19.1	4,620	25.3	237	12.9
Middle-income	50,482	25.2	45,421	25.2	4,653	25.5	408	22.3
Upper-income	94,105	46.9	86,612	48	6,390	35	1,103	60.2
Unknown-income	1,466	0.7	954	0.5	500	2.7	12	0.7
Total Assessment Area	200,465	100.0	180,387	100.0	18,246	100.0	1,832	100.0
	Percentage of Total Businesses:			90.0		9.1		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	54	3.4	51	3.2	3	11.5	0	0
Moderate-income	159	9.9	153	9.7	6	23.1	0	0
Middle-income	506	31.5	500	31.7	6	23.1	0	0
Upper-income	878	54.7	868	55	10	38.5	0	0
Unknown-income	7	0.4	6	0.4	1	3.8	0	0
Total Assessment Area	1,604	100.0	1,578	100.0	26	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	50	14	41,968	9	15,291	36.4	107,889	23.1
Moderate-income	89	24.9	102,718	22	19,879	19.4	75,824	16.3
Middle-income	119	33.3	160,559	34.4	13,375	8.3	90,024	19.3
Upper-income	98	27.5	160,825	34.5	5,334	3.3	192,333	41.3
Unknown-income	1	0.3	0	0	0	0	0	0
Total Assessment Area	357	100.0	466,070	100.0	53,879	11.6	466,070	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	77,500	23,578	5.7	30.4	42,564	54.9	11,358	14.7
Moderate-income	175,359	75,107	18.3	42.8	82,409	47	17,843	10.2
Middle-income	253,449	147,890	36	58.4	88,476	34.9	17,083	6.7
Upper-income	226,665	163,911	39.9	72.3	49,802	22	12,952	5.7
Unknown-income	12	0	0	0	0	0	12	100
Total Assessment Area	732,985	410,486	100.0	56.0	263,251	35.9	59,248	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,899	7.4	5,146	7	719	11.3	34	5
Moderate-income	16,644	20.8	14,663	20	1,893	29.8	88	13.1
Middle-income	24,437	30.5	22,526	30.8	1,748	27.5	163	24.2
Upper-income	33,105	41.3	30,766	42.1	1,951	30.7	388	57.6
Unknown-income	76	0.1	38	0.1	37	0.6	1	0.1
Total Assessment Area	80,161	100.0	73,139	100.0	6,348	100.0	674	100.0
	Percentage of Total Businesses:			91.2		7.9		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19	3.5	18	3.4	1	6.3	0	0
Moderate-income	74	13.6	72	13.6	2	12.5	0	0
Middle-income	148	27.1	142	26.8	6	37.5	0	0
Upper-income	305	55.9	298	56.2	7	43.8	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	546	100.0	530	100.0	16	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Ft. Worth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	9.2	26,745	6.1	9,558	35.7	96,150	21.9
Moderate-income	101	28.3	108,418	24.6	20,162	18.6	75,652	17.2
Middle-income	125	35	160,880	36.6	11,720	7.3	84,875	19.3
Upper-income	97	27.2	143,863	32.7	4,364	3	183,229	41.7
Unknown-income	1	0.3	0	0	0	0	0	0
Total Assessment Area	357	100.0	439,906	100.0	45,804	10.4	439,906	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,935	16,445	4.1	34.3	23,404	48.8	8,086	16.9
Moderate-income	189,660	81,717	20.4	43.1	84,149	44.4	23,794	12.5
Middle-income	265,401	150,620	37.6	56.8	92,760	35	22,021	8.3
Upper-income	193,560	151,929	37.9	78.5	31,494	16.3	10,137	5.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	696,556	400,711	100.0	57.5	231,807	33.3	64,038	9.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,280	4.9	3,723	4.6	528	8.3	29	4
Moderate-income	18,888	21.4	16,870	20.8	1,912	30	106	14.5
Middle-income	29,791	33.8	27,637	34.1	1,947	30.5	207	28.4
Upper-income	35,121	39.8	32,777	40.4	1,957	30.7	387	53
Unknown-income	80	0.1	42	0.1	37	0.6	1	0.1
Total Assessment Area	88,160	100.0	81,049	100.0	6,381	100.0	730	100.0
	Percentage of Total Businesses:			91.9		7.2		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16	2.7	15	2.6	1	7.1	0	0
Moderate-income	79	13.3	78	13.5	1	7.1	0	0
Middle-income	211	35.6	208	36	3	21.4	0	0
Upper-income	286	48.3	277	47.9	9	64.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	592	100.0	578	100.0	14	100.0	0	.0
	Percentage of Total Farms:			97.6		2.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Longview

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4	833	2.7	280	33.6	7,186	23.5
Moderate-income	5	20	3,943	12.9	1,001	25.4	4,777	15.6
Middle-income	13	52	17,933	58.7	2,880	16.1	5,833	19.1
Upper-income	5	20	7,851	25.7	399	5.1	12,764	41.8
Unknown-income	1	4	0	0	0	0	0	0
Total Assessment Area	25	100.0	30,560	100.0	4,560	14.9	30,560	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,449	398	1.4	27.5	963	66.5	88	6.1
Moderate-income	7,015	3,408	12.4	48.6	2,682	38.2	925	13.2
Middle-income	29,752	15,950	57.9	53.6	10,676	35.9	3,126	10.5
Upper-income	12,569	7,812	28.3	62.2	3,729	29.7	1,028	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	50,785	27,568	100.0	54.3	18,050	35.5	5,167	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	552	9.7	467	9.3	80	12.6	5	11.6
Moderate-income	638	11.2	563	11.2	73	11.5	2	4.7
Middle-income	3,037	53.2	2,657	52.7	355	56.1	25	58.1
Upper-income	1,472	25.8	1,340	26.6	121	19.1	11	25.6
Unknown-income	14	0.2	10	0.2	4	0.6	0	0
Total Assessment Area	5,713	100.0	5,037	100.0	633	100.0	43	100.0
	Percentage of Total Businesses:			88.2		11.1		.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	3.4	2	3.6	0	0	0	0
Moderate-income	2	3.4	2	3.6	0	0	0	0
Middle-income	39	67.2	39	69.6	0	0	0	0
Upper-income	15	25.9	13	23.2	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58	100.0	56	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Longview

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4	592	1.9	287	48.5	6,778	22.2
Moderate-income	8	32	7,568	24.7	1,422	18.8	5,447	17.8
Middle-income	9	36	12,307	40.2	1,542	12.5	5,840	19.1
Upper-income	6	24	10,119	33.1	437	4.3	12,521	40.9
Unknown-income	1	4	0	0	0	0	0	0
Total Assessment Area	25	100.0	30,586	100.0	3,688	12.1	30,586	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,116	497	1.8	44.5	503	45.1	116	10.4
Moderate-income	12,556	5,779	20.4	46	5,520	44	1,257	10
Middle-income	21,090	12,544	44.3	59.5	6,466	30.7	2,080	9.9
Upper-income	14,309	9,485	33.5	66.3	4,079	28.5	745	5.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49,071	28,305	100.0	57.7	16,568	33.8	4,198	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	52	0.8	47	0.8	5	0.8	0	0
Moderate-income	2,024	32	1,749	31.1	265	41	10	21.7
Middle-income	2,487	39.4	2,209	39.3	256	39.6	22	47.8
Upper-income	1,743	27.6	1,612	28.6	117	18.1	14	30.4
Unknown-income	14	0.2	10	0.2	4	0.6	0	0
Total Assessment Area	6,320	100.0	5,627	100.0	647	100.0	46	100.0
	Percentage of Total Businesses:			89.0		10.2		.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8	11.8	8	12.1	0	0	0	0
Middle-income	38	55.9	38	57.6	0	0	0	0
Upper-income	22	32.4	20	30.3	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	68	100.0	66	100.0	2	100.0	0	.0
	Percentage of Total Farms:			97.1		2.9		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Nacogdoches-Angelina-Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.4	545	1.1	306	56.1	11,195	22.6
Moderate-income	9	22	9,030	18.2	2,269	25.1	8,832	17.8
Middle-income	24	58.5	33,339	67.2	4,685	14.1	9,797	19.7
Upper-income	6	14.6	6,669	13.4	591	8.9	19,803	39.9
Unknown-income	1	2.4	44	0.1	0	0	0	0
Total Assessment Area	41	100.0	49,627	100.0	7,851	15.8	49,627	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,227	467	1	38.1	617	50.3	143	11.7
Moderate-income	16,789	6,344	14	37.8	8,094	48.2	2,351	14
Middle-income	54,615	31,979	70.6	58.6	13,827	25.3	8,809	16.1
Upper-income	11,352	6,484	14.3	57.1	3,343	29.4	1,525	13.4
Unknown-income	79	5	0	6.3	48	60.8	26	32.9
Total Assessment Area	84,062	45,279	100.0	53.9	25,929	30.8	12,854	15.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	144	2.2	125	2.1	16	3	3	3.3
Moderate-income	1,842	27.5	1,650	27.2	175	32.5	17	18.9
Middle-income	3,844	57.4	3,479	57.4	306	56.8	59	65.6
Upper-income	863	12.9	810	13.4	42	7.8	11	12.2
Unknown-income	1	0	1	0	0	0	0	0
Total Assessment Area	6,694	100.0	6,065	100.0	539	100.0	90	100.0
	Percentage of Total Businesses:			90.6		8.1		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9	2	0.9	0	0	0	0
Moderate-income	15	6.4	15	6.6	0	0	0	0
Middle-income	149	63.7	142	62.6	7	100	0	0
Upper-income	68	29.1	68	30	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	234	100.0	227	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.0		3.0		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Nacogdoches-Angelina-Anderson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.9	1,792	3.7	699	39	10,636	22.1
Moderate-income	8	19.5	8,586	17.8	1,924	22.4	8,784	18.2
Middle-income	20	48.8	25,291	52.5	3,558	14.1	8,901	18.5
Upper-income	11	26.8	12,525	26	737	5.9	19,873	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	41	100.0	48,194	100.0	6,918	14.4	48,194	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,254	1,063	2.3	32.7	1,728	53.1	463	14.2
Moderate-income	14,644	7,061	15	48.2	5,895	40.3	1,688	11.5
Middle-income	44,077	25,744	54.7	58.4	10,337	23.5	7,996	18.1
Upper-income	20,319	13,200	28	65	5,058	24.9	2,061	10.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	82,294	47,068	100.0	57.2	23,018	28.0	12,208	14.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	348	4.6	311	4.5	33	6.1	4	4.7
Moderate-income	1,667	22.2	1,493	21.7	163	30.1	11	12.9
Middle-income	3,774	50.3	3,481	50.6	242	44.7	51	60
Upper-income	1,713	22.8	1,591	23.1	103	19	19	22.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,502	100.0	6,876	100.0	541	100.0	85	100.0
	Percentage of Total Businesses:			91.7		7.2		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	1.1	3	1.1	0	0	0	0
Moderate-income	16	5.9	16	6.1	0	0	0	0
Middle-income	182	67.4	175	66.5	7	100	0	0
Upper-income	69	25.6	69	26.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	270	100.0	263	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Tyler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.9	862	1.6	296	34.3	11,777	21.9
Moderate-income	11	26.8	12,589	23.4	2,878	22.9	9,498	17.7
Middle-income	15	36.6	21,073	39.2	2,126	10.1	10,026	18.7
Upper-income	12	29.3	19,185	35.7	1,204	6.3	22,408	41.7
Unknown-income	1	2.4	0	0	0	0	0	0
Total Assessment Area	41	100.0	53,709	100.0	6,504	12.1	53,709	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,701	463	0.9	27.2	918	54	320	18.8
Moderate-income	21,730	10,266	19.9	47.2	8,848	40.7	2,616	12
Middle-income	35,945	21,104	40.9	58.7	10,746	29.9	4,095	11.4
Upper-income	28,769	19,785	38.3	68.8	6,648	23.1	2,336	8.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	88,145	51,618	100.0	58.6	27,160	30.8	9,367	10.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	601	6.5	519	6.3	76	9.1	6	6.8
Moderate-income	1,691	18.4	1,491	18	189	22.7	11	12.5
Middle-income	3,347	36.3	3,026	36.5	284	34.1	37	42
Upper-income	3,559	38.6	3,246	39.1	280	33.7	33	37.5
Unknown-income	14	0.2	10	0.1	3	0.4	1	1.1
Total Assessment Area	9,212	100.0	8,292	100.0	832	100.0	88	100.0
	Percentage of Total Businesses:			90.0		9.0		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.4	3	1.9	1	8.3	0	0
Moderate-income	18	10.7	18	11.5	0	0	0	0
Middle-income	86	51.2	76	48.7	10	83.3	0	0
Upper-income	60	35.7	59	37.8	1	8.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	168	100.0	156	100.0	12	100.0	0	.0
	Percentage of Total Farms:			92.9		7.1		.0

APPENDIX H (Continued)

Combined Demographics Report

Assessment Area: TX Tyler

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	4.9	1,324	2.5	559	42.2	11,454	21.6
Moderate-income	12	29.3	13,241	24.9	2,933	22.2	9,146	17.2
Middle-income	14	34.1	21,340	40.2	1,670	7.8	10,377	19.5
Upper-income	12	29.3	17,208	32.4	857	5	22,136	41.7
Unknown-income	1	2.4	0	0	0	0	0	0
Total Assessment Area	41	100.0	53,113	100.0	6,019	11.3	53,113	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,833	636	1.2	22.4	1,713	60.5	484	17.1
Moderate-income	20,924	11,534	21.7	55.1	6,967	33.3	2,423	11.6
Middle-income	35,116	22,378	42.2	63.7	8,724	24.8	4,014	11.4
Upper-income	26,150	18,484	34.9	70.7	5,991	22.9	1,675	6.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	85,023	53,032	100.0	62.4	23,395	27.5	8,596	10.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	729	7.1	631	6.7	89	10.7	9	9.7
Moderate-income	2,068	20	1,817	19.3	239	28.8	12	12.9
Middle-income	3,638	35.3	3,381	36	219	26.4	38	40.9
Upper-income	3,863	37.5	3,551	37.8	279	33.6	33	35.5
Unknown-income	17	0.2	12	0.1	4	0.5	1	1.1
Total Assessment Area	10,315	100.0	9,392	100.0	830	100.0	93	100.0
	Percentage of Total Businesses:			91.1		8.0		.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	4	1.9	4	2	0	0	0	0
Moderate-income	33	15.6	27	13.5	6	50	0	0
Middle-income	109	51.4	104	52	5	41.7	0	0
Upper-income	66	31.1	65	32.5	1	8.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	212	100.0	200	100.0	12	100.0	0	.0
	Percentage of Total Farms:			94.3		5.7		.0

2016 FFIEC Census Data and 2016 D&B Information